

Rural Development Programmes and Policies

8.1 Introduction

Rural development connotes an overall positive change in the quality of life of the rural masses. Eradication of poverty has been the principal theme of the rural development programmes in India. The primary objective of the programmes is to support the families living below poverty line in the rural areas, so that they could cross the line of poverty by creating supplementary employment opportunities on a larger scale. Similarly a number of anti-poverty programmes have been implemented in West Bengal and Jalpaiguri district is of no exception.

In order to raise the livelihood condition of the rural people, Panchayats and Rural Development Department, Government of West Bengal is assigned with the responsibility of formulating policies in terms of the implementation of various rural development programmes including the poverty alleviation programmes in the rural areas of the state. *The programmes are designed to assist the rural people in raising their living standard and in reducing the regional disparities in development* (Golahit, 2010). It seeks to ensure the basic needs of the rural people which are related to nutrition, health, housing, elementary education and adult education, sanitation, water supply and electrification. The programmes also involves in providing social assistance by the transfer of cash to the aged, the widow and the disabled persons in order to promote their economic development and social justice. To augment the livelihood income of the rural masses wage employment schemes and self-employment schemes have been implemented in the study area. Cash credit have been disbursed to the Self-Help Groups and provision of hundred days job guarantee programme (Mahatma Gandhi National Rural Employment Guarantee Scheme) have been promoted for the rural masses in order to intensify their social security. Rural development programmes target the weaker sections of the society in the rural areas so that they may not be deprived from the benefits of socio-economic development. Likewise, programmes have been implemented regarding the security of food grains for the vulnerable sections of the society.

An attempt has been made in the present study to assess the impact of the rural development programmes upon the rural masses and the participation of the rural people in the schemes implemented in the sampled villages of Jalpaiguri district.

8.2 Rural Housing

One of the essential components of rural life which needs an attention is the state of rural housing. Any approach of rural development must include the condition of dwellings in

which the rural population lives. Hence to provide housing assistance in the rural areas the Centre and the State Government has introduced housing schemes for the construction of new houses and improvement of houses which are in miserable condition.

8.2.1 Indira Awas Yojana (IAY)

It is a centrally sponsored scheme which aims to provide the construction of dwelling houses to the target group of Scheduled Castes (SC) and Scheduled Tribes (ST) people, free bonded labourers and also non-SC/ST families who are living below poverty line in the rural areas. IAY is funded by both the Centre and the State Governments where the assistance of the scheme are shared between the Centre and the state government on the basis of 75:25 ratios. The financial aid provided for the construction of new house is Rs. 25,000 in plain areas and Rs. 27,500 for the hilly areas. However, noticing the necessity of the up gradation of kutcha houses in the rural areas Rs. 12,500 is allowed for the up gradation of unusable kutcha house per beneficiary under the scheme.

Table 8.1: Indira Awas Yojana, after first revision of Rural Housing Scheme

C.D.Blocks	Houseless	Having Kutcha House	Total House to be Constructed	Target Fixed by Block	Registered Beneficiaries
Rajganj	7868	31553	39421	2325	3988
Jalpaiguri	8010	29897	37907	2290	3279
Maynaguri	3844	33450	37294	2164	2228
Dhupguri	9427	32775	42202	3883	4766
Mal	11065	25821	36886	3075	4572
Matiali	3551	6790	10341	1387	1564
Nagrakata	4706	5780	10486	1649	1682
Total	48471	166066	214537	16773	22079

Source- Rural Household Survey, working data 2015-16

Table 8.1 reveals that in Jalpaiguri district under Indira Awas Yojana altogether 2,14,537 houses needs to be constructed for the houseless and kutcha houses of the rural masses. IAY assistance is provided to those beneficiaries whose name has been registered in the study area after the Rural Household Survey 2015-16, Government of West Bengal. In Jalpaiguri district under IAY, 22079 beneficiaries have been registered for the construction of new houses and a total of 16773 households have been targeted for the provision of financial assistance under IAY by each of the seven Community Development Blocks of the district. However, IAY has been re-designed into Pradhan Mantri Gramin Awaas Yojana, 2016. According to the scheme the minimum size of the house should be 25 mt² along with a cooking space. The financial aid for the beneficiaries is Rs. 70,000 to Rs. 1.20 lakh in plain and from Rs. 75,000 to Rs 1.30 lakh in hilly states, Ministry of Rural Development, Government of India.

8.2.2 Gitanjali scheme and Amar Bari scheme

The purpose of these schemes is to provide housing assistance to the economically vulnerable sections of the society who have no pucca houses of their own. The major emphasis is given to the BPL (Below Poverty Line) households and the households whose family income is Rs. 6000 per month and less. However, according to the guidelines of the scheme, the dwelling house will be constructed on the land owned by the beneficiary household. The area of these dwelling houses will be 215 square feet and the financial assistance is Rs. 70,000 for the plains whereas it is Rs. 75,000 for the hilly areas and the coastal areas. In Jalpaiguri district, these schemes are implemented by the Forest Department within the forest villages of the study area.

8.2.3 Housing Beneficiaries

According to the field survey 2015-2016, it has been found that the major schemes that have been implemented by the Department of Housing under the Government of West Bengal for providing shelter to the rural poor are the Indira Awas Yojana, Gitanjali scheme and Amar Bari scheme. Indira Awas Yojana has been one of the most significant rural housing schemes and during the survey it has been observed that 30 households in Dhupguri block are the beneficiaries of the Indira Awas Yojana followed by Maynaguri block with 27 households and Mal block with 22 households whereas the least has been obtained in Matiali block with 2 households.

However none of the household is the IAY beneficiary in the sampled villages of Nagrakata block. It is due to the fact that more than 90.00% households of the sampled villages of the block have built their dwelling unit without any assistance of the rural housing schemes. The highest share of beneficiary households under Gitanjali scheme has been observed in Dhupguri block with 5 households and the lowest has been found in Mal block with 3 households.

Further, it has been obtained that 6 households are the beneficiaries under Amar Bari scheme in Dhupguri block but none of the households in Rajganj, Jalpaiguri and Maynaguri blocks are the beneficiaries of the Amar Bari scheme as they are the IAY beneficiaries. Table 8.2 discloses that 171 households are not the beneficiaries of any rural housing schemes in Mal block followed by 168 households in Dhupguri block (Fig. 8.1). It has been noted that 701 households of the sampled villages of Jalpaiguri district have constructed their houses by themselves without the assistance of any rural housing programmes.

Table 8.2: Block-wise Housing Beneficiaries

C.D. Blocks	Indira Awas Yojana	Gitanjali scheme	Amar Bari scheme	Without assistance
Rajganj	12	0	0	53
Jalpaiguri	9	0	0	50
Maynaguri	27	0	0	149
Dhupguri	30	5	6	168
Mal	22	3	4	171
Matiali	2	2	3	33
Nagrakata	0	3	1	77
Total	102	13	14	701

Source- Field Survey, 2015-16

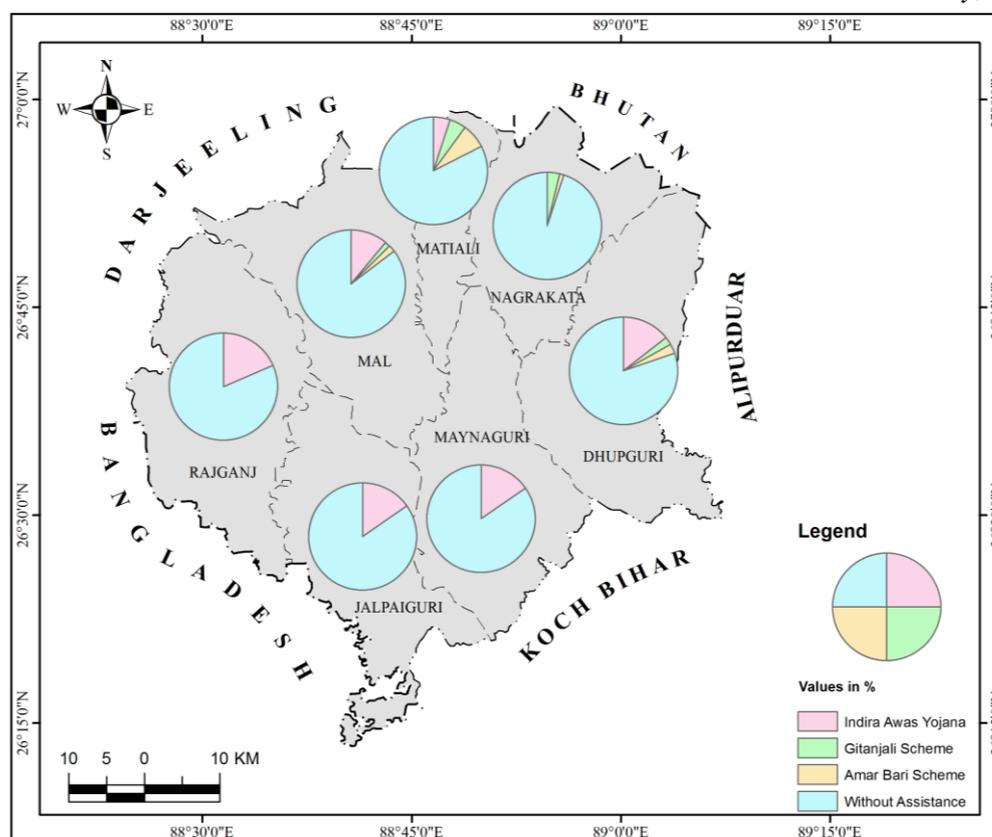


Fig. 8.1: Housing Beneficiaries of Jalpaiguri district

Source- Computed by researcher, 2016

However, during the field survey 2015-16, the respondents revealed that the proportion of houses having kutcha roof type is considerably low as compared to the roof build with GCI sheets and the reason behind this is attributed to the Rural Housing schemes which provided assistance for the up gradation of dwelling unit which were in bad condition. Hence, an evaluation of the rural housing schemes shows that these schemes have definitely helped the rural poor to acquire new pucca dwelling units in the sampled villages of Jalpaiguri district.

8.3 Schemes for Food Security

Since independence the Centre and the State Government has framed a number of policies and programmes to assure availability of food grains to all sections of the society and particularly the vulnerable sections of the society. Ensuring food security for the large population of India has always been one of the major concerns of the Government. The prime objective of the government is to provide food grains, the basic requisite of the poor and underprivileged families at a very subsidized rate.

Table 8.3: Food Security Beneficiaries

C.D. Blocks	Antyodaya Anna Yojana (%)	Rajya Khadya Suraksha Yojana (%)	Not Benefited Household (%)
Rajganj	12.30	6.15	81.53
Jalpaiguri	11.86	8.47	79.66
Maynaguri	17.04	3.98	78.97
Dhupguri	10.47	11.00	78.57
Mal	15.00	4.00	81.00
Matiali	17.14	2.50	80.00
Nagrakata	11.11	1.23	87.65
Total	6.50	13.50	80.00

Source- Field Survey, 2015-16

8.3.1 Antyodaya Anna Yojana (AAY)

It was initiated in December, 2000 for providing food security to the most destitute families included under the targeted Public Distribution System (PDS) within the state. According to the guidelines of the scheme, the selected households are given Antyodaya ration card issued by the assigned authority. Under this scheme the economically weaker households are benefited in getting the quantity of 35 kg food grains particularly rice and wheat at the rate of Rs. 2 per kg for wheat and Rs. 3 per kg for rice per family per month. From Table 8.3, it has been observed that 17.14% sampled households in Matiali block have been availing this scheme followed by Maynaguri block with 17.04% and Mal block with 15.00%. However the respondents revealed during the course of field survey 2015-16, that this scheme has immensely benefited the rural masses through the provision of food grains at a highly subsidized rate.

8.3.2 Rajya Khadya Suraksha Yojana (RKSJ)

It is also known as Khadya sathi Scheme was initiated by the Government of West Bengal on January 27, 2016. Government has introduced this scheme of providing food grains with the purpose of helping the poor and the deprived families. The main objective of the scheme is to provide rice and wheat to the selected families who are below poverty line at

a rate of Rs. 2 per kg. The scheme seeks to provide 2 kg per head rice and 3 kg per head wheat with a limit of 35 kgs per household per month. Table 8.3 depicts that, Dhupguri block has the highest percentage of RKSY beneficiaries with 11.00% followed by Jalpaiguri block with 8.47% and Rajganj block with 6.15%. However it is evident from Table 8.3 that, 87.65% households in Nagrakata block are not the beneficiaries of AAY and RKSY food security schemes followed by 81.53% in Rajganj block and 81.00% in Mal block (Fig. 8.2). It is due to the fact that the sampled households are non-eligible to avail these food security schemes owing to their higher monthly income.

Thus food security for the rural poor is one of the most important human development aspects as it is associated with the socio-economic development of the rural masses. It is a solution of alleviating poverty, distress and undernourishment of the poor families.

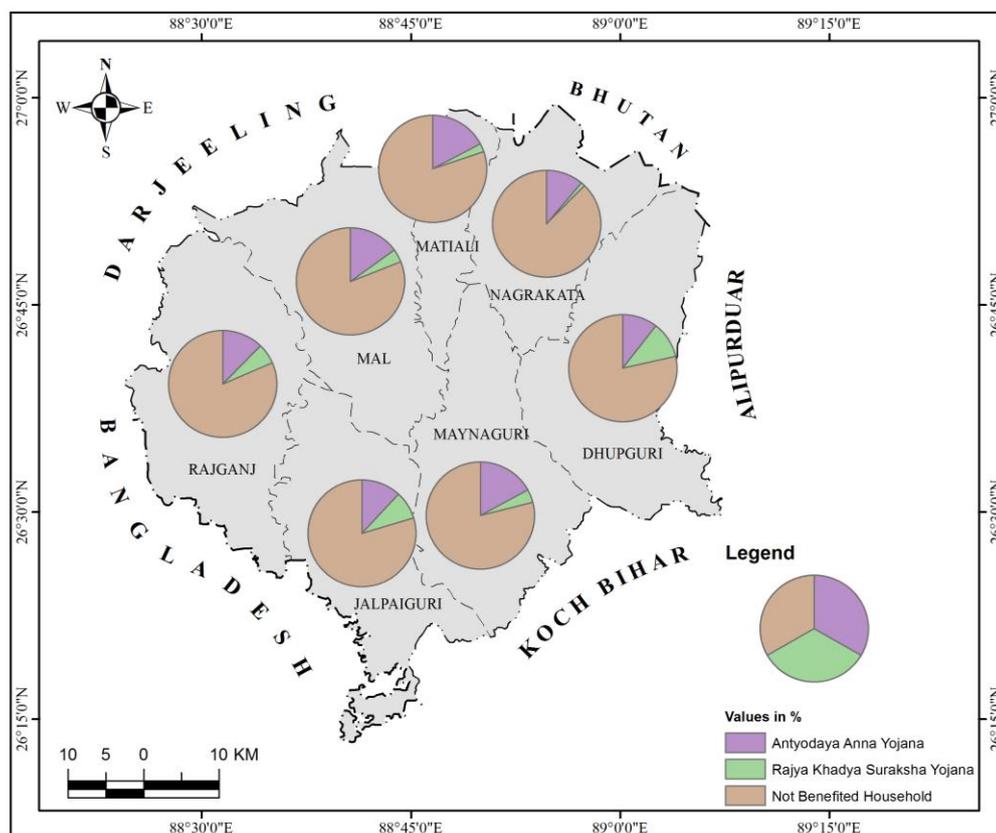


Fig. 8.2: Food Security Beneficiaries of Jalpaiguri district

Source- Computed by researcher, 2016

8.4 National Social Assistance Programme (NSAP)

National Social Assistance Programme (NSAP) is a centrally sponsored scheme and has been introduced on August 15, 1995 in order to provide social assistance for the reduction of poverty and basic minimum services. This programme is considered as a major step towards achieving the Directive Principles of Article 41 of the Constitution of India which

instructs the state to provide government assistance to the people in case of old age, physical disability and illness, unemployment, death of primary bread earner, and other deplorable cases within the limit of state's economic capabilities and development.

National Widow Grants Scheme (NWGS), National Old Age Pension Scheme (NOAP), National Handicap Aid Programme (NHAP) are the components of the National Social Assistance Programme. The programme aimed at providing social assistance and empowerment to the vulnerable and underprivileged sections of the society for their well-being and development. The NSAP Schemes are mainly implemented by the Social Welfare Departments in the states but in West Bengal it is implemented by the Department of Rural Development. Table 8.4 discloses the numbers of beneficiaries under National Social Assistance Programme in the sampled villages of Jalpaiguri district.

8.4.1 National Widow Grants Scheme (NWGS)

It was initiated by the Government of India on February 2009 to provide economic assistance to the widow in order to support her family. According to the guidelines of the scheme, the financial aid is provided to the widow with age group between 40-79 years living in below poverty line families, and has lost the primary bread earner of the household.

Table 8.4: Beneficiaries of National Social Assistance Programme

C.D. Blocks	NWGS(nos.)	NOAP(nos.)	NHAP(nos.)
Rajganj	7	11	2
Jalpaiguri	7	10	2
Maynaguri	16	28	2
Dhupguri	16	29	2
Mal	13	21	2
Matiali	2	6	0
Nagrakata	8	17	0
Total	69	122	10

Source- Field Survey, 2015-16

All the eligible beneficiaries are financially assisted with Rs. 600 per month, where Rs. 300 is the Central Assistance and Rs. 300 is the grant of the Government of West Bengal. During the field survey, 2015-16, a total of 69 beneficiaries have been obtained in the sampled villages of Jalpaiguri district.

8.4.2 National Old Age Pension Scheme (NOAP)

The scheme aims at providing financial assistance to those persons who are at the age of 60 years or above and are underprivileged in terms of having no source of earning and they are deprived of financial support from any family members or other sources. The amount is Rs. 400 per month per beneficiary which is disbursed by the Panchayat and Rural Development Department, Government of West Bengal under old age pension scheme.

However, if the age of the person is 80 years and above then the person is financially assisted with Rs. 1000 per month. During the field survey, 2015-16, it has been observed that there are altogether 122 beneficiaries of National Old Age Pension Scheme in the sampled villages of Jalpaiguri district (Fig. 8.3).

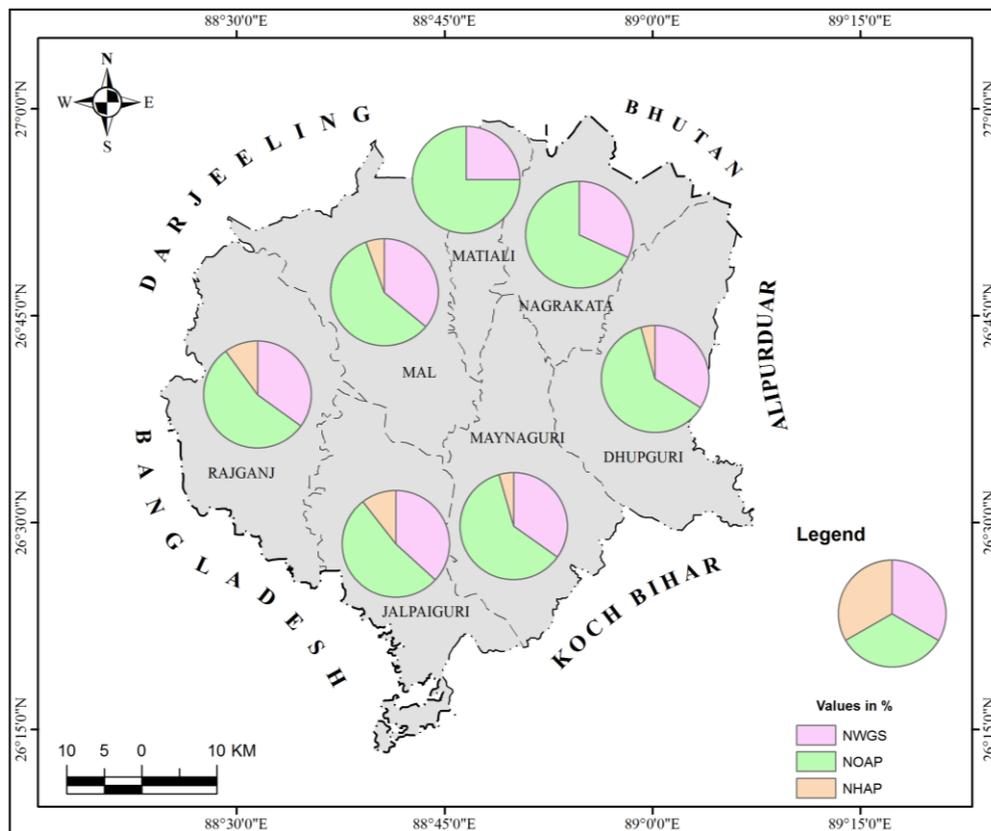


Fig. 8.3: Beneficiaries of NSAP in Jalpaiguri district

Source- Computed by researcher, 2016

8.4.3 National Handicap Aid Programme (NHAP)

It provides a financial assistance under Indira Gandhi National Disability Pension Scheme (IGNDPS) to the physically handicapped persons who are living below poverty line and endure severe disability or multiple disabilities (either with more than one disability or at least 40 percent incapability in each kind of disability), between the age group of 18 to 79 years. The economic assistance has been given to the identified handicapped persons with Rs. 600 per month through Panchayat and Rural Development Department, Government of West Bengal. However the Centre and the State Government of India share the costs of the scheme on a basis of 50:50 ratios. The number of beneficiaries obtained from the sampled villages of Jalpaiguri district is 10 during the course of field survey, 2015-16.

However, it has been observed, that the beneficiaries faced no problem in receiving payments and the regularity of the distribution of the economic assistance as per the

provisions of the scheme has been found to be satisfactory as was reported by the beneficiaries.

8.5 Schemes for Scholarship

The Centre and the State Government over a period of time has formulated policies and strategies for providing financial assistance to the meritorious students who are pursuing studies at various post-matric levels and are living in below poverty line families of the country. Similarly, Government of West Bengal has initiated scholarship schemes so that the higher studies of the students may not be hindered due to their extreme poverty.

Various schemes like, Merit-Cum-Means Scholarship Scheme was introduced in the year 2006-07 in order to provide financial assistance all over the state to the meritorious students of the economically weaker families. This is a post Madhyamik Scholarship also known as Swami Vivekananda Scholarship scheme where the financial assistance is Rs. 750 per month for the students in 10+2 course. For the Under Graduate (UG) students an amount is Rs. 750 to 1500 per month whereas for the Post Graduate students an amount is Rs. 1200-1500 per month is disbursed.

However, for the eligibility of this scholarship scheme the students must have secured at least 75% marks in Madhyamik and Higher Secondary examination and at least 55% in UG Honours course from any recognized university. This economic assistance is only for the students, whose annual family income is Rs. 2,50,000 or less. Post-Matric scholarship is granted by the Government of West Bengal as Minority Development Financial Corporation for the minority students who want to continue their study from class XI to higher studies. The scholarship is disbursed only to the citizens of the state. Post-Matric scholarship is awarded for one time in a year only to the students who have passed and secured at least 50% marks in the last Board examination. According to the scheme, the financial assistance is only for the students, whose annual family income is Rs. 2 lac or less.

8.5.1 Kanyashree Prakalpa

It is a conditional cash transfer scheme which aims to strengthen the socio-economic status of the girl child of the economically weaker families of West Bengal. It has been introduced by the Department of Women Development and Social Welfare, Government of West Bengal (DWD&SW). It is not only a tool of financial facilities but also a medium of empowerment for the adolescent girls. Under this programme annual scholarship of Rs. 750 and one time grant of Rs. 25,000 is provided to the girl child. The primary objective of Kanyashree Prakalpa is to ensure the retention of girls in school and diminish the early marriages of the girls till their legal age of 18.

Table 8.5: Beneficiaries of Kanyashree Prakalpa

C.D. Blocks	Scholarships	
	Rs. 750	Rs. 25000
Rajganj	11	4
Jalpaiguri	17	6
Maynaguri	34	10
Dhupguri	41	11
Mal	26	9
Matiali	5	0
Nagrakata	13	2
Total	147	42

Source- Field Survey, 2015-16

The annual scholarship is disbursed to the unmarried girl's between the age of 13 to 18 years who are enrolled in classes VIII to XII either in government regular or open school or they are enrolled in vocational or technical education course. Similarly, the one-time grant is also disbursed to the unmarried girls who are enrolled in government regular or open school/college or continuing vocational/technical education or other kinds of sports activities. But the State Government have conditioned that both the benefits under the scheme will be granted to those girls who belong to the families with annual family income of Rs. 1,20,000 or less.

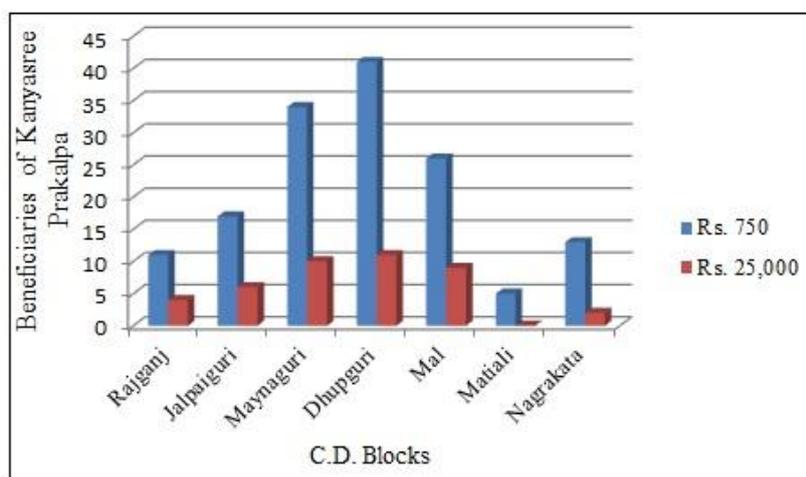


Fig. 8.4: Beneficiaries of Kanyashree Prakalpa in Jalpaiguri district

Source- Computed by researcher, 2016

During the field survey 2015-16, it has been observed that the distribution of scholarships in the sampled villages of Jalpaiguri district has followed the pattern of the guidelines of Kanyashree Prakalpa. There are more than 70% girls in almost all the blocks of Jalpaiguri district who received the annual scholarship of Rs. 750. During the field survey 2015-16, it has been observed that, altogether 147 numbers of girls are the recipients of this

annual scholarship and Table 8.5 reveals that the estimated number of beneficiaries obtained for one time grant of Rs. 25,000 is 42 in the sampled villages of the district (Fig. 8.4).

As viewed during the field survey 2015-16, involvement of the beneficiaries facilitates positive performance of Kanyashree Prakalpa in the sampled villages of Jalpaiguri district. It has been observed during the course of survey that, the higher participation of the girls under the scheme reduces the practice of early marriage of the girls and encourages the girls in continuing their higher studies in the study area. The scheme has the provision of disbursing an amount to the girls at the age of 18 enrolled either in an educational institution or pursuing vocational education thereby reducing the early marriage of girls and early pregnancies, ensuring an improvement of maternal health and child health of the state. Moreover, it has been observed that the scheme facilitates in increasing the level of awareness in terms of education and health among the adolescent girls of the rural areas.

8.6 BPL Household

Since independence, there has been an introduction of a number of poverty alleviation programmes by the Government of India in order to eliminate poverty and unemployment from the country. The Integrated Rural Development Programme (IRDP) had been one of the most important anti-poverty programmes in India introduced on 1978-79 and on the basis of the annual income of the rural households the beneficiaries were identified for IRDP assistance. Under the IRDP guidelines, a register for all the BPL families were maintained at the village level and under the IRDP assistance, priority was given only the poorest of the poor from that list. But despite the introduction of the number of programmes, the problem of unemployment and poverty lies within the villages. Hence, adequate investment in human development has been considered to be essential in order to improve the quality of life of the weaker sections of the society so that they may participate in the growth process.

A detailed household survey was conducted in Jalpaiguri district of West Bengal after 1st revision as per Rural Household Survey, 2005, Working Data, 2016-17 by the Socio-Economic and Caste Census (SECC). The Government of India, coordinated by the Ministry of Rural Development has introduced Socio-Economic and Caste Census, 2011, for the identification of BPL (Below Poverty Line) families all over the country both in rural and in urban areas.

There are three steps followed for the enumeration of the BPL families. Firstly, the families who own certain particular types of assets are removed from the BPL list. Secondly, families who are houseless, manual garbage cleaners, primitive tribal groups and legally released bonded labourers are included in the BPL list. Thirdly, after the identification of the

households, deprivation scores have been given on the basis of specific criteria, particularly the households with one room along with kutcha walls and kutcha roof. However, responsibility of conducting the survey for the identification of the BPL household lies within the State Government in this regard.

Suresh Tendulkar was an economist, prepared a formula in order to measure the poverty line of India in 2004-05 on the basis of NSSO data. The planning commission of India had followed the Tendulkar committee report on national poverty line. According to the committee report the poverty line for the country was Rs. 27 in rural areas and Rs. 33 in urban areas, 2009-10, where the monthly per capita consumption expenditure had been Rs. 816 in rural areas and Rs. 1000 in urban areas. In India a person spending less than the amount stated by the committee, was considered as poor.

However in order to examine the methodology adopted by the Tendulkar committee, more precisely and empirically, another expert group was arranged under C. Rangarajan in the year 2012. According to C. Rangarajan, former chairperson of Prime Minister's Economic Advisory Council, the poverty line for the country is Rs. 32 in rural areas and Rs. 47 in urban areas, 2011-12, where the monthly per capita consumption expenditure is Rs. 972 in rural areas and Rs. 1407 in urban areas and a person spending less than the reported amount is considered as poor. Further, according to the committee report, a household is considered as poor when it is incapable of saving any surplus income.

Table 8.6: Block- wise BPL Households

C.D. Blocks	Number of BPL household	Percentage of BPL household*
Rajganj	41879	51.04
Jalpaiguri	38011	51.37
Maynaguri	37236	48.68
Dhupguri	36754	40.24
Mal	39376	61.23
Matiali	9270	36.71
Nagrakata	9613	35.24
Total	212139	43.24

*Source- SECC, 2016-17 and *Percentage Computed by Author*

Rangarajan committee assessed the national level of poverty line on the basis of expenses of a person related to adequate nourishment, clothing, education, health, and expenses in non-food items. In order to measure the level of nourishment the committee calculated that 2155 kcal

is required per person per day in the rural areas and 2090 kcal is required per person per day in urban areas, which is differentiated in terms of age and gender.

Following the above poverty line Table 8.6 describes that there are altogether 21,2139 households who are living below poverty line constituting 43.24% of the total household in the rural areas of Jalpaiguri district. The distribution of BPL household among the blocks shows that Mal block has the highest proportion of BPL households with 61.23% followed by Jalpaiguri block with 51.37% and Rajganj block at 51.04% whereas Nagrakata block with 35.24% has the least proportion of BPL households in the 7 Community Development Blocks of Jalpaiguri district.

Table 8.7: Numbers of BPL Households

C.D. Blocks	Numbers of BPL household of the sampled villages	Percentage of BPL household to total households
Rajganj	0	0.00
Jalpaiguri	2	3.39
Maynaguri	5	2.82
Dhupguri	5	2.39
Mal	1	0.50
Matiali	2	5.00
Nagrakata	0	0.00
Total	15	1.81

Source- Field Survey, 2015-16

Table 8.7 depicts that there are 15 households living below poverty line, constituting 1.81% of the total household in the sampled villages of Jalpaiguri district. During the course of field survey it has been observed that Matiali block has the highest proportion of BPL households with 5.00% followed by Jalpaiguri block with 3.39% and Maynaguri block at 2.82% to the total sampled households whereas none of the BPL households has been observed in Rajganj and Nagrakata blocks in the sampled villages of the district. The households living below poverty line belong to the unskilled labourers or the casual agricultural labourers who sustain their livelihood on daily wage earnings and they are either houseless or living in kutchha houses in the study area. Hence, the policies of the State Government require a more focused technique to reduce the BPL households of the district in order to raise them above the poverty line.

8.7 Wage Employment Schemes

In order to develop the rural areas and improve the living conditions of the rural people Government of India has initiated several programmes in the post-independence period. Under wage employment scheme Mahatma Gandhi National Rural Employment

Guarantee Scheme (MGNREGS) has been taken into consideration with the objective of assessing the working of MGNREGS in terms of employment generation among the rural masses.

8.7.1 Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS):

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) was introduced to strengthen the living conditions and economic development in the rural areas of the nation. The scheme is fundamentally a rural safety net in terms of socio-economic welfare of the rural masses. The scheme provide at least one hundred days of guaranteed wage employment in a financial year to every rural household whose adult members are willing to do unskilled manual work. It has been observed by the researchers and academicians that the scheme NREGS has created additional opportunity of employment in the rural areas and it is a progressive measure to eradicate poverty in India.

The National Rural Employment Guarantee Act (NREGA) has been introduced on 7th September, 2005 which enables the rural population with the legal right to demand work. In West Bengal, careful attention has been given to the NREGS by the Panchayati Raj institution and Rural Development Department, Government of West Bengal. At the grass root level panchayats act as the implementing agency of the scheme. NREGS provides a legal guarantee of employment and income generation to adult members of any rural household who are willing to do unskilled work at the minimum wages provided by the scheme for one hundred days in every financial year. The main economic policies of the scheme are the provision of work and the creation of assets in the rural areas in a sustainable manner.

NREGA came into existence on 2nd February, 2006, and initially the Act was implemented by the government in 200 districts over the country in its first phase. Later, in the second phase, 130 additional districts were covered and brought under the Act with effect from 01.04.2007 to cover a total of 330 districts. The Act further extended and covered the remaining 266 districts on 28th September, 2007 and NREGA came into effect from 1st April, 2008. The National Rural Employment Guarantee Scheme (NREGS) was renamed as Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) on October 2, 2009. In West Bengal, National Rural employment Guarantee scheme became effective on February 2006. In its first phase 10 districts had been covered namely; South 24 Pargana, Bankura, Birbhum, Uttar Dinajpur, Dakshin Dinajpur, Jalpaiguri, Malda, West Medinipur, Murshidabad and Purulia districts. In its second phase 7 districts were included under the scheme namely; Koch Bihar, Nadia, Bardhaman, East Medinipur, North 24 Pargana, Hoogly and Darjeeling districts. In the third phase Howrah district was covered under the scheme.

Hence in Jalpaiguri district, NREGS was enforced on 2nd February, 2006, with an objective of enhancing the employment opportunities of the rural people and thereby synthesizing the rural development scenario of the district.

Main Features of NREGS

The following are the main features of the scheme (NREGS):

- i. All adult members of a rural household (BPL and APL) who have completed 18 years of age are eligible and may apply for registration under this scheme to the Local Gram Panchayat.
- ii. *The Gram Panchayat will issue a job card free of cost. The job card should bear the photographs of all the members of the rural household who are willing to do unskilled work under NREGS (Das, 2016).*
- iii. The job card should be issued for employment within 15 days after the application and it is the mandate of the scheme that one household should have one job card.
- iv. The adult members may submit a written application for the choice of time and duration for the work.
- v. The job card holders should get the employment within 15 days of application or from the date when work is requested by the job card holders.
- vi. *The card holders have the right to get unemployment allowance in cash if the employment is not provided within 15 days of submitting the application (Das, 2016).*
- vii. *Work should be provided within 5 km radius of the village and the card holders has the right to get 10% extra wage if the employment is provided beyond 5 km radius of the village (Das, 2016).*
- viii. Disbursement of wages under the scheme will be made either on a weekly basis or within two weeks after the work was done.
- ix. The wages for the card holders are to be credited directly to the individual's bank or post office account.
- x. The Government of India bears 100 percent of the wage cost of the skilled and unskilled labourers and 75 percent of the material cost of the programme.
- xi. At least (1/3rd) of the work should be provided to the women who have registered themselves for employment under the scheme.
- xii. Facilities of shade, drinking water, first aid should be provided on the work site.
- xiii. Implementation of the scheme involves functions and duties of a large number of organizations from the village to the national level. They are Gram Sabha (GS), Three-tier Panchayati Raj Institutions (PRIs), the Gram Panchayat (GP), Zilla

Parishad, District Programme Coordinator (DPC), State Government, Ministry of Rural Development and some of the other departments like line departments, convergence departments, Self-Help Groups (SHGs), etc.

- xiv. The gram panchayat plays a key role in the implementation of the scheme in the village and the employment is generated in the rural areas through the implementation of various projects under different sectors recommended by the Gram Sabha.
- xv. Plantation works under social forestry including afforestation on barren land, land development works in order to make them cultivable, water conservation, water harvesting, minor irrigation works, flood control and protection works, renovation of ponds and tanks, drainage in water logged area, earth works on the road, etc. are the major types of work under the scheme.
- xvi. In order to make the scheme clear and transparent, social audits are conducted to scrutinize the accounts and records related to the scheme.

Thus, NREGS provides a guaranteed employment generation which in turn helps the rural mass in increasing their purchasing power in the rural areas. Moreover, it also helps the women who have been registered for the work and helps the rural households from poverty and hunger (Das, 2016).

The selection of beneficiaries under the scheme depends upon that desirable person who demands work. As per guidelines it has been observed in the sampled villages of Jalpaiguri district that, the adult member of the rural household has applied for employment on account of the willingness to do unskilled or semi-skilled works under the scheme.

Table 8.8: Numbers of Households in terms of Registration under NREGS

C.D. Blocks	Numbers of HHs Registered and Applied for Employment	Numbers of HHs Registered but not Applied for Employment	Numbers of HHs not Registered
Rajganj	30	9	26
Jalpaiguri	39	5	15
Maynaguri	111	21	44
Dhupguri	144	24	41
Mal	111	31	58
Matiali	24	6	10
Nagrakata	30	9	26
Total	489	105	220

Source- Field Survey, 2015-16

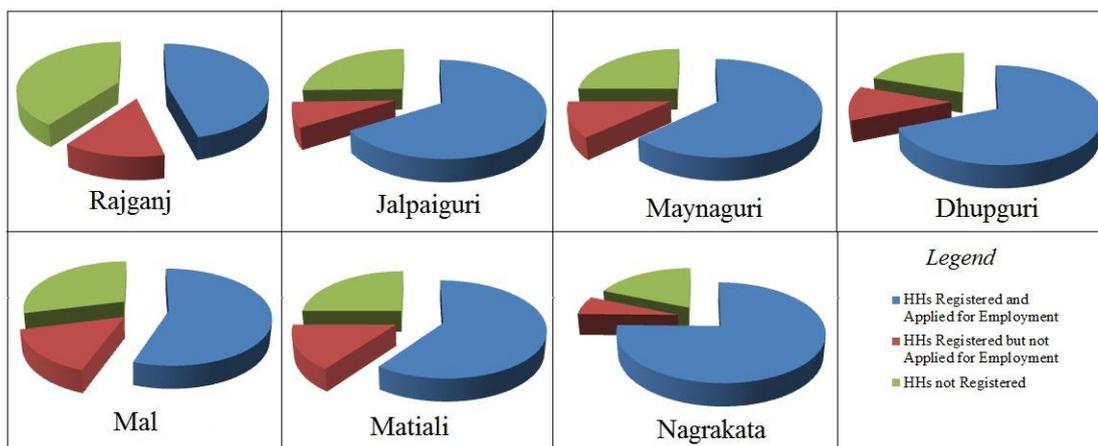


Fig. 8.5: Registration under NREGS

Source- Computed by researcher, 2016

During the field survey 2015-16, it has been found that 489 sampled households of Jalpaiguri district have registered and applied for employment under NREGS where Dhupguri block has the highest number of households with 144 followed by Mal and Maynaguri blocks. However there are altogether 105 households who have registered but not applied for employment. The highest number of household has been obtained in Mal block with 31 followed by Dhupguri block with 24 and Maynaguri block with 21 households. It has been observed during the grass root level survey 2015-16, that in spite of getting registered under the scheme the households did not apply for the employment due to their past experience of irregularity in getting the wages under NREGS (Fig. 8.5). Likewise, irregularity in getting employment and low wage rate is another reason for which the households did not apply for employment.

Table 8.8 depicts the fact that 220 households have not registered themselves for employment under NREGS where Mal block constitutes the largest number of households with 58 followed by Maynaguri block with 44 households and Dhupguri block with 41 households. The reasons for not registering themselves under the scheme for the job card are either the households are engaged in service sector or they are involved in business activities for which they did not participate in the scheme.

According to the features of NREGS, the Gram Panchayats after the verification will issue a job card to the members of the household within fifteen days of application for employment (Das, 2016). Following the guidelines it has been observed that, 53 sampled households obtained their job card within 15 days in the study area. Table 8.9 furnishes that the highest number of households has been obtained in Dhupguri block with 15 followed by

Mal block with 14 households but none of the households in Matiali block obtained their job card following the norm of the scheme.

Table 8.9: Time taken by the Number of Households to Obtain Job Card

C.D. Blocks	15 Days	15-30 Days	>1 Month
Rajganj	4	11	24
Jalpaiguri	4	6	34
Maynaguri	13	26	93
Dhupguri	15	34	119
Mal	14	44	84
Matiali	0	0	30
Nagrakata	3	9	27
Total	53	130	411

Source- Field Survey, 2015-16

There are 130 sampled households of the district who revealed that they obtained their job cards between 15-30 days. 411 households of the sampled villages of the district accepted that they faced problem in making their job card and have obtained after a period of one month where Dhupguri block has the highest number of household with 119 followed by Maynaguri block with 93 households. During the field survey 2015-16, regarding the problem of obtaining job card the respondents revealed that, the beneficiaries who have registered through *panchayat Pradhan* or village headman got their card easily whereas those who were without the assistance of the village headman faced problems in obtaining their job card.

In spite of the norm that NREGS provide hundred days of employment to rural people in every financial year in order to enhance their economic status along with the development of rural areas, but Table 8.10 depicts that the distribution of mandays under NREGS in the sampled villages of Jalpaiguri district is very uneven.

Table 8.10: Distribution of Mandays under NREGS

C.D. Blocks	1-7 Days	7-14 Days	14-21 Days	21-28 Days	100 Days
Rajganj	5	8	12	5	0
Jalpaiguri	0	16	10	13	0
Maynaguri	17	47	41	6	0
Dhupguri	7	62	52	12	11
Mal	16	73	22	0	0
Matiali	0	16	4	4	0
Nagrakata	6	41	9	5	0
Total	51	263	150	45	11

Source- Field Survey, 2015-16

During the field survey 2015-16, it has been observed that 51 households have worked under the scheme only for 7 days whereas; 263 households have worked under

NREGS only between 7-14 days in concerned financial year. It is 150 households who got the work for 14-21 days and 45 households got the work for 21-28 days. However, it has been observed that only 11 household has worked for 100 days under NREGS in Dhupguri block whereas none of the sampled households of Rajganj, Jalpaiguri, Maynaguri, Mal, Matiali and Nagrakata blocks got 100 days of work in concerned financial year (Fig. 8.6). Thus from the field survey, 2015-16 it has been observed that the scheme is not providing the expected livelihood security as employment is not provided for hundred days to the rural people which depicts a great drawback of the scheme.

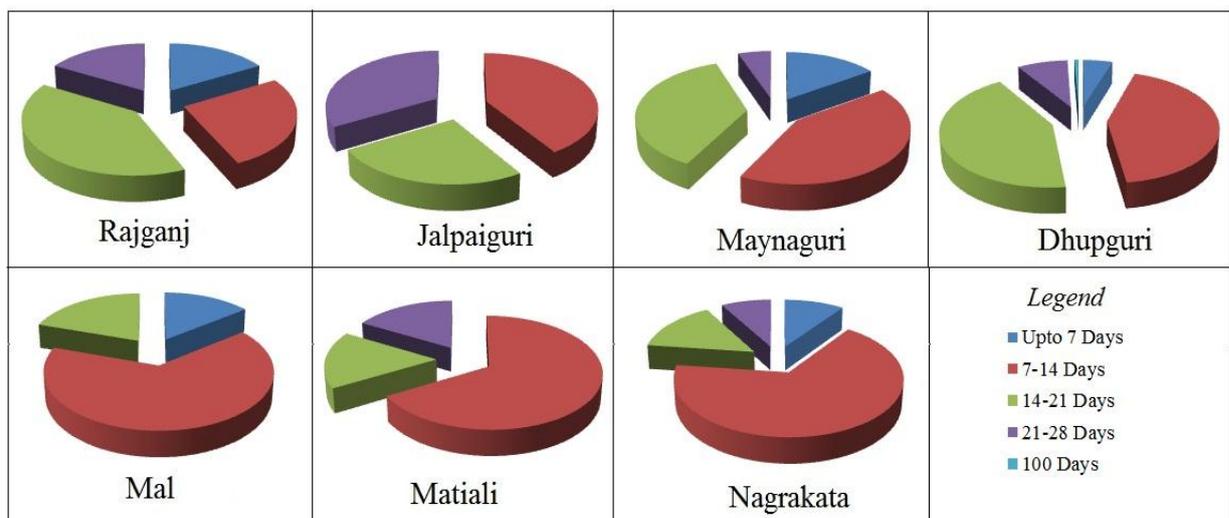


Fig. 8.6: Distribution of Mandays under NREGS

Source- Computed by researcher, 2016

For the poor rural households wage is one of the essential sources of income. Therefore timely payment of wages has been mandated in the scheme as it provides a supplementary source of income to the rural households without the discrimination of wages between men and women.

However, Table 8.11 shows that the duration of wage payment under NREGS is very irregular. The structure of the frequency of wage payments exhibits a great spatial variation and unevenness in the study area. 353 sampled households revealed that they received their wages after 3 months where the highest number of households has been obtained in Dhupguri block with 96 followed by Mal block with 83 households. Likewise, 51 households revealed that they obtained their wages within a period of 2-3 months. 74 households revealed during the field survey 2015-16 that they received their wages between 1-2 months and only 42 households revealed that they received their wages within 1 month under NREGS. But none of the households in Mal, Matiali and Nagrakata blocks obtained their wages within 1 month.

Thus, owing to the insufficiency of the technical hands, delayed payment of wages has been a major drawback of NREGS because it not only reduces the households in creating the durable assets but also reduces the willingness of the rural masses in applying for the employment under the scheme.

Table 8.11: Duration of Wage Payment under NREGS

C.D. Blocks	1Month	1-2 Months	2-3 Months	>3 Months
Rajganj	3	5	9	13
Jalpaiguri	5	9	6	19
Maynaguri	17	15	9	70
Dhupguri	17	16	15	96
Mal	0	20	8	83
Matiali	0	0	4	20
Nagrakata	0	9	0	52
Total	42	74	51	353

Source-Field Survey, 2015-16

Since, NREGS is a demand driven programme therefore it has been observed that 62.65% of the total sampled households of Jalpaiguri district have demanded their work under the scheme. But it has been observed that the beneficiaries are not getting their employment when required as the decisive role of the village headman play a major role in this regard. Hence, the authority should scrutinize and make a review of the scheme in terms of the provisions and implementation of the scheme in order to make the objectives of NREGS more successful for the rural masses in the study area.

8.8 Self Help Groups (SHG)

Self-Help Group is an informal organization and it is a bank linkage programme which was introduced for strengthening economic security through greater financial aid by promoting the deposits and credit services. It was initiated by NABARD (National Bank for Agriculture and Rural Development) in the year 1992. This SHG-bank linkage programme was started as a project, which aimed at helping the poor especially women so that they get an easy access to the financial facilities in terms of saving and credit services under the formal credit institutions. The Self-Help Group may be defined as a small group of members particularly the women who have joined together to obtain socio-economic benefits based on mutual support and collective decision making. The primary objective of SHG is the socio-economic empowerment through the promotion of economic activities and an emphasis on poverty alleviation thereby improving the quality of lives of rural poor particularly women.

To ameliorate the lives of the rural underprivileged persons, the Centre and the state governments has framed and implemented a number of programmes across the country.

SGSY (Swarnajayanti Gram Swarojgar Yojana) had been introduced over the country on 1st April, 1999 in order to provide additional employment opportunities and income generation among the rural masses. In Jalpaiguri district, SHG was started in the year 1999 under SGSY (Swarnajayanti Gram Swarojgar Yojana) and the groups were formed under the close supervision of the bank officials. However, *the Government of India has re-designed SGSY and introduced National Rural Livelihood Mission (NRLM) under the Ministry of Rural Development in June 2011*(Das, 2018) in order to reduce poverty and generate self-employment among the rural people. Further, in West Bengal NRLM has been introduced by the state government as Anandadhara on 17th May 2012. One of the significant objectives of the scheme is to improve the livelihood condition of the rural people. It ensures that at least one women member of each vulnerable and economically distressed household is brought under the self-help group in order to enhance their level of income.

Main Features of Self-Help Groups (SHG)

The following are the main features of the Self-Help Groups (SHG):

1. According to the guidelines, a SHG could have 20 members but not less than 5 members.
2. *The members of SHG are expected to have uniform socio-economic characteristics and are introduced into the group on the basis of self-selection* (Das, 2018).
3. *The SHG members make a common fund by contributing their small savings* (Das, 2018) and these funds are used for the loans which is generally small and for short period.
4. *The savings of the group members are kept in a bank in the name of group* (Das, 2018) and the leader of the group operates the bank account. The group members select their leader by themselves. The deposit that has been kept in the bank is used for giving loans to the group members at the rate of interest decided by the group which varies across the SHGs. The rate of interest is deposited in the bank account and has been utilized by the members of the groups for their benefits.
5. *There must be the formation of clusters of the SHG at the Gram Panchayat level* (Das, 2018).
6. For the proper functioning of the SHG, the members formulate its own norms and laws for the groups.
7. The SHGs should be informal and unregistered.
8. Regularity of weekly meetings of the group members is the crucial factor of SHG.
9. SHG has to be graded by the banks in terms of their loan-absorption capacity.

However, in West Bengal as well as in Jalpaiguri district, the mode of credit linkage for the SHGs is through Cash Credit (CC) account. The members of the group may withdraw any amount within the credit limit which has been fixed by the concerned bank for the CC account as many times as possible. On the basis of the savings of the group the bank fixes the CC limit along with the interest free fund released by the District Rural Development Cell (DRDC) which is Rs. 20,000 in the financial year 2016-17 in the account of the group (Das, 2018).

Table 8.12: Block wise Self-Help Groups

C.D. Blocks	Number of Groups	Total number of Group Members
Rajganj	5	59
Jalpaiguri	5	59
Maynaguri	14	176
Dhupguri	20	260
Mal	14	180
Matiali	3	34
Nagrakata	6	76
Total	67	844

Source- Field Survey, 2015-16

Table 8.12 depicts the total number of groups and the total number of the group members in the sampled villages of Jalpaiguri district. During the field survey 2015-16, it has been found that the members who constitute the self-help groups in the sampled villages of Jalpaiguri district are all women. There are altogether 67 number of groups consisting of 844 group members obtained in the study area. During the grass root level survey it has been observed that, there are several reasons for drawing credit and the members of the groups revealed that they utilizes their credit for generating their income in order to offer a holistic solution to their financial problems. The women members of the group also reported that before joining in the SHGs the women were financially dependent upon the earning members of the household but after joining the SHGs the members of the groups divide their credit amount and make investments separately according to their own choices.

They utilizes their amount in small business like sewing, animal husbandry, poultry farming, vegetable vending, grocery shop, pot making, pickle making, saree business and basket weaving which appears to be the major reasons of drawing loans (Das, 2018). Besides, the amount of credit has also been utilized by the members of the group for personal consumption like education of the students and health care needs. However, it has been observed that owing to their earning strength the women of the SHGs are engaged in various economic and social activities and perform several duties in government and panchayat

programmes in the sampled villages of Jalpaiguri district. They are engaged as cook and supply mid-day meal in primary schools, supervise the rural unskilled works under MGNREGS and even collect electricity bills after receiving training. Thus, Self-help group helps the rural women in providing micro-credit and promotes them to enter into income-generating activities for the purpose of increasing their level of income and asset creation thereby improving their living standards.

The study of the involvement of household under self-help group reveals that 38.19% sampled households of Jalpaiguri district have involved and generated their income from SHG where Maynaguri block has the highest percentage of households with 48.30% followed by Rajganj block with 41.54% and Dhupguri block with 41.15% households (Fig. 8.7).

Table 8.13: Percentage of households in Self-Help Groups

C.D. Blocks	Households Involved	Households Not Involved
Rajganj	41.54	58.46
Jalpaiguri	38.98	61.02
Maynaguri	48.30	51.70
Dhupguri	41.15	58.85
Mal	30.77	69.23
Matiali	10.00	90.00
Nagrakata	33.33	66.67
Total	38.19	61.80

Source- Field Survey, 2015-16

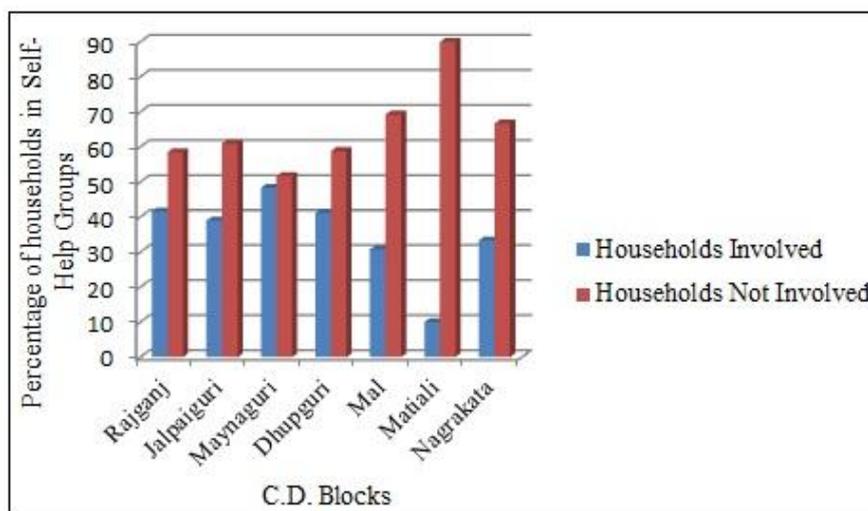


Fig. 8.7: Involvement of households in Self-Help Groups

(Source- Computed by researcher, 2016)

It has been noted from the rural women of the group during the field survey 2015-16, that after availing the loan the level of their income has increased remarkably and they utilize their incomes in the education of their children, for house-building and repairing,

building of toilets, purchase of land and repayment of their earlier debts. However, it has been observed that 61.80% households have not involved themselves in self-help groups where Matiali block constitutes the highest percentage of households with 90.00% followed by Mal block with 69.23% and Nagrakata block at 66.67%. Table 8.13 depicts that the higher incidence of households who are not involved in SHG has been obtained in the northern part of the district where the rural women are occupied in the tea gardens as weekly based wage earners. Hence, awareness among the rural women should be created so that they may participate in the formation of SHG and earn supplementary income for their household.

Table 8.14: Block level Achievement of SHG in the Financial Year 2016-17

C.D. Blocks	Number of SHG	Amount (Lakh)
Rajganj	659	686.74
Jalpaiguri	583	871.85
Maynaguri	822	1201.68
Dhupguri	905	1441.7
Mal	490	729.00
Matiali	142	214.55
Nagrakata	96	171.85

Source- DRDC, 2015-16

According to the annual report of the District Rural Development Cell (DRDC), Jalpaiguri, there are altogether of 3,697 number of self-help groups in the financial year 2015-16 in Jalpaiguri district (Das, 2018). Table 8.14 furnishes that Dhupguri block has the highest number of self-help groups with 905 followed by Maynaguri block with 822 and Rajganj block with 659 self-help groups. Similarly, the amount of cash credit disbursed from the several branches of nationalized commercial banks as well as the cooperative banks is also highest for Dhupguri block with Rs. 1441.7 lakh followed by Maynaguri block with Rs. 1201.68 lakh. However, owing to the engagement of the rural women in the tea gardens as tea garden labourers, the northern part of the district constitutes the lowest number of the formation of self-help groups.

Thus, through Self-Help Groups the women has the ability to access micro-credit with greater efficiency. It encourages them to save and manage their finances more effectively. It also increases the participation of the rural women's contribution to their household income.

8.9 Utilization of Income

The performance of any rural development programme can be assessed from the point of its utilization of inputs. Government of India has taken a number of measures in the rural areas, in order to generate higher incomes of the rural masses and to reduce the number of households living below poverty line. Through rural development programmes the

beneficiaries of the sampled villages of Jalpaiguri district get the provision of earning an additional income through supplementary employment.

Table 8.15: Utilization of Income after Rural Development Programmes

C.D. Blocks	Assets	Livestock	Bank Deposit	Debts	Own Consumption	Others
Rajganj	20.00	16.67	13.33	10.00	40.00	0.00
Jalpaiguri	20.51	15.38	17.95	12.82	23.08	10.26
Maynaguri	18.02	18.92	10.81	8.11	38.74	5.41
Dhupguri	16.67	16.67	9.03	12.50	38.89	6.25
Mal	13.51	23.42	3.60	11.71	47.75	0.00
Matiali	20.83	25.00	16.67	8.33	29.17	0.00
Nagrakata	16.39	19.67	9.84	3.28	45.90	4.92
Total	16.92	19.23	9.61	10.00	40.00	4.23

Source- Field Survey, 2015-16

Income generated rural development schemes ensure socio-economic well-being of the rural masses by the creation of assets in a sustainable manner. Table 8.15 furnishes that 16.92% households utilizes their income in creating productive assets. Likewise, the aforesaid table exhibited that 19.23% household purchase livestock, as animal husbandry is an important mode of investment in the rural areas. It is noteworthy to observe that out of increased income of the beneficiaries 9.61% households deposit their income in the banks and 10.00% households repays their earlier dues. It has been observed from Table 8.15 that 40.00% households utilize their income in the consumption of food grains. Thus food security is an essential use of the earnings outweighing all other uses in the sampled villages

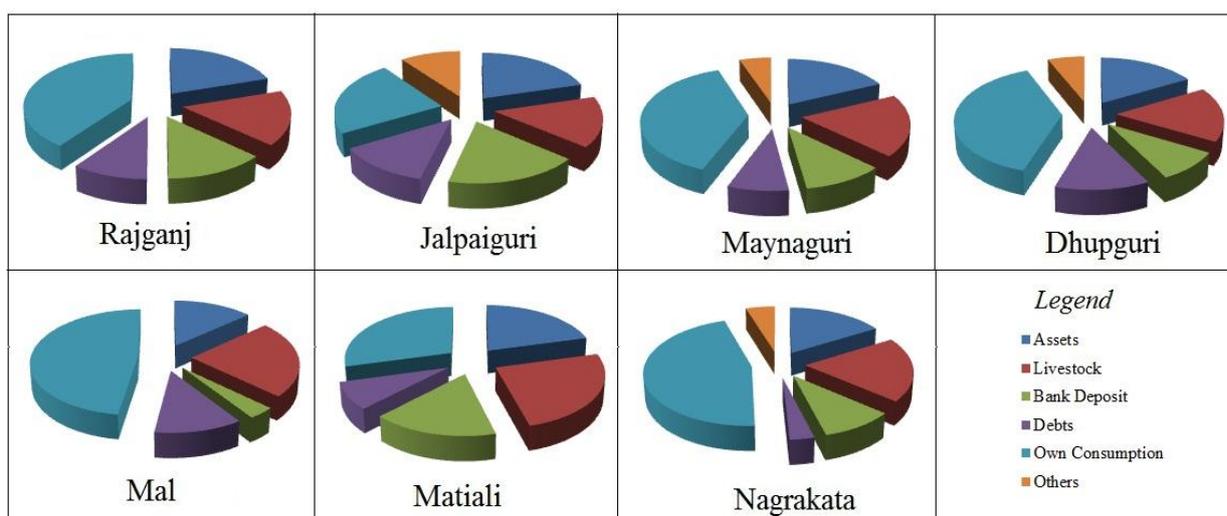


Fig. 8.8: Utilization of Income after Rural Development Programmes

Source- Computed by researcher, 2016

of the district. However, 4.23% households utilize their income in different social issues like expenses on education of their dependents, investments on health care issues and marriage functions in the rural areas (Fig. 8.8).

8.10 Perception of impact on household

An attempt has been made to assess the impact of rural development programmes on the livelihood condition of the rural masses on the basis of their perception.

The estimates in Table 8.16 furnishes that 53.37% households of the rural areas of the district have felt that there has been a significant improvement in their socio-economic condition after participating in the rural development programmes. They are able to use their earning in the creation of assets enhancing their livelihood condition. However, it has been observed that 33.61% sampled households are unaware of the benefits available under the schemes and their socio-economic situation is as same as before the implementation of any rural development schemes.

Table 8.16: Present living Status of the households after Rural Development Programmes

C.D. Blocks	Same	Worse	Better than Past
Rajganj	46.15	4.62	49.23
Jalpaiguri	42.37	22.03	35.59
Maynaguri	29.55	11.36	59.09
Dhupguri	33.97	15.31	50.72
Mal	36.50	17.00	46.50
Matiali	27.50	12.50	60.00
Nagrakata	22.22	0.00	77.78
Total	33.61	12.89	53.37

Source- Field Survey, 2015-16

Any financial assistance received by the beneficiaries is spent either for repaying their earlier debts or for the personal consumption of foods. Again, 12.89% households of the sampled villages of Jalpaiguri district revealed non-improvement of their annual income as they have not benefited from any rural development programmes implemented in the study area. The reasons behind their bad perception regarding the impact of rural development schemes are attributed to the lack of ability of the concerned authorities regarding the proper planning and execution of the schemes and the involvement of the middlemen who have usurped the benefits of the schemes.

8.11 Impact on income generation

An attempt has been made to evaluate the income of the sampled households of Jalpaiguri district who had been financially assisted under the rural development schemes. Increase in income augment the socio-economic status of the rural households and therefore

the annual income of the households have been estimated in order to compare between the pre-assistance and the post-assistance period in the sampled villages of Jalpaiguri district.

8.11.1 Annual Income of the households after Rural Development Programmes

The achievement of the income-generated rural development programmes can be evaluated by noticing the distribution of annual income of the sampled households before and after the assistance of the scheme.

Table 8.17 and 8.18 unfolds that 4.10% households have their annual earnings below Rs. 10,000 during the pre-assistance period which is much below the need of the rural households whereas; it is reduced to 1.93% household during the post-assistance period. Likewise, the data furnishes the fact that the proportion of households have decreased in the income group of Rs. 10,001 to 25000 and Rs. 25,001 to 50,000. The percentage of households before the assistance was 35.54% whereas it has declined to 27.71% after the assistance.

Table 8.17: Pre-Assistance Annual Income

C.D. Blocks	Income range (Rs.)					
	Below 10,000	10,001-25000	25,001-50,000	50,001-75,000	75,001-100000	>100000
Rajganj	0.00	15.38	26.15	35.38	10.77	12.31
Jalpaiguri	8.47	10.17	30.51	22.03	15.25	13.56
Maynaguri	9.66	14.20	19.32	28.41	19.32	9.09
Dhupguri	4.31	16.75	23.44	25.36	19.62	10.53
Mal	1.00	3.50	30.50	22.50	28.00	14.50
Matiali	2.50	2.50	45.00	25.00	10.00	15.00
Nagrakata	0.00	0.00	17.28	49.38	17.28	16.05
Total	4.10	10.12	25.42	28.19	19.88	12.29

Source: Field Survey, 2015-16

Table 8.18: Post-Assistance Annual Income

C.D. Blocks	Income range (Rs.)					
	Below 10,000	10,001-25000	25,001-50,000	50,001-75,000	75,001-100000	>100000
Rajganj	0.00	10.77	18.46	33.85	18.46	18.46
Jalpaiguri	3.39	3.39	22.03	35.59	16.95	18.64
Maynaguri	2.84	7.39	21.59	30.11	29.55	8.52
Dhupguri	2.39	10.05	22.49	33.49	21.05	10.53
Mal	1.00	3.50	22.50	32.00	28.50	12.50
Matiali	5.00	2.50	40.00	27.50	10.00	15.00
Nagrakata	0.00	0.00	9.88	43.21	29.63	17.28
Total	1.93	6.14	21.57	33.25	24.46	12.65

Source: Field Survey, 2015-16

However, it is noteworthy to observe that the highest percentage of households is 33.25% who have their high annual income ranging from Rs. 50,000 to 75,000 in the post-

assistance period, whereas it was 28.19% during the pre-assistance period. It exhibits an increase of 5.06% households experiencing the increase in their level of income. Similarly, there is an increase of 4.58% households falling in the income category of Rs. 75,001-100000. It shows that there is a shift in income position of the sampled households from the pre-assistance period to post-assistance period. Hence, it has been observed that some significant positive changes have come into the economic condition of the rural masses and they are benefited owing to their increased level of income after the implementation of the rural development schemes in the study area. The hypothesis mentioned in the introduction chapter '*There is a significant rise in the level of family income and the per capita income from the pre-assistance period to post-assistance period*' has been tested here.

Considering a bi-variate setup with variables X_1 and X_2 of the form

X_1 : Family income pre-assistance period of a given CD-block

X_2 : Family income post-assistance period of a given CD-block

1. Formulation of the statistical hypothesis The statistical hypothesis can be statistically re-formulated as:-

$H_0: \mu_d=0$

$H_1: \mu_d > 0$

Where, μ_d represents the difference in average family income corresponding to each block for the pre-assistance and post-assistance period. To test such a hypothesis is an appropriate choice would be the Paired t- test for each range of income (in Rs.) namely:

- i. <10,000
- ii. 10,001-25,000
- iii. 25,001-50,000
- iv. 50,001-75,000
- v. 75,001-100000
- vi. >100000

2. Assumptions for statistically testing the Hypothesis:-

- i) All observations are random and independent.
- ii) The normality condition holds.
- iii) The dataset is devoid of outliers.
- iv) The data shows homoscedasticity (equality in variances).

3. The inference from the Paired t- test:-

The corresponding t-statistic, degree of freedom along with the p-value and 95 % confidence interval have been reported for each range of income (in Rs.)

Table 8.19: Observations for Income Ranges (Rs.)

<10,000	t-statistic	2.6493
	Degree of freedom	6
	p value	0.9922
	Confidence interval (95 %)	(0.1821085,∞)
10,001-25,000	t-statistic	2.1112
	Degree of freedom	6
	p value	0.03962
	Confidence interval (95 %)	(0.3751182,∞)
25,001-50,000	t-statistic	1.9987
	Degree of freedom	6
	p value	0.0463
	Confidence interval (95 %)	(0.1269829,∞)
50,001-75,000	t-statistic	-1.7459
	Degree of freedom	6
	p value	0.9343
	Confidence interval (95 %)	(-11.77248,∞)
75,001-100000	t-statistic	-2.2087
	Degree of freedom	6
	p value	0.9654
	Confidence interval (95 percent)	(-10.20453,∞)
>100000	t-statistic	-0.43004
	Degree of freedom	6
	p value	0.6589
	Confidence interval (95 %)	(-2.365131,∞)

Source: calculated by author

As calculated in Table 8.19 the p-value for the range of income (in Rs.) for the classification <10,000 is 0.9922 which is greater than the level of significance ($\alpha=0.05$), therefore we accept the null hypothesis. Thus, there is a significant rise in the level of family income from the pre-assistance period to post-assistance period for this category. Again, for the range of income between Rs. 10,001 to Rs. 25,000 the p-value corresponds to 0.03962 which is lesser than the level of significance ($\alpha= 0.05$), therefore we reject the null hypothesis. Thus, there is no significant rise in the level of family income from the pre-assistance period to post-assistance period for this category.

For the range of income Rs. 25,001 to Rs. 50,000 the p-value corresponds to 0.0463 which is lesser the level of significance ($\alpha= 0.05$), therefore we reject the null hypothesis. Hence it can be observed that in the above ranges of income there is no significant rise in the level of family income from the pre-assistance period to post-assistance period. For the range of income Rs. 50,001 to Rs. 75,000 the p-value is 0.9343 which is greater than the level of significance ($\alpha= 0.05$), therefore we accept the null hypothesis. For the range of income Rs. 75,001 to Rs. 1,00,000 the p-value corresponds to 0.9654 which is greater than the level of

significance ($\alpha= 0.05$), therefore we accept the null hypothesis. For the range of income more than Rs.1,00,000 the p-value corresponds to 0.6589 which is greater than the level of significance ($\alpha= 0.05$), therefore we accept the null hypothesis. Again, it has been observed that in the above ranges of income there is a significant rise in the level of family income from the pre-assistance period to post-assistance period.

Income generation acts as an important indicator for the assessment of the impact of rural development schemes. It has been found that after the assistance of the rural development programmes there is a significant change in different income ranges of the rural masses of Jalpaiguri district. For the annual income range below Rs.10,000 along with annual income range Rs.50,000 to more than Rs.1,00,000 there is a significant rise in the level of family income from the pre-assistance period to post-assistance period. The rural households have drawn their income from different schemes which provide financial assistance for the maintenance of their family members. MGNREGS is the wage employment generating scheme which provides supplementary sources of income to both men and women. For the generation of income and livelihood security 62.65% households have registered and applied for employment under the scheme. In order to empower the rural women economically and to engage them into different occupation, the women participate in self-help groups and avail loan which remarkably increases their level of family income.

Besides, in order to reduce poverty of the rural masses National Widow Grants Scheme (NWGS) provides monthly financial assistance to the widow of the below poverty line household. During the field survey 2015-16, from the sampled villages of Jalpaiguri district a total number of 69 beneficiaries availed this assistance. National Old Age Pension Scheme (NOAP) provides economic support to the aged persons having no source of income and the number of beneficiaries from the sampled villages of Jalpaiguri district under the scheme is 122. Again, National Handicap Aid Programme (NHAP) provides monthly financial assistance to the disabled persons of the below poverty line household and the numbers of beneficiaries from the sampled villages of Jalpaiguri district obtained under this scheme is 10.

However, for the annual income range of Rs.10,000 to Rs. 50,000 there is no significant rise in their level of family income from the pre-assistance period to post-assistance period. It is due to the inadequate supervision of the schemes by the officials. It is observed that the households have not applied for the employment owing to the irregularity in getting the employment and wages under NREGS. Besides, even in Self-Help groups the rural women faced problem regarding the inadequacy of the amount of loan they required to

increase their level of family income through their involvement in different occupation. Hence, proper evaluation of the rural development programmes needs to be conducted in order to remove the disparities in implementation of the programmes.

8.12 Conclusion

It has been observed that there is a significant impact of the rural development schemes upon the livelihood condition of the rural masses. However, there is a wide inter-block variation in terms of the degree of employment and income generation and the work participation in the rural development schemes implemented in the sampled villages of Jalpaiguri district. During the field survey 2015-16, though 53.37% households have experienced the increase in their level of income and a significant improvement in their socio-economic condition after participating in the poverty alleviation programmes yet 12.89% households expressed their dissatisfaction regarding the rural development schemes. The sampled households complained that in certain times the eligible households are deprived from the benefits of the schemes. Hence, in order to execute the rural development schemes properly, adequate monitoring along with simultaneous evaluation needs to be conducted by the concerned officials which would help in removing the variation in the implementation of the schemes.

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