

## CHAPTER-IX

### Problems and Suggested Measures

The process of rural development has been a major concern of the Government of India since independence. Although development in the rural areas brings economic benefits yet specific measures and strategies become necessary in order to ensure that the benefits reach the disadvantaged and the weaker sections of the rural areas. Thus the policies of rural development have been designed to improve the economic and social life of the rural masses especially the rural poor. According to Rangarajan committee report, 363 million people i.e. 29.5% population of India lives below poverty line (2011-12).

The term poverty generally implies to a condition of life when there is a lack of accessibility to adequate goods and services required to satisfy the basic needs of life. It is one of the crucial problems in the rural areas of the country and the removal of rural poverty is the prime objective of planning in India. Rural poverty is the outcome of low income and is linked with the inequalities in the distribution of the benefits of economic growth, low levels of productivity, unemployment and underemployment. The strategies of rural development in earlier times put focus in the development of agricultural and allied activities which was the prime source of income and livelihood in the rural areas. But in order to promote the overall process of rural development there is a need to improve the rural non-farm sector which is an integral part of rural development.

Thus the primary objective of the Government of India is to improve the standard of living of the rural masses through rural development policies and strategies. The major problems associated with the underdevelopment of the rural areas are:

- i) The inadequate provision of the social and economic services to the weaker sections of the rural areas;
- ii) Inadequacy of employment opportunities; insufficient provision of necessary and basic amenities in terms of housing, sanitation, electricity, drinking water, health care;
- iii) Inadequate means of transport, market and rural communication facilities;
- iv) Lack of irrigational facilities;
- v) Predominance of livestock holding;
- vi) Lack of access to quality educational facilities and
- vii) Lack of awareness of the rural masses regarding their active participation in the rural development programmes as well as in decision-making developmental activities.

However, emphasis on the process of rural development became more marked and therefore various series of experiments has been carried out by the academicians, social workers, nationals' policy makers for the eradication of rural poverty and unemployment in order to reduce the disparities between rural and urban sector along with the adequate availability of the basic amenities in terms of housing, nutrition, health and education.

Therefore, a comprehensive development strategy needs to be implemented in the rural areas because the nature of rural issues varies from one area to another area. Hence, a single project cannot identify all the problems of a rural area as a whole and so, a proper flow of information is always required for the planning of the rural areas.

### **Problems of the study area**

The present research work pertains to Jalpaiguri district which is situated in the northern part of West Bengal where the total population is 2,381,596 and the total rural population is 1628791 in the seven C.D. blocks of Jalpaiguri district (Census, 2011). The existing infrastructural, social and the economic structure that reflects the process of rural development is uneven in the study area. The findings revealed some acute problems of the study area.

In terms of educational institutions, the number of middle schools, secondary schools and higher secondary schools are inadequate in the sampled villages of Jalpaiguri district. There are only 3 secondary schools and 1 higher secondary school available in the study area. Moreover, illiteracy is a major hindrance to social and economic development and it has been observed that 37.87% males and 40.58% females are illiterate in the study area.

Though the provision of the medical facilities has been one of the major objectives of developmental strategies yet there is a complete absence of primary health centre in the sampled villages of the district. In terms of primary health sub-centre, there are 19 sub-centres available in the study area. Regarding the housing condition of the rural areas it has been observed that 8.55% households have a kutchra roof type housing pattern whereas 66.38% households lives in a kutchra wall type houses which reflects a poor quality and nature of houses in the sampled villages of the study area. During the course of field survey, the findings revealed that out of the total sampled households 60.60% households are deprived of sanitation facilities within their dwelling houses. Thus the facilities available for the cultural and social needs of the rural people are inadequate in the study area.

In terms of agriculture and allied activities it has been observed that there is an absence of cultivated area among 60.48% of the sampled households in the study area and

12.16% are the landless households. They are either employed as unskilled farm workers, or the tea garden labourers depending upon the daily wage earnings. Moreover, the adverse effect of the fragmented holdings which limits the scope of agricultural development has also been noticed in the study area.

The proportion of daily wage earners reflects the socio-economic condition of an area. They are the unskilled and seasonal workers and often suffer from the problem of sustained employment. In the study area 40.25% daily wage earners has been noticed. Again, in terms of income and expenditure of the rural masses which holds an important place in the socio-economic analysis, the findings shows that among the sampled households 49.87% households have the problem of expenditure which is more than their earnings under Rs. 1001-5000 income group. In India, rural indebtedness is the reflection of high incidence of poverty of the rural masses where the private money lenders are the major source of credit supply through high rates of interest. Rural Jalpaiguri district is no exception, where 33.25% households have the burden of debts from different agencies.

In terms of the infrastructural provisions and facilities, unevenness has been observed in the study area. Hand pumps and tube wells are the prime source of drinking water in the study area. But while examining the sources of drinking water it has been found that the facility of drinking water is absent within the premises of 10.49% households in the study area. The households face an acute problem of drinking water as these sampled households have to depend upon the government owned tube wells located in the premises of primary schools or primary health centres. During the course of field survey it has been observed that the households fetch unpurified drinking water from the rivers and ponds due to the scarcity of safe drinking water supply within their premises.

Though the rural electrification holds a significant place in the development strategy yet 3.73% households are living without electricity connection within their dwelling houses and it has been observed that 45.30% households suffers from the problem of frequent power cut within their premises for long hours. Though rural economy largely depend upon animal husbandry yet the findings shows that the veterinary facilities is inadequate in the study area and there is an absence of the provision of veterinary centres or sub-centres in the sampled villages of Rajganj, Jalpaiguri, Maynaguri, Dhupguri, Mal, Matiali and Nagrakata blocks of Jalpaiguri district.

Rural market holds a key position in terms of the infrastructural development of the study area and there is an availability of 4 regulated markets in the sampled villages of Maynaguri, Dhupguri and Mal blocks which is inadequate to cater the needs of the rural

masses in Jalpaiguri district. Further, the banking facilities are inadequately distributed in the study area. There is a lack of ultra-small branches and mini banks in the sampled villages of Rajganj, Jalpaiguri, Mal, Matiali and Nagrakata blocks. In terms of the rural communication facility the postal services are inadequate in the study area. There are only 4 sub-post offices observed in the sampled villages of Jalpaiguri district.

In terms of the wage employment generating schemes, lack of hundred days of wage employment opportunity in a financial year along with delay in wage payment are the major drawbacks of MGNREGS observed in the sampled villages of Jalpaiguri district.

### **Suggested Measures**

The term planning refers to a process by which a society undertakes an improvement in itself and achieves the socio-economic goals, by identifying the problems of an area and making a series of actions to resolve them. The prime objective of the planning process in terms of rural development is the economic and social welfare of the rural masses. In India social and economic welfare is an outstanding goal of the government, social scientists and the planners. Proper planning is an important tool as it helps in modernizing the Indian rural economy and hence grass root level planning is a pre-requisite for the future development of the rural area.

**Education:** Educational provision is indispensable for the development of a society and therefore lack of educational institutions is certainly an obstruction in the process of rural development. To develop the quality of human resources the most important criteria is the formal education, beginning with elementary education and then continuing to the various forms of higher education. Education is the fundamental characteristic of human population and therefore it is one of the key indicators for the overall development of a country. It helps to create skilled manpower which in turn brings social and economic development and enhances the equitable access to employment opportunity. Hence, every citizen should get the benefit of educational facilities for a better life.

Absence of adequate educational institutions is one of the major hindrances in terms of quality education. In the sampled villages of Jalpaiguri district there exists an inter-block disparities in terms of educational institutions. Absence of secondary schools has been observed in the sampled villages of Jalpaiguri, Maynaguri, Dhupguri, Mal and Nagrakata blocks along with an absence of higher secondary schools in each and every sampled villages of Rajganj, Jalpaiguri, Maynaguri, Dhupguri, Matiali and Nagrakata blocks the study area. Therefore many students are deprived of getting a continuous educational facility beyond

their primary level of education. Thus, the higher educational institutions are inadequate to cater the rural students of the sampled villages of Jalpaiguri district.

It has been observed during the field survey that the quality of the mid-day meals and the management of the mid-day meals are poor in the study area. The schools lack proper storage facility and therefore food materials are kept either in the class rooms or in the corridor. Besides, it has also been observed that the teachers are equipped with heavy work load such as; involvement in mid-day meal programme and other added duties which adversely affect the primary work of teaching and the students get the lower chance of individual attention from the teachers.

Moreover, the problem of illiteracy is acute in the study area and it is the incidence of poverty which is the most significant factor contributing to illiteracy. Besides, the lack of awareness, traditional outlook of the parents and lack of sincere appreciation among parents about the importance of children's education aggravates illiteracy in the study area. Moreover, inadequate educational facilities within the villages, high expenses in study and the family compulsion to engage children for seasonal unskilled manual work on farms as well as domestic works are responsible for the restrictions in their studies. Though the government has launched a number of educational schemes and carried out campaigns to increase the level of literacy yet the problem of illiteracy persists in the study area. Therefore to improve the standard of education some suggestions have been provided below:

- i) Government should provide adequate number of educational institutions especially the provision of secondary schools and higher secondary schools in every inhabited village.
- ii) There should be the provision of funds in order to improve the infrastructure of the schools in terms of roof and floors, lights and fans, necessary furniture along with the basic necessities such as; safe drinking water facility and hygienic sanitation facilities within the school premises.
- iii) Every school should have the provision of separate sanitation facility for the boys and the girls in the study area.
- iv) There should be adequate provision of school equipment's such as; table, chairs, blackboards, chalk and duster.
- v) Provision of grants to the educational institutions is essential for the scholarship of the students living below poverty line.
- vi) Quality teaching is an essential criterion for the improvement of the standard of education, as the interest of the students in the subjects is reflected by the quality of teaching and therefore the teachers should be properly trained.

- vii) In order to reduce the pressure of students upon teachers more teachers should be appointed in the schools so that individual student gets more attention from the teachers. For this special funds should be provided to the educational institutions so that they could appoint temporary teachers especially in the remote villages.
- viii) Further, the students from the rural government schools lack in communicative english, general knowledge and faces the problem of low confidence. Therefore emphasis should be given regarding the improvement of english reading, speaking along with the improvement of general knowledge and confidence level among the students of the study area.
- ix) The class rooms should be well equipped with the provision of maps, globes, charts and the learning materials of science subjects.
- x) The educational institutions should have the provision of libraries so that adequate text books are available to the students.
- xi) The schools should have the provision of computer, internet facility so that the rural students are well acquainted with the modern educational resources.
- xii) Apart from the basic education, the rural schools should organize the extra-curricular activities at regular intervals within the school premises such as; sports, cultural events and exhibitions as these activities improves the knowledge and skills of the rural students.
- xiii) The schools must have the provision of sheltered dining area for the mid-day meals of the rural students.
- xiv) There must be the provision of health checkups and immunization programme in the school premises especially in the remote villages where the health care facility is inadequate.
- xv) However, awareness in terms of education is necessary for the parents regarding the willingness of sending the children to school. Therefore educational awareness camps should be organized in the villages where the level of literacy is comparatively low. Further, joint teacher-guardian meetings are necessary in the rural areas so that the rural parents understand the benefits of sending the children to school.

Education enhances the social position of women as it helps to acquire knowledge, skills and self-confidence which promote the participation of girls in the decision making activities within and outside the family. However, the findings revealed that there exists differences in the level of literacy of the males and females in the study area. It has been observed during the course of field survey that the girls are engaged in household chores and assist the other

members of the house in different domestic works. Since, women empowerment is associated with the level of women education therefore every effort should be made to improve the education of the girls in the rural areas so that they are aware of the benefits of the legal provisions and governmental programmes and policies implemented in the study area. Therefore, ensuring access to quality education and the extension of the number of higher educational institutions is vital for the overall development of the study area.

**Health:** The improvement in the health status of an individual not only acts as an indicator of the human development but also it is a crucial factor for the social and economic development of an area. The provision of basic medical facilities is one of the major objectives of the Government of India. Though the National Rural Health Mission under the Ministry of Health and Family Welfare, Government of India, aims to provide quality health services in the areas where the health care infrastructure is weak yet it has been observed that the rural population of the sampled villages of Jalpaiguri district is deprived of the adequate medical facilities.

There is an absence of Primary Health Centre in the sampled villages of Jalpaiguri district. In terms of Primary Health Sub-Centre there are only 19 sub centres available in the sampled villages of the district. It has been observed during the field survey that the accessibility to the quality and quantity of the basic medical facilities is less in the rural areas. In order to reduce the problem of basic health care facilities in the rural areas, some suggestions have been given below:

- i) There should be the provision of trained doctors and specialized services in the health care centres as the trained medical practitioners intend to provide services in the private sectors of the urban areas.
- ii) The rural patients are treated by the paramedical staffs due to the absence of doctors. Regular monitoring of the higher officials should be conducted in the health centres as there is a huge problem of staff absenteeism along with the inadequacy of the elementary medicines for common illness.
- iii) There should be the provision of adequate infrastructural facilities in terms of pucca building, water supply, electricity and transport facility. Modern medical facilities should also be made available to the rural patients of the study area. The PHCs and PHSCs are deprived of regular water supply and there is a frequent problem of power failure. Moreover due to the absence of communication facility and referral transport

facility, the rural patients have to trudge long distances for treatments which creates massive problem during the hours of emergency.

- iv) There should be the provision of some basic medical facilities such as; X-Ray unit, pathological laboratory, minor operation theaters, separate child care unit and delivery room for the rural women.
- v) There must be an increase in the number of primary health care centres, skilled health personnel, beds and wards as the existing health centres are inadequate to cater the needs of the growing rural population.
- vi) Further, Government should have the provision of free medical check-ups for the rural people living below poverty line. Moreover, the NGOs should be attached in order to create health awareness among the rural people along with preventive health care services which includes the promotion of nutritional food supply, awareness of hygienic sanitation and provision of essential medicines for the rural population in the study area.

**Housing:** It is a basic need for a healthy living. Though the Government has the provision of construction of pucca dwelling houses to the rural people living below poverty line yet during the course of field survey it has been observed that 8.55% households lives in kutcha roof type houses whereas 66.38% households lives in a kutcha wall type houses. For the construction of new houses government provided funds under IAY (Indira Awas Yojana) where the beneficiaries are permitted to construct houses in their existing house sites. But still there exists a gap between the requirement of the houses and the assistance provided for construction of houses in the rural areas.

There are certain problems regarding the housing assistance to the rural people of the study area. The prime problem is the selection of genuine beneficiaries. The houses should be provided to the weaker sections of the rural area living in the dilapidated house. Therefore adequate physical supervision of the scheme, evaluation by the authorities and regular monitoring needs to be conducted for the fair implementation of the scheme in the study area. Further, the representatives of the concerned departments should organize campaigns especially in the remote villages in order to make the beneficiaries aware of the opportunities of the scheme along with the active participation in the study area.

**Drinking water:** Safe and adequate availability of drinking water is indispensable to a healthy living. Being a fundamental need, the supply of clean water by the authorities to its residents should be the primary duty. The poor investment in the infrastructural facilities in

terms of water supply and poor maintenance of hand pumps leads to the scarcity of safe drinking water supply in the sampled villages of Jalpaiguri district. The findings shows that 82.75% households depend upon private wells and 3.26% households depend upon hand pumps within their premises for drinking, cooking and other household needs. During the field study it has been observed that the rural households travel long distances in order to fetch drinking water either from the hand pumps of the school premises or health centres and sometimes from the rivers and ponds.

Hence the rural people are deprived of filtered water facility and the use of contaminated water further aggravates the health problem. Thus, there should be an adequate provision of tube wells and tap water facilities from the PHE department for the regular water supply in the rural areas. Moreover, filtering facilities should be provided for the safe and clean drinking water as the water of the hand pumps contains iron and bacteriological contamination to an unwanted degree. Further, the hand pumps that has been provided by the PHE department needs to be maintained and repaired, hence proper monitoring by the government agencies is essential for the prompt access to safe drinking water. Besides, in order to reduce the chronic scarcity of safe drinking water supply there should be the provision of potable water in the study area.

**Sanitation:** A sanitary facility acts as a key to the well-being of people. It ensures healthy living and is one of the most important factors for the development of social structure. The field study reveals that the sanitary facility in the sampled villages of Jalpaiguri district is highly inadequate. Though the programme Swachh Bharat Mission aims at universal coverage of the sanitation facility in each and every household yet the field data shows that only 14.21% households have been provided sanitary latrines within their premises. 25.19% households have built their sanitary latrines through self-finance and the remaining 60.60% households are yet to receive assistance for the sanitation facility.

The households revealed certain problems regarding the sanitary facility in the rural areas. The rural people living below poverty line are unable to deposit the amount of finance required for the delivery of sanitary latrine plates and therefore they are deprived of the sanitation facility. Absence of sanitation facility compels the rural people to resort to open defecation which further aggravates the health hazards. Hence, the government authorities should identify the right beneficiaries and reduce the tariff rates for the rural people. Another problem related to sanitary facility is the breakage of sanitary latrine plates. Sometimes

during the rainy season the latrine plates have been broken due to heavy rainfall making the sanitary latrine unusable for the rural masses.

Thus, for the promotion of hygienic health there should be improvements in the provision of sanitation facility in the rural areas. Moreover there is an urgent need to increase the level of awareness among the rural people regarding the health education and hygienic use of sanitary latrines along with the knowledge of proper maintenance. Besides, there should be the provision of public toilets in the rural areas in order to keep the environment clean.

**Communication system:** Efficient and well developed communication facilities play a dominant role in the development of infrastructural facilities in the rural areas. However it has been observed that the postal facilities are inadequate in the sampled villages of Jalpaiguri district. There are only 4 sub-post offices available in the sampled villages of Jalpaiguri, Maynaguri and Dhupguri blocks whereas there is an absence of postal facilities in the sampled villages of Rajganj, Mal, Matiali and Nagrakata blocks. Hence the inadequacy of post offices hampers the delivery of letters, and money orders. Moreover during the course of field survey the respondents revealed that due to inadequacy of staffs there is a problem of delay in the delivery of letters.

Therefore, the central authority should have the provision of adequate number of post offices in the rural areas. Besides, the branch post master should visit the sub-post offices at regular intervals. The sub-post offices should have the facility of letter boxes along with the regularity in speed postal services in the rural areas of Jalpaiguri district.

Regarding the condition of rural roads in the sampled villages of Jalpaiguri district, the existing un-metalled rural roads should be metalled and should be connected to PMGSY roads for an easy accessibility to schools, market and other facility centres. The un-metalled roads get water-logged during heavy downpour in the rainy season, which greatly hampers the mode of rural transportation. Village panchayat, Zilla Parishad and PWD is responsible for the expansion of rural roads and therefore construction of metalled roads with proper repairing at regular intervals is an urgent need in the rural areas of Jalpaiguri district.

**Market:** Marketing facilities provide an effective flow of goods and services from one place to another. During the field survey it has been observed that there are only 4 regulated markets facilities in the sampled villages of Maynaguri, Dhupguri and Mal blocks of Jalpaiguri district. Thus, the study area is poorly equipped with the regulated marketing infrastructure. Since periodic markets held once or twice a week in the sampled villages

therefore the rural people have to travel long distances for purchasing their desired valuable goods at a reasonable price from the regulated market.

Moreover, regulated market has the facility of both the retail and the wholesale shops which enhances the marketing structure of the rural areas as it ensures the fair price distribution between the producer and the consumer. Hence there should be an adequate provision of regulated market in every village of Jalpaiguri district. Besides, there should be a marketing committee for the management of regulated markets. Apart from this, there should be the provision of concrete market sheds, standard metric weights and measures, provision of electricity, sewage facility, drinking water facility and sanitary facility for the regulated market.

**Electricity:** Rural electrification is the key component to rural development. During the course of field survey it has been observed that there is a universal coverage of the distribution of rural electricity in the sampled villages of Jalpaiguri district. But among the rural sampled households of the district 80.36% households are electrified whereas there is an absence of domestic electric connection in 19.64% households. The high incidence of poverty in the rural sampled households is the main reason behind the absence of power connection. Due to non-payment of electric bills at regular intervals the electric supply has been stopped in the households. Hence it is suggested that under Deendayal Upadhyaya Gram Jyoti Yojana, 2014, the concerned officials should select the beneficiaries for free electric connections in the rural areas. Besides, the weaker sections of the rural areas should have the provision of reducing the rural electricity tariffs in the study area.

**Banking:** Banking facility is one of the crucial dimensions of the infrastructural and economic development of the rural areas. The field survey reveals that there are only 2 mini banks and 2 ultra-small branches of the banks available in the study area. This indicates an inadequacy of banking infrastructure in the sampled villages of Jalpaiguri district. The staffs of these mini banks and ultra-small bank branches are highly inadequate. Therefore it is essential to appoint more staffs into these branches. Further, there should be the provision of an even distribution of bank branches in the sampled villages of Jalpaiguri district. Moreover the officers of the base branch should visit the outlets in order to improve the operational efficiency of the ultra-small branches of the concerned banks.

The field study reveals that 33.26% of the rural households have borrowed money for various purposes in the sampled villages of Jalpaiguri district and it has been observed that the borrowers in the study area have borrowed loans from the friends, neighbors and

especially from the indigenous money lenders. Therefore the rural masses should be aware of the mal practices adopted by the private money lenders exploiting the poor rural masses by charging high rate of interest. Hence it is suggested that the rural households should borrow loans from the banks, various financial institutions and the cooperative societies at a low rate of interest.

**Veterinary facility:** The livestock in Jalpaiguri district includes cattle, pigs, goats and poultry. Since livestock rearing provides a supplementary source of income to the rural households therefore improvement of livestock is essential in the sampled villages of Jalpaiguri district. In order to improve the distribution of livestock there should be scientific breeding practices in the study area. Besides, adequate nutrition, immunization and artificial insemination method should be practiced in the study area which requires adequate veterinary aid. But it has been observed that there is a complete absence of veterinary hospitals and veterinary sub-centres in the sampled villages of Jalpaiguri district. Hence there should be adequate provision of the veterinary sub centres in each and every village for the improvement of livestock.

**Agricultural provision:** Agriculture is the prime sector of rural economy therefore improvement in agriculture and allied sector is significant for the level of rural development. Essential agricultural inputs such as; improved seeds, organic manures and chemical fertilizers ensure increased farm production. It has been observed during the field survey that the small and the poor farmers are deprived from the free supply of improved seeds and fertilizers in the study area. Therefore in each and every inhabited village there should be an adequate provision of the supply of improved seeds and chemical fertilizers to the small farmers in order to improve the agricultural economy. Moreover, the cultivators should be informed before the distribution of improved seeds and chemical fertilizers as they are unaware regarding the information of the free supply of seeds. Apart from these since there is an absence of storage facilities for the farm products, there should be the provision of cold storage facility which is an urgent requirement for the rural masses in the sampled villages of Jalpaiguri district.

The finding reveals that 12.16% households in the sampled villages of Jalpaiguri district are landless households. These households are either engaged as unskilled agricultural labourers, tea garden labourers or the daily wage earners. Therefore, provision of land to the poor landless labourers is essential in the study area. However, the state government has the provision of 5 decimal lands to the landless households under *Nijo Griho Nijo Bhumi*

*Prakalpa*, therefore the concerned officials should identify the beneficiaries for the assistance of land to the landless households. Awareness campaigning is proposed for the poor rural masses in order to impart knowledge regarding the benefits of the government schemes. Apart from these, development of non-farm occupations is suggested in each and every village especially in the remote villages such as, development of cottage and small scale industry, trade and hotel business, activities in transport and communication, in order to improve the level of social and economic development in the study area.

**Rural development programmes:** The following suggestions are made on the basis of the findings of the research work, regarding the improvement of the performance of the rural development programmes in the sampled villages of Jalpaiguri district.

- i) Effective campaigning should be organized in order to make the rural people aware about the benefits of the rural developmental programmes implemented in the study area.
- ii) The implementing agencies of the rural development programmes and the social assistance programmes should follow the government guidelines regarding the right identification of the beneficiaries. Further, the officials of the financing institutions should be involved for the selection of beneficiaries and for the disbursement of the loans on time.
- iii) For the allotment of the programmes the beneficiaries should be consulted in order to view the needs and requirements of the rural people. Therefore active participation of the rural people is essential for the implementation of the schemes.
- iv) The amount of loan disbursed to the members of the self-help groups is much less than their required amount for generating their income through various small business activities. Therefore adequate amount of loan should be disbursed as per requirement of the group members. Further, delay in obtaining loans is another problem faced by the members of the SHGs.
- v) Adequate training facilities should be provided to the rural women of the self-help groups for the up-gradation of their skills in the study area and suitable marketing facilities should be established for the selling of the products and improving the level of income.
- vi) Though NREGS has the provision of enhancing the livelihood security of the rural masses by guaranteeing 100 days of wage employment to the rural household in a financial year, yet during the course of field survey it has been observed that the rural

households are dissatisfied in a way that there is a lack in the distribution of person-days under NREGS. Further the households revealed that they face the problem of delayed payment of wages. Therefore it is essential to increase the number of person-days and regularity of the wage payments through local banks in the study area. Therefore social audit at regular interval must be conducted in order to scrutinize the accounts and records related to the scheme.

- vii) Rural development programmes lacked coordination and proper implementation, therefore the government officials of the schemes should take more initiatives during the allotment of the schemes. Proper monitoring, physical verification and evaluation of the schemes is suggested for the improvement of the performance level of the schemes.
- viii) During the field survey, the households revealed the dissatisfaction regarding the duties and activities of the village level workers. Therefore NGOs should be attached to identify the problems of the local people and to evaluate the progress of the schemes in order provide holistic solution to the problems of the rural masses.

Thus, in order to remove the disparities in the blocks of Jalpaiguri district in terms of social, economic and infrastructural aspects it is essential to plan more facilities in the study area. A flourishing rural economy would certainly improve the level of rural development. Good and efficient housing structure, sustained occupational facilities, adequate medical and educational facilities enhances the livelihood security of the rural people in the study area. Therefore the government officials should be concerned regarding the monitoring and evaluation of the social, economic and infrastructural provisions rendered in the study area.

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