

Policies of Livelihood Generation in Assam: The Problems and Prospects of Accessibility

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Abstract

Livelihood constitutes a major area of concern in social sciences. It refers to the set of activities pursued by an individual in order to generate resources to sustain the requirements of the self and the household. Livelihood strategy has now been a vital aspect of the development process. Government of India has adopted various policies to meet the livelihood needs of the citizen, especially in rural areas. The goal is to promote sustainable livelihood opportunities to people in rural areas in order to provide them a better standard of living. In this paper, an attempt has been made to study the awareness of people in rural areas about the policies of livelihood generation and to identify what kinds of policies are operational in those areas. Moreover, the study also tries to understand the issue of accessibility by finding out the problems of getting access to availing these policies. The study reveals that people now days are quite aware of such policies and they try to get the benefits of such policies. Even though there are certain loopholes still present in the implementation of livelihood generation policies, they are helpful in rural development.

Keywords: Livelihood, Government Policies, Assam, Awareness

Introduction

Livelihood is a term used to refer to the set of activities of an individual performed in order to acquire means of sustaining the self and the household. These activities are economic in nature as it allows the individual to earn money and resources for the household. According to the Oxford English Dictionary, livelihood is a set of economic activities, involving self-employment, and or wage employment by using one's endowments, both human and material to generate adequate resources for meeting the requirements of the self and household on a sustainable basis with dignity. The activity is usually carried out repeatedly. Livelihood is an umbrella term which covers many other aspects and topics, one of which is earning of wages, which is usually associated with employment. The State of India's Livelihood Report defines livelihood as a set of activities a household pursued repeatedly in order to generate income both cash and non-cash to maintain a minimum standard of living. These activities can be on a daily basis or for a long period of time (Mahajan, Dikshit, & Rao, 2008, p. 15). Pursuing these activities may also involve information, cultural knowledge, social networks and legal rights as well as tools, land or other physical resources (Blaikie & Brookfield, 1987).

Lack of livelihood opportunities is one of the main reasons for poverty in India. Thus securing livelihoods is a task for overall development of the country. India after independence has adopted

several measures to ensure sustainable livelihood for the poor people as part of its greater welfare project. As part of its new development plans, the Indian government has looked into the aspect of livelihood security by creating new means of livelihood sources for people in need. Policies on livelihood security constitute a major component of the livelihood efforts; nevertheless, these initiatives have assumed the character of “pro-poor schemes” (Mooij, 2014, p. 152) with the inherent aim of alleviating poverty through livelihood security. The self-employment policies targeted at the poor constitute an important brand of livelihood initiatives and since the adoption of the fourth five-year plan; these policies have received special attention. With the objective of enabling the poor to generate income, the first self-employment initiative named Integrated Rural Development Programme (IRDP) was initiated in 1976-77 by the Department of Rural Development, Ministry of India. The self-employment discourse has been reoriented under a group approach by restructuring IRDP into Self-Help Group (SHG) based micro-credit initiative named Development of Women and Children in Rural Areas (DWCRA). The group approach of the DWCRA was restructured into a “holistic approach to self-employment” under Swarnajayanti Gram Swarozgar Yojana (SGSY) in 1999 considering a range of issues like credit linkage, capacity building, infrastructural and technological support, marketing facilities and so on which constitute the entire process of self-employment. The component of skill development of the poor receives a simultaneous attention by the policy framers, as it is perceived as an important component in enabling the poor to initiate and carry on self-employment activities. In this connection, two schemes namely Training of Rural Youth in Self-Employment (TRYSEM) and National Skill Development Mission (NSDM) is worth mentioning. The conceptual and infrastructural gaps in SGSY impelled the policy framers to restructure the scheme and as per the recommendations of the Radha Krishnan Committee on Credit Related Issues (2009), formed under the Ministry of Rural Development it was proposed to restructure SGSY into National Rural Livelihood Mission (NRLM). With due approval of the Planning Commission and Finance Ministry, it was in 26th June 2010 that the Cabinet Committee on Economic Affairs (CCEA) approved the proposal of restructuring SGSY into NRLM. The scheme has been renamed as Deen Dayal Antyodaya Yojana: DAY-NRLM, in November 2015. However, no single changes have been suggested in the objectives, purposes and strategies of the scheme with this renaming. As a scheme on self employment, NRLM has been acclaimed as the most restructured of all livelihood generation schemes for its proposed ‘inclusionary vision or design’ of ensuring the full participation of the poor in social, economic and financial sphere (NRLM Framework for Implementation, Government of India (GoI, 2010).

As part of the wage employment initiative, The National Rural Employment Guarantee Act (NREGA), a job assurance act has been enacted on 25th August of 2005. This Act has been launched to provide for the enhancement of livelihood security of the households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in every financial year to every rural household whose adult members volunteer to do unskilled manual labour.

The central government of India initiated these policies and acts to ensure employment for every poor household. Since India has been poverty ridden for a long period of time after independence, these policies were of utmost importance to recover from the poverty starting from the grass root level. The government of Assam has also implemented these policies in the state as part of the rural development project. The primary aim was to uplift the underprivileged people and make them financially stable in

order to make the economy of Assam competent and self-sufficient. Since rural areas were mostly in need of development, most of the policies were aimed at rural development. In this study, the researcher has focused primarily on rural livelihood generation policies, as the study area, even though semi-urban in nature, falls under the definition of a village. Here an attempt has been made to find out what kind of livelihood generation policies are in operation in these villages and the problems and prospects of implementation of these policies.

Objectives

This research work has been conducted to fulfill the following objectives.

- (1) To understand the awareness of the respondents regarding the government policies on livelihood generation.
- (2) To identify the operational government policies on livelihood generation in the proposed villages.
- (3) To understand the problems of the respondents in accessing the government policies on livelihood generation.

Methodology

This research work has been framed under the exploratory research design. The primary aim of this research is to see how the policies of livelihood generation are working in the area and to explore the problems and prospects of accessibility to these policies. Therefore the exploratory research design meets the requirement for this research work. For empirical data collection, face to face interviews have been carried out using interview schedules as tools. Moreover, two focus group discussions have been conducted for a better understanding of the particular field. For the secondary data, office records and documents, published reports of similar projects, books, articles, journals and newspapers have been taken into consideration. Both qualitative and quantitative data have been collected in order to justify the research objectives. The obtained data has been categorized and tabulated using simple frequency tables based on findings of the field work. Simple and descriptive statistics have been used to analyze the data qualitatively.

This research work has been conducted in two villages of Dibrugarh district in Assam. The area of study has been selected purposively considering the changing scenario of livelihood in the area in the recent times. 113 households have been selected on a random basis which is 18% of the total number of households of these villages from which the earning head of the household has been considered as the respondent for the study.

Analysis

The analysis section has been sub-divided into three sections. The first section discusses about the awareness of the respondents about the livelihood generation policies provided by the government for rural development. The second section provides a discussion on the policies that are there for rural livelihood generation and also discusses in brief about the livelihood generation policies that are operational in the study area. And the third section deals with the accessibility issue in implementing these policies in the field. This section attempts to discuss in brief about the issues faced by the respondents while seeking access to the policies provided by the government.

- **Government Policies and Awareness of the Respondents**

In the implementation of any government policy or scheme, it is seen that the most mentioned drawback is the lack of awareness along with issues like lack of participation in the process, poor decision making, etc. This lack of awareness is seen on the part of both the policy makers and the ones for whom these policies are made. Most of the policies are lacking in the aspect that the beneficiaries for whom the policies are initiated for are not included in the process of development of the policies. Before drawing out development programmes, it is a prerequisite for every policy maker to know the people, their culture, familiar with their problems and a fair degree of knowledge of the social and cultural, economic political systems making the people poorer and poorer. It is essential to identify those elements that influence the state of poverty to take necessary action before preparing or implementing any policy. Therefore it is important to raise awareness among the people through a process of proper education. This will be beneficial for them to take part in the process and overcome the discrepancies brought about by differences in gender, caste, religion, culture and economic conditions. For this, raising awareness needs to concentrate on building self-reliance in the community. A self-sufficient production-distribution system needs to be created in the village so as to sustain the community's needs and livelihood which will in turn aid in a self-reliant community.

The field reports from the study areas show a much improved picture on awareness about these policies. The rate of awareness about these policies seems to be improving in these villages. Almost all the respondents are aware that the government has launched various policies of livelihood generation. The Dainijan village shows 100% awareness about these policies. The other village, Borpathar Kakoti Gaon also has shown a higher level of awareness that is 98%. Two among the respondents from this village, however, said they have heard about the government providing something to the poor families but they are not much aware of the policies. The experience from the field showed that nowadays people are more aware about these issues. They stay updated about what the government is doing for the development of the poor and the underprivileged.

Another important aspect observed during this field study is that even though most government policies are initiated for mainly the families lying below poverty line, those who do not fall under BPL category are also aware of these policies. It indicates the fact that people are nowadays very concerned about what the government has been working for under its regime.

Public awareness plays a significant role in the process of rural development. Awareness raising among public is a process that seeks to inform and educate people about a topic or issue with the intention of influencing their attitudes, behaviours and beliefs towards the achievement of a defined purpose or goal¹. Unless people are aware of their situations and their rights, the development process remains incomplete. In raising awareness among the public, various forms of media such as print media and electronic media plays an important role. In the present times, most of the people, even from the rural areas have access to media through which they gets information about anything happening around the world. The government also uses these media platforms to disseminate information on various schemes and

¹ <https://www.sdgaccountability.org/working-with-informal-processes/raising-awareness-through-public-outreach-campaigns/>; https://www.business-standard.com/article/economy-policy/need-platform-to-spread-awareness-on-govt-schemes-at-grass-roots-javadekar-118101300594_1.html

supports provided for the betterment of the poor². Moreover, besides media platforms there are various other sources from which the people gain their information about these policies. Gram Sabha is another source of learning about such policies. It is the general assembly of all the people of a village, who have attained the age of 18 years and their name is entered in the voter list. The meeting is organized by the Gram Panchayat from time to time in the village. This is another platform where the villagers can learn about the policies launched by the government for their benefit, which is among many other functions of the Gram Sabha.

As obtained from the field data, it was found out that there are many sources to learn about the policies, media and gram sabha being the highest mentioned ones. Since village people meet each other on a daily basis, their conversations sometimes also include these policies. They learn about these policies from their family members, relatives, friends and neighbours. 8.85% respondents have learned from their family members, 2.65% from their relatives, 7.96% from friends and neighbours, 23.90% from media, and 56.64% have learned from the gram sabha.

The study brings light to the fact that people from rural areas are now very much aware about the policies launched by the government. They are very much aware of their financial conditions and how to upgrade it. As observed from the field, now most of the people are actively participating in the rural development process and trying to generate income to sustain their livelihood.

- **Ongoing Policies on Livelihood Generation in the Proposed Villages**

In spite of India's noticeable growth in the economic aspects, a major portion of population still struggle to find stable and sustainable livelihoods in the rural areas. However, with the concentrated focus of the Indian government being completely on alleviating poverty, the rural people now have the opportunities to uplift their lives. There are initiatives on the part of the government to boost the livelihoods of the rural poor by launching various livelihood generation policies. The main aim of these policies is to increase the scope of generating a livelihood for the rural poor. And also these policies focus on the sustainability of those provided livelihoods. Through these policies the poor population has been given not only the opportunities to earn money but also to enhance their skills as well. Time and again, various free trainings and workshops have been provided in the urban as well as rural areas for the poor so as to give them scope of self-employment.

Even though there are various livelihood generation policies been launched till date for the poor, most of them got restructured or combined for a wholesome development process. Following are the policies that are operational in the study area:

MGNREGA

The National Rural Employment Guarantee Act (NREGA) was enacted on August 25th, 2005, a job assurance act initiated as a part of Common Minimum Program of the UPA government. The Ministry of Rural Development, Government of India presented NREGA as “an Act to provide for the enhancement of livelihood security of the households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in every financial year to every rural household

² <https://aiita.org/initiatives/awareness>

whose adult members volunteer to do unskilled manual work” (Datta & Sharma, 2009, p. 90). This act ensures the guarantee of one hundred days of employment in every financial year to adult members of rural household belonging from any economic condition. The act was renamed as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) on 2nd October, 2009. The main function of this act is to direct state governments to implement National Rural Employment Guarantee Schemes for ensuring employment and providing livelihood opportunities to the people. The implementation of these schemes is carried out through Panchayati Raj institutions and Autonomous Councils in villages. The scheme covers those members from rural Indian households who are willing to do manual unskilled labour and are eighteen years and above in age. In Assam also, the scheme has been introduced as a means to uplift livelihood conditions by providing employment opportunities and by creating assets. Here, districts were selected in three phases. In first phase 7 districts, namely Bongaigaon, Dhemaji, Goalpara, Karbi Anglong, Kokrajhar, Lakhimpur, and North Cachar Hills district were included. In second phase six districts, namely Marigaon, Darang, Nalbari, Barpeta, Hailakandi, and Cachar were included. In third phase, rest 22 districts were included in the act (Mehta, et al., 2011, p. 89). As per data available in the official website of the program, in the financial year 2013-14, till the month of April, MGNREGA provided employment to 1.217074 Million households in Assam. Total 30.964 Million persondays are generated. Out of total persondays SCs and STs have shared approximately 26% of total persondays and the women shared 26.02% persondays of the total in Assam. The wage rate has also been enhanced from Rs. 179.00 to 182.00 for unskilled laboures in 2016-17. Till date, 36% women have been provided job under MGNREGA.

Being the first programme to ensure wage parity for both men and women, MGNREGA has played a significant role in improving women’s participation in the labour force and increasing financial inclusion among them (Baby, 2015). In fact, in the last five years, more than 50% of the MGNREGA works were done by women. However, as experienced from the field, MGNREGA is now facing challenges in its implementation owing to inadequate funds, delayed payments and leakages. Importantly, lack of adequate funds means that the programme has become supply driven and in contravention of the demand driven nature of the Act.

Assam State Rural Livelihood Mission (ASRLM)

The Assam State Rural Livelihood Mission (ASRLM) was established on November 11th, 2011 as an independent and autonomous body under Society Registration Act XXI of 1860 by Panchayat & Rural Development Department, Government of Assam. The mission was first started to implement “Deendayal Antodyaya Yojana-National Rural Livelihoods Mission” (DAY-NRLM) scheme launched by the Ministry of Rural Development, Government of India. DAY-NRLM started as a subsequent program to the “Swarnajyanti Gram Swarojgar Yojana” (SGSY) initiated as a flagship program of the Union Government in 1999. The major goal of this mission is that each and every poor person has some unique ability to do something to come out of poverty. Thus, they need to be capacitated through proper handholding support in the beginning till they can motivate themselves to start their own intervention for sustainable livelihoods. Thus, the scheme targets to bring at least one member, preferably woman from each identified rural poor household and mobilize them into Self Help Groups (SHG). DAY-NRLM, “The Mission for Poverty Reduction” is an extensive programme with implementation structure at the

State, District, Block and the Panchayat level³. It is also implementing “Deen Dayal Upadhyaya Grameen Kaushalya Yojana” (DDU-GKY) from the year 2015 with an aim to provide full time jobs to youths with regular monthly wages by developing their skills⁴. At present ASRLM has reached all 33 Districts and 219 Blocks of Assam. In every nook and corner of the state of Assam, at least one official of ASRLM is providing relentless service to uplift the socio-economic status of the rural women.

Poor have multiple livelihoods as a coping mechanism for survival (Guhan, 1986). The rural people have a varied livelihood profile including labour, small and marginal holding cultivation, livestock rearing, forest produce, fishing, and traditional non-farm occupations. However, their livelihood most of the times fail to provide them a desired standard of living which invariably leads to poverty. In this case, ASRLM provides them with scopes for diversifying their livelihoods and thus providing them with sustainable livelihood sources. The mission is based on the belief that poor people have a strong urge to come out of poverty but they lack the ability to choose the right path. ASRLM here provides them trainings for skill development by mobilizing the targeted population. After that on the basis of their skills, the people are provided with various livelihood prospects. This whole process is carried out through of social mobilization, institution building and livelihoods promotion (NRLM, Framework for Implementation, GoI, 2010). The social mobilization process enhances the feeling of solidarity among them and gives them a platform to voice their needs. These processes enable them to pursue different livelihoods based on their own resources, skills and preferences. This process in turn helps them to come out of their poverty and sustain their livelihood sources.

Rural Self-Employment Training Institute (RSETI)

Rural Self Employment Training Institutes (RSETI) are dedicated institutions designed to ensure necessary skill training and skill upgradation of the rural BPL youth to alleviate the problem of unemployment. These institutes are managed by different banks with active co-operation from the Government of India and the state government. The concept of RSETI is based on Rural Development and Self Employment Training Institute (RUDSETI), a society established jointly by three agencies - Syndicate Bank, Canara Bank and Sri Manjunatheswara Trust, based at Ujire in Karnataka. One RSETI is established in every district in the country. The concerned bank associated with the institute of a particular district takes responsibility for creating and managing the institute. The Government of India provides one time grant assistance for meeting the expenditure on construction of the building and other infrastructure. After successful completion of the training provided by the institute, the trainees will be provided with credit linkage assistance by the banks to start their own entrepreneurial ventures. Each RSETI should offer thirty to forty skill development programmes in a financial year in various avenues. The programmes are of short duration ranging from one to six weeks.

The RSETIs provide programmes such as agricultural programmes that include agriculture and allied activities like dairy, poultry, apiculture, horticulture, sericulture, mushroom cultivation, floriculture, fisheries, etc; product programme such as dress designing for men and women, rexine articles, incense sticks manufacturing, football making, bag, bakery products, leaf cup making, recycled paper manufacturing, etc.; process programmes such as two wheeler repairs, radio/TV repairs, motor

³ <https://aajeevika.gov.in/en/content/livelihoods-promotion>

⁴ <http://ddugky.gov.in/content/about-us-0>

rewinding, electrical transformer repairs, irrigation pump-set repairs, tractor and power tiller repairs, cell phone repairs, beautician course, photography and videography, screen printing, domestic electrical appliances repair, computer hardware and DTP; general programmes such as skill development for women; and other programmes related to sectors like leather, construction, hospitality and any other sector depending on local requirements.

The certificates issued by an RSETI are recognised by all banks for purposes of extending credit to the trainees. It means that RSETI trained rural youths will be free to access any scheduled bank for credit to start off any livelihood generation venture. RSETIs transform unemployed rural youth in the district into confident self-employed entrepreneurs through need based experiential learning programme followed by systematic handholding support. Banks are completely involved in selection, training and post training follow-up stages.

Dibrugarh district, where the study area for this paper is, has been now providing trainings on piggery, poultry, jute products manufacturing, fishery, beauty parlour management, fast food stall management, women's tailor, men's tailor, bamboo and cane craft making, mushroom cultivation, papad and pickle making, dairy and vermi compost making, men's parlour and cell phone repairing.

Women Oriented Livelihood Generation Policies

While discussing about livelihood generation policies for women in particular, MGNREGA plays a significant role. It was the first such scheme to implement equal wages for both men and women. Therefore it plays an important role in improving the rate of participation of women in the labour force. Studies even show that, more than 50% of MGNREGA works have been done by women alone.

ASRLM also plays a significant role in women empowerment. It gives primary focus on the empowerment of the rural women by providing them support to gain financial independence. Even though the approach of the scheme includes both men and women in the process of livelihood generation, however, women are targeted for building up the primary institutions of the poor that are the Self-Help Groups (SHGs) and these women's institutions are linked up with banks to carry on the process of livelihood generation (NRLM, Framework for Implementation, GoI, 2010). Thus, SHG women are designated as the prime constituent of the scheme and social inclusion of these rural poor women is depicted as the prime objective of the livelihood generation scheme. As proposed by the scheme, women are the main target group for 'inclusion' into the community sphere as well as for 'inclusion' into financial sphere. However, the scheme also believes that in the process of inclusion in the financial sphere, both men and women are to be integrated to build up and carry on the livelihood activities (NRLM, Framework for Implementation, GoI, 2010). As a scheme on livelihood security NRLM do not specifically targets women and stated the term 'vulnerable poor' to signify the universal character of the programme. However, the scheme has taken into consideration the phenomenon of "feminisation of poverty" taking into the account the fact that benefits of development have not equally percolated towards men and women and therefore, women are assigned a secondary and disadvantageous position than that of men (NRLM, Framework for Implementation, GoI, 2010).

ASRLM encourages the rural women to pursue activities that they are good at such as handloom, livestock rearing, silk production, pickle making, organic farming, etc. and provide financial assistance to take these to the market economy. It provides the necessary loans and credits through banks associated to the mission.

RSETIs also provide equal opportunities for both men and women. There is no ground for gender discrimination while providing the trainings on livelihood generation skills. They provide trainings on various courses through which women also can participate in the labour force by generating employment for their families. Trainings on beauty parlour management, fast food stall management, tailoring, bamboo and cane craft making, mushroom cultivation, papad and pickle making, dairy and vermi compost making etc. are opening paths for rural women to gain financial independence in their lives.

- **The State of Accessibility to the Government Policies: Problems and Prospects**

Running successfully even in the remotest areas, these livelihood generation policies have proved to be very helpful in providing employment to thousands of people all over Assam. However, these policies still have not been able to cover every poor household in rural Assam. There are still some issues at play when it comes to accessing those policies and schemes. As observed during the field visit, most people are aware about these policies. However there are still some people who have no idea about any such policy measures either because of their ignorance or they get to know about the policies after the application deadline. The Gram Sabha organized by the Gram Panchayat plays an important role in raising awareness among the villagers in this case. A meeting is held at least twice per year in every village to discuss about various matters also including government initiatives for rural poor. Thus not attending these meetings prove to be a factor for lack of awareness among them. Many a times, as some of the respondents mentioned, some people do not want to apply for those policies as it takes a little time to get the benefits. They think it is a waste of time to wait for receiving the benefits.

Most people also do not want to go for DDU-GKY trainings. The scheme provides trainings for skill development in various courses and gives employment to those trainees. However the employment it provides is mostly based out of Assam. And the salary is also not very sufficient for the people to sustain themselves and their families as well. So they are mostly unwilling to go for such jobs. There are also very few people coming out for various RSETI trainings from these villages, some reasons being their lower confidence level in starting off their own businesses and also their doubts on whether or not the business will sustain for long term. The domestic relationships also sometimes hamper them to engage in such self employment ventures, mostly in case of women. As observed from the field, sometimes men are unwilling to let their wives go out to do business. Even though the woman is earning for the survival of the family, the husband, rooted still in the patriarchal ego, become an obstacle on the way. These issues still remain as hurdles in the path of women empowerment in most places.

Findings of the Study

The study has outlined the following findings from the above discussion:

1. As experienced from the field, awareness about rural livelihood generation has been increasing among people nowadays. The respondents are mostly aware of the livelihood generation policies

currently running in their villages. The Dainijan village showed 100% awareness level, while 98% of them are aware about the policies from the Borpathar Kakoti Gaon.

2. There are various sources through which the respondents have learned about those policies. Most mentioned source of awareness about these policies is media and Gram Sabha. Most of the people have now access to either print media or electronic media, and cell phones are now also available for all. Thus these have become useful also to stay updated about government initiatives for the rural poor. And since people are very much conscious these days about such matters, they are always in sync with the government. There are also some other sources of awareness that include information through family members, friends and neighbourhood talks.
3. Various policies of livelihood generation have been initiated for the rural poor by the government of Assam. Among them MGNREGA and ASRLM have been operational in these villages. MGNREGA has provided job cards for the BPL people, irrespective of gender. Through these job cards they can avail at least one hundred days of employment every financial year and get wages of Rs. 182 per day for manual unskilled work. ASRLM has mostly been beneficial for those women who have certain skills and hobbies which have now turned into livelihood sources for them. The mission provides financial supports and guidance to them and takes their products to the market economy. The mission has been a very helpful in empowering rural women to get financial independence.
4. These policies of livelihood generation are mostly for the families belonging to Below Poverty Line (BPL). Even though the schemes have not been able to cover all the BPL families of these villages as yet, a lot of BPL families have benefitted from these policies.
5. Women empowerment is an aspect that is also being included in these policy implementations. MGNREGA is the first of such policies to impart both men and women and to provide equal wages to them irrespective of gender. It has proven to be very beneficial for women belonging to rural poor family. Initiated by ASRLM, rural women are engaging in Self-Help Groups through which they are generating livelihood for their families. The works they have been doing for household use, such as making pickle, handloom, bamboo and cane craft, vegetable farming, etc. have now become a source of livelihood for them.
6. Even though these livelihood generation policies are nowadays mostly accessible to the villagers, some issues are still there. Although most people are now aware of these policies, some are still ignorant or unwilling to participate in these. The uncertainty of gaining profit from these policies, lack of confidence in starting a business on their own sometimes becomes hurdles in this case. Overcoming these hurdles can prove to be very beneficial for a better development of these areas.

Conclusion

The government of India has implemented various livelihood generation policies to tackle the issue of poverty in India. These livelihood generation schemes are aimed at developing the scope of livelihood for rural people by introducing wage employment and self-employment. These policies of livelihood generation have proven to be of great help for the socio-economic development of the rural poor in the country. In India, the government has always given emphasis on the wellbeing of the rural poor, and providing them with sustainable livelihood opportunities is a major aspect of the goals of rural development. This study has made an attempt to find out currently operating policies of livelihood generation in two villages of Assam so as to explore the problems and prospects of implementing such

policies. After a broad analysis, it can be stated that there is utmost need for modification and upgradation of these policies. When launched, MGNREGA was very beneficial for the rural poor as it provided employment opportunities for those who were unable to find any livelihood sources. However, as of now there have been some drawbacks in the act such as insufficient funds and delayed payments. Moreover, the small wage is also not sufficient for the survival of a person and his family. In terms of ASRLM, it has helped the underprivileged rural women to gain a sense of economic empowerment to a great extent. It has been successful in incorporating rural women in the labour force by providing them job opportunities. However, there are still some women who have not been able to indulge in this journey. There has to be more awareness on this particular aspect. Another important aspect about these policies is the inclusion of the notion of equality. These policies have also tried to establish gender equality along with their attempt to eliminate the gap between rich and poor by providing equal wages and opportunities irrespective of gender. These two schemes have brought in the gender parity aspect to the rural work place as well. They have helped these women grow not only in economic aspect but also in the socio-psychological aspect as well.

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