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## **Impact of Rashtriya Gramin Vikas Nidhi (Rgvn) On Urban and Rural Poor: A Case Study of Kamrup District of Assam**

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### **Abstract:**

*The impact of Rashtriya Gramin Vikas Nidhi on urban and rural poor signifies its mission to improve the quality of life of the poor and otherwise underprivileged urban and rural people through social and financial action, aiming at reaching thousands of households every preceding year. RGVN plans to achieve this end by supporting, promoting and developing civil society organisations and people's groups so that they may respond to the livelihood needs of this section, thus bringing about a substantial improvement in the quality of their lives and empowering them in the process. It was felt that RGVN could act as a catalyst in development intervention by including professionalism in financial management and empowerment and empowering people through enhancing livelihoods. This research points out the ways through which the Rashtriya Gramin Vikas Nidhi (RGVN) has been transforming the lives of many. RGVN act as planners and implementer of developmental plans by helping in mobilizing the local and international resources to be used for development and in building a self-reliant and sustainable society. RGVN plays a significant role as a facilitator of development, and professionalization for the urban and rural poor. It generally depicts how those poor people who could not uplift their social and economic conditions have now been able to take up new employments and other opportunities, diversify and expand their existing socio-economic conditions through the financial and non-financial support of the Rashtriya Gramin Vikas Nidhi.*

**Key Words:** Rashtriya Gramin Vikas Nidhi, Urban and Rural.

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**Introduction:** Rashtriya Gramin Vikas Nidhi established in April 1990 has been formed as an autonomous non profit organisation to promote, support, and develop Non Governmental organisations (NGOs). Due to the drawback of private and public sector financial institutions and other non financial institutions, the role of RGVN has been commended in

granting micro finance and other non financial services to the urban and rural poor of Assam uplifting their social and economic conditions.

With its headquarters at Guwahati, Assam, RGVN is presently working with over 1000 non-governmental organisations and 30,000 poor household organized in savings and credit groups. Its current area of operation comprises the eight states of the North-Eastern region, Bihar, Jharkhand, Orissa, Andhra Pradesh, Chhattisgarh and Uttar Pradesh. During the fourteenth year of operations, RGVN reiterated it's mission to improve the quality of life of the poor and otherwise underprivileged rural and urban people through social action, aiming at reaching Indian households by the end of every year. It's sponsors are the Industrial Finance Corporation of India (IFCI), the Industrial Development Bank of India (IDBI) and the National Bank for Agriculture and Rural Development (NABARD).

Its vision is to improve the quality of life of the poor or otherwise underprivileged rural and urban people through social action, aiming at reaching Indian households by the end of every year. RGVN plans to achieve this end by promoting, supporting and developing civil society organisations and people's groups so that they may respond to the livelihood needs of this section, thus bringing about a substantial improvement in the quality of their lives and empowering them in the process. RGVN was set up as an indigenous rupee funding organisation, to bridge the gap between the section of the populace who do not have access to credit and financial and development institutions who cannot always reach the poor.

RGVN strives to make the poor stakeholders in any development initiative, so that they may see themselves as central to any initiative. Also of crucial importance is to take into consideration the socio-cultural ethos of the communities for which such programmes are being made. According to Sharma (2011), the role of NGOs in social welfare and development. Main aspects covered in the study are social, women and children craft and cultural, youth and welfare and other developmental issues. NGOs goals are eradication of social evils, improvement in social status, women's empowerment, promotion and preservation of culture, training programme, etc. Thus, for holistic development of the society, there is a need to evolve and focus on growth or progress, not just in terms of socio-economic growth but also by addressing all components and processes which enlarge people's choice.

It was felt that RGVN could act as a catalyst in development interventions, by including professionalism in financial management and empowerment and empowering people through enhancing livelihoods. "Livelihoods", in the context of RGVN, denotes an activity which provides a decent income by using talent, resources and aptitude, which one has at hand and subsequently, improves the quality of a person's life. While the NGO Support Programme (NGOSP) remains the fulcrum of RGVN's activities, and satellite programmes such as the NGO Capacity Building Programme, Shelter for the Economically Weaker Sections and the fellowship programme have gradually emerged, the Credit and Savings programme (CSP) is the direct intervention of RGVN.

RGVN continues to work in the eastern states, where a lack of infrastructure and opportunity, together with a large percentage of people in poverty threaten to throttle development initiatives. Policies need to be developed in a participatory manner and take into account the hopes and aspirations of the people for whom these are made. Programmes over the years, have been on such strategies for development that do not rely on outside resources and encourage self-reliance and community participation. Using income generation project as an entry point, the wider aim is to address the gamut of issues that add dignity to a person's life, thus allowing people to take charge of their lives.

### **Objectives of the study:**

The main objectives of the study are:

- a) To access the awareness among the beneficiaries.
- b) To examine the activities in the social and economic upliftment of rural and urban poor.
- c) To inspect the challenges faced by the beneficiaries in availing financial and non financial support.
- d) To give some suggestions for more effective delivery of financial and non financial support for the benefit of urban and rural poor.

**Scope of the study:** The scope of the research is to study the impact of Rashtriya Gramin Vikas Nidhi (RGVN) on the urban and rural poor . The researcher for the present study has considered Kamrup (Metro & Rural) District, Assam. This research is an effort towards understanding the effectiveness of RGVN on rural and urban poor and how do they manage human resources financial resources to serve the population. RGVN working on issues related with public awareness, economic upliftment and efficient flow of service delivery among beneficiaries are studied in this research.

**Research Methodology:** Research Methodology is a process to systematically solve the research problem which includes research methods and the logic behind them. It may be understood as a science of studying how research is done scientifically. It is necessary for the researcher to know not only the research methods or techniques but also the methodology. Research is a systematic process of collecting and analysing data in order to increase our understanding of the phenomenon about which we are concerned or interested. It is basically a detailed and careful study for the search of new facts in any branch of knowledge. The procedure by which the researchers do their work of describing, explaining and predicting phenomenon are called methodology.

### **Limitation of the study:**

- 1) It is confined to Kamrup District (Metro & Rural) only and therefore it cannot be used as a parameter to study the whole of Assam or some other states of the country.
- 2) As the study is based on sample method, it is likely to be affected by sampling error, response error.
- 3) The short time duration for the projects was one of the major limitations which are nowhere near adequate to do proper justice to the research objectives.

- 4) For want of time and resources, some inherent problems like other financial burdens, family burden leading to low income generation and over debt burdens were avoided.
- 5) Only a limited number of respondents were interviewed and so the results cannot be generalized.

### Analysis and Interpretatio of data:

**Table 3.1:** Table representing Age of the respondents:-

Age	Number of respondents from Kamrup(Metro)	Number of respondents from Kamrup(Rural)	Percentage Kamrup(Metro)	Percentage Kamrup(Rural)
18-25 years	12	5	24%	10%
25-35 years	10	13	20%	26%
35-40 years	8	10	16%	20%
40 years above	20	22	40%	44%
Total	50	50	100%	100%

Source- compiled from schedule

**Analysis:** The above table and the graph shows that out of total respondents 100, divided between Kamrup (Metro) which includes 50 respondents and Kamrup (Rural) which includes 50 respondents, there were 12 from Kamrup (Metro) and 5 respondents from Kamrup (Rural) from age group 18-25; there were 10 from Kamrup (Metro) and 13 respondents from Kamrup (Rural) from age group of 25-35; there were 8 from Kamrup (Metro) and 10 respondents from Kamrup (Rural) from age group of 35-40; there were 20 from Kamrup (Metro) and 22 respondents from Kamrup (Rural) from the age group 40 years and above.

**Table 3.2:** Table representing gender (sex) of the respondents:

Gender (Sex)	Number of respondents from Kamrup(Metro)	Number of respondents from Kamrup(Rural)	Percentage Kamrup(Metro)	Percentage Kamrup(Rural)
Male	23	24	46%	48%
Female	27	26	54%	52%
Total	50	50	100%	100%

Source: compiled from schedule

**Analysis:** The above table and graph shows that out of the total respondents of 100, 23 male respondents are from Kamrup (Metro) and 24male respondents are from Kamrup (Rural).

There are 27 female respondents are from Kamrup (Metro) and 26 female respondents are from Kamrup (Rural). Here, we see that the number of female respondents is more comparatively.

**Table 3.3:** Table representing Qualification of the respondents:

Qualification	Number of respondents from Kamrup(Metro)	Number of respondents from Kamrup(Rural)	Percentage Kamrup(Metro)	Percentage Kamrup(Rural)
Degree or above	4	5	8%	10%
Below degree level	17	12	34%	24%
No Qualification	29	33	58%	66%
Total	50	50	100%	100%

Source: compiled from schedule

**Analysis:** The above table and the graph shows that out of total respondents 100, divided between Kamrup (Metro) which includes 50 respondents and Kamrup (Rural) which includes 50 respondents, there were 4 from Kamrup (Metro) and 5 respondents from Kamrup (Rural) with qualifications in Degree or above; there were 17 from Kamrup (Metro) and 12 respondents from Kamrup (Rural) with qualification Below degree level; there were 29 from Kamrup (Metro) and 33 respondents from Kamrup (Rural) who have No Qualification.

**Findings:** The major findings of data collection and data analysis are presented below:

- 1) The first objective was to study the awareness of beneficiaries towards RGVN by using various methods of communication channels. An overall negative perception can be seen in the research,
- 2) The second objective was to examine the activities for the social and economic upliftment of rural and urban poor. Hence, an overall moderate impact can be seen in the study,
- 3) With respect to the service availed by RGVN to the respondents it is found that RGVN have a significant impact on the population of urban and rural poor of Kamrup (Metro & Rural) District of Assam,
- 4) However the services availed by RGVN helped the urban & rural poor for their social and economic upliftment. This states that RGVN plays a vital role in upgrading or uplifting the financial conditions of the respective population,

- 5) It has been observed that awareness about RGVN among the urban & rural poor is relatively low among the beneficiaries. Awareness must be communicated so that majority of the population can be benefitted,
- 6) It was also observed that the amount provided by RGVN to develop and uplift the financial conditions of the beneficiaries have come out to be adequately sufficient,
- 7) Hence, RGVN appears to do better in case of improving the living standards and social development of the urban & rural population.
- 8) It was observed from the study that both the channels like (TV/Radio/Print & Social media) and others(family/friend) helps the respondents to learn more about the services availed by RGVN.
- 9) It has been found that most of the population does not face difficulties in availing services from the RGVN.
- 10) It was also found that results on reaching the physically and economically handicap people was overall positive.
- 11) The impact of RGVN on assisting poor and neglected people and specially those of the tribal belt, scheduled caste, women and children was overall moderate.

**Suggestions:** The major suggestion and recommendations of data collection and data analysis are presented below:

- 1) The RGVN should adopt more technology expertise so as to avoid any obstacle in the path of delivering financial support to urban and rural poor of Assam in particular and other regions in general;
- 2) The RGVN need to be encouraged in their activities with sufficient funding which will help them in carrying out their work more effectively;
- 3) They must reach those population who are unaware of the services and help them for social and economic cause;
- 4) There need to be proper guidelines for the functioning of the RGVN and necessary regulations should also be in place which will help in avoiding the mushrooming growth of RGVN;
- 5) Wider exposure of the Rashtriya Gramin Vikas Nidhi (RGVN) is also necessary for the students community as it makes them aware of the projects and programmes of RGVN which pushes them towards entrepreneurship .For this, more promotion of RGVN is necessary.
- 6) They must broaden their network and reach out the reputed Philanthropy platforms nationally.
- 7) Proper regulations of the RGVN will also help in avoiding duplicating of their activities even among themselves;
- 8) The Government has been implementing numerous programmes targeting the rural masses with huge outlays, though their outcomes are lot to be desired. Thus the Government can have direct or indirect partnership with the RGVN function at the grass root level for the implementation of numerous programmes in a more efficient manner;

- 9) The funding, working and the outcomes of the activities carried out by the RGVN can be made more transparent which will help in further improving the efficacy of the programmes and projects; and
- 10) Apart from RGVN's partnering with the Government for programme implementation, it is all the more desirable to have itself on board even for deciding the nature of programmes that need to be devised and designed for the rural masses, which will help in bringing out customised programmes to suit the marginalised segments which vary considerably.

**Conclusion:** RGVN provides itself in having a very strong finance and accounts unit. The Board reviews the accounts regularly as public money is involved to set an example before the other NGO's whom RGVN grooms. Working with the foreign funders as well as domestic funders have been a vital and significant experience for RGVN .The RGVN is the ones who really intend to care the uncared sections and the people at the bottom of the social stratum. Ours is an developing country which requires these type of committed, devoted and dedicated organizations for the development of the society and country. So, the government, the leaders, the donors, the politicians and the people should support this organization and help them to solve their problems at the grass-root level. Then only their services are undoubtedly commendable in uplifting the urban and rural poor. In this connection, the rural development schemes of the Government of India reduced the poverty to a meagre level. However the benefits have not reached the real poor at gross root level. Hence, the intervention of NGOs like RGVN played a significant role in delivering the services of the government as well as of the society towards the urban and rural masses.

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