Chapter-II
Review of Literature
India lives in villages, hence rural development has been the major area of interest and thrust for the country since independence. Planning for rural development is a long term ongoing process with goals, long term plans and time bound specific plans with targets to uplift the rural community above the poverty line. In order to develop rural areas, different rural development programmes and schemes have been started by the government. The present study is aimed at to evaluate the rural development schemes launched by the central as well as state Government. Therefore, it is necessary to review the previous literature available on the present subject in order to determine the need of the present study and to establish the research gap.

In view of this, a thorough study of all possible academic and non academic works in the area of rural development have been carried out. It is classified as text books, journals, various articles published in academic and non-academic journals, reference books and various other research works. It also establishes the relationship between different aspects of rural development as an instrument of economic development and role of rural development in the overall development of the nation. A brief description of review of literature is given as under:-

George K.M. (1984) In his study on impact of IRDP in Kishangarh and Kot-kasim blocks in Alwar district collected sample of 80 beneficiary households 92.75 percent undertook dairy, camel carts and sheep rearing activities. He studied the impact of IRDP in terms of income, employment and repayment of loans by applying before-after investment method. He observed that before implementation of IRDP, the average annual income per beneficiary household in case of diary scheme was Rs.2,492. It has increased to Rs.3729 after the implementation of scheme. Thus showing an increase of 49.6 percent. In case of camel cart scheme, the per household income increased by 55.42 percent (i.e. from Rs. 2,799 to Rs. 4,350). In sheep rearing
scheme, income increased from Rs. 2,857 to Rs. 3,821, thus registering an increase of 33.7 percent. Furthermore, average employment was 125 mandays after the implementation of IRDP. It was also noted that about 11 percent of beneficiaries had fully repaid the loan. It is noted that the majority defaulters were in sheep rearing (62.5 percent) and minimum in camel cart activity (55 percent). It is also revealed that there was a lack of backward and forward linkages and poor marketing network were the two important constraints faced by the beneficiaries.

**Gupta Malay (1984)** studied the implementation of IRDP in eleven districts of West Bengal. He observed that the programme was not being implemented in an integrated manner and most of the activities were given without any consideration of the supporting services. The annual action plans was prepared by DRDA considered only the expenditure side. It has not mentioned any future prospects of the activities. The author has revealed a positive and high impact of IRDP on income status of the beneficiaries even at the lowest income brackets. He finally concluded that the main stress of the programme was on financial aspects and subsidies as a result, the qualitative aspect of programme has lost sight of.

**Chand K.P. and Swarup R. (1985)** studied NREP in four blocks of Kangra and Sirmour districts of Himachal Pradesh. He observed that the targets of the employment creation were considerably achieved during 1982-83 to 1984-85. Yet this programme could provide employment to less than two percent of the unemployed and underemployed. He noted that the major share of employment generation had gone in favour of the target groups, i.e. small and marginal farmers, SCs and STs whereas the participation of women was almost nil. The average number of mandays generated per worker varied between 50 to 100 in the selected blocks. In Kangra district about 40 percent of workers could not get employment for more than a month while in Sirmour district majority of the workers
(60 percent) got employment for a minimum of two months. The contribution of NREP in absolute terms was not substantial but it was inversely related to resource endowment/ economic status of beneficiaries. Most of assets created under NERP were school / Panchayat buildings and village link roads. He revealed that assets like irrigation structures were quite insignificant indicating negligible indirect employment generation. He further revealed that maintenance of the assets created under NREP was not proper. It was stipulated to give one kilogram of food grains per manday but the average achievement in this regard was between 0.53 to 0.82 Kg. He finally observed that a close integration of NERP with order other development programmes like DPAD and IRDP was missing.

Grewal R.S. and Gupta D.D. (1985)* studied the impact of tertiary activity on income employment and social status of rural women in Bhiwani district of Haryana. The study revealed that beneficiaries, who had worked as agricultural labourers before IRDP, raised their average net income from Rs. 850 to Rs. 2,600 per annum. The beneficiaries, who confined their activity to domestic tailoring besides working in agriculture, supplemented their income only by Rs. 200 per annum. Women who adopted tailoring as a profession got employment for about 200 days as compared to 65 days per year during pre-assistance period. On the other hand, women engaged in domestic tailoring got employment for about 80 days during the year. Thus IRDP had helped the beneficiary women in raising their income levels and employment opportunities, though not uniformly. Also, with the adoption of this self-employment scheme, the social status of women improved.

Naidu Prakash (1985)5 studied the impact of IRDP in Dabhra block of Bilaspur district in Madhya Pradesh. As a result of IRDP assistance, the per capita annual income of women beneficiary households increased by Rs.265/- in industrial sector, by Rs. 300/- in business sector, by Rs. 313/- in services sector and by Rs. 413/- in
the agricultural sector. The sample beneficiaries in industries, business and service sectors failed to cross the poverty line. Women beneficiaries were found to have better opportunities for self decision-making relating to credit, marketing and investment. Yet, the overall impact of IRDP on women fell short of the desired level.

Singh Katar (1986)\(^6\) observed that the goals of growth and equity need not necessarily be conflicting. While referring to the evidence gathered from the experience of IRDP and analyzing it with respect to growth and equity effects, he concluded that although the performance of IRDP had varied widely and was characterized by shortcomings in implementation, yet on balance it has been successful in promoting both growth and equity simultaneously.

Rao V.M. (1986)\(^7\) studied the impact of rural development programmes on the economic structure of rural communities in Karnataka. He argued that state intervention for the promotion of agriculture, employment opportunities for those having no substantive access to land, and diversification of the rural economy could help the rural communities enter the mainstream of growth process. On the basis of two studies, i.e. Evaluation of RLEG in Karnataka and Concurrent Evaluation of IRDP by Institute of Economic and Social Change, Bangalore, the author asserted that IRDP could go a long way in improving economic conditions of marginal and small farmers but its success remained doubtful in helping the landless labourers.

Prasad Kamta (1986)\(^8\) revealed that the failure of the so called "trickle down effect", strategy to promote the development of weaker sections of rural areas implicit in the first three Five-year Plans led to the adoption of target group approach during Fourth Plan. He apprehended that due to inadequate financing of IRDP large number of poor households would be left out and it might take about four decades for eliminating the rural poverty. Also, as the rural poor lacked motivation for entrepreneurship, the provision of jobs of continuing nature would be more useful than the provision of credit
which was likely to be used for ever-pressing consumption requirements. He observed that self-employment is certainly more difficult than wage employment and very few of the poorest of poor would be willing and able to go in for the former. Finally, he concluded that the existing system the allocation of equal funds to each block without considering the concentration of poverty might result into spreading of limited resources too thinly over a wide area. The author has observed that the developmental and administrative infrastructure for the effective implementation of the programme is inadequate in the area under study.

Khatkar R.K. (1987) conducted a study of 100 beneficiary households in Nangal Chaudhary block in Mahendragarh district of Haryana. Out of the total sample survey only 43 beneficiaries were found to be properly identified as such the impact analysis was confined to them only. Before and after assistance method was used to examine the impact of IRDP. It was noted that household income and expenses were increased in all the categories significantly. Income had increased more in case of small farmers followed by marginal farmers and landless labourers. A similar pattern of increase was observed in family expenses. Landless people used higher proportion of their incomes for consumption purposes followed by marginal and small farmers. Employment generation was found to be more in case of marginal farmers followed by landless respondents. On an average the annual incremental income for each household was Rs.1644.30. The increase in family expenses was Rs. 896.53, and 111 mandays of employment were generated due to IRDP. About 28 percent properly indentified beneficiaries could cross the poverty line. It was observed that minor irrigation scheme emerged as most successful. The nutritional level of diet of the poor had slightly improved mainly due to consumption of milk.

Maithani B.P. and Singh V.P. (1987) conducted a field study NREP in Kalaktang block in West Kameng district of Arunachal
Pradesh. In the district, 7 out of 12 schemes taken up during 1981-82 to 1984-85 were fully completed. Total employment estimated for the 12 schemes was 5,76,572 mandays. The actual achievement was 4,22,148 mandays. In Kalaktang block, priority was given to rural link roads and four schemes were undertaken under NREP. Out of four executed schemes only two were completed till 1984-85 total employment generation was 2,45,871 mandays as against an estimate of 3,91,151 mandays during the references period which is significantly less in comparison to the targeted figure.

Malhotra V.K. and Basu A.R. (1988)\textsuperscript{11} conducted the evaluation of IRDP in all the 12 districts of Himachal Pradesh during Oct. 1985-Sept. 1986. The study was confined to 24 blocks, two from each district. A sample of 480 beneficiaries was finally selected for the detailed investigation. It is revealed that the SC and ST beneficiaries were accounted for whereas 71 percent of total sample. About 58 percent of the total beneficiaries were assisted under animal husbandry sector. This percentage was 93 percent in Kangra district. It was also observed that the most of the beneficiaries were reported have chosen the assets of their own choice, whereas, 80 percent of the assets were found intact. This ratio was 70 percent at national level. Per household assistance (loan plus subsidy) was Rs. 3,683. Whereas 52 percent of beneficiaries crossed the poverty line of Rs. 3,500 at current prices. It is also noted that just about 8 percent beneficiaries were able to cross the poverty line of Rs. 6,400. In contrast, at national level, about 12 percent beneficiaries were able to cross the poverty line of Rs. 6,400. The study further reveals that 41 percent beneficiaries had bank over dues. On an average an annual income of Rs. 1,430 was generated from the assets. This figure was the highest in Kullu district (Rs. 2,490) and lowest in Kinnaur (Rs. 650). Finally, it was concluded that there exist a direct and positive relationship between income and investment.
Sagar Deep (1988)\textsuperscript{12} in his findings based on the various national level studies on IRDP, sagar found that a large number of ineligible beneficiaries were provided assistance in Uttar Pradesh and Bihar. It was also noted that the Antyodaya approach of proceeding from the poorest was not followed. The highest proportion of those crossing the poverty line were from income group closet to the poverty line. Although, there was increase in the income of 80 percent beneficiaries and it ranged anywhere between 1 to 100 percent. This increase was not sustainable always. Some of the beneficiaries (20-30 percent) fell back to the pre-IRDP income level due to missing or non-functioning of the assets. In both the states initially, there was a greater concentration of activities being provided under primary sector. Among these, livestock happened to be the dominant. Although with the passage of time, emphasis got shifted to the tertiary activities like petty business. These however, remained non-starters due to extremely limited size of rural markets. It was finally concluded that, the government failed on its part to facilitate backward and forward linkages in the form of infrastructure and to integrate it with other government programme.

Kurian N.J. (1989)\textsuperscript{13} analysed the weakness of the rural development programmes, especially, IRDP, during the Sixth and Seventh Five-Year Plans. He observed that IRDP continued to remain a purely bureaucratic exercise. He noted that there was hardly any input from experts, productive enterprise or other non-official agencies. He revealed that the official evaluation of IRDP suffered from methodological limitations in as much as its results were often assessed in terms of expenditure incurred and number of beneficiaries assisted irrespective of the physical quality of achievements. The people’s participation was non-existent except in the case of selection of beneficiaries. Another limitation of this programme was the lack of its integration with wage employment programmes which could create the required infrastructure for the success of IRDP. The rural development programmes had also failed in terms of number of poor
crossing the poverty line. He further revealed that merely 10 to 12 percent of the beneficiaries could cross poverty line. Likewise, the wage employment programmes like NREP and RLEGP also failed to achieve the desired goals. The author emphasised that a greater participation of the people could go a long way in making this vital programme a success in order to eradicate poverty.

**Jain Hemchand (1989)** studied the impact of NREP on income and employment of the beneficiaries in Rewa district of Madhya Pradesh. A four-stage stratified random sampling technique was adopted. Out of nine blocks of district, Rajpur was selected as its achievement in terms of expenditure incurred. He revealed that mandays employment generated during Sixth Five-Year Plan was the highest. 13 Panchayats with the largest number of activities were selected to draw sample of 280 beneficiaries. The percentage share of SCs, STs and other beneficiaries was 52.5, 28.2, and 18.6 respectively. He exhibited that 92.9 per cent beneficiaries belonged to landless category, 6.1 percent were marginal farmers and 1 percent belonged to small farmers category. Whereas, only 6.14 percent beneficiaries were skilled. Out of total sample surveyed 42.1 percent got employed under NREP. He further revealed that 54.3 percent beneficiaries were employed in construction works related to rural roads, followed by drinking water schemes and school facilities. Furthermore, the per household average employment generation was noted 40.1 mandays, however, this was not substantial. The author observed that only 48.9 percent beneficiaries got employment in or around the area they belonged to and were not required to migrate. The author pointed that the average annual family income of the sample beneficiaries was Rs. 6,623.5 and it was slightly higher than the poverty line income norm of Rs. 6,400. In case of SC, ST and others, it was Rs. 6,546, Rs. 6,548 and Rs. 6,960 respectively.

**Tiwari R.K. (1990)** made an attempt to study the implementation of NREP in respect of 200 beneficiaries from Durg and
Raipur districts in Madhya Pradesh. The study looked into various types of activities undertaken in this programme. The author revealed that panchayat were involved to a great extent in the preparation of plans and implementation of the programme. He further pointed out that during the reference year, the number of works completed was roughly one third of the total works undertaken in all the blocks, whereas, 64 percent and 56 percent of the total allocation were allocated in Raipur and Durg districts respectively to the panchayats. The author observed that under ‘construction’ category, main emphasis was on the construction of school buildings and wells. In most of the cases the quality of construction was not upto the required standards leading to less durability of assets. The entire employment was given to the local people at a much higher wage rate than the market wage rate. It is noted that out of the total sample, one week employment was provided to 5 percent beneficiaries; between one to two weeks to 40 percent; two to three weeks to 30 percent, and up to four weeks to 22.5 percent beneficiaries during one year. Furthermore, the total employment generated under the programme was far too inadequate to mitigate a huge backlog of unemployment. The income per beneficiary generated from this programme varied between Rs.28/- to Rs.112/- in a year. He revealed that there was a negligible change in the income levels of the beneficiaries. The wages were paid both in cash and kind. Moreover, adequate emphasis was given on productive works like minor irrigation, drainage, land redemption, etc. He finally concluded that on the whole, NREP failed to have significant economic impact on the weaker sections.

Khanna Inderjit (1990) In his study on “integrated rural development programme strategy for self-employment opportunities”, regarded IRDP as a unique effort for tackling the problem of rural poverty during the Sixth and Seventh Five-Year Plans. In order to make IRDP more effective he suggested an enhancement of per household investment level upto Rs. 10,000/- during the Eighth Plan. He emphasized on adequate planning for proper linkages, inputs and
marketing. He also revealed that this could be done by establishing village level cooperatives to ensure input supply and marketing.

**Martin Ravallion (1991)** In study on "Employment Guarantee Schemes, Are They a Good Idea", suggested the observed that one way to enhance the performance of poverty alleviation schemes to ensure and encourage participation of poor and discourage that of non-poor. Referring to the employment guarantee schemes the author observed that it provided an immediate net income gain to the poor. He observed that the proportion of the poor in the rural population served by these schemes was also high. He finally concluded that such schemes have protected the poor against monsoon failures and other calamities. These schemes will have to play the key role in the future poverty alleviation programmes of India.

**Gautam Neeta and Singh D.V. (1991)** studied "Working of IRDP in Himachal Pradesh, A Case Study". They revealed in their study of IRDP in a village in Jhandutta block of Bilaspur district in Himachal Pradesh that out of the total beneficiaries, the households headed by females were just about 16.67 percent. About 61 percent of beneficiaries belonged to SC category. Buffaloes, sewing machine, chaff cutter and carpentry tools were the important assets of the beneficiaries. They observed that more than 75 percent of assets were intact. They noted that the average annual income of beneficiaries was increased from Rs. 1200 (pre-IRDP) to Rs. 5913 (after IRDP assistance) and about 33 percent of beneficiaries were able to cross the poverty line. This percentage was higher among the household headed by males.

**Ratti Vantia and Sharda N.K. (1992)** studied the impact of IRDP on income employment generation and adequacy of additional income enable the poor to cross the poverty line in Dharampur block of Solan district in Himachal Pradesh. A sample of 55 beneficiaries was selected from three Panchayat. They applied before and after assistance approach to assess the impact of programme on income.
The time criterion was also used to study the impact on employment generation. The study revealed that the tertiary sector activities have generated the highest incremental income per household (Rs. 4,780) followed by secondary (Rs. 3,124) and primary sector (Rs. 1,899). They further noted that the incremental investment income ratio was also in the same order. The author revealed that tertiary sector registered maximum percentage increase in employment generation, i.e. 21.44. It is followed by secondary sector (11.13) and primary sector (10.74). The study concluded that about 30 percent of the household were able to cross the poverty line.

M. Soundarapandian (1992) examined the functioning of NREP in eleven blocks of Kamarajar district of Tamil Nadu. A random sample of 240 beneficiaries and 120 non-beneficiaries was selected. It was observed that exclusive participation of poor in the programme was not given due attention. He pointed out that about 20 percent of beneficiaries had an income level of more than Rs. 3,500 per annum at the time of selection. Moreover, the half of the beneficiaries became aware about the programme through contractors and 35.83 percent through executing agencies at block and village levels. He observed that four-fifths of the non-beneficiaries knew nothing about the programme. The main stress was laid on spending money and achieving target of mandays generation rather than on the quality of work and the actual benefits to the poor. He revealed that the assets created under NREP were generally not of durable nature and their management was very poor. The unskilled workers among the poor were not able to get employment under NREP. Furthermore, 50 percent of beneficiaries were employed through contractors. The author pointed out that wages of unskilled workers under NREP were higher than in comparison to other works. These were inadequate to meet the daily consumption needs of the family. He observed that most of the workers (75.13 percent) were satisfied with the system of 'Food for Work'. The author finally suggested that the programme could be made more effective through greater participation of the poor,
involvement of blocks staff in the preparation of annual plan, improvement in the quality of work proper management of durable assets.

Kumar Kirti (1993)\textsuperscript{21} analysed the operation of NREP in Siwan district of Bihar by taking a sample of 290 sample beneficiaries from two development blocks. Around 50 percent of beneficiaries belonged to the category of landless labour while rest of them were marginal and small farmers. Almost all the sample households were falling below the poverty line at the time of survey. The study revealed that more than 70 percent beneficiaries got employment under NREP for less than 30 days in a year. In comparison to developed Siwan block, the respondents from the lower income group could avail the work for lesser number of days under this programme, while in the backward Goria Kothi block, the situation was just the opposite. He pointed out that the lower group got work for more number of days. The author revealed that most of the sample beneficiaries were reported to have received less than the prescribed minimum wages. He pointed out that the prescribed minimum wage rate was lower than the market wage rate. The study finally concluded that most of the projects under NREP were executed during peak agricultural operations and more grants were released in the last quarter of year.

Suguna, V. (1993)\textsuperscript{22} In his study on “Jawahar Rozgar Yojana in Andhara Pradesh:- A Critical Evaluation”, studied the performance of Jawahar Rozgar Yojana (JRY) in the state of Andhra Pradesh. He carried out his research work on the basis of primary and secondary data. He revealed that the impact of JRY on the incomes of rural poor to be almost negligible. The programme could provide employment to only 14 percent of persons available for employment. The author pointed out that the coverage of SCs/STs was about 20-25 percent and while that landless between 17-18 percent. He observed that the works executed under JRY during 1989-91 had not been found directly useful in production of good quality and non-durable nature.
The author finally concluded that the poor neither got direct benefits from these assets nor they could increase income in the form of wages enough to enable them to purchase productive assets to sustain income.

Singh Sukhdev (1994) studied the state sponsored rural development endeavor which had passed through distinguishable phases in post-Independent India. This included the Community Development Project (CDP), High yielding variety of seed programme (HYVSP) popularly known as “green revolution”, and Integrated Rural Development Programme (IRDP). Correspondingly, the literature on rural development had also grown three phases. He is of the opinion that in 1960s CDP, 1970s, green revolution impact, 1980s, IRDP have dominated the research scene. The author’s study is truly sociological, as it systematically unmasks the functioning of DRDA in Patiala district of Punjab. In examining the working of DRDA, he focused on the main aspects like the loaning functions and the programme performance. He gave evidence of bureaucratic corruption. He studied district rural development programme, functioning of IRDP, its performance and suggestion for improvement.

Roy Kartik C. and Clark Col (1994) In their study on “Technology Change and Rural Development in Poor Countries”, stressed on the development programmes which actually create pressure on rural poor while destroying the environment. The authors were interested to study the impact of so called green revolution technology on rural economy and neglected issue in technology change. They suggested technology change so that those who have adversely affected by new technology could also be benefited from it.

Vyas V.S. and Bhargava P. (1995) Studied “Public Intervention for Poverty Alleviation-An Overview”. They recognized the importance of the poverty alleviation programmes. The authors revealed certain inadequacies in planning and implementation of such programmes. They concluded that an effective poverty alleviation
programmes can reduce poverty among the rural households even in the absence of impressive economic growth and institutional reforms.

Naidu and Narayana (1995)\textsuperscript{26}, conducted a detailed study on economic development programmes. They revealed that India is undergoing through a rapid socio-economic transformation. The villagers were experiencing a great change. They were participating in the programmes of planned economic development and social change. He further concluded that rural India is no longer a contented static society and a fabric of pure traditional culture.

Bhushan, Anjani (1995)\textsuperscript{27}, studied the different aspects of Mahila Samridhi Yojna concerning about its conceptual frame work, implementation and its progress. The study revealed showed that this scheme was launched by the Government on 2nd Oct., 1993. The objective of the scheme was to encourage thrift among rural women. Further, the study revealed that in the very first month more than 1.115 lac accounts with a deposit of more than one crore rupees were opened in 19 states and UT's across the country. They further revealed that within first 3 months, the number of accounts rose upto 2.78 lac with a deposit of Rs. 3.19 crores and so far 72 lac rural women have opened their accounts under this scheme. The total deposit stands at 66 crores whereas, the monthly average of accounts opened was 2 lac. Finally, it was concluded that MSY has covered the wide base of 70 percent of total women living in villages. The author revealed that this scheme can enabled the women to exercise greater control over household resources and redress the prevailing inside outside dichotomy.

Joshi S.C. (1996)\textsuperscript{28}, in his research work entitled "Indira Mahila Yojna", empowerment of women stressed the importance of IMY to uplift the women in rural areas. The study concluded that Indira Mahila Yojana was an effort to mobilize women and seeking their participation in the planning and development of women's welfare programmes.
Chaudhary Balaramulu and Narsimharao P. (1997) made an attempt to study “Poverty Alleviation Programme and Right to Work to Rural Poor”. They examined the content of the strategy of poverty alleviation in the rural areas. They grouped the rural development programme as an asset oriented and wage oriented and took a critical look at operations of these programmes. The author made an attempt to assess, how for these programmes have resulted in securing the right to work to the people in rural areas.

Hooja Rakesh (1997) made an attempt to study “Command Area Development in India-Water Resources Based Development of Irrigated Area”. He focused on the Command Area Development organization in India by taking due cognizance of suggestions emerging from planning commission and other quarters in their respective objectives, activities etc. He also considered the achievement of command area development over a span of 25 years. The author emphasized that the command area development needs be stressed. He suggested the need for an integrated organization and former participation in command area development.

Roy Sumit (1997) made an attempt to study “Globalization, Structural Change and Poverty”. He analyzed the relationship between structural adjustment policies, liberalization, globalization and reduction of poverty. He discussed that the main emphasis of new economic policy should be on the overall macro economic stability. The author concluded that the liberalization was aimed at boosting employment opportunities and reduction in number of poor.

Muttlayya, B.C. (1997), made an attempt to study ”People Participation: Methodological Issues”. He observed that participation of the people in all programmes for rural development has been a prerequisite in order to ensure their acceptance. He concluded in his study that sustenance participation involves voluntary contribution by
people in programmes and projected to bring about the needed changes either among the people or in the environment.

**Dubey A.K. and Tyagi Ajay (1997)**[^33] made an attempt to assess the involvement of community in Rural Development Experience in SAARC countries. The study revealed that whole of the planning is made at the micro level. They suggested that flexibility may be allowed for the necessary adjustment to take into account the local people into confidence during the course of execution of the micro plan. In this way, it could make the programme more meaningful to the people.

**Reddy and Srinivasa Indrasen (1998)**[^34] made an attempt to assess poverty alleviation appraisal of IRDP. They revealed that the effective implementation of programmes required proper coordination between the official machinery, credit agencies, voluntary service organisation and the people particularly poor. They concluded that orientation and training must be given to the implementing staff in various activities under Integrated Rural Development Programme (IRDP).

**Mohan Krishna (1998)**[^35] made an attempt to study “Tribal Development, Appraisal Alternatives”, revealed that there has been even absolute decline in Tribal population in some tehsils. What is further surprising is that while the scheduled tribes are declining in numbers, the scheduled castes are rapidly increasing. Most significant note is that the increase in scheduled castes population reported in seven tehsils even higher than the increase in the total population of each tehsil. The paper addressed these and other related issues in the spatio-temporal perspective.

**Dillon D.S. (1999)**[^36], studied IRDP in Punjab, an evaluation on milch animal scheme. He revealed that economically viable assets, capable of generating sufficient income should be given to those beneficiaries to enable them to cross the poverty line. He suggested that comprehensive training should be given to those beneficiaries...
who do not have the experience and skill in management of milch cattle. Furthermore, adequate veterinary facilities should be provided to the beneficiaries as and when required.

Doshi S.L. and Jain P.C. (1999), made an attempt to study the rural sociology. They revealed that the Indian society has euphoria for village life. The village society considered to be an old society, which has the rich culture. Village people have been said to be honest and hard working. They observed that society is in the process of new social formations. He conduced that the country has decided to launch the development programmes to lead the villagers to the overall progress. They further revealed that millions of money is being spent on the development of villages.

Alam Barkat (1999) made an attempt to study “Poverty Alleviation, Welfare, Economic Development and NGOs-Some Observations”. He examined the role of NGO's in the development process of the country. He argued that NGOs are particularly successful in devising development programmes showing such links and that, in the context of under development. He exhausted that their rule can be fully appreciated while noting absence of any mechanism to allow the expression of beneficiaries views with regard to the operations of NGO's. He further argued for a built in mechanism. The author finally suggested project specific evaluation by beneficiaries along with donor's evaluation on resource use.

Mahanan N. (2000) in his study on “Impact Assessment of Wage Employment Programme (JRY/EAS) in Andhra Pradesh”, evaluated the impact of centrally sponsored wage employment programmes in term of employment and income generation and asset creation in selected region of Andhra Pradesh. The author observed that the percentage share of JRY in total family employment was less than seven percent for male and five percent for female labourers. Whereas, the share of EAS in total employment was around 6 percent. He revealed a significant positive difference between wages under
these programmes and wages, which enabled workers to bargain for higher wages in the labour market; well entrenched contractors in execution of works. The author further revealed that labourers seeking employment did not register with the authorities or got assurance of employment under EAS and EAS programme was combined with Janmaboomi Programme of State.

**Mahadeva (2000)** studied "Prime Minister Rozgar Yojana in Bangalore". He examined the performance of Prime Minister's Rozgar Yojana (PMRY) in terms of coverage of target groups and studied its impact on employment of Bangalore city. The analysis was based upon the primary data collected from the beneficiaries in age group of 25-35 years. It has been observed that the investment under PMRY encouraged. The beneficiaries took up a wide range of activities in different economic sectors.

**Krishan S. Bala (2000)** in his study on "Database on Rural Poverty Indicator", evaluated the different poverty alleviation programmes and their performance across the states. They also point out the presence of non poor household in significant proportion among the set of beneficiaries which is certainly a blot on these programmes.

**Bhagyalakshmi J. (2001)** studied "New Initiative for Poverty Alleviation". She pointed out that majority of Indian population live in rural area. Keeping in mind the majority of population, inadequate infrastructure, growing need for employment, old scheme are reviewed. She revealed new strategies evolved to accelerate growth and help development of rural area. She gave access to the health education, employment generation with special emphasis on women.

**Majumdar N.A. (2002)**, made an attempt to study "Rural Development-New Perceptions". He revealed that the food grain stock is just one of the consequences of the misguided macro economics policies. He observed that in euphoria of liberalization, the new
economic policy has largely ignored the rural economy and its development. He finally concluded that since, 2000-01, there has been a new agenda of rural development, adopting a comprehensive and pragmatic approach.

Chattopadhayay, Molly and Sheldon, David (2002)\textsuperscript{44}, in their article entitled "Life Histories and Long Term Change Rural Livelihoods and gender relations in West Bengal Village" provided a life histories of rural livelihoods complexity, variety of individual lives and social relationship. They enabled to identify patterns and issues of greater generality. They further analysed the "life histories" collected in the course of field work in a West Bengal village. Finally, they made an attempt to understand rural livelihoods. They finally explored the methodological issues involved in using such informations to complement other qualitative and quantitative data.

Sethi K.S. (2003)\textsuperscript{45}, in his article entitled "Rural Development Clubs-An Innovative Platform of catalyzing Rural Development", studied the process of technology adoption. He observed that this cannot be taken as a simplistic process like that of giving a pill to common man to revitalize him and pull him up above the poverty line. He revealed that it is to be seen as an interactive process of education regarding the available alternatives. The author finally concluded that the rural communities should be empowered to take decisions for their development.

Paul S.K. and Paul Kakli (2003)\textsuperscript{46}, made an attempt to study the "Role of Panchayats and NGO,s towards sustainable Rural Development." They observed unlike high technologies which can be acquired and put to use and could be maintained without much public participation. They suggested that any strategy for environmentally and sustainable rural development, there is need of the public awareness. The help and active participation of the citizens can contribute in the sustainable rural development.
Kumar Raj and Ajanta B. (2004)\textsuperscript{47}, made an attempt to study “Cluster Approach for Developing Rural Entrepreneurship”. They observed that the main emphasis on the local community gains directly and indirectly from the success of the cluster. It is attributed to increase the local employment and more business opportunities, as firms in the service and support sector drawn into the cluster. They finally concluded that the successful engagement of local economic factors in the clustering process can in turn spur the development of an entrepreneurial culture of innovation and initiative through the locality.

Pal Mahi (2004)\textsuperscript{48}, studied “Panchayati Raj and Rural Governance”. In his article he revealed that strengths of the Panchayats' could attribute in the functioning of Panchayats. He revealed that elections had been carried out, regularly barring a few states. The states showed a slow progress in delegating power to Panchayats. He further pointed out that the future line of action of bodies further depending upon the grass roots democracy as to bring socioeconomic transformation in rural India.

Peter Lanjauw (2004)\textsuperscript{49} in his study made an attempt to study “Rural Non Form Employment in India”. He assessed the contribution of non form sector to household income across population. The correlates of employment in the non form sector have also been examined. He revealed that non form income account of household income in rural India, with considerable variation across quintiles and across India’s major states.

E. Selvarajan and R. Elango (2004)\textsuperscript{50} made an attempt to address the emerging environment problem and analyzing then from a policy angle. The authors found that the development policies of the government lacked concern for environment issue in context of rural development. This study has found keen awareness among the people as to the importance of natural resources, their preservation and optimal use. The international experience revealed the importance of
that Rs. 25300 Crores have been allocated for this purpose by the ministry of rural development and department of drinking water supply bears over all responsibility. To increase the teledensity area every village to be connected by telephone, 66822 villages to be covered by November 2007 end and out of it, 14183 remote and far flung villages to be connected through digital satellite phone terminals and connecting block headquarters by optic network, use of wireless technology. Bharat Nirman Yojna wanted to create an additional irrigation capacity of around 10 Million hectares (100 Lakh). Target to meet largely through expeditions completion of identified ongoing major and medium irrigation project (12 Lakh) hectares, 10 Lakh Hectare through extension, 28 Lakh hectare through ground water development and 10 Lakh hectare each through minor irrigation scheme and repair/renovation/restoration of water bodies. In housing sector 60 Lakh Houses to be constructed for rural poor.

**Singh J.N. (2006)**\(^5\) made an attempt to study “Backward Linkage of Rural Employment Guarantee Scheme”. He evaluated the National Rural Employment Guarantee Scheme which got assent from president and become an act with effect from 7-September, 2005. It will provide a legal guarantee for at least 100 days of employment to begin within 200 district of country benefiting about 1.71 crores rural households. He further revealed that in budget, 2007-08, 130 more districts were added.

**Singh Puran (2006)**\(^5\) critically examined various provision of the National Rural Employment Act scheme with special reference to the delivery mechanism and role of Panchayati Raj institution in implementation of the scheme in Haryana. He observed that the success of NREGS depends upon the acceptability of the people which further rests on the level of awareness among various stake holders and the desire among them to implement it. He concluded that in order to make the programme more effective, the government should appoint public information officers at the central and state levels.
Further, he revealed that the print media, small media like, street theatre, group radio, Doordarshan/Video or internet etc. can play a catalytic role in changing the mindset of the people. A village level micro plan should have to prepare in order to make the NREGS successful.

**Subbiah A and Muthumani A. (2006)** studied the employment schemes implemented by the Government of India and analysed the Swaranjayanti Gram Swarozgar Yojana with following major objectives:

- Focus approach to poverty alleviation;
- Capitalizing advantages of group lending; and
- Overcoming problem associated with the multi city of programmes the schemes to focus on the formation of self help group SHG meaning is holistic programme of micro enterprises covering all aspects of self employment viz., organisation of rural, poor into self help groups and the capacity building, planning of activity clusters.

The authors opined that the programme has been designed to provide proper support and encouragement to tap the inherit talent and capability of rural poor. It targeted at reaching at least fifty percent women and three percent disabled. He observed that the bank should sanction the loan within fifteen to thirty days of the receipt of application at the branch through BDO. If any project is rejected, the bank should communicate the reason for rejection. As per present RBI directive, subsidy entitlement for all doses taken together will not exceed the limit prescribed for that category and as soon as Swarozgari, complete the basic orientation or skill training programme, the bank shall proceed to disburse the loan. The Swarozgari are given one month time for procurement of assets. Bank would disburse the full project cost including the subsidy to the Swarozgari as loan. The bank should apply no interest on the subsidy reserve fund account. The SGSY seeks to focus on the formation self help group. A self help group referred to self govern, peer control,
informal group of people with same socio economic background and having a desire to collectively perform the common purpose.

**Solunke R.S. and Gawande G.B. (2006)** In their study on “Rural Development and Poverty Alleviation Programme”, evaluated that in absolute terms the number of rural poor declined from 264 million in 1977-78 to 193 million in 1999-2000. After independence, poverty eradication has been one of major objective of development of planning process in India. For the attainment of, international goal, reduction of poverty remained prime issue in India. In India, small and marginal farmers, casual workers and agricultural wage earner are known as rural poor. The centre and state Governments are trying to make sufficient allocation for the provision of health, education and other facility for the well being of the rural poor. The success of anti poverty strategy and programme could be seen from the decline in poverty ratio in rural area from 37.3 percent in 1993-94 to 27.1 percent 1999-2000. The crux of the analysis was that due to implementation of anti poverty programme, the poverty ratio came down in the rural area. The author suggested that for the effective implementation of poverty alleviation programme, there is need to target especially the IRDP/SGSY. Furthermore, the process of its implementation should be streamlined. They pin pointed specifically that deserving rural poor should be the basic issue in these entire programmes. Without discouraging the non poor from participating in all such schemes the benefits would not reach to the deserving rural poor in India.

**Singh Puran (2006)** In his study on national rural employment guarantee scheme, evaluated the main feature of NREGS, which include registration of employment seekers which is done at Panchayat level along with their full particulars. The registration will be done after a proper enquiry for a period of at least 5 years. The availability of employment is provided for minimum hundred days to all adult members of a registered family taken
together in a financial year who are willing to do unskilled manual work in such a manner that one third opportunity is available to women. If the job seekers cannot be absorbed on the ongoing work, minimum 50 applicants are required for starting a new work at the village level. Average minimum wage rate will be Rs. 60 per day though, it is left to the state Government to fix wages as per the prevailing minimum wage rate in the state which shall be equal to working of seven hours normally. The cost of material component of work including wage to skilled and semi skilled workers will be restricted to 40 percent of total project cost. The contractors are not allowed to engage in implementation of NREGS projects. The Scheme is planned and executed with the joint consultation of Government and Panchayati Raj Institutions.

Aiyar Yamini and Samji (2006)\textsuperscript{59}, in their article made an attempt to study earlier wage employment programmes which failed due to the common problems of ineffective targeting, leakages and poor quality asset creation, etc. They suggested that while developing rules, and guidelines for implementation of the National Rural Employment Guarantee Act 2005, more attention should be paid to the lessons we learnt from past experiences. They further stated that this act has the potential not only to strengthen social security in India, but also to strengthen community mobilization. It ensured better responsiveness of local Government to community needs and priorities. This article is an attempt to articulate some key design principles which could strengthen the effectiveness of the new act.

Chakraborty, Pinki (2007)\textsuperscript{60} conducted a study on the progress of the NREGA in all states of the country based on secondary data for year 2006-07. He observed that the poor states were not good enough to implement the NREGA in an effective manner. The funds were not fully utilized by the poor states. He further, suggested that the gram sabha should be encouraged to play an active role in the planning, monitoring and supervision of the NREGA projects. For the effective
implementation of the development programmes, Panchayat should play a very important role. There is an urgent need for both vertical and horizontal co-ordination across levels of Government within the states.

**Srivastava D. K. (2007)** studied the rural poverty in Madhya Pradesh. He examined the incidence of rural poverty in Madhya Pradesh. Based on filed survey of 20,208 rural households spread over 11 districts. The issue of poverty is examined in a multi dimensional perspective with emphasis given to issues related to assess public services like health and education. The author observed that there is a need for greater and more fiscal intervention for poverty reduction and employment generation. The implementation of NREGS. Act may be proved an effective intervention in reducing poverty in rural area of the states.

**Sarangi Niranjan (2007)** analysed the pattern of migration in urban area and its socio-economic impact. The analysis is based on national sample survey reports of employment and unemployment pertaining to the latest round, which provided information on migration. It is revealed that economic deprivation was not the most critical factor for migration decision, even for migrants. People migrated out of both poor and rich household, although the reason for migration and nature of jobs sought by them are different. The rural-urban migrants have a greater risk of being below the poverty line than the urban migrants. The probability of a person being poor is low in a large city as compared to any other urban centre irrespective of migrant status, age, number of subsidiary activities undertaken, etc. The result indicated that migration has been found definite instrument of improving economic well being and escaping from poverty. The probability of being poor was much less among the migrant compared to the local population in all size of classes of urban centres.
Singh Dhruv (2007), in his article studied "Rural Development; Issues on the Horizon". He made an attempt to study the progress under all schemes for rural development which has to be sustained over a period of time to have a worthwhile impact. He observed that the progress is not uniform across all schemes and simultaneously the achievements were also not similar in all states. He further observed that the Ministry of Rural Development runs more than a dozen programmes or schemes for poverty alleviation and rural development in India. The main focus of the ministry is to provide housing facilities with sanitation facilities for BPL people, providing guaranteed 100 days wage employment, extension of micro-credit facilities, rural connectivity through creations of all weather roads.

Anand Vijay (2008), has studied the microfinance for rural development. The term microfinance refers to the provision of financial services provided to lower income groups which also included self-employed people. Grameen Bank in Bangladesh introduced the concept of microfinance and now it is a worldwide movement as it was replicated in different countries. This is the approach which was focused on reducing poverty by providing services and other services through institutions that are funded by various donors and government subsidies.

Singh, Abhay (2008), carried out a study entitled "Awareness in the Development of Tribals." He pointed out that the main problem in the development of tribals is lack of education. Due to this very reasons, a great part of Sonbhadra district is lagging behind in development works and is considered as a backward district just because of lack of education. Further, the author concluded that for the development of our nation we will have to tell everybody that- "Read All, Move All" be educated and move ahead.

Baisakh Pradeep (2008) conducted a study on social audit of NREGA in Karaput district of Orissa. He found that 75 percent of wages shown in the muster rolls were not paid to the labours. The
length of the road was shown to be 1780 meters, but a real measurement found to be 700 meters; 7000 rupees were paid towards the tools but in reality it was not paid; and no worksite facilities like drinking water, rest shed, first aid kit, etc. were available. During the social audit and survey conducted, some of the area have been identified as the labours were not able to verify his/her payment in job card due to the absence of wage column specifying the wage paid; two type of muster rolls namely kachha (unofficial), pucca (official), kept by the contractor/mate in order to accommodate necessary manipulation to cover up corruption. The study suggested that the regular maintenance of job cards should be strictly enforced. He further suggested that responsibility should be clearly fixed on the Gram Rozgar Sewak for the task and adjustments in the record should not be allowed in any circumstances. Person without a job card be provided a job card before they join a work site. Despite many odds, NREGA remained the ray of hope of the poor people in rural Orissa.

Mathur, Lalit (2008) made an appraisal of NREGS on the basis of transparency process, capital formation in rural areas for the poor, empowerment, the imperative of social audit, planning and co-ordination and strengthening the instruments. The author revealed that in order to improve the capital formation in rural areas; benefits included the creation of over 12 crore cubic meters of water storage capacity, 3 lakh kms of drainage and embankments in water logged area, 3.5 lakh hectares each of plantations and land development. Further, the most important of all, and of lasting impact, is that a process for the empowerment of the poor is emerging around the NREGA. He finally, pointed out that it will not be possible to achieve the potential of NREGA unless the structure for its implementation is adequately strengthened particularly in the Panchayat and Blocks.
Mehrotra Santosh (2008)\textsuperscript{68} examined the performance of NREGA since its launch in mid 2005. revealed that despite the lack of awareness about the guarantee of 100 days of employment, an average of 43 days was achieved in the very first year of the programme. The total employment generated under the NREGA was clearly much larger than earlier employment programmes like SGRY and National Food For Work Programme. The earlier programme which covered the whole country generated 748 million man days in 2002-03 and 556 million in 2003-04, while under the NREGA the figure was 305 million in 2006-07 for only 200 districts and 1437 million in 2007-08. He also examined the differential performance of states and found that there is a considerable variation across states. The highest number of manday was 85 per household in Rajasthan, 32 days in Uttar Pradesh and 35 days in Bihar respectively. He also advocated the fact that despite all its provision, the act still does not answer the question.

Rao S.K. (2008)\textsuperscript{69} analysed the implementation of NREGA based on field survey of five villages of Raichur and Anantpur districts (Andhra Pradesh). He concluded that in Anantpur village, on the average about 40 per cent job card holders applied for work and of them only 5 to 6 percent of job card holders have worked for 100 days during the last two years of implementation of NREGA. He further concluded that there is enormous delay in wage payments, some times for four five weeks after the completion of work. He suggested some key measures areas for effective implementation of NREGA which included creating awareness, reducing the delay in wage payment, holding regular interaction between the official and beneficiaries, strict monitoring and above all the gearing up the official machinery.

Singh Raghuvansh Parsad (2008)\textsuperscript{70} conducted a study on two year of implementation of NREGA. He revealed concluded that these were considerable inter-state and inter districts variations in work
force participation under NREGA. Employment demand under NREGA is likely to be low in districts that are comparatively more developed and endowed with greater opportunities of employment in other avenues both in agriculture and rural non-farm activities. He also concluded that the employment opportunities have increased after the implementation of NREGA. He revealed that 95.5 more person days were generated in 2006-07 in 200 districts in the current financial year and 119.78 crore persons days have been generated in 330 districts. Further, he found that women workforce participation ratio have also improved. The women workforce participation was 41 percent in March 2006-April 2007 which further increased to 42.18 percent (April 2007 to February 2008) with highest percentage of women participation in Tamilnadu (82 percent) followed by Rajasthan (70 percent) respectively.

*Vanaik Anish (2008)*\(^1\) in his study on “A Tale of Two Villages” in Rameshwar village and Ambajhari in Boudh block of Orissa, examined the various causes for the failure of NREGA. He observed that instruction or norms regarding wages, vigilance and monitoring were not adequate and lack of efficient administrative innovation, NGO’s and survey team etc. were largely responsible for this. Further, he highlighted that vigilance, awareness and organization among labours can have unexpected and exciting result.

*Bannerjee Hema (2009)*\(^2\) conducted a study on the impact of NREGA in Andaman and Nicobar Islands based on secondary data for the year 2008-09. She concluded that more than 50 thousand households have registered their name in the schemes, but only 60 percent individuals have received the job cards. Further, she concluded that in proportion to the card holders, less number of them had got job opportunities. On an average, only 30 percent card holders have been engaged in the scheme. She also concluded that social audit system was ineffective/ absent. In South Andaman district there were 29 Panchayat but no Panchayat has conducted
social audit and in Nicobar district, out of 42 numbers of works only 4 works were inspected. She also concluded that poor families were targeted benefits of employment and livelihood to supplement their family income.

Dutta Subhabrata (2009)\textsuperscript{73} concluded a study on NREGA in West Bengal on its success and challenges based on primary data collected from 24 Parganas district (West Bengal) for the year 2007-08 and 2008-09 with the help of hundreds of volunteers from different areas of the district walked through villages to check muster rolls, payment records etc. He concluded that NREGA schemes bas increased mandays, employment created durable assets and strengthened infrastructure. Migration has been reduced. Many innovation projects, road construction, digging of ponds, renovation of water tank and many other labour oriented schemes have been undertaken. On the other hand, he also concluded the short comings of NREGA. He pointed out that corruption and leakages were the main short coming of NREGA. Fudging of muster rolls and embezzlements of government funds were rampant. The Act stipulates that labourer under the NREGA is entitled to minimum wage (i.e. Rs. 73). Finally, he suggested that if the legislation was properly and sincerely implemented, it can have a positive impact.

Gopal K.S. (2009)\textsuperscript{74} conducted a study on NREGA's Social Audit in Ananthpur district of Adhra Pradesh based on secondary data to access the performance of National Rural Employment Guarantee Act. He concluded that social audit have achieved much less than advertised. Official do not acknowledge the application for work, while the government does not bother to monitor its delivery. Further, he suggested that in order to make NREGA viable, much stress should be given to transparency, empowerment and good governance.

Hazra Anupam (2009)\textsuperscript{75} conducted a study on social audit and public awareness of the NREGA in Rajasthan and Tamil Nadu for the
year 2006-07. The author revealed that there were stand out success stories, wages were rising, migration was slowing down, productive assets were being created and the power equations were changing too. He exhibited that in Rajasthan, where public awareness of the programme was high, 77 days of employment per rural household were provided in 2006-07. On the other hand, in Tamil Nadu, the participation of women was as high. It was 81 percent. During the social audit in different districts of both states have shown that embezzlements of funds, irregularities in the muster rolls, and other types of corruption have declined substantially. He suggested that our semi-socialist and semi-capitalist governance structure, proactive participation of people of prime importance to make sure this law is implemented properly.

**Maulick Barna (2009)** conducted a study on the implication of NREGA in district Barabanki in Uttar Pradesh. The study was based on secondary data during the current financial year (2009-2010). He concluded that majority of the beneficiaries have been found in age group of 18-35 years and come from scheduled castes households. Further, he concluded that women participation was very low and material cost was on higher side and average day of employment was one-fifth of the specified days i.e. 22 days against 100 days. He finally concluded that NREGA was playing a significant role of a catalyst in rural economy and poised to progress from a mere wage employment to sustainable development programme.

**Mishra, Suresh (2009)**, in his article named "Market and the Rural Consumer", has evaluated the behaviour of the Rural Consumers. He observed that the purchasing power in rural India was on steady rise. It resulted in the growth of the rural markets. Finally, the projections of National Council of Applied Economic Research (NCAER), the number of middle income and high income households in rural India was expected to grow from 80 million to 111 million by 2007. “In the Article, the Largest Consumer Base is in the Rural
Areas”, protecting the rural consumer has to be a priority in any strategy to protect the consumers.

D. Muthamizh and Murugavel Vendan (2009) conducted a study entitled "Driver of Rural Economy" based on secondary data for the years 2006-2007 to 2008-09. They concluded that during the first year of implementation in 200 districts, more than 2.10 crore households were employed and 90.5 crore per day were employed. During 2007-08, 3.39 crore households were provided employment and 143.59 crore person days were generated in 330 districts. They further concluded that in last year 2008-09, 4.5 crore households have been provided employment and 215.63 crore person days have been generated across the country. The transition to a rights based framework had led to a major decline in labour exploitation in rural public works. They finally suggested that the NREGA stresses transparency through social audits and integration with the RTI Act.

Rajamani C.R. (2009), has carried out a study on “Agriculture Rural Development”. He evaluated the Interim Budget 2009-10. He observed that no Central Budget whether it is regular or interim, can ignore agriculture, the backbone of India’s economy. He further noted that in this interim budget the special focus was made on agriculture and rural development. He also pointed that this will inspire more efforts by India’s farmers to produce more and contribute a higher percentage to economy.

Rajanna and Ramesh (2009), conducted a field study of “NREGP-Facet of inclusive Growth-A Study of Karimnagar Distt. in Andhra Pradesh”. They observed that majority of the poor in rural areas of the country were dependent mainly upon the wages they earn through unskilled, casual and manual labour. The concept of inclusive growth has increasingly being embraced by most of the developing countries. They emphasized on ensuring that the economic opportunities created by growth are available to all particularly the
poor. Finally, the study revealed that NREGP has become a beacon of light in the rural areas and contributed substantially for the increased living and economic conditions by reducing the income imbalance in the rural area.

**Gundefi Ramesh and Kumar Krishan (2009)** conducted a study on Fact of Rural Women Empowerment in Karim Nagar District in Andhra Pradesh, based on primary data collected from 500 women beneficiaries through random sampling for the year 2009-2010 to study the economic condition like income and expenditure levels along with saving pattern of the families. They concluded that out of 670 NREGP workers, in which 74.62 percent were women and the rest of workers were men. 51.6 percent of the workers were from backward class communities, 46 percent of workers were from SC category and the rest were from ST and OBC communities. Majority of the workers were below 40 years of age. The income levels of the workers have increased substantially and daily wage income has increased two folds. Further, they expressed that this programme helped in easing out the debt burden. Finally, they suggested timely payment of wages to workers. Health and life insurance is required not only during the working days but other days and there should be better communication between beneficiaries and officials.

**Roy Sanjay (2009)** conducted a study on Impact of NREGS on the villagers in Tripura based on primary data with the objective that it will give a new lease of life to the rural poor and energize the State economy in particular. He concluded that the impact of NREGS on villagers of Tripura are immense and multidimensional. On the one hand, it has lessened the incidence of poverty among the villagers, while on the other hand it has emboldened the confidence of rural unskilled labours and women and most particularly the aged women and widows who could hardly go out of villages for searching a work. He observed that creation of durable community assets like rural
road, water ponds, tanks market sheds for the unemployed youths have brought a shift in the livelihood of rural people. Further, he highlighted that land-leveling activities undertaken in Lankagram GP under West Tripura district has brought more than 10 hectares of barren and unproductive lands to a cultivable stage. Micro irrigation projects have helped the rice cultivators under Gardhang GP to avail the irrigation facility and improve rice production.

Sankari V and C. Siva. Murngan (2009) conducted a study on the impact of NREGP in Udangudi Panchayat Union in Tamil Nadu, based on primary data collected from 80 beneficiaries through random sampling of 16 villages to assess the impact of NREGP facet of inclusive growth. They concluded that out of the total beneficiaries, 78 percent were women and the rest were men. Further, they concluded that NREGP helped a lot in reducing the seasonal and disguised unemployment in the agriculture sector. Further, this also reduced the wage dissimilarity between men and women workers by increasing the minimum wages. They also concluded that out of total workers, 59 percent were from backward class communities, 34 percent of workers were from SC categories and rest were from ST communities. They suggested that the government should appoint public information officers at the central and state levels specifically for the purpose of NREGP. Further, they suggested print media, street theatre, group radio, doordarshan, video or internet etc. can play a catalytic role in changing the mindset/behaviour of the people.

Sharma Joginder (2009) conducted a study on "Potential and Challenges" of NREGA based on data collected from 142 districts for year 2007-08 and 2008-09. He revealed that NREGA has the potential to transform rural economic and social relations at many levels. In fact, the huge potential of the NREGS has already been evident particularly in the enthusiastic response of the local people, landless, the marginal farmers and women workers as well as challenges faced by NREGA. He pointed out that according to the NREGA website, as
on March, 2009, of total 99 million household that demanded employment, but number of households working under NREGA was only 14 million and the cumulative number of households that have completed 100 days of employment was about 4 million. He finally concluded that about 34 percent households do have a bank account but the fact was that most of these accounts were inactive. About 2 lakh independent social audits have been concluded across the country for ensuring that malpractices were minimized. Furthermore, in 2008-2009, the average duration of employment per household under NREGS was a mere 47 days. While workers in Rajasthan were employed for the longest duration under the scheme at an average of 76 days per person and in Kerala it was only 22 days involved.

 válid, studied the performance of SGSY. In his article, he observed that SGSY is a massive self employment programme for poverty alleviation presently going on in rural India. The study further revealed that Bank credit is an important component of SGSY. He pointed out that credit disbursed in Uttar Pradesh and Jharkhand during 2006-07 were 81 percent & 49 percent respectively. On the other hand, in Rajasthan and West Bengal, credit disbursed was 147 percent and 17 percent during the same period. Against this backdrop, achievement in Andhra Pradesh was 316 percent. It was concluded that this scheme has played a significant role for providing self employment and further more poverty alleviation in the area understudy.

Singh Gurmeet (2009)^86, studied “Microfinance-An Innovation in Rural Credit System.” He mainly focused on credit system in rural areas. He observed that the need for rural credit in India had been recognized even before independence by the erstwhile British Government as early as 1793 when it ensured regulations for providing loans to farmers and subordinate tenants for various purposes. The measure initiated to reduce indebtedness and regulating money landing activities for agricultural purposes failed to provide a
long term solutions. It is further observed that 71 percent of the linked SHG are from the southern region consisting of Andhra Pradesh, Karnataka, Kerala and Tamil Nadu. The study revealed that the share of southern region has come down progressively over the years but it is still at 44 percent. Many states such as Uttar Pradesh and Bihar with high incidence of poverty have shown poor performance under the programme

**Ahiroo Jitendra (2009)**, in his article titled "Rural Women Empowerment through Microfinance", observed that microfinance plays a significant role to provide credit in the extension of very small loans to the entrepreneurs and to other living in poverty who are not considered bankable. He stated the words of professor Dr. Mohmmed Younus that “If we can come with a system which allows everybody access to credit while ensuring excellent repayment, he also guaranteed that poverty will not last long”.

**Gautam Raj (2009)**, conducted a study on "Concerted efforts vital to provide safe drinking water in rural areas". He highlighted the efforts of Government to provide safe drinking water in rural areas. Finally, he explored that during the Bharat Nirman period, 55.067 uncovered and about 3.31 lakh slipped back habitations will be covered with provisions of drinking water facilities and 2.17 lakh quality affected habitations will be addressed for water quality problem.

**Tripathy K.K. and Tripathy G (2009)**, evaluated the "Union Interim Budget 2009-10 and Rural Development: A review." He pointed out that the interim budget 2009-10 was presented amidst expectations of giving a boost to the agriculture and rural non-farm activities revising job-opportunities in the rural areas. The objectives of the budget announcement included sustaining economic growth along with augmenting employment opportunities alleviating poverty and ensuring equity and prosperity. He pointed out that the emphasis of the previous two budgets was more on growth whereas the Interim
budget 2009-10 has laid stress on rural India for taking steps for consolidating efforts on rural development and social sectors.

Tomar M.S. and Yadav B.S.(2009) conducted a study on “Need to Sharpen NREGA” and listed various factors for the failure of NREGA in different part of the country. They observed that out of Rs. 733 crores spent under NREGA in Orissa, more than Rs. 500 crores was unaccounted for, probably siphoned off and misappropriated by government officials. Not a single family in a sample of 100 villages was able to secure 100 days of wage employment Very few families got 20-40 days, the rest, mostly between 5-20 days. Further, they carried out a study in Rajanandgaon district of Chattisgarh and revealed that Employment Guarantee Assistants (EGAs) employed by the panchayats themselves work as contractors. Besides this in Chattisgarh, the study of 50 percent of NREGA works supposed to be implemented by rural labours and other staff are invariably found using machinery. Widespread irregularities in its implementation and misappropriation of allotted funds have also been found on a large scale in Sitapur, Kaushambi, Bhadohi. Mirzapur, Unnao districts and Bundelkhand region of Uttar Pradesh. They suggested that the role of Panchayats in proper planning, implementation and monitoring of NREGA through preparation of perspective plans, and social audit should be strictly followed.

Yadav K. Krishan (2009), in his study entitled "Rural Road Connectivity: A Growth Narrative" has observed that rural economic development is influenced by road connectivity in many ways like poverty reduction, productivity enhancement, improvement in quality of life, improvement in mobility and accessibility, agricultural development and rural industrialization. Finally, the author concluded that there is an inverse relationship between connectivity and poverty level. He stated if better will be the connectivity; it will lead to lower the poverty level and vice-versa.
Siwach Sunil and Kumar Raj (2009), studied on “Implementing NREGS in Haryana; A Study of Social Audit.” He evaluated the performance of rural development schemes such as the Jawahar Rozgar Yojana (JRY), Jawahar Gram Smridhi Yojna (JGSY), the Work For Food Programme (WFFP), the Sampoorna Gramin Rojgar Yojna (SGSY) etc. He has finally concluded that NREGA (National Rural Employment Guarantee Act) by and large, has the potentials not only to strengthen social security in India, but also strengthens community's mobilization to ensure better responsiveness of local government to community's needs and priorities.

Mohd Tarique (2009), in his article "Rural Infrastructure and Economic Development”, has made an assessment of the role of infrastructural development. He has observed that the infrastructure development has key role to play in both economic growth and poverty reduction. He finally concluded that failure to accelerate investments in rural infrastructure will make a mockery of efforts to achieve Development goals in developing countries.

Pattanaik S.K. (2009), made an attempt to study National Rural Employment Guarantee Scheme: Some Preliminary findings from Hoshiapur District. Initial findings of this study showed that the scheme has been successful in achieving the equity, while its efficiency is still a question to be effectively dealt by the implementers of the programme. He finally concluded that the better nexus and coordination between the government and the panchayats enabled efficient implementation of the scheme at the village level.

Sibabrata Champatiray (2010) conducted a study on "MGNREGS Helps Villages Build Road to Happiness". He evaluated the impact of MGNREGS in Khundra district of Orissa. He concluded that the villagers, though they were facing trouble due to lack of a good road, never bothered since they were earning more at the private construction works than MGNREGS work. Further, social audits have been conducted in 140 Gram Panchayats of the total 168 GPs in the district Khundra which could spend about 35 percent of the total
allocation in previous years. It has to spend more than 68 percent of the received funds till date during this fiscal year.

It can be concluded after reviewing the review of literature that during the decade 1980-90 the thrust lies upon the upliftment of the poor. It may be due to the lack/scarcity of schemes. People were ignorant about their rights given by the government. Socio-psychological problem has been a hindrance in the process of their integration with the larger mainstream of the society. More number of families fall into poverty line every year than the number of families assisted to cross the poverty line. Faulty planning, inherent weaknesses in the political, economic institution creates great hurdles. Panchayati Raj Institution did not help in fulfilling local hope and aspirations. Assisted families could not surpass the poverty line. Subsidy could not achieved the desired results. The scheme implementation gap has to be bridged. Rural development programmes have not benefited the rural people at large. Multigronged strategies are needed for effective implementation of antipoverty programme at the grass root level. Finally, the awareness level among the people has been improved by introducing new channels of skill mobilization.
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