Qualitative Economic growth is the increase in the amount of the goods and services produced by an economy over time. It is conventionally measured as the percent rate of increase in real gross domestic product, or real GDP. Growth is usually calculated in real terms, i.e. inflation-adjusted terms, in order to net out the effect of inflation on the price of the goods and services produced. In economics, "economic growth" or "economic growth theory" typically refers to growth of potential output, i.e., production at "full employment," which is caused by growth in aggregate demand or observed output.

The true test of development is the number of people who have secured employment and the number of families who have prospered as a result. As long as there is widespread unemployment in the country, we cannot claim that we are truly independent. It is with this goal in mind that Smt. Indira Gandhi had given the nation the goal of ‘Garibi Hatao’. Today, if we need to remove poverty, we need to create employment “Rozgar Badhao”. In order to ensure that a minimum level of employment is available to everyone in rural areas, it is necessary to have an employment guarantee. The National Rural Employment Guarantee Bill has been prepared with this...
goal in mind. We hope that this Act will bring about a revolutionary change in the lives of people in rural India. We are also revamping the Khadi and Village Industries Commission so that more employment is generated through small and village industries.

In order to ensure that our economic growth does not slow down, it is necessary to have strong infrastructure. Economic growth is intrinsically linked to the availability of infrastructure. Railways, roads and electricity are important elements of infrastructure. In order to improve our railways, a rail modernization programme has been prepared so that our railways become one of the best in the world. A dedicated freight corridor is being developed between Delhi-Kolkata and Delhi-Mumbai by investing over Rs. 25,000 crore rupees.

The development of our national highways is progressing at a rapid pace. Govt have begun work on an additional 30,000 km of highways and we will soon be six-laning the Golden Quadrilateral. There has been tremendous progress in civil aviation. World class airports are being constructed in many cities. Ports are being modernized and many new ports are under construction.

Shortage of electricity is still a major inconvenience. Electricity is an essential ingredient of economic development. We need to ensure that electricity generation grows rapidly and that power shortages are eliminated.
We need far greater investment in this sector. I have often said that, excepting for the poorest sections of society, giving electricity free of cost to other sections will worsen the financial condition of our electric utilities. We need to get used to paying a reasonable price for electricity just as we do for petroleum products. Through this, we can ensure supply of electricity in the right quantity, at the right time and of right quality. In my visit to the United States, we have managed to reduce some of the constraints which have been hampering the growth of our nuclear energy programme and in the next 10 years, in addition to the 1,50,000 MW of capacity being added in the thermal and hydro sectors, another 40,000 MW could be generated through nuclear energy.

While rapid economic growth is one facet of our vision for the nation, social justice and equitable development is the other facet. Last year, our greatest contribution to the nation has been to bring it back on the path of rapid economic growth. There is a ray of hope in the lives of all weaker sections of society. There is an atmosphere of calm, peace and communal harmony all around the country. We believe that this is an important achievement.

In our country, scheduled castes, scheduled tribes, backward classes and women suffer from many disabilities. Many of them have been discriminated against for centuries. It is essential that they are made stakeholders and participants in our development processes. We are
committed to paying attention to their education, health and basic necessities. We have taken some steps to improve their economic and social status. A Bill has been introduced in Parliament on reservation in government employment. It will be our effort now to increase the opportunities for employment and equal opportunities in employment outside Government.

Our Adivasi brothers have been cultivating land near forests for many generations. However, they do not have any rights on this land owing to which they live in constant fear of eviction. Their rights were snatched away from them 150 years ago during British rule. In order to correct this, it is needful for country to have a legislation which will benefit scheduled tribes living in forests while at the same time ensuring conservation of our natural heritage.

Our Constitution provides for equality of all religions. All religions are safe and secure within our Republic. It is essential that minorities should have every opportunity of carrying on their daily activities with a feeling of security and happiness.

There is a special development programme which will focus on the skill enhancement of artisans and weavers, many of whom are minorities. This will help improve their incomes.

Industrial growth is the result of the sweat and toil of our working classes. This year, our industrial growth in May has exceeded 10%. I would like to congratulate all our workers for this magnificent result. The
Government will pay specific attention towards addressing the problems of workers, particularly those in the unorganized sector. It is our hope that we will be able to provide a social security net for them so that they do not feel insecure in times of distress. However, I would like to emphasize that workers too have a responsibility. Wherever they may be working, in factories or in firms, they should work in cooperation with the management so that profitability of enterprises increases and they also benefit from this.

Women are the backbone not only of our homes but also of our nation. We need to strengthen their hands and empower them fully. There is a legislation to prevent domestic violence against women and to secure their property rights. We will also ensure reservation for women in Parliament and Legislative Assemblies.

In this new phase of development, we are acutely aware that all regions of the country should develop at the same pace. It is unacceptable for us to see any region of the country left behind other regions in this quest for development. In every scheme of the Government, we will be making all efforts to ensure that backward regions are adequately taken care of. This has been ensured in the Food for Work Programme and the National Rural Health Mission. Our rivers are the lifelines of the country. They are the foundations of our ancient civilization. Today the demand for water is growing all around. In the 21st century, water will the most precious commodity and its shortage will be felt all around. We need to launch a national movement to prevent the
wastage of water and for its efficient use. This is an absolute necessity. It is also necessary that all states of our country work together in a spirit of give and take and a spirit of mutual understanding to sort out all contentious issues amicably so that everyone is benefited.

We also need to pay special attention to our environment. We need to start a national campaign for cleanliness – so that our cities, towns, villages, roads, streets and homes are neat and clean. Gandhiji used to emphasize this aspect in his Ashram as well. We need to stop the pollution of our rivers and atmosphere. We need to protect our forests and natural heritage. We must remember that we are only the custodians of our environment and it is our responsibility to preserve and pass it on to our future generations.

The Detailed understanding of Economic Growth can be understood by

a) Per Capita Income
b) Rural Purchasing Power
c) Infrastructural Development
d) Employment / Self Employment
e) Household Income
f) Quality of Life

**Per Capita Income**

In Metro’s one in every two rural households owned a bicycle, an electric fan and/or a mobile phone in 2009-10, a clear indicator of rising affordability in rural India, according to a report by Crisil.
However, despite rising affordability, the pattern of penetration of consumer durables varies distinctly in rural India, even between states where household discretionary spending is at similar levels. This clearly indicates that even though higher income is a necessary factor, it is not the sole factor, influencing consumers’ decisions to purchase durables.

Here, adequate access to infrastructure, electricity and road connectivity holds the key. Loss of potential demand, due to poor access to infrastructure, is significant.

According to Crisil estimates, nearly 12 million additional rural households in Uttar Pradesh would have owned electric fans by 2009-10, had there been better access to electricity. Further, each of this state would have had 5 million more households owning a television set. In contrast to relatively poor electricity access, an improvement in road connectivity between 2004-05 and 2009-10 appears to have resulted in a sharp pick-up in ownership of two wheelers in several states including Bihar, Orissa and Rajasthan. Therefore, apart from rising rural incomes, boosting rural infrastructure will help unlock the true demand potential for consumer durables.

Our recent insight titled 'sustaining the rural consumption boom', (August 2012), pointed out that rural spending outpaced urban spending between 2009-10 and 2011-12 for the first time in nearly 25 years. Through our follow-up insight, we explore the inter-state differences in the two most
critical factors, influencing rural demand for consumer durables. These are discretionary (non-food) household spending and access to infrastructure (electricity and road connectivity). While the study uses state-level consumption expenditure data available up to 2009-10, we expect similar trends are likely to have persisted in subsequent years too as rural wages have continued to rise at a fast pace," the report said.

Discretionary spending of a typical rural Indian household rose to Rs 24,000 in 2009-10, from Rs 14,000 in 2004-05, growing at about 11% per annum, which is faster than the inflation rate of nearly 6% per annum over the same period.

Kerala and Punjab bagged the top spots, in terms of the highest discretionary rural household spending, witnessing higher growth over an already high base seen in 2004-05.

Table 6.1

<table>
<thead>
<tr>
<th>Has your Per Capita Income Increased ?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>YES</strong></td>
</tr>
<tr>
<td>Kalyanpur Block</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Billhaur Block</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
Data in the above table shows that the respondents majorly have believed in Per Capita increase of income, who are 77% of total 400 respondents and rest 23% feel that their Per Capita Income has not increased. Hence the overall improvement has been there increase in per capita income of the respondents.

b) **Rural Purchasing Power**

Rural spending outpaced urban consumption in the two years up to 2011-12, the first time in nearly 25 years, according to a study by Crisil Research. This, according to Crisil, was fuelled by a strong increase in incomes, led by rising non-farm employment opportunities and the government’s focus on rural employment generation schemes.

For India, a young population, rising income and low penetration of many consumer durables means that rural consumption has the potential to remain an important source of demand. To sustain this phenomenon, it is critical to substitute short-term income boosters such as government-sponsored employment guarantee schemes with durable job opportunities in rural areas, said the study.

Crisil said given the size of India’s rural population, the value of goods and services consumed has always been greater in rural India, but urban India had narrowed the differential during most of the last decade by growing at a faster pace. Between 2009-10 and 2011-12, additional spending by rural
India was Rs 3,75,000 crore, significantly higher than Rs 2,99,400 crore by urbanites.

Between 2009-10 and 2011-12, rural consumption per person grew annually at 19 per cent — two percentage points higher than its urban counterpart, according to preliminary data released for 2011-12 by the National Sample Survey Organisation.

With rising purchasing power and disposable income, the study said that notable phenomenon that is increasingly discernible in rural consumption is a shift from necessities to discretionary goods. “About one in every two rural households now has a mobile phone. Even in India’s poorest states such as Bihar and Orissa, one in three rural households has a mobile phone,” said the study. Nearly 42 per cent of rural households owned a television in 2009-10, up from 26 per cent five years earlier.

There are also interesting state-wise differences in the ownership of durables in rural India, depending on the differences in purchasing power and cultural preferences. While in rural Bihar, only 6 per cent own a two-four-wheeler, one in two households in rural Punjab has a two-/four-wheeler — a ratio even higher than that in urban Maharashtra and Karnataka.

The boost to rural consumption in recent years was underpinned by an across-the-board rise in household incomes due to increase in non-farm job opportunities and government initiated employment generation schemes.
NSSO data shows that during 2004-05 to 2009-10 rural construction jobs rose by 88 per cent and the number of people employed in agriculture fell from 249 million to 229 million.

The study further said the untapped rural potential remains huge. “Over 60 per cent of India’s population in 2026 will continue to reside in rural areas. A large portion of this population will have opportunities to move up the consumption ladder as rural areas of relatively poor states such as Bihar and Uttar Pradesh catch up with today’s income and consumption pattern in relatively affluent states. The pace and depth of rural renaissance, however, will depend on policy initiatives to overcome the challenges faced by rural India,” the study said.

Table 6.2

<table>
<thead>
<tr>
<th>Has your Purchasing Power increased?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Kalyanpur Block</strong></td>
</tr>
<tr>
<td>Singhpur Kacchar</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Chaukhandi</td>
</tr>
<tr>
<td><strong>Billhaur Block</strong></td>
</tr>
<tr>
<td>Madarpur</td>
</tr>
<tr>
<td>Baheda</td>
</tr>
</tbody>
</table>
In earlier table we understood that the Per Capita Income has increased but matter of fact is has there been any increase in Purchasing Power of the beneficiaries of these rural developmental programme, so in table 6.2 we analysed that was Purchasing power increased of 75% and rest 25% felt that their purchasing power did not get affected by increase in Per Capita income.

**Table 6.3**

Do you feel that you have more money to buy thing apart from necessities?

<table>
<thead>
<tr>
<th>TABLE A</th>
<th>YES</th>
<th>NO</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kalyanpur Block</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Singhpur – Kacchar</td>
<td>75%</td>
<td>25%</td>
<td>100</td>
</tr>
<tr>
<td>Chaukhandi</td>
<td>76%</td>
<td>24%</td>
<td>100</td>
</tr>
<tr>
<td>Billhaur Block</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Madarpur</td>
<td>73%</td>
<td>27%</td>
<td>100</td>
</tr>
<tr>
<td>Baheda</td>
<td>74%</td>
<td>26%</td>
<td>100</td>
</tr>
</tbody>
</table>

The respondents answer to the above question was positive ie 74.5% feels that money is sufficient to buy more than necessities while the rest 25.5% feels that they don’t have more money to buy more than necessities.

**c) Infrastructural Development**

The importance of rural infrastructure is demonstrated by the positive influence that an increase in its stock has on the promotion of economic
growth and decline in the incidence of absolute poverty. The objective of this study is to assess the status of rural infrastructure, analyze the trends in investment and suggest such measures as would contribute to a better flow of infrastructure services to the rural population. The study is confined to four sectors: telecommunication, power, roads and transport, and drinking water and sanitation. The current status of rural infrastructure in India leaves much to be desired. For instance,

Rural Tele-density is 1.90 per hundred of population though 98% of the villages, as of November 2003 had public telephones. The Planning Commission’s estimate (revised norms) of the investment required for full coverage was Rs 92,690 crores at 2002-03 prices. In contrast BSNL’s average annual budget over the decade of the nineties has been a meager Rs. 2700 crores. A comparison of the two figures suggests that reliance on government investment alone will not achieve full coverage in the future. The story for the rural power sector is not much different. 18% of the villages do not have access to electricity and around 46% of the households are not covered. The Planning Commission’s estimate for investment required for attaining full coverage is around Rs 1,07,823 crores at 2000-01 prices. This figure seems very large in comparison to the average annual investment of Rs. 8,800 crores over the past ten years. As for the rural roads sector as much as 44% of the rural population is not covered by the rural road network. The average annual investment over the past ten years has been Rs 2,133
crores which is extremely small in comparison to the estimated investment requirement of Rs 15,643 crores for full coverage (Planning Commission). The situation in regard to rural drinking water and sanitation sector is however somewhat mixed. Around 95% of the rural population have access to some sort of drinking water source.

However the state governments, which are responsible for operation and maintenance of these sources, are unable to carry out their functions effectively because of shortage of funds. As far as the sanitation sector is concerned the problem is one of poor coverage with also very low average annual per capita investment as indicated by investment data during 1990-98. This shows that the government alone will not be able to achieve the target of full coverage on its own and it would be necessary to involve the private sector. Some already been made to facilitate the participation of private sector in infrastructure development. Thus the legislative structure for full participation of private providers in the power sector is finally in place with the Electricity Act 2003. The act allows for private participation, distribution and transmission. The Act also allows for provision of electricity by alternative providers. These providers attain economies of scale at much smaller scales of operation than conventional providers and are also able to supply electricity to small populations in remote areas at a much lower price. It seems that power reforms have evolved to provide for private provision of electricity in a manner suited to rural areas. In rural telecommunication sector, cellular, fixed
line and domestic long distance operations were opened up to private competition through policies enacted in 1994 and 1997. While legislation, which allows privatization in the power and telecom sectors, have been enacted there still remain problems and unanswered questions. These are regarding pricing of private services, ensuring profitability of private providers, and enabling potential private investors to meet their investment needs and the design of a proper regulatory mechanism. In practice the prices, fixed by regulatory bodies and the government, are sometimes uneconomic and make it difficult for private telecom and power providers to supply their services at those prices. In this study we describe how orthodox and proven techniques can be used to fix prices. These are rate of return pricing, benchmark pricing and price cap regulation. The study advocates the benchmark rule because it compels the private firm to operate efficiently and prevents the exploitation of the consumer. Chile, a successful model of telecommunication reform has adopted benchmark pricing. In contrast countries adopting other pricing rules have not performed as well. The study describes how benchmark pricing can be used in combination with demand estimates to fix targets for private sector companies. Besides ensuring appropriate prices for private initiatives in the field of power and telecom sectors there are other measures which can be taken to improve the profitability of private enterprises. In the case of power, the efficiency of the existing distribution systems could be improved through public-private partnerships where private initiatives piggyback on public investments to increase efficiency. Last mile providers can receive the supply
of electricity from public networks at the periphery of the villages and
distribute it within the villages. They can also run mini-hydel plants and
generators to distribute the electricity in the neighboring areas. In the case of
telecom the public enterprise can set up wireless, cellular or land line
networks. Phone services can be provided by private companies. This should
allow adequate returns on investment as well as a fixed return on the leased
capital asset. In telecom the profitability of PCO operators can be increased
by allowing them to provide other value added services such as Internet
services. The direct synergy between telecommunication and power can be
exploited to increase profitability of private providers in both the fields. A way
to do that would be to permit the integration of the provision of telecom and
power services. Finally, besides improving the profitability of private providers
through micro-finance for telecom and power connections, the government
can also facilitate better utilization of infrastructure facilities in power and
telecom sectors. Potential private investors in the fields of telecom and power
often fall short of funds required for investment on their own. Government and
development banks can perform an important function by providing loans and
subsidies to private investors. This is happening to an extent the problem is in
allocating a limited pool of funds for subsidy and credit among numerous and
potential investors demanding funds. The method proposed in the study
suggests and that banks and finding agencies rank potential projects on the
basis of a weighted average of potential efficiency gains and poverty levels of
the affected area. Once the ranking is done, then credit or subsidy as the
case may be is provided in descending order of ranking till the entire pool is
exhausted. Potential private investors in power are sometimes deterred from
investing because of large scale power thefts and non-payment of bills. Power
thefts could be discouraged by regular inspection of grid lines, use of remote
sensing meters to monitor consumption of electricity and heavy penalties
when such thefts are discovered. The problem of non-payment of bills can be
mitigated to an extent in case the use of penalties can be combined with
incentives such as discounts for advance payment. Another important issue
for telecom and power discussed in this study concerns the design of the
regulatory authority. A decentralized regulatory regime supported by
appropriate enforcement machinery may help in reducing corruption, take
care of local tastes and needs in taking decisions, and allows prices to vary
according to the conditions of the local area. In regard to the rural roads, the
problem is one of accelerating the attainment of full coverage and improving
the operation and maintenance of roads. One option is to allow village
communities and private providers to form rural road associations, build roads
and recover their construction/operation and maintenance costs - through
user charges. The government can help in this task through provision of
capital subsidies. The government will however face the problem of allocating
its resources for capital subsidy among many competing village communities.
In this case the study proposes ranking the road projects according to a
weighted average of the estimated economic benefits and the poverty of the
village community affected by each project. The subsidy is then provided in
descending order of ranking till the entire pool of financial resources is 
exhausted. The amount of subsidy provided to any project is given by the 
difference between the construction cost of the road and the willingness to 
pay of the rural community. The operation and maintenance costs of the 
 village roads have to be recovered through user charges by promoting 
community decision making processes. This will generate a sense of 
ownership of the assets While legislation authorizing the government of India 
and state governments to collect tolls on roads constructed and maintained by 
them have existed for a long time, only certain states like Rajasthan and 
Gujarat have legislation/policies which permit private entities and communities 
to collect tolls on roads constructed by them. Therefore, the legal structure in 
many states will have to be suitably modified before one can initiate a plan for 
collecting tolls to finance operation and maintenance expenditure. In the 
design of tolls one option is to adopt a policy of benchmark pricing based on 
demand estimation. In order to enable the public to make best use of the 
expanded rural road network, government and development banks may 
consider providing micro-credit for purchase of vehicles. For roads too, it may 
be appropriate to adopt decentralized regulatory regime as it makes it easier 
to monitor small operators. As decentralization is usually expensive its extent 
should be determined by the regulatory budget As far as the water sector is 
 concerned, there are two major problems. These relate largely to proper 
maintenance of water-providing assets and eliminating wastage of water. One 
possible option to overcome these problems is to levy user charges based on
water consumption. This can be done through demand estimation of water and levying user charges, which provide the subsistence level of consumption to consumers at the poverty line level of income. The antipoverty programs of the government can cover the people below the poverty line. Government subsidy on the creation of private water providing assets can be provided on the same basis as the one for community provision of roads. In the case of sanitation, while the government’s existing subsidy scheme of providing 80% of the costs (subject to a maximum of Rs. 500/-) of providing a latrine to the BPL families is attractive, the low per capita expenditure suggests that this scheme has not made a significant dent in the overall provision of sanitation facilities. Thus, the problem facing all the four-infrastructure sectors considered in this study is one of inadequacy of government funds devoted to rural infrastructure. The solution lies in looking for alternative sources of investment in infrastructure. This study advocates the promotion of partnerships between public enterprises and private and alternative providers in power and telecommunication. In the case of roads it recommends the provision of roads by village communities through provision of subsidies. In the case of both water and roads it stresses the need to recover operation and maintenance expenditure through user charges. However, for sanitation there is no substitute but to enhance the government spending. The above policy recommendations are also designed to improve transparency and increase participation by the people in decisions regarding infrastructure provision. (India Rural Infrastructure Report, 2011).
Table 6.4

Do you feel benefitted by Roads?

<table>
<thead>
<tr>
<th>Block</th>
<th>Location</th>
<th>YES</th>
<th>NO</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kalyanpur Block</td>
<td>Singhpur – Kacchar</td>
<td>44%</td>
<td>56%</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Chakhandi</td>
<td>43%</td>
<td>57%</td>
<td>100</td>
</tr>
<tr>
<td>Billhaur Block</td>
<td>Madarpur</td>
<td>44%</td>
<td>56%</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Baheda</td>
<td>41%</td>
<td>59%</td>
<td>100</td>
</tr>
</tbody>
</table>

The infrastructural development in the villages have been decent in last decade and the respondents have been benefitted. 43% respondents feel that they have been benefitted by the development of roads while the rest 57% feels contrary to the benefit from development of roads.

Table 6.5

Do you feel benefitted by Development of hospitals & Schools etc?

<table>
<thead>
<tr>
<th>Block</th>
<th>Location</th>
<th>YES</th>
<th>NO</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kalyanpur Block</td>
<td>Singhpur – Kacchar</td>
<td>88%</td>
<td>12%</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Chakhandi</td>
<td>89%</td>
<td>11%</td>
<td>100</td>
</tr>
<tr>
<td>Billhaur Block</td>
<td>Madarpur</td>
<td>92%</td>
<td>8%</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Baheda</td>
<td>89%</td>
<td>11%</td>
<td>100</td>
</tr>
</tbody>
</table>
The development of the hospitals and schools have added to the satisfaction and happiness of 89.5% of the respondents while the rest 10.5% felt otherwise to the development of hospital and schools.

d) **Employment / Self Employment**

Employment is critical for poverty reduction and for enhancing women's status. However, it is potentially empowering and liberating only if it provides women an opportunity to improve their well-being and enhance their capabilities. On the other hand, if it is driven by distress and is low-paying then it may only increase a woman's drudgery. To understand women’s work status in India’s rural areas and to examine the trends and nature of women’s employment, this paper analyses the data from large scale national surveys. The National Sample Survey (NSS) Organisation carries out quinquennial surveys on employment and unemployment and covers more than 100,000 households and 500,000 individuals throughout the country. The survey covers socio-economic and demographic characteristics, employment and unemployment characteristics, and provides information on wages. The latest year for which data is available for both surveys is 2004-05. The National Family Health Survey (NFHS) covers households with women in the reproductive age group of 15-49 and in the latest survey carried out in 2005-06; it covered 63,896 women in this age group. The authors’ estimates from the NSS surveys of 1983, 1993-94, and 2004-05 and the NFHS survey of 2005-06 are based on analysis of unit level data. In addition, we have also
drawn on data on women’s control on agricultural holdings from the agricultural census, a large scale survey conducted by the Ministry of Agriculture, Government of India, as well as other sources of information such as national income data from the Central Statistical Organisation. (Gender Pathways out of Poverty, Rural Employment, 2009)

Table 6.6

Has your employability opportunities increased due to development programmes?

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Kalyanpur Block</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Singhpur Kacchar -</td>
<td>49%</td>
<td>51%</td>
<td>100</td>
</tr>
<tr>
<td>Chaukhandi</td>
<td>48%</td>
<td>52%</td>
<td>100</td>
</tr>
<tr>
<td><strong>Billhaur Block</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Madarpur</td>
<td>49%</td>
<td>51%</td>
<td>100</td>
</tr>
<tr>
<td>Baheda</td>
<td>48%</td>
<td>52%</td>
<td>100</td>
</tr>
</tbody>
</table>

The percentage of respondents who feel that they have been benefitted by the development programmes which led to increase in the employment opportunities is 48.5% and the rest of respondents who feel contrary to the generation of employment opportunity by the development programme are 51.5%.
e) **Household Income**

One in every two rural households owned a bicycle, an electric fan and/or a mobile phone in 2009-10, a clear indicator of rising affordability in rural India, according to a report by Crisil.

However, despite rising affordability, the pattern of penetration of consumer durables varies distinctly in rural India, even between states where household discretionary spending is at similar levels. This clearly indicates that even though higher income is a necessary factor, it is not the sole factor, influencing consumers' decisions to purchase durables.

Here, adequate access to infrastructure, electricity and road connectivity holds the key. Loss of potential demand, due to poor access to infrastructure, is significant.

According to Crisil estimates, nearly 12 million additional rural households in Uttar Pradesh and 4 million more in rural Bihar would have owned electric fans by 2009-10, had there been better access to electricity. Further, each of these two states would have had 5 million more households owning a television set. In contrast to relatively poor electricity access, an improvement in road connectivity between 2004-05 and 2009-10 appears to have resulted in a sharp pick-up in ownership of two wheelers in several states including Bihar, Orissa and Rajasthan. Therefore, apart from rising
rural incomes, boosting rural infrastructure will help unlock the true demand potential for consumer durables.

Our recent insight titled 'sustaining the rural consumption boom', (August 2012), pointed out that rural spending outpaced urban spending between 2009-10 and 2011-12 for the first time in nearly 25 years. Through our follow-up insight, we explore the inter-state differences in the two most critical factors, influencing rural demand for consumer durables. These are discretionary (non-food) household spending and access to infrastructure (electricity and road connectivity). While the study uses state-level consumption expenditure data available up to 2009-10, we expect similar trends are likely to have persisted in subsequent years too as rural wages have continued to rise at a fast pace," the report said.

Discretionary spending of a typical rural Indian household rose to Rs 24,000 in 2009-10, from Rs 14,000 in 2004-05, growing at about 11% per annum, which is faster than the inflation rate of nearly 6% per annum over the same period.

Kerala and Punjab bagged the top spots, in terms of the highest discretionary rural household spending, witnessing higher growth over an already high base seen in 2004-05. However, certain other states that were relatively less well-off in 2004-05, also witnessed a surge in discretionary spending.
Among the less well-off states, discretionary rural household spending per year grew at a higher rate than all-India average in Maharashtra and Bihar (12.1%), Gujarat (12.2%) and Madhya Pradesh (11.4%). (Karmakar, K.G., 1999).

Table 6.7

Has there been increase in total household income due to these development programmes?

<table>
<thead>
<tr>
<th>Block</th>
<th>Village</th>
<th>YES</th>
<th>NO</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kalyanpur Block</td>
<td>Singhpur-Kacchar</td>
<td>72%</td>
<td>26%</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Chaukhandi</td>
<td>75%</td>
<td>25%</td>
<td>100</td>
</tr>
<tr>
<td>Billhaur Block</td>
<td>Madarpur</td>
<td>77%</td>
<td>23%</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Baheda</td>
<td>76%</td>
<td>24%</td>
<td>100</td>
</tr>
</tbody>
</table>

The respondents felt that increase in employment opportunities for all family members have increased due to development programmes and have increased total household income are 75% and the contrary thinker are 25%.

f) Quality of Life

All aspects of health status: life style, satisfaction, mental state or well-being together reflect the multidimensional nature of Quality of Life (QOL) in an individual. India has acquired the label of “an aging nation” with 7.7 percent
of its population being more than 60 years old. Changes in population structure will have several implications for health, economic security, family life and well being of people. The present study was carried out with two-fold objectives to assess the difference of quality of life between rural and urban elderly population and to find out the association between the socio-demographic profile and quality of life of elderly population. The community based cross sectional study was conducted on 800 elderly subjects selected from urban (n= 400) and rural (n= 400) using multistage simple random technique. Interviews were conducted using pre-tested questionnaire by trained interviewers to collect data. The WHO-QOL BREF was used to assess the quality of life. The study showed that the elders living in the urban community reported significant lower level of quality of life in the domains of physical 51.2±3.6 and psychological 51.3±2.5 than the rural elderly populations. The rural elderly population reported significant lower level of quality of life in the domain of social relation 55.9±2.7 and environmental 57.1±3.2 than urban population. The difference between the quality of life in rural and urban elderly population is due to the difference in the socio-demographic factors, social resource, lifestyle behaviors and income adequacy.

With over 70% of the population in rural areas, India's network must reach the villages if it is to make a meaningful contribution to the quality of
life. If it serves only the cities, it will increase the pressure for urban migration, a problematical worldwide trend.

Information systems literature is replete with examples of failed efforts in which technology was imposed without involving and knowing the problems of the clients. In the corporation or the village, successful information systems projects begin with the client. The first step in this project was an in-depth survey and description of biophysical resources, resource use and management systems, demographics, institutions and techno-infrastructure, constraints and problems, farming sustainability, opportunities and interventions, and communication infrastructure.

Since agriculture is the major industry in the villages, I also researched communication patterns, focusing on the farmer. They found that the most important information source for farmers was other farmers. The rest of their professional information was from the Kanpur region. The Kanpur market and traders and agricultural-input suppliers are important sources of information, and the local government and university agriculture offices and bank credit office less important. The local suppliers and government and university offices receive information from their parent organizations. This reliance on local information is particularly common among small farmers, and there is general apathy towards government extension services because of lack of timeliness and therefore relevance. They conclude that information needs to
be need-based, local and specific rather than generic, timely, relevant and accessible.

Armed with this background information, we advise establishing Information Shops in six villages. The Information Shops will both collect and disseminate information. For example, they will collect demographic and soil information and distribute information on health, relief agencies, availability and prices of agricultural inputs, transportation availability and schedules, crop costs, risks and returns, market prices, local micro-meteorology, pest surveillance, ground water, and government welfare and infrastructure entitlements. The village information shops will be operated by individuals on a semi-voluntary basis. They will need 10 years of schooling, and women, people between 20 and 25 years old, and members of landless families will be given preference in hiring.

The Information Shops will in turn be served by two Value-Adding Centres located in towns with major rural markets and road junctions. The Centres will have three staff members and act as a bridge between the outside world and the Information Shops, relaying information and maintaining many databases. They will provide multimedia educational titles, train Information Shop staff, and provide training on the use of computers and the Internet in general.
Table 6.8

Do you agree that there has been improvement in total quality of your living? (Education, Health, Nutrition etc)

<table>
<thead>
<tr>
<th>Block</th>
<th>YES</th>
<th>NO</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kalyanpur Block</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Singhpur - Kacchar</td>
<td>48%</td>
<td>52%</td>
<td>100</td>
</tr>
<tr>
<td>Chaukhandi</td>
<td>44%</td>
<td>56%</td>
<td>100</td>
</tr>
<tr>
<td>Billhaur Block</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Madarpur</td>
<td>38%</td>
<td>62%</td>
<td>100</td>
</tr>
<tr>
<td>Baheda</td>
<td>41%</td>
<td>59%</td>
<td>100</td>
</tr>
</tbody>
</table>

The respondents answer to the above question regarding improvement in total quality of life was positive by 42.75% while the rest 57.25 felt that there has been no significant increase in total quality of life.
REFERENCES


33. Saha Roy, Chhanda, “Right Based Approach in Accessing Social Sector Services- A Case Study of MGNREGA”, Global Research


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