CHAPTER – II

CENTRAL RURAL DEVELOPMENT PROGRAMMES

India is a land of villages. The economy of this country is predominantly rural in character. This is evident from the census data of the year 1991, which reveals that 73.87% of India's population lives in villages. There are over 5,75,000 villages and on the other hand there are only 4,700 cities and towns. (S.R. Mahashwari, Rural Development in India; Second Edition, A Public Policy Approach, 1995, p-14.)

A vast majority of India's population depend on agricultural and allied activities for their livelihood. Many of them do not have access to necessary food, shelter, drinking water and sanitation facilities. Besides, the incidence of poverty is much more severe in the villages than that in urban areas. In India, about 50% of the national income comes from agricultural and allied sectors.

In a predominantly agrarian country like India, rural development is the sine qua non of national development. Therefore, it is the most important task of the government to fight poverty and inequality and to provide a dignified life to the people in rural areas.

RURAL DEVELOPMENT PROGRAMME IN THE PRE-INDEPENDENCE ERA

Before independence, the nationalist and social reformers in India took a number of steps for rural reconstruction. The most important among those were-

1) The Sriniketan Experiment of Tagore (1920):

This programme was started by Rabindranath Tagore in 1920 for the all round development of the people in the rural areas. He laid the foundation of the Sriniketan Institute for rural reconstruction. Through this experiment, he wanted to make the village people self-reliant and live their life with due self-respect.
2) **Martandam Experiment (1921):**

Dr. Spencer Hatch of YMCA near Trivandrum (Kerala) started this programme. Dr. Spencer gave more importance on the spiritual, mental, physical, social and economic development of the rural people.

3) **Gurgaon Experiment (1927):**

The Gurgaon experiment, 1927 was another attempt for rural reconstruction. It was conceived by Mr. M. L Bryne, the collector of Gurgaon district. The purpose of this experiment was to bring development in various fields like institutional works, rural sanitation, agricultural development, education, social reform, co-ordination etc. This experiment aimed at teaching the dignity of labour and self-sufficiency to the rural poor.

4) **The Boroda Experiment (1932):**

The Maharaja of Boroda was a progressive and enlightened man. He started a rural reconstruction programme in 1932 for the purpose of improvement of communication, digging for drinking water, pasture development, distribution of improved seeds, training in cottage crafts, and establishment of Panchayats and co-operatives, development of village school as a centre for teaching agriculture.

5) **The Sorvodoya Scheme in Bombay:**

Gandhiji started his rural reconstruction activities in Sevagram near Wardha to implement his constructive programmes like - use of khadi, promotion of village industries, basic and adult education, rural sanitation, upliftment of backward classes, and welfare of women. Through this experiment, he aimed at "GRAM SWARAJ".

6) **Firka Development Scheme:**

The government in 1946 in 34 Firkas launched this scheme and later it was extended to fifty Firkas for rural reconstruction. The short-term objectives of this programme were to develop basic amenities and the institutional framework for carrying out communication, water supply, sanitation project, formation of panchayats and cooperatives. The long-term objectives of this programme were
to attain self-sufficiency in food, clothing and shelter, development of agriculture, animal husbandry and khadi and cottage industries.

7) **Nilokheri Experiment:**

Just after the independence, almost 7,000 displaced persons were rehabilitated in Nilokheri town. Mr S.K. Dey, the former minister for Community Development and Cooperative started this experiment for their development. This experiment gave emphasis on running some cooperative enterprises. People were given vocational training to run these cooperative enterprises such as - diary, poultry, piggery, printing press, engineering workshop etc. This experiment, in spite of its limitations left an imprint on community development programme in the country and finds place in the first five-year plan.

8) **The Etawah Pilot Project:**

Mr. Albert Mayer conceived this scheme in 1948 for the development of rural areas of Etawah district in Uttar Pradesh. To carry out various activities like agricultural demonstrations, soil conservation, improvement in animal husbandry and village sanitation, non-official agencies were established.

These programmes could not run at per without taking the help of government but they had much contribution to the society. After a prolonged struggle against the British, India achieved independence in 1947. A large constitution was presented to the people of India in 1950. An important part of the Directive Principles of the State Policy enshrined in the Indian constitution, says that social, economic and political justice shall be secured for all the people.

Article 40 of the Indian constitution enjoins on the state the task of organizing village panchayats. The village panchayats were conceived as agencies for rural development.

Article 46 of the Indian constitution sates that “the state shall promote with special care the educational and economic interest of the weaker sections of the people and in particular the scheduled castes and the scheduled tribes and shall protect them from social injustices and all forms of exploitation”. (THE CONSTITUTION OF INDIA "ORIENT" LAW HOUSE, 1983. p-15.)
The main purpose of planning in India is to remove poverty prevalent in the rural as well as urban areas in the country. "The central objective of planning in India is to initiate a process of development which will raise the living standards and open out to the people new opportunities for a richer and more varied life. In the Government of India Resolution of March 1950, it was said that planning in India intended to promote a rapid rise in standard of living of the people by efficient exploitation of the resources of the country, increasing production and offering opportunities to all for employment in the service of community" (Bhargava B.K, "Planning and Economic Policy, the Indian experiment" p-41, SUDHA PUBLICATION LTD.)

The National Planning Commission came into existence in March 1950 with the sole objective of establishing a welfare state through democratically planned social and economic development of the country. It was realized that social and economic justice could not be imparted without development of the rural areas. Therefore, attempts were made by the government to raise the standard of living of the people of the rural areas.

The focus of all attempts was the welfare of the weaker section of the society. Thus, it appears that since independence efforts have been made to bring about socio-economic transformation in rural sector.

The Government of India has launched several rural development programmes since 1951 onwards to develop the life of the rural people. The various programmes of rural development, adopted by the government under various Five-Year Plans are presented in Table 1.
### Table No.1

**RURAL DEVELOPMENT PROGRAMME**

<table>
<thead>
<tr>
<th>FIVE YEAR PLAN</th>
<th>NAME OF THE PLAN</th>
<th>YEAR OF INTRODUCTION</th>
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<tbody>
<tr>
<td>First</td>
<td>1)Community Development Programme</td>
<td>1952</td>
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<td>2)National Extension Service</td>
<td>1953</td>
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<td>Second</td>
<td>3)Khadi and Village Industries Programme</td>
<td>1957</td>
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<td>4)Village Housing Project Scheme</td>
<td>1957</td>
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<td></td>
<td>5)Multipurpose Tribal Development Blocks Programme</td>
<td>1959</td>
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<td></td>
<td>6)Package Programme</td>
<td>1960</td>
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<td></td>
<td>7)Intensive Agriculture Area Programme</td>
<td>1960</td>
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<td>Third</td>
<td>8)Applied Nutrition Programme</td>
<td>1962</td>
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<td></td>
<td>9)Rural Industries Project</td>
<td>1962</td>
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<td></td>
<td>10)Intensive Agriculture Area Programme</td>
<td>1964</td>
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<td></td>
<td>11)High Yielding Variety Programme</td>
<td>1966</td>
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<tr>
<td>Annual Plan, 1966</td>
<td>12)Farmers' Training and Programme</td>
<td>1966</td>
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<td>13)Well Construction Programme</td>
<td>1966</td>
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<td>Annual Plan, 1968</td>
<td>15)Tribal Development Block</td>
<td>1968</td>
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<td>Annual Plan, 1969</td>
<td>16)Rural Manpower Programme</td>
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<td>17)Composite Programme for Women and Pre-school Children</td>
<td>1969</td>
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<tr>
<td>Fourth</td>
<td>18)Rural Work Programme</td>
<td>1970</td>
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<td>19)Crash Scheme for Rural Employment</td>
<td>1971</td>
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<td>20)Small Farmers' Development Agency(SFDA)</td>
<td>1971</td>
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<td>21)Marginal Farmers and Agricultural Development Agency</td>
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<td></td>
<td>22)Tribal Area Development Programme</td>
<td>1972</td>
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<td></td>
<td>23)Pilot Projects for Tribal Development</td>
<td>1972</td>
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<td></td>
<td>24)Pilot Intensive Rural Employment Programme</td>
<td>1972</td>
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<td></td>
<td>26)Command Area Development Programme</td>
<td>1974</td>
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A BRIEF ANALYSIS OF RURAL DEVELOPMENT PROGRAMMES IN THE POST INDEPENDENCE ERA

A brief analysis of the various rural development programmes that have been introduced by the government after the independence of India is done in the discussion given below:

1) Community Development Programme (CDP), 1952:

The Community Development Programme was launched on October 2, 1952 with a view to reviving and revitalizing the social, political, economic and cultural life of the people living in the villages with the help of active participation of the rural people. Through this method, the first five-year plan seeks to start the process of change of social and economic life of the rural people. The basic objective of this programme was to secure the fullest development of material...
and human resources of rural areas. Fifty-five development projects were launched throughout the country. Each project was to consist of approximately of 300 villages with a population of 2 lakhs. The project area was to be divided into three development blocks each comprising about 100 villages.

This programme aimed at generating community efforts helping the government to bring about improvement in social, economic and cultural levels of rural community.

The Community Development Programme was a multipurpose programme. Agriculture received the highest priority. Other activities included in this programme were - provision of better communication, improvement in health and sanitation, better housing, wider education, measure for children's and women's welfare, development of cottage and small scale industries.

**(2) National Extension Service Programme, 1953:**

NESP, somewhat less intensive in character was formulated and put into operation in October, 1953 for the upliftment of the rural masses of India. Both these programmes had identical aims.

A central outlay of Rs.357 crores (15.1%) was provided in the first five year plan for Agriculture, National Extensive and Community Development Scheme.

(Source: Ram Das, M.A., Ph.D., SOCIO ECONOMIC TRANSFORMATION OF MILLIONS THROUGH RURAL DEVELOPMENT, p-76)

As time passed, it became apparent that agricultural products were not increasing as quickly as was expected. The population of India on the other hand was increasing at a much faster rate. The country’s population registered an increase of 2.5 percent per annum, but its food production was increasing by less than 2 percent. The annual demand for food grain on account of the rising population alone, was estimated at about 4.5 lakh tons. *(S.R. Maheshwari, Op cit p-86)*

Therefore, in 1959, Government of India invited a team of American experts and this team submitted its report entitled “INDIA’S FOOD CRISIS AND STEPS TO MEET IT” and in the same year, it emphasized the immediate need for a reorientation in India’s food policy and programme. The Government of India invited the second team to assist in planning. It also submitted a report in
November, 1963 entitled “Suggestions for a Ten-point Programme to Increase Food Production”.

The government of India accepted eight out of ten recommendations and were packed into what came to be known as the INTENSIVE AGRICULTURE DISTRICT PROGRAMME (IADD).

3) **Intensive Agriculture District Programme:**

This programme came into action in 1960. The Third Five-year Plan (1961-66) incorporated the IADP popularly known as ‘package’ programme was started on a pilot basis in 1961 in seven selected districts. This programme aims at combining technical know how, credit and production supplies for stepping up agricultural production. However, it did not involve any transformation of Indian agriculture since it was technocratic in nature. Only the richer section of farmers has derived their benefit under this scheme.

4) **Applied Nutrition Programme:**

In 1960, the Applied Nutrition Programme, a central sponsored programme carried out in collaboration with UNICEF, FAO who intended to educate rural people in improved nutrition. This programme specially aims at securing needed nutritional supplements for children below 5 years and expectant and nursing mothers. Youth and Mahila Mandal are actively associated with production of nutritious food.

5) **Rural Industries Project:**

The second Five Year Plan included the development of village and small-scale industries as one of the complementary activities of the Community Development Programme. Therefore, it was suggested to carry out rural industry programme at the block level. The Rural Industries Project Programme was initiated as a centrally sponsored scheme in 1962-63 as an experiment in 49 selected areas for the development of villages and small industries in the Third Five Year Plan.

6) **Intensive Agricultural Areas Programme:**

In 1964, the Intensive Agricultural concept was extended to other districts under the nomenclature of Intensive Agricultural Area Programme.
7) The High Yielding Varieties Programme:

In 1966, the High Yielding Variety Programme was introduced and attempts were made for meeting the food crisis of the country. This strategy proved a great success except in areas where extension services were poor and farm inputs could not be timely supplied to the farmers. The overall results were found to be extremely encouraging.

However, the big and rich farmers had mainly reaped the benefit of increased production and the small and marginal farmers had not been correspondingly benefited by it. The landless labour had hardly been benefited by it. There had not been social justice in the distribution of gains of the increased production.

Hence, there was an urgent need to introduce some vital changes in the strategy of agricultural production so that the small and marginal farmers and landless labourers could become effective partners in sharing the benefit of agricultural production.

Thus, All India Credit Review Committee (1969) recommended the establishment of SFDA and MFLA to tackle the problem of the rural poor.

8) Small Farmers Development Agency and Marginal Farmers and Agricultural Labour Agency:

Based on the recommendation of the All India Rural Credit Review Committee (1969), the Small Farmers Development Agency (SFDA) and Marginal Farmers and Agricultural Labour Agency (MFAL) were set up during the Fourth Five Year Plan to deal with the problems. It was in operation since 1971 covering 1818 blocks in the country.


The Fourth Plan visualized forty-five SFDA, forty MFAL projects but the number that actually started stood at forty-six, and forty-one, spread over ninety-seven districts. The government later decided to continue these projects until the end of the Fifth Five-Year Plan. (1974-79) and these special schemes were extended to 160 districts. (S.R.Maheshwari, opcit, p-108)
The basic objective of the agencies was to raise the earning capacity of the target groups, which was sought to be achieved through programmes relating to improved agriculture, subsidiary occupations etc. The rate of subsidy to small and marginal farmers was 25 and 33.3 percent respectively, the total subsidy for an individual beneficiary being limited to Rs.3,000 but raised to Rs.5,000 in the case of S.C. and S.T. (S.R. Maheshwari, Opit, p-109.)

However, these schemes were marked by many shortcomings. The actual beneficiaries were not always those for whom the SFDA and MFAL were intended.

The SFDA was designed to rectify only one category of imbalance in the rural sector, namely, the class imbalance. But the policy concentration on well-endowed areas articulated by the Intensive Agricultural District Programme gave birth to regional imbalances too. To correct these, another scheme, the Draught Prone Area Programme was launched in the seventies. Formerly this programme was known as Rural Works Programme.

9) **Rural Works Programme:**

The Rural Works Programme (RWP) was launched in 1970-71 to promote integrated development of areas, which was chronically affected by drought. This programme aimed at mitigating the severity of conditions by executing the rural works generating employment. It was designed as a non-plan central sector programme, with an outlay of Rs.70 crores during the Fourth Five- Year Plan ending in March, 1974 (S.R. Maheshwari, Opit, 1995, p-119)

10) **Cash Scheme for Rural Development:**

The CSRD employment was started in 1971 for three years to generate additional employment opportunities for unemployed youth in rural areas. The fundamental objectives of this scheme were:

(1) Direct generation of employment opportunities in rural areas, through the execution of labour intensive project.

(2) Creation of durable assets for all-round development of rural areas with local development plans.
(3) Under this scheme, various works are to be started relating to land development and reclamation, road building, drainage, minor irrigation, water conservation, ground water recharge and special repairs.

The pattern of allocation of funds was to be 45.55 percent for material and 5 percent for field staff. (R.K. Lekhi & Juginder Singh, op.cit, p-356)

11) Tribal Area Development Programme:

Tribal development is another important aspect of Indian planning which has drawn special attention of the government of India in recent years. It is felt that tribal people are unable to take advantage out of these programmes. As a result, they continue to remain under ignorance and poverty. Therefore, Tribal Area Development Programme had been started in 1972 in different states by the government. The basic objective of this programme was to foster economic development of the tribal population to bring them within the mainstream of developmental effort of the country and in particular to make an impact on the agricultural development of these areas.

12) Drought Prone Area Programme:

The inadequacy in feedback from the Rural Work Programme led to the realization that the programme needed to be modified to generate employment in the drought prone areas. In 1972-73, at the time of the mid-term appraisal of the Fourth Five-year Plan, the RWP was redesigned as the Drought Prone Area Programme.

In the fifth plan, the main thrust of this programme was to restore a proper ecological balance in drought prone areas. Some of the important elements envisaged in this integrated approach are changes in agronomic practices, reconstruction of cropping patterns and pasture development through proper management of irrigation resources, live stocks development of small and marginal farmers and agricultural labourers.

DPAP is being implemented in 615 blocks in 91 districts of 13 states from 1985-86 covering about 536 lakh sq. km. This programme continues to be centrally sponsored scheme and the allocation is shared equally by the centre and
the concerned states. During sixth plan, an expenditure of Rs 377.41 crores was incurred on this programme as against the allocation of Rs 404.30 crores.

A central outlay of Rs 237 crores during seventh plan was made for this programme. In 1991-92, total allocation was of Rs.1022.30 crores and Rs.938.9 crores was spent. (*R.K. Lekhi & Juginder Singh, opcit, p-357.*)

13) **Command Area Development Programme:**

Irrigation is the bulwark of agriculture. Some measures have been taken to provide irrigation facilities to farmers. Command Area Development Programme is one of the important measures in this direction, which was introduced in 1974.

Under the fifth plan, 52 selected irrigation commands covering an area of about 73.1 million hectares was implemented. At present 30 Command Area Development authorities functioning in 41 irrigation commands in 10 states. (*S.N. Mishra, Kushal Sarmah, Problems and Prospects of Rural Development in India, 1983 p-22.*)

14) **Hill Area Development Programme:**

The government of India initiated the Hill Area Development Programme (HADP) in 1975 for all-round development of agriculture and improvement of the living condition of the farmers in hilly areas.

During the Sixth Five-year Plan period, the outlays to the extent of Rs.900 crores have been provided as against the outlay of Rs.200 crores in the Fifth Five-year Plan to help the hill development activities.

15) **Minimum Needs Programme (MNP):**

Keeping in view the basic notion of ‘Goribi Hatao’ and ‘Growth With Justice’ the Minimum Needs Programme was introduced in the Fifth Five Year Plan. It envisaged the provision of free and subsidized services through public agencies to improve the consumption level of those living below the poverty line and raise productive efficiency of both rural and urban workers. Its basic components are as of elementary education, health, water supply, roads, electrification, housing facilities to landless labourers, improvement of slums and nutrition.

Under this programme, Rs. 1038 crores were spent during the Fifth Five Year Plan period against the target of Rs. 2607 crores.
16) **Twenty Points Economic Programme:**

The first 20 Points Programme was announced in July 1976 and the Second, after seven years in July 1982. These programmes were formulated with a view to ameliorate the living condition of the rural poor. Therefore, targets that are directed at uplifting the poor have naturally found place in 20-points' programme.

17) **Antodaya Yojana:**

In simple words, Antodaya means upliftment of the last man in the row. This programme was started in the year 1977, in the state of Rajasthan to tackle the economic problems of the weaker section of the rural community.

Initially, this scheme was adopted in 33000 villages in the state and 5 families from each village were to be selected for the purpose. It was envisaged that about 6 to 7 Lakhs families would be assisted during the Fifth Five Year Plan period under this programme.

In 1977, Rajasthan Government Had provided 457000 families where as 160000 poorest families were identified in the year 1978. These families were provided relief in the form of allotment of land, food for work programme, allotment of house sites and other financial assistance for construction of houses. 2.36 Lakh families were provided relief by the programme by the end of March 31, 1982. (*R.K. Lekhi & Juginder Singh, opcit, Page – 367*)

18) **Desert Development Programme (DDP):**

The Desert Development Programme was started in 1977 on the recommendation of the National Commission of Agriculture. This programme was implemented in the hot arid deserts comprising eleven districts of Gujarat and the cold arid deserts in the Ladakh region of Jammu and Kashmir and Spiti subdivision of Lahual and Spiti district of Himachal Pradesh.

The main objective of the Desert Development Programme was the controlling further desertification of the desert areas and raising productivity of the local inhabitants.

During the Sixth Five Year Plan, an expenditure of Rs.73.55 cores was incurred against the allocation of Rs. 94.85 crores. For the Seventh Five Year
Plan, an allocation of Rs. 245 cores has been made for the programme. During the first three years of the Seventh Five Year Plan central fund of Rs. 92.84 cores were released but an expenditure of Rs. 100.7 cores has been incurred. (*R.K. Lekhi & Juginder Singh, Op cit, Page 362*)

19) **Village Development Programme:**

In accordance with the recommendation of National Commission on Agriculture, the Village Development Programme was introduced in the Fifth Five Year Plan. The main thrust of this programme was to increase productive capabilities in rural areas.

This scheme first started in four states namely —Bihar, Orissa, Tamilnadu and Uttar Pradesh on pilot basis covering 38 villages in all. Gradually, the scheme was extended to other parts of the country. This scheme is proposed to take up four pilot projects in each of these states.

20) **Integrated Rural Development Programme:**

The Integrated Rural Development Programme was first proposed in India in 1976-77 with the intention of ending multiplicity of programmes of rural development and integrating all the ongoing rural development activities under one umbrella.

The IRDP, a centrally sponsored and target group oriented programme was started in 1979 for elimination of poverty. A family was considered the unit for the purpose of IRDP and identified families were to be given assistance in the form of subsidies and loan to enable them to take up economic activities, which could raise their income.

In 1978-79, the IRDP was expanded to 2300 blocks. However, from October 2, 1980 i.e. after launching of the Sixth Five Year Plan, the IRDP was extended to all the 5,011 development blocks throughout the country. (*Hoshiar Singh, Administration of Rural Development in India, STERLING PUBLISHER PRIVATE LIMITED, 1996 P-166.*)

IRDP aimed at bringing 15 million rural families above poverty line by 1985 through suitable income generating schemes in various sectors like agriculture, animal husbandry, fishery, dairy, khadi, village cottage industries, artisans, crafts, small business and services.
Since 1980-90, this programme benefited 347.39 Lakhs families. During this period, Rs.13,451.12 crores had been spent out of which Rs.8,474.14 crores was loan from bank. *(Integrated Rural Development Programme and supplementary Programmes, Ministry of Rural Development, New Delhi, April 1991 p-2)*

21) **Training of Rural Youth for Self-Employment (TRYSEM):**

A comprehensive programme of IRDP is the national scheme of Training of Rural Youth for Self-employment (TRYSEM) was launched with the sole objective of removal of unemployment among the rural youth. The main thrust of this scheme is on equipping rural youths in the age group of 18-35 years with necessary skills and technology to take up vocations of self-employment in the broad fields of agriculture and allied activities, industry, service and business.

The most important objective of TRYSEM is to train two lakh rural youths every year in agricultural and allied activities for self-employment. Training shall be provided through local servicing, industrial units, master artisans, artisans and skilled workers. The selection of trainees have been made at the block level by block administration, and priority has been given to those who live below poverty line. Each block covers a minimum of 40 youths under this training scheme. During training, the youth are paid stipends ranging from Rs.150–Rs.300 per month. A tool kit is also provided to each trainee.

During the first three years, in the period of 1980-83, 5.10 lakh youth had been trained. In the Sixth Five-year Plan, 10.50 lakh youths were actually trained. During the Seventh Five-year Plan, about 10 lakh youths were trained under the programme of which 47 percent got self-employment. During 1990-91, the number of youths trained was 2.6 lakh of which 70 percent got employment. In 1993-94, 0.83 youth were trained. *(R.K. Lekhi & Juginder Singh, opcit, p-363.)*

22) **National Rural Employment Programme (NREP):**

In rural area, unemployment and under-employment are the main problems. The government for providing employment to the rural poor and needy persons has taken several measures. One of such measures is National Rural Employment Programme (NREP).

NREP was launched in October under the initiation of the Sixth Plan on an equal sharing basis between the centre and the state. It is expected to generate
work for 300 million to 400 million mandays every year. *(Guideline, National Rural Employment Programme, Government of India Forward, p-1)*

Rs. 1843 crores were spent on this scheme in both central and states share creating 17751 lakh man days work during the Sixth Five-year Plan. An outlay of Rs.2,487.47 crore including states share of Rs.1236.66 crores has been provided for the Seventh Plan. During 1988-89, total expenditure was Rs.901 crores.

23) **Rural Landless Employment Guarantee Programme (RLEGp):**

This programme was launched on 15th August 1983, to generate additional employment in the rural areas particularly for the rural landless workers. The basic objective of this programme is to improve overall quality of life in rural areas.

During the Sixth Five-year Plan, 2628.1 lakh mandays of employment were generated with an investment of Rs.384.74 crores. During the first three years of the seventh plan, Rs.557.8 lakh man-days of employment have been generated with an investment of Rs.1,738.48 crores. *(Op cit p-365)*

24) **Development of Women and Children (DWACRA):**

The department of Rural Development in the middle of the Sixth Five-year Plan (1983) launched DWACR, as a sub-scheme of IRDP. The main objective of this programme is to improve the condition of the rural women through the creation of income generating activities in a district. It envisaged formation of groups of 15-20 rural women each for carrying on income activities, each group is sanctioned a fund of Rs.15,000.00.

During 1987-88, this programme achieved considerable progress with the formation of 4954 groups. The outlay for the Seventh Plan was Rs.4805 crores. During 1992-93, 9029 groups were formed with a membership of 128,744. During 1993-94, 4,049 groups were formed. During the year 1998-99, Rs.37.6286 crores had been released.

25) **Jawahar Rozgar Yojana:**

In 1989-90, Jawahar Rozgar Yojana had been introduced with the purpose of generating more employment in the country. Both the programmes NREP and RLEGp had been merged into a new programme named as J.R.Y. To create 837
million mandays of employment, a sum of Rs. 2,623 crores including Rs. 523 crores as state share and subsidized value of food grains had been provided.

In last year of the seventh Five Year Plan, J.R.Y. was launched with a total allocation of Rs. 2,600 crores to generate 931 mandays of employment.

During 1989-90, about 8643.9 lakh man-days of employment were created as against the target of 8757 man-days. During 1992-93, 782.1 million man-days of employment were created as against the target of 776 million man-days.

26) Employment Assurance Scheme:

The Employment Assurance Scheme (EAS) was introduced on 2nd October, 1993, in rural areas of 1778 blocks of 261 districts. The blocks selected were in drought prone areas, desert areas, tribal areas and hill areas.

The primary objective of EAS is to provide gainful employment to all able adults in rural areas. Since the inception of EAS in 1993-94 to 1997-98, 15447.33 lakh man-days of employment had been generated by utilizing Rs. 8205.20 crores. (ANNUAL REPORT 1999, Government of India, Ministry of Rural Development, p-18)

27) Supply of Improved Tool-kits to Rural Artisans:

This scheme was launched as a sub-scheme of IRDP with the objective of enabling the rural artisan below poverty line to enhance the quality of their products, increase their production and income and ensure a better quality of life with the use of improved tools. This programme was taken during 1992-93 in 61 districts covering 97,585 artisans. During the Eighth Five-year Plan, (1992-93 to 1996-97), a sum of Rs. 149.07 crores was released out of which Rs 120.08 crores has been utilized. Against the target of covering 8.32 lakh beneficiaries, 6.52 lakh beneficiaries have been covered which works out to be 78.36%.

Allocation under this scheme during 1998-99 is Rs.60 crores that has been revised to Rs.59.73 crores. (ANNUAL REPORT, 1998-99, Government of India, Ministry of Rural Development, p-37)

28) National Social Assistance Programme:

This programme was introduced in 15th August, 1995. With it, a policy for social assistance benefit to poor households in case of old age, death of a primary
bread-earner as well as maternity was introduced. It included three components namely:
1) National Old Age Pension Scheme (NOAPS)
2) National Family Benefit Scheme (NFBS)
3) National Maternity Benefit Scheme (NMBS)

The budget provision for NSAP during 1998-99 is Rs. 700 crores. About 55.56 lakh people including 24.37 lakh women have been benefited during 1998-99. *(ANNUAL REPORT 1998-99, Government of India, Ministry of Rural Areas and Employment)*

**29) Rural Group Life Insurance Scheme:**

The government had launched a new scheme namely, the Rural Group Life Insurance Scheme on 15th August 1995. Its main objective is to promote social insurance in rural areas. Under this scheme, a life cover of Rs. 5,000 is provided to the rural population for an annual premium of Rs. 60.00 to Rs. 70.00 depending upon the age at the entry in the scheme.

**30) Ganga Kalyan Yojana (GKY):**

GKY was launched as a sub-scheme of the Integrated Rural Development Programme during 1996-97. It became independent from April 1, 1997. During 1998-99, central allocation under the scheme was Rs. 94 lakh that has been reduced to Rs. 1 lakh only at the revised estimate. *(Annual Report, 1998-99, Government of India)*

**31) Indira Awaas Yojana (IAY):**

The government of India has been implementing the IAY since the year 1985-86 with the Objective of providing dwelling units free of cost to ST and SC and the freed bonded labourers living below the poverty lines in the rural areas. From 1993-94, it extended to non-Scheduled Caste and Scheduled Tribe also.

During 1998-99, allocation under IAY was Rs. 1484 crores with a target of constructing 987,022 houses under this scheme. *(ANNUAL REPORT, 1998-99, Government Of India)*

**32) Million Well Scheme (MWS):**

MWS was launched as a sub-scheme of the National Rural Employment Programme (NREP) and the Rural Landless Employment Guarantee Programme
From 1st January, 1996, MWS began to act as an independent scheme. The objective of this scheme is to provide open irrigation-well free of cost to the poor, small and marginal farmers who live below the poverty line.

Since the inception of the scheme in 1988-89 till 1997-98, a total of 12,63,090 wells had been constructed under MWS with an expenditure of Rs.4728.17 crores. The total number of beneficiaries is 12,63,090.

The central allocation under MWS for 1998-99 was Rs.44.97 crores.

**33) The Swarna Jayanti Gram Swarozgar Yojana (SGSY):**

Despite various efforts made by the government over the past few decades, rural poverty is continuing. Though the level of poverty have reduced from 56.44% of India's population in 1973-74 to 37.27% in 1993-94, the number of poor in rural areas has more or less remained static and estimated to be about 244 million persons. (Source: Guidelines Swarna Jayanti Gram Swarozgar Yojana, Government of India, Ministry of Rural Development, New Delhi P-1)

To redress this situation self-employment programmes assumes a great importance. Programmes like IRDP, TRYSEM, DWCRA, GKY and many others self-employment programmes were introduced by the government to meet the situation. However, the desired result has not been achieved. To rectify the situation, a new programme as "Swarnjayanti Gram Swarozgar Yojana" has been launched from April 1999. The Centre and States fund SGSY in the ratio of 75:25. This is a holistic programme covering all aspects of self employment such as organization of the poor in to self help groups, training, credit, technology, infrastructure and marketing.

The objective of SGSY is to bring the assisted poor families (Swarozgars) above the poverty line in three years by providing them income-generating assets through a mix of bank credit and government subsidy under this programme. Efforts will be made to cover 30% of the poor families in each block during the next five years.
34) **Innovating Stream for Housing and Habitat Development Programme:**

From the year 1998-99, a small portion of rural housing resources has been kept apart for the implementation of special and innovative projects related to rural housing and habitat development.

The objectives of the Innovative Stream for Rural Housing and Habitat Development are to promote and propagate innovative and established housing technologies, designs and materials in the rural areas.

35) **Jawahar Gram Samridhi Yojana (JGSY):**

The government of India restructured the programme JRY and renamed it as JGSY from April, 1999. The target groups of this programme are the people who live below the poverty line. Under this programme stress was laid on providing wage employment to at least one member of each poor family for 50-100 days a year, at a work place nearest to his residence. The panchayats decide the location for the proper implementation of the programme. *(Guidelines: Jawahar Gram Samridhi Yojana, Government of India, New-Delhi. 1999)*

This is in brief an analysis of rural development programmes introduced by the government of India, with a view to improve the socio-economic development of the rural people.