CHAPTER II

REVIEW OF LITERATURE AND DESIGN OF THE STUDY
In this chapter an attempt is made to present the review of literature and design of the study. Academic researchers of various fields have considered review of literature as an important aspect of research work, as it helps them to understand specific problems and formulate some hypothesis. Keeping this in view, literature connected with the problem and accessible to the researcher has been reviewed, gleaning it from various sources viz., books, journals, dissertations, research projects/surveys, and the like. The literature that was reviewed by the researcher has been divided into different aspects, so as to achieve a deep insight into different aspects of the problem.

The researcher has reviewed almost all the reaches that were under taken by the previous researchers. Rural development programmes such as SFDA, MAFALA, IRDP, SGSY and the like. The researcher has highlighted the overall performance of Integrated Rural Development Programme (IRDP), Swarnjayanthi Gram Swarozgar Yojana (SGSY) and the like. The causes for the success/failure, and various drawbacks that are associated with each of the programmes were also pin pointed. The issues regarding the criteria that was adopted for the identification of poor and its related issues viz., fairness genuineness of procedures for the selection of the rural poor, various loopholes and technical flaws and suggestion for improvement and the like. This literature focuses on several other issues like bribes given for loan, participation in development programme, utilisation of loan, time spent for getting loan and recovery of loan and the like.

The results of the studies of those scholars who have evaluated the overall performance of SFDA and MAFALA, IRDP, SGSY are presented in the following paras. Gill made a survey of SFDA and MFALA in Amritsar district. His view is that various types of assistance provided by the SFDA/MAFALA have contributed to an overall increase in the income of the small and marginal farmers and agricultural labourers. The agricultural labourers have been able to raise their family income with the assistance given under SFDA and MFALA.

Gopal Lal Jais in his book on “Management of Rural Development and Resources”. Volume I and II has made an attempt to focus on the problems being faced by the rural sector for its development and to highlight the reforms to lead the sector towards it development. This comprehensive two volume set consist an extensive and authoritative
on study on various aspects of rural developments and how resources can be utilized to overcome the hindrances in the path of uplift of rural people.

This set is poured with extensive details about economic and social aspects of rural development as well as the management of various resources like forest, finance, irrigation and the like in the upliftment of the rural.

Sawallia Bihari Varma\(^2\) in his book on “Rural prosperity oriented programmes NGO’s and people’s participation” provides a realistic picture of Indian rural Society. This book highlights all the possible aspects of rural development which uplift the rural society and the effectiveness of several programmes launched by the Governments, Co-Operatives and Non-Governmental Organizations (NGO’s) time to time in eradication of poverty, most strikingly common factor in all most all the villages of India. He has also categorically stated that the rural development is not a time bound process. It is a ceaseless and continues effort which requires a long term planing and certain bold assumptions have to made.

B.K. Prasad\(^3\) in his book on “Rural Development concept approach and strategy” has made an attempt to discuss the rural development concepts, and historical development. Much of India’s rural population lives in nucleated villages, which most commonly have a settlement from described as a shapeless agglomerate. The village school is usually on the edge of the village in order to provide pupils with adequate playing space. Hamlets, each containing only one or a few castes, commonly surround villages in the eastern gangetic plain schedule castes and herding castes are likely to occupy such hamlets. In southern India, especially Tamil Nadu, and in Gujarat, villages have a more planned layout, with streets running North-South and East-West in straight lines. Most villages houses are small, simple, one story mud (kacha) structures, housing both people and livestock in one or just a few rooms. Relatively secluded spots on the edge of the village serve the latter need.

Sawallia Bihari Varma and Shiv Kumar Sing\(^4\) in his book on “Rural development through women’s participation and electronic media”, he had made an attempt to study all the possible aspects of social change and assess the influences and benefits of various schemes, projects and programmes launched by the Government, Co-Operative Societies and NGO’s to the rural needy masses.
Empowering women may contribute in promoting rural areas and in making good economic progress of India which could be achieved through change in existing nature as well as present attitude of society. Women constitute counter part to men in the total population of our country. In a few reasons, women have overtaken men in the total population. Women’s empowerment cannot be ignored while devising various policies for rural and socio-economic development. Women’s participation is a significant one in rural employment. They put their entrepreneurial skills in all the social change activities such as agriculture operations, poultry, sheep rearing, diary, firewood cutting and selling, sale of agro and allied products and so on. Although they put their heart and soul in rural employment activities, their economic status is not improved. Their livelihood is poor. Although they have enough entrepreneurial potential, they are not able to convert their entrepreneurial dream into reality. They need financial assistance.

Lack of awareness of the latest development in the field of agricultural science among a large numbers of farmers is a vital constraining factor.

Rashmi Jain in his doctoral thesis work on “Communicating Rural Development strategies and alternatives” has made an attempt to look at the intertwining of communication and development processes with a view to provide an alternative paradigm.

The paradigm of rural development in India consists of state induced development rather than self-sustained regenerative development by rural communities. The state is focusing more on doing things by itself than on creating an enabling environmental for rural development through local action. This is where communication can play a pivotal role. The “Communication” with the community allows two-way exchange of information on perception, attitudes, feelings, needs, potential strengths and pitfalls.

Communication creates empathy because it allows the planner to visualize the problems of the community as his own. Development is for the people and therefore, it is axiomatic to say that they should be consulted at various stages in any scheme of development. The strategy and contents of the development effort, should be rooted in their perception simultaneously providing such capital, technological and organizational back up, which they cannot produce from within. Also important is the fact that people
be made aware in the wider setting, of their problems. Causes of the problems and possible solutions through direct communications. The knowledge, attitude and perception of the people should be strengthened and sharpened by proper communication.

M. Soundarapandian is an editor for one book entitled an “Industrial Resurgence in Rural India: Scope and strategies”. In this book he has highlighted the constrains and suggestions for the development of rural Industries in India.

Joel SGR Bhose in his book on “NGO’s and rural development theory and practice”. has made an attempt to examine the role of NGO’s in rural development. He throws substantial light on the concept of rural development and NGOs interventions in it. He also provides valuable information on peoples participation in rural development, importance of empowering rural people and the need for advocacy to influence government policies in favour of the poor.

K.A. Jaihal and M.Siva Murthi in this book on “Pragmatic rural development for poverty alleviation - a pioneering paradigm” have made an attempt to develop new kinds of literature on the pragmatic methodology of rural development needed for accelerating poverty alleviation. The book is divided into two parts. Part I deals with the concept of rural poverty, cases of rural poverty, poverty related situational fact and results of the efforts made so far to alleviate rural poverty. Part II of this book deals with the details of pragmatic rural development.

Surat Singh, S.P.Sinha in their editorial volume on “Strategies for suitable rural development” address the felt needed of intergeneration equity criterion in terms of the reduction of inter reasonal, inter general, inter social groups and inter personal disparities of the various economic political and social dimensions of development.

MS. Gupta in his article on “Micro finance through self help groups an emerging horizon for rural development”. The role of micro finance as the most suitable and feasible alternative in accomplishing the goals of growth and poverty alleviation is now well recognized. Micro finance embodies the basis democratic ethos of self development through a participatory approach. The experiment of micro finance in India through the conduct of SHGs as demonstrated considerable democratic functioning and group
dynamism. Their adroitness in assessing and appraising the credit needs of members, their business like functioning and efficiency in recycling the funds of an with repayment rates nearing cent percent have proved that this is among the best alternatives in improving the credit delivery to the poor. Recognizing their importance, both the Reserve Bank and NABARD have been spearheading the promotion and linkage of SHGs to the banking system through refinance support and initiating other proactive policies and systems. The programme of micro finance has made rapid strides in India.

Dr. A Ramachandran and M. Kavitha in their article on "eradicating poverty in rural India" have emphasized that the low level of income and with hardly any saving the poor villagers have no option except to go for credit for consumption as well as for production purposes. They go for loans it becomes difficult for small and marginal farmers, rural artisans, landless labourers to repay their loans and thus debts go on accumulating. Our global leaders often speak of eradicating poverty as well as of national and international economic growth, but when their speeches are analyzed, it becomes clear that they are talking about growth for a very small proportion, at the most 5 per cent of the world's population. The remaining 95 per cent are hardly included in these plans for growth. This excluded majority is largely made up of the poor who have little or no access to the engines of growth, assets and credit.

Dr. K Muthalagu in his article on "poverty eradication in India under anti poverty programme some observations" has informed that the eradication of poverty in India is a long-term goal. It is incorrect to say that all the poverty eradication programmes have failed because the growth of the middle class people indicates the economic prosperity has indeed been very impressive in India, but at the same time, the distribution of wealth is not at all even across the country. Poverty eradication is expected to make better progress in the coming years than in the past due to the increasing stress on education, reservation of seats in government jobs and the increasing empowerment of women who have contributed much to the eradication of poverty in India. According to the statement of Nicholas Stern, vice-president of the World Bank that increasing globalization and investment opportunities contribute significantly to the reduction of poverty in India which would accelerate a rise in per-capita income and economic development of our people.
M. Selva Kumar & R. Sundar in their article on "Swarnajayathi Gram Swarojgar Yojana (SGSY)-Tool for poverty eradication have concluded that the prompt recovery of loans will be an important aspect of SGSY, not only to ensure discipline but more importantly as it reflects the success of the self-employment programme. All concerned must therefore ensure that the recovery is hundred per cent. To ensure this, the government should take some measures for hundred per cent loan recovery. Moreover a very good monitoring system is adopted for SGSY that system should be reviewed once in suitable period of intervals.

SGSY is the best tool to eradicate poverty in rural India. The Government support and assistance is essential for the success of programme like SGSY. The physical and financial progress of SGSY shows its worst result in recent years. Therefore, the government should come forward to allot huge amount of fund to this programme. The role of NGOs is important for the success of SGSY because they are the field workers of this programme. Hence NGOs should serve SGSY Swarojgaris with open heart.

K.K. Khussar in his article on "Community Participation in Rural Development" has informed that the participatory movements are difficult to curb because they are demo-critic and are generally peaceful. Besides, their objective is to raise the quality of life in the rural society. There are some experts who feel that providing urban facilities to rural areas is not the solution because that will take away the rural character of our villages the fountain head of our culture and knowledge. In ancient India all our universities such as Nalanda, Vikarmsila, Taxila were located in villages. Today we have no rural universities except Ghandi gram. Time has come to shift the IITs and IIMs to rural areas as in South Korea with 100 per cent literacy or in Japan. We need not follow the Chinese model of rural business hubs. The Indian village must remain Indian and indeed a village. In fact there is need to ruralise our urban areas.

It will thus be seen that people’s participation in development is no longer a development jargon, a vague ideology or a closed door seminar, nor even a headline of a newspaper to be forgotten the next morning. It is a precondition of any development programme, and now a condition of survival for the civil society. To quote from a UNDP Report (1993) on Human development: ‘If states are to survive they will have to
establish new relationships with their people. Governments that have been able to respond sensitively and flexibly have so far been able to keep their countries in tact.

Dr.Indrabhusan sing & Dr.Ushakumari in their article on “Rural Development and Women empowerment” have emphasized that the women are very important segment in development at local to global levels. Economic independence and education of women will go a long way in attaining self-reliance for women. Experience, awareness, education and competence, willingness, confidence, self-motivation, encouragement from family and society contribute to empowerment of rural women.

Dilip Shah in his article on “Central budget 2007-08 and Rural Development in India” has revealed that the Finance Minister in his post budget speech before corporate sector have made a point that India could achieve close to double digit growth without agriculture what would have been up scaled growth after achieving four per cent growth in agriculture sector and hence priority to agriculture development is in the interest of corporate sector also. Moreover, Finance Minister (FM) has rightly pointed that time has come to benefit the socially deprived classes also. FM reports of provision of creating 1,00,000 jobs for disabled symbolizing real concern of the nation at this juncture. This explains the logic of budget created by present government.

G.Srinivasan in his article on Budget focus on Rural Development “has emphasized that the Budget of 2007-08 makes a refreshingly bold departure from the traditional track by refocusing on rural development and agriculture because if these crucial segments were cold-shouldered, the development and progress of the country would remain uneven and unpleasant. As the Finance Minister pertinently stated that “a country with a large population has to be nearly self-sufficient in essential food items; otherwise supply constraints could upset macro-economic stability and growth prospects. Hence, agriculture must top the agenda of the policy makers and must hold the first charge on our resources”. Given the inescapable reality that inflation has reached its ugly position in recent months, the Union Budget 2007-08 has truly trained its gun on tackling inflation. An attempt is made through the creation of salutary and stable environment for farm sector and rural regeneration so that supply constraints could be overcome and there are no binding constraints for India’s high growth projections.
V. Saravanan and Dr S. Michale John Peter in their article on "Rural Urban Purity need for Rural Development in India have inferred that the provision of urban amenities in Rural Areas can succeed only with the help of all sections of society, that is, Government, NGOs and private sector. The essence of PURA is change, a change from the prevailing cynicism that rural development can be sustained only by charity. In parallel, urban attitudes too, that urban slums are inevitable, rural-urban migration is unstoppable, should also be given up. PURA needs a vision to realize that urban amenities do not need congested dirty cities.

Rattam saldi in his article "Priorities for Rural Development" has stated that the development of infrastructure - rural roads and bridges, irrigation facilities, flood control, power supply, education, health, agriculture, research and extension services, rural markets and sanitation are essential for accelerated economic development of rural areas. More investment in rural infrastructure gives impetus to economic activity generates additional employment and income facilitates and improves delivery of social services and strengthens the democratic process and skills among the rural poor. The Panchayats and the NGOs have a vital role to play in the process of building up the infrastructure in villages.

Dr. Balraj Mehta in his article on "Budget and Rural Development has inferred that the keen observers of the rural scene have found that rural economy has not developed well even in a favourable circumstance of good monsoons for the last seven years. The Central allocations for rural development and special antipoverty and employment schemes have failed to yield palpable results. Institutional reforms such as enforcement of land ceiling laws and distribution of available surplus land among the land poor, promotion of healthy cooperatives and regulation of middlemen have been sidetracked and in some cases put in reverse gear. Marketing support measures and promotion of healthy co-operatives have been neglected. The rural occupations are, therefore, finding less and less remunerative and attractive avenues for the working people. The glamour of consumerism too is having its baneful influence. This is the reason for growing social unrest in rural society. The policy-makers give little attention to this and budget for 1996-97 has not come to grips with this and related problems.
Bhupat Trive in his article “What it holds for rural development” has concluded that the Grim Economic Situation with the ever increasing population even after 45 years of self rule should cause a serious concern to our planners. The fault in administrative machinery should be set right immediately. Plans should not go on as they went on. It is high time to realize that only a proper implementation of his plans would lead us towards progress. Our own heritage should guide us in this direction. It is not enough to quote Ghandi. His philosophy should be put into practice. We should concentrate on production by the masses rather than mass production. This would also check rural urban migration. Economic growth should be coupled with moral and ethical values and this should find a place in our action programmes. Particularly, with regard to rural development, high motivational thrust has to be inculcated to build in the rural community the urge and determination of the growth. The philosophy of self-respect and self reliance should prevail upon the villagers for their own progress. They are partners in planning process and implementation.

Dr. Malyadri, K. Gowrappa and Basava Raju in their study article have commented that the IRDP is also one of the several schemes which aims at generating employment and income for all other concerned and also for SC/ST beneficiaries. The study aims at measuring the impact of IRDP on SC/ST in Karnataka. The Third Karnataka Backward Classes Commission Report highlights the cause and effect of caste system while explaining the types of impoverishment and effect of caste system while explaining the types of impoverishment and socio-educational deprivations of weaker sections which lead to poverty and illiteracy in Karnataka. The implementing agency no doubt achieved the targets (both physical and financial) in the State. While accessing the impact of the programme in terms of retention of assets, continuing with some repayment and no over dues, significant number (more than 70 per cent) of SC/ST beneficiaries utilized IRDP assistance in Karnataka. The success of IRDP could be better explained with the significant contribution made by the poorest among the poor, even among SC/STs in the State. Further, the schemes like bullocks, bullock-cart dairying, other animal husbandry and trading generated higher income in general in all the blocks and more so in the backward blocks in Karnataka. The clue that emerges from the above experience shows that land linked schemes had better performance in the case of SC/ST beneficiaries in Karnataka. That means land seems to be the primary requisite for the fruitful results of the anti-poverty programmes in the country. If the anti-poverty
programmes are wed with the implementation of land reforms perhaps the scenario could be still better in India. To do this a strong political will is urgently warranted if at all we are serious to eradicate poverty in the country.

Dr. D.S Dhillon and R.S sandhu23 in their article on effective coordination a must for IRDP success have concluded that the problem of co-ordination at the district level is being experienced as inadequate in spite of the existence of Governing Body and District Development committee due to inadequate co-ordination. It is very difficult to keep the track of progress of implementation, number of beneficiaries assisted, amount of credit and subsidy released. Co-ordination linkages of DRDA with revenue department ,banks Co-operative and dairy Development Department need to be strengthened. The meeting of executive Committee where it has been constituted to assist the Chairman of the DRDA planning and implementation of IRDP should be regular. It is , therefore, suggested that sponsoring loan applications under IRDP should be routed through DRDA. Above all, the financing agency should put their endorsement on the yellow card indicating that the concern beneficiary has assistance under the programme.

P. Ilango, a Umesh Samuel and Paul Raj24 in their combined article on “The Role of officials and people’s participation in Rural Development schemes have inferred that a considerable number of households spent the scheme amount for socio-economic needs. In all, about one - thirds paid partially. The rest are willful defaulters. By and large recovery percentage is adjudged satisfactory. The crop failure due to inadequate water in the well, mortality of sheep due to disease, non-remunerative prices for the finished products, lack of training facilities to new entrants in tailoring, poor quality of assets lack of follow-up and monitoring, and the like are some of the key reasons for default in the repayment of loans. The misutilisation of investment can be reduced to some extent, if the following steps are taken on time.

The schemes should be selected keeping in view of their skills and aptitudes of the beneficiaries.

- A package of activities along with good quality of assets should be provided.
- Adequate financial assistance should be provided along with working expenses, keeping in view the price trend and requirements of the borrower.
• Relevant training should be imported to the beneficiaries under Integrated Small Business sector if necessary.

• Any form of further benefits should not be provided to the defaulters.

• Further regular visits should be made by the officials to know the condition of the assets and their utilization for rectifying defects.

M P Jahagirdar in his article "Rural Development Scenario in Arunachala Pradesh has concluded that the government functionaries do not proceed beyond the second level in their understanding of the concept of participation. This will certainly affect the nature of participation they elicit from the people in rural development programmes. Hence, there is a need to re-orient the functionaries with reference to the concept of people's participation.

Besides, in the light of the finding of the present study as mentioned earlier, it is suggested that in the training programmes for the block level functionaries, emphasis needs to be placed upon the real concept of participation and the ways of eliciting people's participation at all stages of the programme. The block level functionaries should be given more powers in matters such as selection of beneficiaries. Voluntary agencies can be encouraged to work for the enhancement of people's participation.

Dr Prabhat Datta in his article on Rural Development and poverty alleviation has conducted that it cannot be doubted that the regime has much to do with alleviation of poverty. Given a modicum of political support, sustainable progress on poverty alleviation front can be achieved by pursuing a land reform based policy with two built-in-components. The first components are the pursuit of a pattern of growth that would ensure the productive use of the most abundant resource of the poor—labour. The second component is widespread provision of basic services to the poor, especially primary health care, potable water supply and primary education.

Nothing short of land reforms can create the objective basis for poverty alleviation in rural India, because of the grossly unequal distribution of land. Studies have shown that the rural society is still dominated by the big landholders who capture all public institutions and grab the lion's hare of the fruits of development in all sectors meant for the rural poor.
In so far as the institutional support system is concerned, Panchayats by itself will not yield the desired results unless and until it is ensured that the institutions are form Dantwala Committee had shown that they act as gatekeeper to the flow of benefits to the poor. And again it is not possible for the Panchayats from the clutches the landed rich and high caste people unless and until the land reforms programme effectively implemented. As the India experience suggests the calls for radicalization of politics.

M.A.Oomer27 in his article entitled “Fifty years of planning for the poor a looking of back” inferred that there was no urgency about it people gave a massive mandate to the political leadership that the planners of the country responded with wonderful and responsibility is well exemplified in the Fifth Plan approach paper, the Technical note and the Draft Plan following from the Indeed the people’s mandate stand spurned. Look at where are as a nation. Two hundred ninety-one million adults arson illiterate and a substantial majority of them are females whose capabilities are the key to changing the society. Forty-five millions children were out of primary schools in 1995. Nearly one-third under 16 are forced into child labour. One hundred thirty million people are denied access to primary health care, 226 alone are without safe drinking water, 640 million lack basic action and so on. That 350 million ple ‘live’ below poverty line which views people only as logical entity and not as a social individual with self-respect. Cally, the same India which housed the largest number of the poor was ranked first in arms imports among the a dues loping countries. That the nation can rise to any occasion is proved beyond doubt the speed with which the leaders ushered in the structural austen regime in the country. It is a political agenda. In less 16 years, the Prime Minister, the Finance Minister, Union Ministers, Chief Ministers, Senior bureaucrats have gone abroad numberable times in order to convince the capital of the world that we have given up planning in favour of a market mediated me. Freedom for capital does not mean freedom for people. Using in squalor and misery we have no real freedom of choice. Development essentially is enlarging the capabilities of he people and their choice. Looking back we have failed in this tasking the last fifty years of so called freedom.

K.R Das Gupta28 in his article entitled “Rural Development programmes in India concepts and strategies” has emphasized that India’s effort for rural development during the last 50 years brought about development of the village people to a great
through the degree varies widely from one area to another. Never, still miles remain to go to ‘wiped out tears from every as dreamt by Mahatma Gandhi. For example, despite large investment in poverty alleviation programmes as per the estimate of the Planning Commission, nearly 39 per cent of the rural population was living below the poverty line in 1987, though it was much lower than what it was in 1977-78 when it was a round 53 per cent. The proportion of casual wage employees teased in the rural work-force over the two decades.

The cooption of households dependent predominantly on wage labour and their livelihood also increased steadily over the period 1964 to 1987-88 from 25.4 per cent to 39.7 per cent. It is distressing note to that about 20 per cent of the rural population still do not have safe drinking water facility. A recent assessment of rural water supply made through the survey of 1991-93 has tended to indicate at the tasks remaining are significantly larger than what were envisaged. Rural sanitation is still in a deplorable condition. Only about 10 per cent of the population was covered by sanitary latrines at the beginning of the Eighth Plan (1992-97). Again less than 50 per cent of the dwelling houses in the rural areas do not have electricity as a source of lighting.

Rural literacy rate continues to remain low being only about 45 per cent as against 73 per cent in urban areas. Though over the years there has been a significant decline both in the crude birth and death rates in the rural areas over the years from 35.6 and 13.7 per thousand populations respectively in 1981 to 30 and 9.6 per thousand population respectively in 1995, these were much higher than those of urban area where 22.7 and 6.6 per thousand population respectively in 1995.

The above indicators explain very clearly that it has not been possible to meet most of the basic needs of the rural people even after fifty years of rural development planning. In India, the process of stabilization, adjustment and reform was initiated in the second half of 1991. Initially there was an apprehension that the impact of stabilization and adjustment would not be favorable. In fact, a reduction in government expenditure necessitated by the objective of containing the fiscal deficit could affect social sectors such as, Education, Health and Welfare. However, there was a realization that investment in social sectors must be increased to provide a social safety net for the ‘poor’ and disadvantaged group in a period of structural adjustment and because human resource development was an essential prerequisite of economic development. As such,
at the Central level, an outlay for most of the social sectors was higher from one year to another during the entire Eight Plan period. But unabated population growth cuts at the root of all the rural development efforts, and unless this problem is tackled on a war footing, basis it will be a futile exercise to bring about the changes as envisaged, in the country's rural canvass.

A.K. Mishra in his article on the development of a nation depends on the development of its rural and urban sectors has emphasized that, India is basically an agricultural country and agriculture has an important role in the national economy. For rural development it is important that the socio-economic structure should be improved and production of food grains and other agricultural products should be increased. With the introduction of Five Year Plans in our economy, we have stepped on to the road of development, but there are many bottle-necks which hinder the speed of growth. It is the duty of our planners to go ahead with the determination and remove these barriers. With 40-42 years of planning, we have come a long way, but still more needs to be done in the coming years.

In the Ninth Five Year Plan, the government is trying to balance the economy. Indian agricultural has diversified; so care must be taken in the field of agricultural planning and policy-making, because generalization in the policy ignores the inter-regional differences. Without understanding the intricacies of rural life, the success of plan is doubtful. Any economic plan that relates to rural India must be in harmony with the local geographical, economic and social conditions.

S Mohanan in his article “poverty alleviation programme in India - New challenges” has emphasized that it is necessary that there is constant monitoring and evaluation of the programmes. But in terms of the outcome or long-term benefits, no one can be sure of any concrete judgement. How far the programmes have helped to raise the status of the poor? What goals could be achieved? What is the impact they have on the economic well-being of the people in a micro level perspective? These are questions that call for more coherent evaluation of all the existing programmes. It is also possible to find out the pitfalls and redress them, by resorting to such an indepth evaluation.
Dr. Syed Ali\(^1\) in his article "Income employment generation through IRDP an analysis has concluded that the

- IRDP has positive impact on the generation of income and employ levels of beneficiaries.
- The incremental income and employment per centage is the high in the service sector, where as it is the lowest in agriculture sector.
- The ration of income and employment generated to investment is the highest in service sector, where as it is the lowest in agriculture.
- Since the Incremental Capital Output Ratio (I.C.O.R) with respect to handloom and Kirana scheme is the lowest and the ratio of income and employment generation higher, these schemes should be given priority.

The retention of assets in all the sectors together is below the national average. But in service sector, it is higher than the national. One the marginal farmers have sold out all their assets, whereas the agricultural labourers possess all their assets created the I.R.D.P.

P.K. Sharma and Shubhara Parashar\(^2\) in this study on the topic entitled "Employment and Income Generation" conducted in Agra scheme had its direct impact on the human labour employment and family income of the beneficiaries who established their production units. However, it is only at the fundamental stage and requires a great deal of effort to train beneficiaries for higher income.

Dr. Shankar challenges in his article Networking SGSY. Banks and has stated that due to banking rules and regulations poor persons are suffering. Therefore, there should be flexibility of banking rules so that poor people are benefited. The banks should be strengthened with adequate manpower as well. It is too suggested that for alleviation of poverty, steps should be taken on a war footing basis in the district. All round efforts may be made to alleviate poverty as 1.50 lakh families are still below the poverty line in the district.

Dr. Amal Mandal\(^3\) in his article "Poverty eradication in Rural India" representation has stated the reason why poverty is still persisting and remains disconcerting is not far to seek. Some methodological modifications seem imperative and more importantly they are not too difficult to be incorporated. It should however, be
conceded in the same breath that only methodological correctives are not likely to thwart all the loopholes. Methodology however improved will not by itself suffice to counter all types of political and other procedural perversions. Some aberrations both in selecting poor household and reaching benefit to them will arguably be there, nevertheless, if corrective steps in the face of practical experience are devised and reviewed, distortions may be kept at a tolerable limit.

G. Sundar Raj in his article on "People participation in rural development has emphasized that the rural development and people Participation should go together and both these components are highly essential for the integrity and the unity of the nation. In order to keep people united and feel responsible, involving indigenous people in developmental programmes framed for their own development is need of the hour. This not only helps to accelerate economic growth of the nation, but also to achieve balanced regional development, which alternatively checks the drift of rural population to cities in search of employment to a large extent.

Dr. M. Ariz Ahmed also noted that despite the accumulating forces for greater participation, large number of people continue to be excluded from the benefits of development, especially, the poorest segments of the society and people in the rural areas. Development must be woven around people, not people around development and it should empower individuals and groups rather than disempower them.

One of the characteristics of participation is that it cannot be turned on and off like a tap, i.e., 'now you participate, now you don't'. Participation is an evolutionary process that gathers momentum and defies breakdown into neat, self-contained categories except for analytical purposes. Establishing participation is particularly important in the early stage, because expecting responsible behaviour in the later stage is not only misguided but may result in ineffective projects. Participation should include the notions of contributing, influencing, sharing or redistributing power and control, resources, benefits, knowledge, and skills to be gained through beneficiary involvement in decision making. The essence of participation is exercising voice and choice, and developing the human, organizational and management capacity to solve problems as they arise in order to sustain the improvements.
However, planning in this way and executing are not enough since the rural people are particularly illiterate who are not aware of the provisions. Because of their low socio-economic standard they do not think of them. Hence, it is important to bring them closer and to create a high level of awareness among them.

Dr. Suresh Mishra, A.D Raj Vir and S. Dhaka in their article "On institutional mechanism for participation in rural development" have found that the Constitutional amendments and follow up state laws did make some difference particularly with respect to the representation of the marginalized people if number is taken as a measure. But as far as the working of the institutions is concerned there is much to be desired. The quality of local leadership has changed only marginally; and so has the work environment. State bureaucracy has yet to come to the terms with the new dispensation at the local level; and the local leaders have yet to adopt the culture of democratic functioning to win the confidence of the people. There is a nexus between law, social milieu, economic structure, and host of other factors that go to make a society. They are interdependent and work in tandem with each other. Laws are only enabling instruments. New laws in an old socio-economic setting take time to impact the society.

The scenario of panchayati raj institutions painted here is not designed to find faults but to indicate the directions in which future policies and programmes to strengthen local self-government in rural parts of the country should move. We are convinced that India would remain rural for a long time to come. And when its rural character changes, it will not be on west European and American lines. India will be a country of small towns emerging from the transformation of today's villages into better villages which can be called micro policies. We are also convinced that there is no substitute to panchayati raj institutions if democracy has to take deep roots in India. Even if they have failed in the past, they must succeed in future. It is not easy to establish democratic institutions in a country which has been under colonial rule for so long and which faced unprecedented challenges in the post-independence era, we are aware of the way our parliament and state legislatures function. They are supposed to be the institutions that inspire respect and confidence in the average citizen. If they have failed to met the aspiration of the people, why then blame the tiny village panchayats alone?
Paakaj naithali in his article on "NGOS and rural development" has expressed that thinking and attempting for rural development is a tough task since knowledge, resources and opportunities are relatively limited in rural areas. However, despite these limitations, one of the prime objectives of government is to ensure better life in their rural areas, and it is only due to this fact that rural development has always been central in the development planning. Governments throughout the globe are, therefore, forming and adopting the policies those are conducive and suitable to their rural areas, and attempts are also being made at the level of policymakers to share the knowledge and experiences of rural development either through the print media or through the electronic media, the web-pages. Sharing experiences and knowledge has gained greater momentum after the processes of globalization and economic liberalization where the earth is going to become a 'planet' without regional boundaries.

Dr. M.V.A.N. Surya Narayana and R Nagalakshmi in their article on the role of Women in rural development have stated that the main obstructions to socio-economic development in rural women are illiteracy, poverty, lack of employment opportunities, resistance to change of infrastructural facilities and the like. To overcome these drawbacks, an integrated and balanced development oriented policy must be channelised. Much economic growth can be recorded by providing employment opportunities and utilizing the available resources of that area. These changes can be achieved with the joint effort of the government and the rural women.

Though the government has implemented many development programmes through Five-year Plans, they were found to be unfruitful due to social and cultural constraints of the rural population. The major factors which hinder the development activities are low level of literacy, lack of exposure and contact with the outside world immediate to their environs.

- Developmental programmes in the form of benefits are not reaching the large human population at the grass root level.
- Time bound nature of these programmes is a limiting factor to implement it to the full extent and to get the expected results.
- Big communication gap exists between the different stages of implementing the programmes.
- Lack of commitment by the implementing officers.
Lastly one can say that if the work of the rural women in off-farm activities are accounted and recognized, their power can be utilized for improving their socio-economic conditions.

Pradeep K. Sarma in his article on “Unemployment and Poverty in Rural Areas” has emphasized that the problem of rural unemployment in India is one of low-income employment. This is a major determinant of rural poverty. The sustainable solution lies in increasing the productivity of agricultural sector by accelerating public and private investment in infrastructure technology and skills. A well-diversified agricultural growth will enhance the employment opportunities. At the same time, the dynamism of rural non-farm sector should be exploited by deregulating this sector to make it attractive to investors.

The outcome of special wage-employment and self-employment programmes has been disappointing; certainly not commensurate with the huge investment that has gone into these programmes. These programmes need to be made more cost-effective by involving people themselves through Panchayati Raj Institutions and NGOs so that only viable and worthwhile projects are taken up. While the pace and pattern of overall economic growth should be made poverty-alleviating, there is also need to make poverty-alleviating programmes growth-enhancing rather than implementing them as short-term relief measures.

S. Rajakutty in his article on “Magnitude Achievement and Challenges” has concluded that the Ninth Plan period faces serious challenges in employment front. Innovative policy interventions, diversifications, mainstreaming rural trades and occupations into market economy and high priority to fill the infrastructural gaps, both physical and social are the need of the hour. Ensuring participation of local communities in planning and execution of these programmes and also mobilization of resources for local development are two areas that would need serious attention to improve the efficiency and spread of these programmes on sustainable basis.

M.S Ramanujam and I Avasthi in their article on “Rural Employment Generation Issues” have concluded that the uneven spread of Green Revolution, technology and new agricultural strategy of growth also led to the migration of youth from rural areas to urban areas. Therefore, it is the duty of all of us to see that the rural
youth—both boys and girls are given sufficient encouragement for moulding themselves in such a way that they inculcate themselves a sense of pride as belonging to the countryside. Let them not feel alienated from the urban environment and let them not cultivate a feeling of inferiority as has been the case so far. Let us hope that our efforts in the new millennium, starting from 2000 A.D., will be able to demolish the dichotomy of rural and urban youth and their capabilities for being engaged in fruitful employment.

Today the rural youth are in dire need of appropriate and satisfying jobs within the villages. To conclude, while setting up of more and more cottage and rural industries would stop migration to urban areas, the rural people should be given all help and inputs like credit, marketing facilities, infrastructure and so on so that their income generating capacity goes on unhindered and progressives as years pass by.

Prof. K. Prasad\textsuperscript{42} in his article on "Poverty alleviation has concluded that the Poverty alleviation is possible provided the scale of measures taken is commensurate with the size of the problem. This amounts to a complete reorientation of the priority rating of the objectives as followed so far. One does not know whether government is ready for this.

Dr. Katar Singh\textsuperscript{43} in his article "reforms in credit cooperation" has emphasized that in the process of replication of an established rural development model, the Least Developed Countries (LDCs) have to be more cautious. In recent years, it is more or less becoming customary among the developing nations to adopt some of the models of rural development just because they have been critical either in the development process of the developed or any of the developing countries. For a simple example, consider the large-scale replication of the Grameena Banks of Bangladesh in other countries. This has to be checked as 'the same boat for every sailor may also sink due to over-weight.' The past failure of a particular model due to adopting it without adapting it may even give a bad name to the model which otherwise may be very consequential. It is to be noted that if an important model is criticized due to this reason, many of the countries/regions/areas in future shall remain forfeited to reap the advantages. It would not be a loss to a particular country/region/area or its populace rather it would be a global loss since the era of globalization and liberalization have already gained the momentum.
Dr. Pita Basa Sahoo in his article on "Poverty elevation Projects: designs and implementation" has argued that if PEPs are designed according to conventional procedures, the projects are less likely to benefit larger sections of the target population and lack sustainability. The proper design and implementation of PEP requires reorientation of bureaucracy to understand the needs of the poor. With appropriate design and implementation strategies, the PEP are more likely to reach the target groups; Secondly, when beneficiaries participate, the quality of the project design and implementation procedures improves; Thirdly, additional savings may occur if communities contribute their labour to the project; Finally, the sustainability of the project is greatly increased if the beneficiaries operate and maintain the project.

Understood to include civic governance, economic governance and political governance, eventually leading to "humane governance" (Mahbub ul Haq Human Development Centre, 1989). However, an informed visitor is compelled to note that this is a concept which is still to seep down into the consciousness of the policy elite in Tripura and to share the perception of a British observer of the local scene recorded over fifty years ago. Writing in the late forties, the then Political Resident of the princely state of Tripura noted that his own dominant impression on the state of affairs in Tripura "is one of stagnation. This is apparent on all sides and in all branches of the administration due to inertia at the top. The ruler takes little confirmed interest in anything. And the Chief Minister’s guiding principle is to do nothing. All subordinate officials follow his examples and those who at times may have energy and enthusiasm have eventually been discouraged" (Bhattacharaya, 1999).

Dr. Anil Joshi in his article on "Decentralized Approach to rural development in Uttarakhal" has emphasized that a total of 18 needs the local community depends on some of the products partly (61.1 per cent) and in some absolutely (38.9 per cent). The products where there is partial dependence can be upgraded in to some and where there is an absolute dependence be replaced from local resources provided the technology is available. The present survey has revealed that there is a possibility of producing need based products from local resources.

Thus, the major reasons behind degrading village sustainability may be summarized as ignorance, neglect and lack of Gandhian philosophy towards local resources, lack of decentralized technologies and strong local markets. Gandhian concept
of resource use for local market with upgraded local technology could not be synchronized. It is the reason why in most of the cases, inappropriate technology, raw material scarcity and poor local market, became limiting factors for local economy to flourish and this ultimately led to exodus.

Today policy interventions are needed which encourage a sustained management of both the local resources, human resources as well as local market. The local, rural people will have to be empowered culturally and technically so that they can have legal access to their natural resources in association with their management responsibility.

Dr. G.K. Giri\(^{46}\) in his book review on "Role of Communication technology in rural development" has reiterated the importance of Indian IT sector in the world and its phenomenal growth. Interestingly, all state governments are planning to introduce IT in a big way. He emphasized in his concluding remarks that there may be more dependence on the situation, i.e. the kind of information that needs to be transmitted. It has to be a purposive communication for rural industrialization, further has made a comparative analysis of strategies of several state government and he recommended that the effective use of ICT in rural areas will depend upon three major factors such as identification of beneficiaries choice of technology and television of an arrangement then knowledge of eating habits, health care, farming mechanisms, environment al care and so on is also essential.

Participation, if empowerment is a pre-condition for participation then how ICT can empower people. It argues that, "once knowledge is recognized as the fundamental building block of development options for disadvantaged communities around the world the role of ICT becomes conspicuous in this envision process". Important statements like this sprinkled in other articles as well could have been elaborated. In addition, the need for an information culture needs to be stressed without which, right to information, call for transparency, and use of ICT will remain simply pipe dreams. Secondly, it needs to be pointed out in any ICT literature that there is a linkage between undeveloped conditions and deprivation of communication resources. The communication is an important means to get people out of poverty - ignorance trap, and promote social and human development. In India, people in rural areas still do not have access to communication technology due to their low purchasing power, low literacy and poor maintenance of communication technology.
Under globalization there are also unintended consequences of unwanted technology. Therefore, the ownership of ICT has to be decentralized so that the people chose what ICT they should process and how they must use it. Before we decide on the use and choice of ICT, it is necessary to identify the user outline a development model, ascertain the gaps, and define the role of ICT. However, no book can be so complete in itself as to cater to everyone’s needs of theory, facts and interpretations and so on.

Souvik Ghosh in this article on “Information and Communication Technologies” Information and communication technologies (ICTs) have been with us for many years, and they have played an important role in promoting agricultural and rural development during the last several decades. The role of TV and Radio in rural education and extension services has been well documented. These technologies will continue to play a critical role in and along with the new information and communication technologies. But what characterizes the new ICT revolution is the convergence of three technology sectors, whose convergence has generated a qualitative difference in the way we can generate, disseminate and transfer knowledge, and thus contribute to development.

G. Sreenivasan in his article on “A reform measure for agriculture and rural development” has concluded that the various proposals and programmes aimed at agriculture, employment and rural development in the Budget have not come a day too soon as they are the need of the hour, given the fact that the benefits of economic growth and reforms have by and large bypassed the rural people of India. Ever since the UPA government fought the 2004 General Elections on the planks of rural India and ‘aam admi’, the focus has been well on these vital segments of India whose resurgence and progress are too important to be ignored. No doubt, the 2006-07 union budgets has unveiled an attractive package for regeneration of rural India and the regions of the poor who constitute the rural base of the country. But mere outlays and that too enhanced outlays would not be an answer to the unmet potentials of the rural India unless monitoring of the various programmes meticulously through institutional mechanisms are in place. The delivery of package is more important than the package itself and the proof of pudding lies in the eating and one can only hope that the authorities are alive to the important issue of delivery mechanism so that desirable results are achieved with minimal loss to the stakeholders and shareholders of the economy over the long run.
K.R Sudhama in his article "Budget and Rural Development" has emphasized that apart there are eight flagship schemes for social sectors which would be to a large extent benefic to rural development. The flagship schemes are Sarva shiksha abhiyan, Mid-Day Meal scheme, Rajiv Gandhi Drinking Water Mission, total sanitation campaign National Rural Health Mission, Integrated Child Development Services, National Rural Employment Guarantee Scheme and Jawaharlal Nehru National Urban Renewal Mission. The total allocation for these schemes were Rs 34,927 crore in 2005-06 and this has been stepped up to Rs 50,015 crore, representing an increase of Rs 15,088 crore or 43.2 per cent.

Rishi Pal Bhardwaj in his article on "Public library and rural development" has concluded that the invention discovered in the field of agriculture should be brought out from the laboratory to the field. Scientific and technological information needs to be published widely and in an understandable manner so that favorable attitude for such information is created among the rural people. The information relating to science and technology which could be applied day-to-day life needs to be made known by lectures, demonstrations and science exhibitions. Live demonstrations by agriculture scientists will help the villagers to reap the benefits of new discoveries in the field of agriculture. Dissemination of information through public libraries on health and hygiene, child care, children's diseases will be highly profitable to all segments of the society. Further, as we know rural people being illiterate and ignorant, they become easy victims of political parties. A public library by providing all shades of opinion on a particular topic or issue engaging the attention of a particular time gives him an opportunity to think over the issue dispassionately and objectively in short, by being an impartial information agency, it stimulates thinking, thinking dispels ignorance and replaces it by understanding and knowledge. Moreover, by bringing together in its social-culture activities, seemingly different segments of the society, on a single platform, the libraries slowly but surely develop a sense of amity, a sense of respect for the other groups, an appreciation of the difference in language, religion, customs and manners. Thus, sectarian life styles are substituted by democratic life patterns. In this sense, a public library justifies its existence as a democratic institution and a public library does play an important role in building well informed, skilled individuals and tries to achieve this in a democratic way.
B.K. Pattanaik in his article on "Poverty basic needs and rural liveli-hood" has concluded that it is the fundamental duty of the nation as well as of the states to ensure basic needs to its people. Despite efforts of the government through launching of minimum needs programmes a large percentage of households in many states are devoid of one or the other basic needs. Weak implementation and monitoring strategies with faulty targeting of beneficiaries, corruption nepotism, and poor political and administrative will lack of good governance, feeble local self-government and altruistic civil society are a few among many factors responsible for the poor performance in ensuring basic needs to people in different states.

The two economically developed states Punjab and Haryana occupy first and second place, with socially developed Kerala being in third place. The six states such as Orissa, Bihar, Madhya Pradesh, West Bengal, Uttar Pradesh and Rajasthan, whose RBNI are lower than the Indian average, have to take appropriate steps to ensure basic needs to its people. The two eastern states particularly Orissa and Bihar have to break the jinx of complacency, which they have developed towards eradication of poverty and development. Good governance, strong political administrative and people's will along with massive Information, Education and Communication (IEC) and Behaviour Change Communication (BCC) programmes would go along way to achieve the goal. Moreover, employment creation in the rural informal sector, creation of self-employment and increase in income through the diversification of agriculture and promotion of allied sector and small scale and cottage industries; and raising workforce participation of women with particular emphasis on the landless impoverished households would also be helpful in the eradication of poverty and ensuring basic needs in these economically weaker states. The goal of the new Millennium is Basic Need for All.

Archana and G. Gulati in their article "Empowering Rural India from Pipe Dreams to Reality" has concluded that the Government in partnership with the Private Sector must waste no time in putting in place the Rural ICT infrastructure with its manifold benefits. There have been numerous attempts across the country for taking information and communication Technology to the rural areas with varying degrees of success. Some of these were initiated by State Governments; others were sponsored by Corporations or NGOs. What we need now is to narrow down and decide upon the best for implementing PURA across the board.
Village Knowledge cum e-Governance Centers are the key to realizing our goals of graduating to a knowledge society and transforming India into a Developed Country by 2020. “Swarozgaris towards Self-Reliance” has emphasized that the selection of the Swarozgaris must be done in an open and transparent manner. While SGSY is not a programme that targets only the poorest of the poor, it should be the endeavour of the committee to cover the relatively poorer among the BPL families provided, however, they are otherwise eligible.

In case the committee is not sure of sufficient number of potential Swarozgaris being sanctioned the loan, it is open to the committee to select a higher number and leave the final selection to the bank.

After the selection is made, the BDO shall arrange to have the applications filled by the selected persons. Since most of the potential Swarozgaris are illiterate and some of them would be very poor, it is necessary that the proforma prescribed by the banks should be simple. It should also be in the local language. The DRDAs should take steps to familiarize the BPL families with the loan sanction process.

Once the banks have received the applications, they should sanction the application normally in 15 days and at any rate not later than one month. The list of Swarozgaris finally selected should be got printed by the BDO and the copies made available to the Gram Panchayat for placing it before the next Gram Sabha.

Pradeep Baisakh\textsuperscript{53} in his article on “Right to Information and Rural Development” has concluded that the success of the movement depends on the will of the politicians bureaucrats to change their mindset and adapt it to the concepts of good governance, on civil society to maintain constant pressure on the Government apart from popularizing the concept and giving direction to the populace. Then only it will be possible to empower the poorest individual of the remotest rural area of the country and usher in the era of democracy at work at the grass root level.

O.S. Thyagi and Janaki Chundi\textsuperscript{54} in their article “Technology Transactions for Rural Reconstructions” have concluded that the Government is concerned with the community development since the beginning of the planned development. In order to develop an effective communication linkage to the rural areas, a number of programmes
beginning from Community Development to Swarnajayanti Swaroopgar Yojana have been launched, but desired success has not been achieved. Beside, resource rich farmers have reaped the benefits of these programmes. Down trodden sections of our society were debarred from these benefits. The main drawback in these programmes was lack of coordination among the agencies concerned and one way communication. The strategies were made at the top level and there was no bottom to top communication. People have never been the part of policy making at any stage of development.

The concept of global village is bringing world community closer. We can not remain aloof and work in isolation. We shall have to link our state of agriculture with the developed world. It is possible by delivering technologies along with service back age to the resource poor farmers. There is a need to learn lessons from the past experiences. Programme planning should begin with partnership of the local people and organizations should be the facilitators to assist them. Such participatory approaches shall be important in achieving economic and social benefits for the rural users. Communication for development should provide development planner with a conceptual approach that puts rural people, rural organizations, farmers and research organizations in appropriate positions for direct communication and information network development.

Agriculture in the next century will be marked by communication linkages which deliver the information accurately and timely. As an upcoming trend, electronic media will make the difference in the processes of access to the information. To meet this emerging challenge, infra-structural development at grass root level to receive communication technology package is imperative. In view of the new developments in agriculture with shift in emphasis on commercialization oriented approach from the earlier production oriented approach and invasion by communication technology, it is high time to reorient our system accordingly.

Statement of the problem

India is the vast and second most populous country in the world. The population of this country lives in its villages said mahatma Gandhi. The statement is valid even today literally and from social, economic and political perspective and could well prove prophetic for years to come. To say realistically, according to 2001 census more than 70 per cent of India's population is rural. In other words, in India 70 per cent of the
population live in 576 lakh villages. This amounts to over 750 million people, more than the combined population of all the developed countries of the world minus Japan and South Korea. The nation's economy has been agriculture centered for centuries. And it continues to be so even after the unveiling of the structural adjustment programme. However a big part of the population has been leading an uncertain economic life due to non synchronisation of employment opportunities in agriculture sector because of the fast growing population. According to the Tendulkar committee's estimate, 37 per cent of the population is below the poverty line. Therefore, an increased attention is desired to improve the lot of this population. Right from the inception of independence a number of efforts have been made by the state to free the people from the clutches of poverty and to eliminate the socio economic and political inequalities with the idea of evolving an egalitarian society in a democratic setup. Keeping the above facts in view rural development has become one of the most debated issues among the academicians and planners of the third world countries in general and India in particular. It has also become an integrated concept of growth and poverty elimination has been of paramount concern in all the consequent five year plans. Rural development (R.D) programmes comprise of the following.

- Provision of basic infrastructural facilities in the rural areas eg: schools, health facilities, roads, drinking water electrification and the like
- Improving agricultural productivity in the rural areas
- Provision of social services

Rural development in India is one of the most important factors for the growth of the Indian economy. India is primarily an agriculture based country. Agriculture contributes one-fifth of the gross domestic product in India. In order to increase the growth of agriculture, the government has planned several programmes pertaining to rural development in India. Rural development in general is used to denote the actions and initiatives taken to improve the standard of living in non urban neighbour hoods, country side and remote villages. The communities can be exemplified with a low ratio of inhabitants to open space. Rural development actions mostly aim at the social and economic development of the areas. These programmes are usually top down from the local or regional authorities, regional development agencies, NGOs, national governments or international development organizations. But the local population can
also bring about endogenous initiatives for development. The term is not limited to the issues for developing countries. In fact many of the developed nations have very active rural development programmes. The main aim of the rural development policy is to develop the under developed villages. For that purpose the government of India had to establish the DRDAs at each of the district head quarters. DRDA has traditionally been the principal organ at the district level to oversee the implementation of different anti-poverty programmes. It has become an autonomous agency having its own governing body, registered under Society Registered Act of 1960. The ministry of rural development in India is the appex body for formulating policies and regulations are pertaining to the development of the rural sector. Agriculture, handicrafts, fisheries, poultry and diary are the primary contributors to the rural business and economy.

Need for and significance of the study

In view of the importance of the rural development in India, the emergence of DRDAs in the country has become indispensable for launching the rural development programmes. Several researchers have conducted evaluation studies on self-employment and unemployment programmes. The studies on performance evaluation of DRDA Programmes in general SGSY Programme in particular are scant therefore, an attempt is made towards that direction.

Objectives of the present study

The basic objective of the present study is to evaluate the performance of DRDA Programmes with special reference to SGSY Programme launched by DRDA Kadapa District.

The specific objectives of the present study are:

- To review the rural development programmes in India.
- To review the role, functions and organizational structure of the DRDA in Kadapa district.
- To analyse the performance evaluation of SGSY programme launched by DRDA in Kadapa District.
- To offer appropriate measures for improvising the functional efficiency of DRDA at the district level.
Hypotheses

- The functional performance of DRDA is much impressive in respect of launching and monitoring the rural development programmes.
- The potentiality of SGSY programme is much impressive in generating employment and income to the beneficiaries.

Methodology

Methodology for the present study comprises data sources and sample design.

Data Sources

The present research is primarily an empirical and descriptive in nature. The present study has focused on collection of primary and secondary data. The primary data have been collected from a sample size of 446 sample respondents. Primary data have been collected by the researcher with the help of schedules specifically designed for the purpose. The researcher has also elicited the information by holding discussions with the officials in the offices of DRDA and banks. The secondary data have been complied from the official records of DRDA, credit plans prepared by lead bank of Kadapa district, broachers, pamphlets, guidelines and the like prepared by the office of the DRDA. Articles published in reputed journals on the related or on allied studies have also been referred. Data have also been compiled from books published on specific studies, journals, periodicals and the like.

Sample design

The study area is confined to Kadapa district in Andhra Pradesh. The study unit selected for the purpose of conducting the research is the District Rural Development Agency (DRDA) of Kadapa. The universe comprises all the beneficiaries assisted by the banks under SGSY Programme during 2005-2006. A period of three completed years are left assists for grounding and commencement of the activities. In 2009-2010 the data from the sample respondents have been collected by developing activities. The total units assisted by banks under SGSY Programme have been segregated into three sectors. Each of the sector is considered one strata from each of this sector / strata ten per cent of sample drawn by mean or simple random sampling. The total beneficiaries have been segregated into three stratas viz Agriculture, Animal husbandry and ISB sectors. The present study intends to use the stratified random sampling with proportional allocation
techniques. From each of the strata a sample of ten per cent of beneficiaries have been selected under proportional allocation. The size of the sample beneficiaries under each of three sectors are given as 104, 180 and 162 respondents.

Table - 1

<table>
<thead>
<tr>
<th>S.No</th>
<th>Name of the sector</th>
<th>No of beneficiaries assisted under SGSY</th>
<th>No of beneficiaries selected as sample respondents under SGSY</th>
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<tr>
<td>1</td>
<td>Agricultural sector</td>
<td>1038</td>
<td>104</td>
</tr>
<tr>
<td>2</td>
<td>Animal Husbandry Sector</td>
<td>1802</td>
<td>180</td>
</tr>
<tr>
<td>3</td>
<td>ISB sector</td>
<td>1623</td>
<td>162</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>4463</td>
<td>446</td>
</tr>
</tbody>
</table>

Tools for data collection

The researcher has prepared structured schedules for collecting the data from a sample size of 446. All the schedules were accompanied by the researcher for collecting the data by posing the questions to the beneficiaries of SGSY programme because many of the beneficiaries were happened to be an illiterate category.

Tools of analysis

The data thus, collected are tabulated, analysed and interpreted with the help of appropriate tools and techniques. These include growth rates, ‘t’ test, chi-square and the like. Graphs, charts and diagrams are drawn to illustrate the facts and figures at appropriate places in the thesis.

Scope and limitations of the study

The present study addresses the performance evaluation of DRDA projects at Kadapa. DRDA Kadapa has been purposively selected to highlight the functional performance evaluation of the DRDA programme. The inferences drawn for the present study may not be relevant for the studies that are made in the other regions. The activities that are opted by the beneficiaries under each of the sectors are unorganized and the beneficiaries do not maintain any records and, therefore, the recorded information has not been available with any of the beneficiaries.
Chapter scheme

The theme of the entire thesis has been divided into six chapters

- Chapter one provides the introductory aspects of rural development
- The second chapter provides the review of literature and the design of the study.
- Chapter three presents the socio-economic profile of the Kadapa district.
- Chapter four would provide information relating to role, functions and organizational structure of DRDA at Kadapa.
- Chapter five provides information relating to SGSY programme launched by DRDA at Kadapa.
- Chapter six would deal with the summarization of findings and offer appropriate suggestions for the improvement of the functioning of the DRDA at Kadapa.

Summary

The researcher has reviewed and presented a sizable number of studies that were undertaken by the previous researchers in this chapter. The researcher has also presented the design of the study in this chapter. The design of the study consists of statement of problem, need for and significance of the study, objectives of the study, hypotheses, methodology - data sources, sample design; tools for data collection, tools of analysis, scope and limitations of the study and chapter scheme.
REFERENCES


