Chapter No. 02:

Objectives, Research Methodology and Review of Literature

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**Introduction:**

India is a country of villages. According to the Indian Census 2001, 72.5 per cent of the Indian population lives in 6 lakh villages. Majority of the population face the problems of poverty, unemployment and low standard of living. In olden days the villagers in India were economically self-sufficient; demands of rural people were quite limited and they were met by themselves at the local level. The rural population was divided on the basis of profession such as farmers, artisans and servants. Though agriculture was the main occupation but the industry was also very illustrious. Indian handicrafts had world fame. But during the British rule scenario of rural India changed and the economic situation of it got deteriorated and it continues till the date comparing with the urban development. After independence we are developing and made progress in several fields. But there has been imbalance in the growth & development of our economy. Therefore, the benefits of economic development are being enjoyed by a certain group of people. The people living in urban area have more benefits of economic development than the people living in rural area. For the purpose of equal sharing in economic development, regional
imbalance in it is to be removed. Hence rural development is the need of the time.

After independence, India has achieved a high rate of economic growth and development. The country has made much progress in several fields of economy. The country has been successful in expanding its industrial base. The progress made by India is not an ordinary achievement. Because; the economy of the country was ruined due to very long selfdom at the time of independence. Though India has progressed in several areas after independence, there are several socio-economic problems.² The concentration of economic power has increased during last few decades. Regional disparities, personal income disparities and unemployment have increased. There is also vast difference in the consumption level between urban and rural population. The rural population has many severe problems and difficulties in their life due to lack of progress in rural areas Therefore, there is an urgent need for rural development for the integrated development of the country and for the benefit of all citizens.
Rural Infrastructure:

Infrastructure refers to the basic structures and facilities necessary for a country or an organization to function efficiently, buildings, transport, water and energy resources, and administrative system. Development of infrastructure is essential for the development of a country or a region. It is quite impossible for a country or a region to develop the economy without developing infrastructure. Development of infrastructure is essential for rapid development of all the sectors of an economy. The significance of infrastructure in the development of a country is similar to the significance of backbone in human body. Rural infrastructure comprises rural roads, rural housing and rural electrification. Rural road connectivity is an extremely important aspect of rural development. A centrally sponsored scheme has been launched called the Pradhan Mantri Gram Sadak Yojana (PMGSY) which seeks to provide connectivity to all un-connected habitations in rural areas with a population of more than 500 persons through good all-weather roads by the end of the Tenth Plan period. According to the 1991 Census around 3.1 million households are without shelter and another 10.31 million house-holds reside in un-
serviceable *kutcha* houses. Considering the magnitude of the problem, a National Housing Habitat Policy was announced in 1998 which aims at providing ‘*Housing for all*’ and facilitates construction of 20 lakh additional housing units (13 lakh in rural areas and 7 lakh in urban areas) annually with an emphasis on extending benefits to the poor and deprived. Government is committed to the goal of ensuring shelter for all by the end of Tenth Plan period. For achieving these objectives a comprehensive action plan for rural housing has been prepared.

**Different Schemes for Rural Development:**

The following are some of the rural development schemes:

1. Integrated Rural Development Programme.
2. Training of Rural Youth for Self-Employment.
5. Employment Assurance Scheme.
6. Pradhan Mantri Gramoday Yojana.
7. **Indira Awas Yojana.**
9. Tribal Area Development Programme.
15. Swarnjayanti Gram Swarojgar Yojana.
17. Development of Women and Children in Rural Areas.

Objectives of Rural Development Programmes:

Rural development became a planning concern as it became clear that technocratic approaches to problems in developing countries remained ineffective in alleviating poverty and inequalities in rural areas.⁴ It also became clear that the multi-disciplinary approach to the problem of development was necessary. Consequently, it became clear that apart from an effort to increase agriculture and industrial
production, it was also necessary to provide education, health and services and employment and to attack the problem of poverty in rural areas. The increasing interest in rural development is result of the realization that a systematic effort is necessary to create better living conditions in the rural areas where the vast majority of populations of developing countries reside. The following are the objectives of Rural Development schemes to be aimed at:

- To change the attitude of rural people towards development and Government schemes for development.
- To generate employment opportunities for the rural people and thereby make them able to meet their basic needs.
- To solve socio-economic problems created by regional disparities.
- To promote level of literacy and education in rural people.
- To make necessary provision for satisfaction of basic needs such as drinking water health care, better sanitation, housing and food for poor.
- To improve infrastructural facilities in villages particularly transport and communication facilities.
• To check migration of rural people to urban areas.
• To remove rural poverty and improve the standard of living of rural people.

**Zilla Parishad:**

Zilla Parishad is a local government body at the district level in India. It looks after the administration of the rural area of the district and its office is located at the district headquarters. The word *Parishad* means Council and Zilla Parishad translates to District Council. Functions of Zilla Parishad are as follows:

1. Provide essential services and facilities to the rural population and the planning and execution of the development programmes for the district.
2. Supply improved seeds to farmers. Inform them of new techniques of training.
4. Set up and run schools in villages. Execute programmes for adult literacy and run libraries.

5. Start Primary Health Centers and hospitals in villages. Start mobile hospitals for hamlets, vaccination drives against epidemics and family welfare campaigns.

6. Construct bridges and roads.

7. Execute plans for the development of the scheduled castes and tribes. Run *ashramshalas* for *adivasi* children. Set up free hostels for scheduled caste students.

8. Encourage entrepreneurs to start small-scale industries like cottage industries, handicraft, agriculture produce processing mills, dairy farms, etc. Implement rural employment schemes.

9. Construct roads, schools, & public properties. And they take care of the public properties.

10. They even supply work for the poor people. (*tribes, scheduled caste, lower caste*)
District Rural Development Agency (DRDA):

The District Rural Development Agency (DRDA) has traditionally been the principal agency at the District level to oversee the implementation of different rural development programmes. Since its inception, the administrative costs of the DRDAs were met by way of setting apart a share of the allocations for each programme. However, of late, the number of the programmes had increased and while some of the programmes provided for administrative costs of the DRDAs, others did not. There was no uniformity among the different programmes with reference to administrative costs. Keeping in view the need for an effective agency at the district level to coordinate the anti-poverty effort, a new Centrally Sponsored Scheme for strengthening the DRDAs has been introduced with effect from 1st April, 1999. Accordingly, the administrative costs are met by providing a separate budget provisions. This scheme which is funded on a 75:25 basis between Centre and States, aims at strengthening and professionalizing the DRDAs.
Housing for the Rural Poor:

According to a report, new housing requirements are estimated to be 7.7 million units and 11.2 million units need up-gradation. Shelter for all is the basic objective of any welfare State. In this context the Government of India, under its ‘Bharat Nirman’ programme has decided to construct 60 lakh rural houses during the next four years. The ‘Indira Awas Yojana’ which is being implemented in rural areas for BPL families, may also create large employment. Housing and shelter have been a basic and fundamental pre-requisite for human existence. Housing facilities ensure decent human existence. Rural housing assumed importance because a section of the rural population appreciated doing business from home, thus making it their workplace. In India the problem of housing is both quantitative and qualitative. Housing shortage is multi-dimensional problems and as such, it requires multi-dimensional approach. The Government holds responsibility to take up different housing schemes, keeping in view their basic requirements and their affordability. Efforts should be made to utilize to the maximum extent the local materials and low cost technology developed by various institutions. More and more
houses in rural India are going to be constructed with biomass materials, depending less and less on burnt bricks. A variety of industrial and agricultural wastes are available and technologies for using them need to be given due publicity. The financial assistance for housing can be routed through the gram panchayat, and it should ensure proper utilization of funds. Also, the activities of various agencies should be well coordinated to overcome the problems of overlapping and duplication. House, as far as possible, should be built in clusters so that common facilities can be provided for the clusters.

After 1950, the Government of India formulated ten five year plans aimed towards housing and urban development, which led to the launch of Urban Poverty and Alleviation Programme of Nehru Rojgar Yojana (NRY). These plans laid emphasis on institution building and on construction of houses for government employees and weaker sections. The Industrial Housing Scheme was widened to cover all workers. As a follow-up of the Global Shelter Strategy (GSS), National Housing Policy (NHP) was announced in 1988, whose long term goal
was to eradicate the problem of lack of housing, improve the housing conditions of the inadequately housed, and provide a minimum level of basic services and amenities to all. The role of Government was conceived, as a provider for the poorest and vulnerable sections, and as a facilitator for other income groups and private sector by the removal of constraints and the increased supply of land and services.7

**Indira Awaas Yojana (IAY):**

It is well known fact that housing is a labour intensive activity and the State, to meet its goal of ‘shelter for all’ can certainly provide considerable help. In rural areas by intensifying ‘Indira Awaas Yojana’ can promote considerable among of housing activity and in the process provide sustainable housing and generate employment. This scheme aims at providing dwelling units, free of cost, to the poor families of the Scheduled Castes, Scheduled Tribes, freed bonded labourers and also the non-SC/ST persons below the poverty line in rural areas. The scheme is funded on a cost sharing basis of 75:25 between the Centre and the States. The genesis of the Indira Awaas
Yojana can be traced to the programmes of rural employment which began in the early 1980s. Construction of houses was one of the major activities under the National Rural Employment Programme (NREP) which began in 1980 and the Rural Landless Employment Guarantee Programme (RLEGP) which began in 1983. There was, however, no uniform policy for rural housing in the states. For instance some states permitted only part of the construction cost to be borne from NREP/ RLEGP funds and the balance was to be met by beneficiaries from their savings or loans obtained by them. On the other hand others permitted the entire expenditure to be borne from NREP/ RLEGP funds. While some states allowed construction of only new dwelling others permitted renovation of existing houses of beneficiaries.

**Significance of Study:**

For removal of the economic disparities, rural development is a must. Osmanabad district is one of the backward districts. According to the census of India, 2001, 84 per cent of the population of the district is rural population. The most notable thing is that Marathwada
region is the most economically backward region in Maharashtra. Both the Government of India & the Government of Maharashtra have introduced several schemes for rural and urban development for the purpose of removal of economic disparities. The schemes for rural development are implemented by Zillha Parishad of concerned district in its rural area & thereby attempt is made to develop economic position of poor people living in rural area. The present study is proposed to throw some light on the impact of the rural development schemes in general and Indira Awaas Yojana in particular implemented by Osmanabad Zillha Parishad in its jurisdiction and the positive change effected in the life of the poor of the district. For the purpose of taking corrective measures necessary in implementation of the schemes, the study is significant. The study is helpful to Government, Zillha Parishad Osmanabad for taking necessary action.
Objectives of Study:

The following objectives are set for the study.

1. To study the importance of rural development in India.

2. To identify the schemes for rural development implemented by Zillha Parishad in Maharashtra.

3. To take the review of rural housing schemes implemented by Central and State Government.

4. To know the role of Indira Awaas Yojana in rural development.

5. To assess the impact of Indira Awaas Yojana in the Osmanabad District.

6. To find out difficulties in implementation of the scheme in the district.

7. To draw conclusion and make suggestion for proper implementation of the scheme in the district and State.
Research Methodology:

The study is based on both the primary and secondary data. The primary data is collected from the beneficiaries of the Indira Awas Yojana implemented by Osmanabad Zillha Parishad. The beneficiaries are selected with the help of stratified and random sampling technique. The data is collected with the help of a structured questionnaire and interview with the implementing officers of Zillha Parishad and experts in the fields of rural development. For the purpose of collecting primary data 10 per cent of villages are selected by stratified sampling and 300 beneficiaries by random sampling from different villages from Osmanabad district. During the study period 8,815 new houses built and 2,181 houses were up-graded. Out of the total 10,996 houses 300 (2.73 per cent) households selected for study. The secondary data is collected mainly from DRDA of Osmanabad Zillha Parishad as published un-published annual reports, Reports of Ministry of Rural Development; Government of India and Maharashtra, Review of Research Journals and Books and various websites of rural development. The data collected from various sources exhibited by Tables and Graphs wherever necessary. The statistical
devices and tools of data analysis such as indices, percentages and averages are also used.

**Study Area and Methodology:**

For the purpose of the study has been taken up in Osmanabad district which report different levels of socio-economic development and achievements in the implementation of Rural Housing Schemes. For this purpose all talukas of Osmanabad districts have been selected. The selection of beneficiaries covered under housing schemes has been done randomly covering SC, ST and non-SC and ST category in the selected sample Gram Panchayats. Purposively designed questionnaire has been used for collection of primary data from the sample beneficiaries, while the information collected at district, block and gram panchayat level formed secondary data. Both primary and secondary data are processed with the help of computer. Simple and appropriate statistical techniques are used for the analysis of data.
Scope and Limitations of the Study:

The present study made the critical evaluation of Rural Development Schemes implemented by Zillha Parishad at macro level and Indira Awaas Yojana at Micro level with special reference to Osmanabad District. Geographical area restricted up to Osmanabad district. The study is covered all the rural housing schemes of Government but specially focused on Indira Awaas Yojana only implemented by Osmanabad Zillha Parishad. The Study covered the analysis and interpretation of statistical data for a period of five years i.e. 2004-05 to 2008-09. The required data collected from sample respondent through questionnaire are analyzed with the help of statistical tools. With the above mentioned limitations every possible effort are made to maintain the quality of the present research work.
Chapters Scheme:

1. Introduction and District Profile.
2. Objectives, Research Methodology and Review of Literature.
3. Importance of Rural Development.
5. Importance of Indira Awaas Yojana in Rural Housing.
6. Role, Impact and Difficulties in implementation of the IAY in Osmanabad District.
7. Conclusions and suggestions.
Review of Literature:

*P. Gopinadhan Pillai (2003)* deals with the Rural Development in India that India had reached a turning point in its long and arduous struggle for socio-economic development. In the 21st century India continues to live in villages. This makes it obvious that any process of planning and development in India can hardly succeed without transferring its rural society. The approach to successive five year plan envisages growth, equity, social justice, self-reliance, improved efficiency and productivity as its guiding principles. As a strategy to achieve this objective, it calls for a sharper focus on employment generation and poverty alleviation through rural development programmes. It is believed that provision of productive employment will help people to stand on their own feet and work with self-confidence and self-respect which will in turn help in people’s participation in developmental tasks. It is felt that information, education and training can play a critical role in creating awareness among the beneficiaries, equipping them with skills required in the process of being able to sustain their own up-gradation and inculcating an attitude wherein they view themselves as part and planners of rural
development programme. The book attempts to give the philosophy, policy and programme intervention for rural development in India.

*Urja Mohan Jha* (1995) published a research book entitled ‘Rural Development in India’ concludes that balanced regional development has been one of the major objectives of planning in India. Its desirability, rather indispensability, has been emphasized in each successive plan document right from the first plan. The emphasis became more pronounced since the Third Plan which stressed continuous strides in regional development. The differential strategy for backward area was put in operation since *Third Plan* for according special care and treatment to the development of backward regions as distinct from the integrated strategy adopted till then. In spite of the pronounced and pious objective of reduction in regional disparity, the area of planned development presents a picture of uneven growth in India. Eastern India, comprising Bihar, West Bengal, Orissa and eastern U.P. has lagged much behind in the race of economic development *vis-a-vis* the rest of India. Eastern India has the highest incidence of poverty as it constitutes half of the population of India.
living below the poverty line. Thus, both the economic feature and the economic future of the region are intimately linked to Rural Development. The question of rural poverty can be effectively tackled by the sustained growth of agriculture. Poverty eradication programmes, in terms of wage and self-employment schemes hitherto launched, were ill-conceived and clumsily implemented.

*Madan Mohan* undertake a study on 'Rural Development in India: Problems and Prospects' concludes that, 'Rural development' has assumed global attention specially among the developing nations. A country like India where verily 70 per cent of the people live in rural areas has great significance. This study analyses problems and prospects of rural development in coherent way. Major themes, discusses in the study that -Introduction to Rural Development; Rural Society in India; Impact of economic Reforms on Rural Poor; Rural development Programmes; Poverty, Environment and development; Rural development and Agro-Industries; Food Security and Rural Women; Literacy and Rural Women; Rural Women and Local Self Government; Gram sabha and Village Level Governance; Indian Rural
Settlement System & Caste and Clan; Rural Development and Volentarism; Poverty Alleviation in Rural India: Programmes and Strategies; Rural Development: A Case of Tamil Nadu; Future Strategies; and Women Entrepreneurs and Credit Facilities etc.

A study undertaken by Diane P. Mines, Nicolas Yazgi named by Village Matters: Relocating Villages in the Contemporary Anthropology of India in 2005 concludes that going against the grain of successive Euro-American anthropological trends that have relegated the study of villages to the margins of theory; this volume revisits and resituates villages in the social and humanistic study of India. The contributors offer a long overdue critical re-engagement with the concept, condition, and place called ‘village’. Using a broadly interpretative approach, they examine how villages matter in relation to a variety of contemporary regional and global practices, including irrigation, religious movements, nationalism, communalism, ecology, labour migration, political movements, military service, warfare, cinematic representation, imagination, and the construction of
memory. The discussions show, in no uncertain terms, that villages continue to be vibrant grounds for the production of culture, sociality, environments, bodies, and persons; and that villagers in fact shape not only land through their labour, but also political, social, economic, ritual, and imaginary lives far beyond what is usually labeled ‘the local’. Village Matters also addresses anthropology’s wider forfeiture of the village as an academic object across areas of study that are by no means restricted to India or South Asia.

*Ramashish Purvey* in his research book entitled ‘Changing Face of Rural Credit in India’ (*2006*) discussed on various issues relating to rural development comments that after the nationalization of banks, the Reserve Bank of India and the Government of India directed commercial bank to prepare schemes and programs to the help the poor farmers, Small Scale Industries (SSIs) and the unemployed youth in rural India. Many banks prepared schemes and programs for this purpose as directed by Reserve Banks of India & Government of India. The liking of SHGs with the banking system has
emerged as the major micro-finance programme in the country. Micro-Credit and Micro-Finance are changing the lives of the rural people, re-energizing the poor community, particularly the most oppressed, suppressed and neglected community of the rural society mainly comprising Schedule Caste and Scheduled Tribes. The access to credit as well as extending other financial products and services to these people of low income group below poverty line includes women, small marginal farmers, artisans, tenant’s agricultural labourers and share croppers. It also gives them access to micro insurance through which sudden expenses relating to serious illness or asset can be recovered. Present global financial crisis is not likely to impact small and micro enterprises and hence it is better for banks to focus on micro-finance. Various Developments in The area of Micro finance are narrated in the authors suggest that banks must not miss the opportunity and take it as a challenge for developing business.

Mustafa A. in his research study on ‘Indian Rural Economy’ (2001) presents the past and contemporary scenario of rural
marketing, Rural Industries, Rural Finance. And agro-culture in India. The study deals with the demographic features of Indian Rural economy vividly that the Economy of India and makes comparison with China in the global context, organic farming, paradox and challenges of Indian agricultural development, and rural marketing. The author defines the concept, discusses the features of agricultural marketing, and highlights the booming rural market business prospects. “Go Rural” slogan is narrated with lot of illustrations of concept of RISC, the fate and glimpses of rural economy and the under-developed nature of agriculture are presented with facts and figures. The importance of agricultural marketing, its data sources, emerging problems of agro-business, and the role of International Development Enterprises (India) are stated Rural-urban population-its distribution and location. Share of organized and unorganized sectors and expenditure patterns are the areas covered in this chapter. Rural Employment Generation Programmer, rural urban market and occupation structure are explained and explored in this study. The study also deals with “Rural Poverty in India”. It enunciates the concept and causes of poverty, the attempts to alleviate poverty. He also
presents the various vocational training/skill up-gradation course, analyses the role of regulated markets and co-operative marketing. “Research in Agricultural Marketing” states the differences in Urban-Rural Research, data sources and research problems in agricultural marketing, problems of agro-business, and concludes with a case study.

Shriwastav Umakant’s research papers aims to analyses the actual coverage of developmental programmes, the actual beneficiaries and its impact on the overall rural development. Seven special rural development programmes sponsored by the Government of India in seventies have been selected for the analysis. These are (1) Small Farmer’s Development Agencies (2) Drought Prone Areas (3) Command Area Development (4) Tribal Area/Hill Area Development Programme (5) Hill Area Programme (6) Desert Development and (7) Whole Village Development Programme using block level data coverage for each of the 389 districts of India have been calculated for all the seven programmes. Also state wise calculations have been made. The analysis shows that not more than one third of the total area has been coverage by any porogramme in any State or Union
Territory. The highest area covered by all the seven programmes is about 28 per cent in West Bengal. Further analysis shows that there is a loss of intended benefits of the special development programmes at all levels, beginning from the center to state and district. Factors responsible for such a loss are identified in the paper. Important among these are lack of understanding of the objectives of the various programmes, lack of efforts to evolve locally suitable programmes, delays, cost escalation and underutilization of the created potential.

Venkata Reddy in his study entitled ‘Agricultural and Rural Development – A Gandhian Perspective’ highlights various issues of rural development and discussion is made on number of poverty alleviation programmes for rural India. An attempt is made to introduce the changing scenario of socio-economic structure of rural India. The approaches, experiments, policies and programmes of agriculture and rural development with special reference to the Gandhian approach to agriculture and rural development are discussed in details. He pointed out that growth achieved so far has not resulted in significant increase in employment and purchasing capacity of the poor.
Mithi Dey express the opinion in the Research Article that Rural Development in India providing information on schemes like Indira Awaas Yojana, Sampoorna Gramin Rozgar Yogana, Swarnjayanti Gram Swarozgar Yojana and Pradhan Mantri Gram Sadak Yogna. Also, details about national organizations and co-operative bank providing facilities for loan, education and training to the villagers of India. Development in the remote area is one of the major factors for the growth of a country’s economy. States like Gujarat, West Bengal, Madhya Pradesh, Maharashtra and Rajasthan are popular for a number of rural blocks. Majority of the village areas, depend on agricultural productivity and small-scale industries based on handicrafts, fisheries, poultry and dairy farms.

Golahit in his study ‘Rural Development Programme’ concludes that the Integrated Rural Development Programme is one of the biggest programme of the poverty alleviation package which is in programme lies in poverty identifying beneficiaries and providing income generating assets to ensure continued employment and
income for them. But its gains are not equally distributed among the different section of rural society.

*J. L. Singh and G. P. Pandey,* concludes in their published title ‘Panchayati Raj and Rural Development In India’, Panchayati Raj institutions have been playing an important role for rural development in general and especially up-liftment of down-trodden people in rural areas. Panchayat Raj system establishes a linkage between local leadership enjoying confidence of local people and the Government, and translates the policies of the Government into action. In this study, an attempt was made to examine the specific role being played by the Panchayat Raj institutions for overall development of rural areas. The nature of relationship of the Panchayati Raj with the elected body, the law and order officials and the state level departmental hierarchy and political parties was examined in this study.

The existing literature on housing in both housing schemes provides a broad canvas on one or more aspect of the problem, polic, planning, legislation and programs for improving the housing
conditions in the country. Yet; the review indicate certain conspicuous research gaps. Firstly there are a few studies, which attempt systematic evaluation of housing schemes. Secondly, there is rarely any study on the housing condition of the rural people. The present chapter addresses these research gaps with a comprehensive evaluation of IAY in the Osmanabad district.

References:


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