CONTENTS OF MAJOR RURAL DEVELOPMENT PROGRAMMES

For the development of India, it is very important that its rural areas have developed, because India is predominantly a land of villages. So without development of rural areas the entire nation cannot develop. Earlier, only development of agriculture was considered as the prime goal of the rural development. But after some time, this attitude is changed and with the development of agriculture, other components have been included.

The first attempt for rural development in India was made in 1885 with an ultimate objective of bringing immediate relief and development in rural area of Baroda. For the first time need for rural development was realized by the Indian masses with Mahatma Gandhi’s initiative in 1919 as a surprise the rural development programmes received a popular support.

Rural development programmes started with community development programmes by government in 1952. This time ancient concept has changed because its goal was to transform rural traditional environment and outdated customs and to help them in improving life style and to given them rights of equality and justice gifted by constitution. In fact, planned attempt of rural development in the decade of fifties by communal programmes through First Five-Year plan. Though it didn’t get success completely even then it inspired for expansion of rural services, which helped in awakening to accept modern techniques for agricultural development. In the decade of sixties, success of these programmes can be felt by the reform in the rural areas and the farmers. It increased inequalities of state and it broadened the gulf between rich and poor. Main objectives of the Fourth Five Year Plan were (i) accelerating the tempo of development (ii) reducing fluctuations in agricultural production, and (iii) to safeguard uncertainties of foreign aids. Industries were dispersed to stimulate the economy of weaker or less developed areas. The Fifth Five-Year Plan launched a national programme of minimum needs, for providing a minimum level of social consumption for different areas and sections of the community based on the predetermined criteria of uniformity and equality. It was particularly a rural-oriented programme made to improve the socio-economic conditions of the weaker
sections of the community. It was experienced that the people of weak and backward classes of society should be linked directly with the development programmes. Sixth and seventh five-year plan started with the goal of social justice and economic equality. Overall, the following targets are fixed for rural development in five-year plans:

1. Agricultural development.
2. Expansion of agricultural research and education.
3. Animal husbandry, milk and fishery development.
4. Rural development and poverty eradication.
5. Forestry in which social forestry is introduced.
6. Irrigation: command area development and food control.
7. Development of rural and small industrial units.
8. Employment, planning of manual power on labour policy.

On first April 1978 coordinated rural development started. At the same time, programmes on poverty eradication and to help economically weak sections, such as landless labourers, marginal farmers and village artisans also started by the government. Fifth five year plan (1980-85) has played an important role in social economic development of rural areas in eradication of poverty and in reducing regional inequality by initiation of multidimensional programmes by ministry. It is hoped that poverty will be eradicated completely by surplus employment generation. Village economy can be reformed by more and more people participation in rural development programmes. Decentralization, stress on land reform, health and education, will be social aspect of rural development.

The comprehensive meaning of “Rural Development” is the all round development of rural areas. It hinges upon the human development. Human development means improvement of all aspects of human life, ranging from physical strength and health, mental ability and skill and economic capacity. Therefore, planning should be done keeping in mind the basic
needs of villages and villagers. In rural development programmes ‘people’ should be kept in the core by which economic equality, social justice and self-dependency can be set up and higher priority can be given to poor and deprived people. It is clearly stated by World Bank that rural development is a strategy of social and economic reform of the poor. By this medium people living in rural environment get extensive opportunities of development. In this group marginal farmers, artisans and land less people are also included.

**PROGRAMMES FOR THE RURAL DEVELOPMENT**

For the development of rural areas several programmes implemented by government, some of them are –

1. **Community Development (C.D.)**

   During the first decade of the planning, the main thrust of the Central Government policy was to create with in the minds of the common people a desire to change their socio-economic conditions. As a result, a new movement was set in motion in 1952 with the launching of Community Development and NES programmes throughout the country. To organize this gigantic task of community upliftment, a new institution called development block was constituted. A block has been divided into village level workers’ area, each comprising 10 villages with more than a thousand cultivators. The Village Level Worker acts an agent of all developmental programmes.

   The main aim of this programme was all round development of villages. Other main aims of this programme were four fold.

   1. Transformation in the outlook of the people.
   2. Inculcation of the spirit of self-reliance.
   3. Generation of the habit of co-operative action through popular bodies.
   4. These three to lead to new enlightenment, strength and hope.

   Simultaneously with CDP the three-tier system of the ‘Panchayati Raj’ was ushered throughout India in 1959, with Panchayats visualized as local units of administration, which would formulate and implement the
development plans at the village level. The panchayat is supposed to be an effective organization which can enlist popular participation and cooperation, pool skills and abilities, mobilize resources, develop productive programmes and execute them with the assistance of the state administration. It was aimed at making villages self-reliant units.

Community development was described in the five-year plan as the method through which the transformation of social and economic life of villages was to be initiated.

In reality, the picture is contrary to what has been assumed. The village panchayat lacked technical personals and adequate financial resources. Thus at grass root level, there is a vacuum of development organizations, which reflects communication gap between the poor ruralites and the district administration. The result is that only a few people could extract the gains from this programme.

2. **Intensive Agricultural Development Programme (IADP)**

The intensive agriculture Development programme has been adopted in the Third Plane period. Among its objectives are the measures of expanding food production by co-operative efforts between the centre, state, district, block, village and the individual cultivator level. The IADP had aimed in maximizing agriculture production and hence the programme was drawn on primarily using modern technology, irrespective of whether it was viable for the common cultivators and agriculture labourers. In the district selected for this programme, the farmer is provided with full package of services, improved seeds, fertilizers, plant protection and short term credit. It was incongruous with the factor position in rural areas and hence failed to ensure the participation of the people in the development effects. Its limited success was only in the promotion in very specific districts, where the fragmentation of cultivated land was less and there was little unemployment under employment among the rural labours.
3. **Hill Area Development Programme**

The special hill area development programmes were started in hilly areas of Uttar Pradesh, Assam Hill areas, the Darjeeling district in West Bengal and Nilgiri district in Tamil Nadu. The programmes provided special emphasis on exploiting local resources of the hill areas through the development programmes of horticulture, plantations, agriculture, animal husbandry, poultry, beekeeping, forests, soil conservation and suitable village industries. Introduced in third plan, 1962 but it was continued during sixth plan. Soil conversation and rain shadow area utilization were some of the other purposes of this policy (Sing, 2002, pp35-36).

4. **Tribal Area Development Programme**

Tribal Area development programme (TADP) was initiated in 1970-71. Under this programme six pilot tribal development projects were located at (i) Kokulam district of Andhra Pradesh, (ii) Sung district of Bihar, (iii) Dantewara and (iv) Konta Tehsils of Bastar district (now in Chhattisgarh), (v) Ganjam and (vi) Koraput districts of Orissa. Government of India sanctioned two more projects for the economic development of these areas during the fifth plan for Keonjhar and Phulbani blocks in Orissa. The first time a strategy earmarking for the development of schedule tribes was involved. Because of the concentration of scheduled tribe population in specific areas, the concept of tribal sub-plan was developed to ensure the in-flow of benefits from all sectors and to provide integrated delivery of services in the tribal areas (Sing, 1986, pp 203).

Thus, the TADP aims at an integrated rural development programme for the administrative units of tribal concentration. The programme is specially designed to suit the communities living in these areas and incorporates special problem issues like the problem of shifting cultivation, land degradation, bonded labour, programmes relating to credit and marketing forestry and road transportation (Sing, 2002,pp 36).
6. **Marginal Farmers and Agricultural Labours Development Programme**

The marginal farmers’ scheme was also launched during 1970-71. Its objective was to assist the marginal farmers and agricultural labours to improve their productivity. The MFAL scheme was in operation in 81 districts during the fourth five-year plan. In the fifth plan both programmes have been merged and extended to cover 160 districts. This agency extends assistance and subsides to segments of the marginal farmers to take up schemes like minor irrigation, land development, soil conservation, horticulture, and subsidiary occupations like dairy, poultry, piggery, etc.

7. **Drought Prone Area Programme (DPAP)**

It has been realized by the policy maker that the scanty rainfall and its variability are major obstacles in agricultural development. To cope with this problem, this programme was launched for areas, which are suffering from chronic droughts. It is found to be a long-term solution to the problem of drought. The drought prone area programme is continuing in the sixth plan period. The Drought Prone Area programme is in operation in 511 blocks spread in 70 districts of 13 states. Its aim is to restore the ecological balance between water, soil, plants, and human and animal population in the identified chronically drought prone area. It emphasizes on methods and measures of moisture conservation.

8. **Small Farmers Development Agency**

It was realized that small farmers are unable to avail benefit from the modern agricultural technologies. To overcome this problem, the fourth plan laid special emphasis on enabling the small farmers to participate in the process of development and to achieve this objective, the plan period initiated a project, namely the small farmers development agency scheme. The SFDA was sanctioned during 1970-71 but the actual implementation started from 1971-72. The objective of the SFDA was to ensure the viability of the small farmer.

During the fourth plan, the SFDA projects were started in 87 districts in the country. Each project was expanded to cover approximately 50,000
families of identified small farmers owing a land holding ranging from 2.50 to 5.0 acres. Programmes based on land and animal husbandry were included in the project. Small farmers, identified under small farmer development programme, were provided subsidy. It was also made available from co-operative and commercial banks (Singh, 1986 pp197).

The SFDA was a central sector scheme up to 1978-79 with 100 percent assistance from central funds. But from the year 1979-80 the scheme and the financial burden were shared on the 50:50 percent basis.

9. **Employment Guarantee Scheme**

Person who work and are ready to do manual labour but are unable to find this on their own, the Employment Guarantee Scheme was designed to provide gainful and productive employment to all unskilled persons in the rural areas. In 1972-73 the government of Maharashtra initiated an Employment guarantee scheme (Desai, 1988,pp 66). The guarantee of work was restricted to unskilled manual work and persons selected under the scheme do not have a choice of work or the place of work. Though the guarantee is given at the district level but operationally work is provided at the panchayat samiti level. Fundamental objective of the scheme was that the works taken up should give proper result in the outcome in the form of durable community assets (Sing, 2002,PP 45-46).

10. **Command Area Development Programme**

Command area development programme was started in December 1974 by central sector to include 47 irrigation projects under 36 Command Area development Authorities in a hundred and two districts of the twelve states. The objective of this programme has been on the development of irrigation through leveling and shaping of land counteraction of field channels, introducing the warabandi system of water management and finally the population of irrigated soil-crop water management projects (Singh, 2002,pp 45).
CADP authorities are charged with the responsibilities for co-coordinating all the programmes concerned with maximizing agricultural productivity in the command area.

11. **Minimum Need Programme (MNP)**

In the Fifth Five Year plan for the poverty extraction, minimum need programme was started in 1973. The main objective of this programme is to give primary facilities for rural poor. Other facilities included in the programme are—

1. Elementary education
2. Rural health
3. Rural water supply
4. Rural road
5. Rural electrification
6. Housing assistance to rural landless labours
7. Rural sanitation
8. Nutrition etc.

12. **Food for Work Programme**

The food for work programme was initiated in April 1977 but programme continued up to 1980. As some surplus food stocks were available with the government, they planned to use it in this employment administration directly without any help from labour contractors. One special analysis of the FFWP was its parts wage payment in food grains at subsidized prices, which assured minimum food consumption, and therefore minimum nutrition to the beneficiaries.

13. **Whole Village Development Programme**

The central scheme of the whole village approach was to build the programme of development around the community as a whole. The major components of the whole village development programme are (i) consolidation of holding, (ii) overall land development plan for maximizing
water control and moisture preservation in dry areas, (iii) maximizing irrigation support subjects to per acre maximum limit of investment based on the need to repay investment credit by extra production, and (iv) cropping programme for the village for the best use of irrigation and for ensuring the best control of irrigation and drainage (Sing, 2002 pp 50).

14. **Integrated Rural Development Programme**

Though the former finance minister presented a paper for integrated rural development in the budget session of parliament in 1976, the programme of integrated rural development was actually launched in 1978 in 2300 blocks and was extended to cover all the 5011 blocks of the country with effect from October 1980. This programme is to raise the level of living of poorest family above poverty line. The main objective of IRDP is to evolve an operationally integrated strategy for increasing production and productivity in agriculture and allied sectors, based on better use of land, water and sunlight and on the development of other resources and income of poorest section.

The target group included virtually all families with an annual income below Rs. 3500/- and comprised small and marginal farmers, agricultural labourers, rural craftsmen and artisans and SC and ST. Thus the IRDP is to improve the economic and social condition of poorest. It is a multilevel, multi-section and multi-sector programme.

The IRDP is a centrally sponsored programme funded by states and center on fifty percent basis. This programme is being implemented through the district rural development agencies with the help of block machinery.

15. **Training of Rural Youth for Self-Employment (TRYSEM)**

A national scheme for training of rural youth for self-employment was launched by central government in 15th August 1979. Major objective of this programme is to equip rural youth with the necessary skills and technology to enable them to take up vocation on a self-employment. Five thousand young people are trained every year in each block. One-third (33.5%) of TRYSEM trainees should be women under this scheme. Persons in the age
group of 18 to 35 belonging to the families having income up to Rs.3500 per year are recruited. Target for training rural youth is two lakh in every year at an average rate of 40 youth per block.

In this scheme opportunities after imparting training and education in different trades such as black smithy, carpentry, poultry, shoe making, clothe dyeing, printing and tailoring etc are provided.

16. **National Rural Employment Programme (NREP)**

The National Rural Employment Programme has been introduced from October 1980 during sixth plan on the pattern of food for work programme. Up to March 1981, it was fully financed by central government but from April 1981 it was being implemented as a centrally sponsored scheme on 50:50 sharing basis between central and the state (Sing,S.K.,2002,pp53) It seeks to provide supplementary employment opportunities to those seeking work during lean agricultural seasons of the year in the rural areas.

The three objectives of NREP are: (1) to generate additional gainful employment for unemployed and underemployment persons, (2) creation of durable community assets for strengthening of rural infrastructure, and (3) enhancement of nutritional status and living standards of rural poor.

17. **Bio-Gas Programme**

For the economic development of any country adequate supply of energy is the most essential requisite. The Government has formulated a policy to develop decentralized integrated energy system in our country to benefit the predominantly rural and agricultural population (Deji, 2005, p2). Biogas is a cheap and efficient fuel and its feedstock is a renewal source. The manure produced from biogas plant is better both quantitatively and qualitatively than ordinary farm manure (Desai, 1988, Vol 6,pp 91) The Biogas programme was started in sixth five-year plan period (1981).

18. **Development of Women and Children in Rural Area (DWACRA)**

This programme was started as a sub-scheme of IRDP. Considering the fact this programme was of a pilot basis, it would be implemented in 1000 blocks of 50 selected districts spreading 22 states in the country. The
main objective of the programme is to organize women in socio-economic activity group with the dual objective of providing self-employment opportunities and increase their income and make them aware of problems.

19. **Rural landless Employment Guarantee Programme**

In the strategy of rural development several programmes were launched to provide employment and to alleviate poverty. The programme under consideration was launched in August 1983 in sixth plan for the rural landless labourers, which is called ‘Rural Landless Employment Guarantee Programme”. The basic objectives of the programme are (i) to provide employment opportunity for rural landless and to at least one member of every landless labour up to 100 days in a year, and (ii) to create the rural infrastructure, which will lead to growth of rural economy. Under this programme, employment is to be given to landless labour and persons belonging to the scheduled castes and scheduled tribes.

20. **Integrated Rural Energy Planning Programme**

Integrated Rural Energy Planning Programme (IREP) was started in 7th plan in 200 blocks. The IREP would consist of the following components in the seventh plan – (i) Development of institutional mechanism in the state/unit on territories, (ii) training, (iii) project preparation, (iv) project implementation, (v) Provision of financial incentives, and (vi) monitoring (Desai, 1988, Vol. 6 pp 76).

21. **Jawahar Rojgar Yojana**

This programme was launched in April 1989 during the seventh five-year plan. It is now being implemented all over the country. This Yojana, which is to provide employment to at least one member of each poor family for 50 to 100 days in a year. Of the total expenditure incurred 15 percent have to be provided to the SC and ST while the beneficiaries under the JRY 30 percent to be given to the women. The central government shares 80 percent of the financial burden of the programme and 20 percent are in the share of the state government.
Now, Jawaharlal Rozgar Yojana has been merged with the programme of National Employment Guarantee programme. The main objectives of the Yojana are — (1) to provide employment to person from the rural areas, (2) to create the productivity community assets for rural poor and for strengthening the rural infrastructures, which will lead to growth of rural economy.

22. **Indira Awas Yojana**

Indira Awas Yojana was started in May 1985, as a sub-scheme of Jawahar Rozgar Yojana to fulfill habitat-relating needs of poor villagers. From 1\textsuperscript{st} January 1996, it started as an independent scheme. Under this scheme, ST, SC, labours and villagers under poverty line and non-SC/ST poors are provided new habitat units and also financial assistance is provided to repair old ones. In 1995 – 96 old sainik retired people of Semi-forces are also included. Some specialties of this programme are as following:

(i) Allotment of house in the name of women member of joint family.

(ii) Minimum 60 percent amount will be used for SC, ST.

(iii)Sanitary latrines and Smokeless chulha are located in separate parts of house.

(iv) Selection of beneficiaries is made by Gram Sabha

23. **Employment Assurance Scheme (EAS)**

Employment Assurance Scheme was launched from 2\textsuperscript{nd} October 1993 in 1,778 backward panchayat committees of 257 districts. The EAS was started in drought areas, desert areas and hilly areas of different states, in which the ‘Revamped Public distribution system (RPDS) was in operation. After some time, this scheme is implemented in a systematic pattern in all panchayat committees of country and thus, in 1997-98 all 5,448 rural panchayat committees are benefited from EAS.

The aim of this scheme is providing assured employment of 100 days of unskilled manual work to the rural poor who are in need of employment
and trying to seek it. Under the scheme, minimum two adults per family are to be provided employment. The assurance of 100 days extends to all men and women who are residing in villages and are over 18 years and below 60 years of age. This scheme is to provide extra employment opportunities in the days of economic stress to villagers under poverty line.

24. **Prime Minister Rozgar Yojana (PMRY)**

On 2\textsuperscript{nd} October 1993, Prime Minister Shri P. V. Narasimha Rao announced the Prime Minister Rozgar Yojana for assuring the employment to educated unemployed persons. It was mainly confined for urban areas only in the beginning but from 1994 the yojana was extended to rural areas also. The main objective of the yojana is to provide self-employment to educated unemployed persons. In this scheme maximum two lakh rupee loan is provided to per beneficiary. District Industry Centre has done implementation of the yojana.

25. **Swarna Jayanti Gram Swarojgar Yojana (SGSY)**

The multiplicity of programmes being viewed as separate programme in them resulted in a lack of proper social intermediation, absence of desired linkages. Among the IRDP, TRYSEM, DWCR, SITRA (supply of improved talkies to rural artisans) and GKY programmes inter be and the implementation being more concerned with achieving individual programme target rather than on the sustain the issue of sustainable income generation. To rectify the situation, government has decided to restructure the self-employment programmes. A new programme known as ‘Swarnjayanti Gram Swarojgar Yojana” (SGSY) has been launched from 1\textsuperscript{st} April 1999. It is an integrated self-employment scheme; in which included all previous self-employment and related programmes and now these separately SGSY will be funded by center and states in the ratio of 75: 25.

The objectives of SGSY will be to bring the assisted poor families above the poverty line in three years by providing them income-generating assets through a mix of bank credit and subsidy. SGSY is conceived of micro enterprises covering all aspects of the rural poor into self-help groups and
their capacity building planning of activity clusters, infrastructure build up technology, credit and marketing, SGSY will be implemented by the DRDA (District Rural Development agencies) through the panchayat samities (Guidelines, SGSY, 2000,pp 1-7).

26. **Jawahar Gram Samridhi Yojana**

Jawahar Gram Samridhi Yojana is reorganized form of previous scheme of Jawahar Rojgar Yojana. It started from 1st April 1999, to improve living standard of village poors. This scheme has activated in whole country except Delhi and Chandigarh. This scheme totally executed on village panchayat level. In it, district level development agencies and district level councils will give money direct to village panchayats. In it, state share also will included 22.5% amount of scheme reserved fro SC/ST scheme separately (India, 2001,pp 460). Central and state governments in the ratio of 75: 25 will share funds under the JGSY.

27. **Pradhan Mantri Gramodaya Yojana**

A new initiative made in form of Pradhan Mantri Gramodaya Yojana to attain goal of continuous human development on village level. This scheme allots extra central helps for basic minimum services in priority area selected by states and national territories. The yojana are divided in to two basic parts – first rural habitat and second rural water.

Other important plans of this yojana are – construction of rural roads, primary health education and nutrition.

28. **Pradhan Mantri Gram Sadak Yojana**

This easy and time-bound programme is made for improve the village street. Its main objective is to link the village of more than 1000 population within three years. This yojana started in 25th December 2000. Under this programme village population will be linked the by constructing good roads. This work will be done on their district roads and rural roads; implementation of the yojana has been done by Madhya Pradesh Rural Road Development Agency.
MAJOR RURAL DEVELOPMENT PROGRAMMES IN STUDY REGION

From the point of view of rural development, Sagar-Damoh plateau is a backward area. However, several steps have been taken for rural development during plan period. Many development programmes have been implemented for rural development. Some of them are Indira Awas Yojana, Gram Sadak Yojana, and Watershed Mission etc. In this chapter we try to analyse only of Indira Awas Yojana.

Indira Awas Yojana

Indira Awas Yojana is a main programme of Sagar-Damoh Plateau. It was started in May 1985 as a sub-scheme of Jawahar Rozgar Yojana but from 1\textsuperscript{st} January 1996 it started as an independent programme.

Indira Awas Yojana is implemented in two steps. In the first step of this programme, 80 per cent amount will be invested on new houses and in second step; katcha houses are to be changed in pucca houses. For this task 20 percent amount will be invested to beneficiaries.

Persons of all categories who live below poverty line are called beneficiaries of Indira Awas Yojana. Gram Sabha does selection of beneficiaries. Progress of this yojana in our study region is presented in Table 4.1.

Table 4.1 Sagar-Damoh Plateau: Performance of Indira Awas Yojana.

<table>
<thead>
<tr>
<th>Year</th>
<th>Physical Position (Number)</th>
<th>Investment (Lakh Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Target</td>
<td>Achieve-ment</td>
</tr>
<tr>
<td>Sagar District First Step</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000-01</td>
<td>1014</td>
<td>1330</td>
</tr>
<tr>
<td>2001-02</td>
<td>776</td>
<td>805</td>
</tr>
<tr>
<td>2002-03</td>
<td>770</td>
<td>717</td>
</tr>
<tr>
<td>2003-04</td>
<td>730</td>
<td>58</td>
</tr>
<tr>
<td>Sagar District- Second Step</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000-01</td>
<td>365</td>
<td>431</td>
</tr>
<tr>
<td>2001-02</td>
<td>383</td>
<td>442</td>
</tr>
<tr>
<td>2002-03</td>
<td>568</td>
<td>470</td>
</tr>
<tr>
<td>2003-04</td>
<td>420</td>
<td>65</td>
</tr>
<tr>
<td>Damoh District First Step</td>
<td>2000-01</td>
<td>999</td>
</tr>
<tr>
<td>--------------------------</td>
<td>---------</td>
<td>-----</td>
</tr>
<tr>
<td></td>
<td>2001-02</td>
<td>984</td>
</tr>
<tr>
<td></td>
<td>2002-03</td>
<td>776</td>
</tr>
<tr>
<td></td>
<td>2003-04</td>
<td>1495</td>
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</table>

<table>
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<tr>
<th>Damoh District- Second Step</th>
<th>2000-01</th>
<th>372</th>
<th>234</th>
<th>234</th>
<th>33.94</th>
<th>29.18</th>
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<td>354</td>
<td>33.47</td>
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<td></td>
<td>2002-03</td>
<td>377</td>
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<td>300</td>
<td>29.99</td>
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<td>100</td>
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<tr>
<td></td>
<td>2003-04</td>
<td>471</td>
<td>471</td>
<td>471</td>
<td>47.10</td>
<td>47.10</td>
<td>100</td>
</tr>
</tbody>
</table>

**Sources:** DRDA-Sagar and Damoh districts.

Table 4.1 shows that there is wide variation in achievement of this programme. In case of Sagar district in first step of this yojana, achievement has been higher than the physical target. But reverse is the case in later two years. The number of beneficiaries is also high in year 2000-01 and 2001-02. If we see financial position of the first step of the yojana we find that both the target and actual achievement were show declining trend. However, proportion of expenditure of targeted amount was always high.

In the second step of yojana physical and financial positions have been presented in the second section of the Table 4.1. It is worth-mentioning that Physical achievement has been higher than the target during this phase. Highest target (568) was put in year 2002-03; and at the same time, achievement was also highest in this year. Similarly, financial target and achievement in this year were highest. In second step of yojana hundred percent financial achievements is recorded in year 2002-03. Performance of last year has been disappointing. However, overall this yojana is going be successful in district Sagar.

In district Damoh district in first step, performance in terms of both physical target and achievement is highest in the year 2003-04 and lowest in 2002-03. In 2003-04 the number of beneficiaries is 1271, which happens to be highest in the plateau during the period under consideration. Availability and utilization of budget are also highest in this year, which is responsible for high achievement. Second step of yojana in Damoh district achieved hundred percent success in terms of financial investment in most of the years.
Thus, the Indira Awas Yojana is going on successfully in the study region. In district Damoh this programme has achieved more success because in most of the years financial and physical targets have been obtained. The number of beneficiaries of Indira Awas Yojana is increasing gradually in this plateau, which shows progressive popularity of the programme.

Role of Panchayatiraj in Rural Development

Gram Panchayats has been working as ancient democratic autonomous rule. We find its description in oldest available epic Rigved in form of ‘Sabha’ and ‘Samiti’. These autonomous units have been working continuously from ancient time in spite of events of political upheavals in the center in various periods in history.

Historically in Chola Empire stress was given to village autonomy. Today’s village autonomy is very much similar with Chola’s villages because the constitutional system, which we want to give for rural, was based on Chola Empire.

It is proper place to mention that all factors essential for rural development are present in the rural areas. Along with natural resources, manpower is in plenty in villages, which is plying away from there in search of employment and better life. Despite this, rural areas are suffering from multifarious problems. Among the causes of rural backwardness, three are very important (Sharma 1992, p37 & 2006, p 9). These are (i) lack of participation of local people at grass root, (ii) lack of sincere political will for rural development, and (iii) absence of adequate institutions and organizations for formulation, implementation and monitoring rural development programmes and plans. In fact, government always tried to transmit techniques and innovations to rural areas, but in absence of proper and reliable channel of transmission of information to the people in remote rural areas, these efforts could not receive proper attention. People still treat these programmes as government’s programmes not their own. This colonial attitude of the people is very serious problem of the rural development. People still believe that to develop is the function of the government and to
ripe the fruits of development their right. In fact, in our democratic setup, people think that the government is some one out of them. No doubt, it is impossible for the ruling government to develop each and every village and every people of the village. Unless, rural people themselves desire they cannot be developed by outside agency. Development is an internal process it not be imposed from outside. Basic prerequisites for rural development are awareness, activeness, entrepreneurship, attitude of cooperation etc among rural people themselves. Only then the rural development can be speed up.

People have to think their problems and suggest solution to those problems. Government and administration can provide infrastructure facilities for implementing plans framed by the rural people.

In light of these facts, Panchayats has crucial roles to play in rural development. Panchayat has to play the role of entrepreneur and to ensure participation of people at grass root level. The basic tenet behind the creation of this institution has been rural development by the rural people for the rural people. The motive behind Panchayti Raj is that Panchayat must formulate development plan, obtain resources and implement them with the help of administration. For these function Panchayats have been given legal power and responsibility. It is proper to mention that Panchayats are under administration but administration is under Panchayats.

**Effect of Panchayati Raj on Development**

Panchayati Raj institutions made remarkable progress in the rural social and economic life after five year of imposition of 73rd reformed Act. Panchayat Raj system as democratic decentralization influenced extensively the Indian rural life. In present context, these institutions are working in all parts of the country. These institutions are supposed to frame programmes for rural development and related with democratic decentralization in rural areas. By establishment of Panchayati Raj system, feeling of self-esteem has enhanced in schedule casts and schedule tribes. It also encouraged the development of new capacities of leadership in the progressive rural people. It results in various development programmes. Living standard and per
capital income quietly improved. Today by the influence of panchayati raj system rural liquidity has also increased. This liquidity is visible in all fields as social, economic, culture etc. Panchayats through their representatives are aware towards works of village hygiene, potable water supply, health faculties and expansion in education as well employment.

In spite of various positive impacts Panchayati Raj system also bears some problems also. Today the problem like individualism and loss of living values are prevailing in rural areas as in urban centres. Some people opined that these bad effects are not of Panchayati raj system but of its defective activation. In facts its defects are less than its profits. The true foundation of the progress of any society or community is social and economic awareness of its members. Panchayati Raj system has definitely played important role in arising such awaking. Therefore, people participation in rural development through these institutions must be made as a component of the rural development programmes.