CHAPTER - I

Introduction
Introduction

In India, local self-government is popularly known as ‘panchayats’. The local self-government of ancient India have undergone several changes and have been systemised in the modern period as ‘Panchayati Raj Institutions’. It is an integral part of body politic of a country, recognised or created under law for the management of local affairs of a human settlement within a specified geographical boundaries. It is an organised social entity with a feeling of oneness. In political terms, it is concerned with the governance of a specific local area, constituting a political subdivision of a nation, state or other major political unit.

In India, a three-tier system of local administration is followed. Village Panchayat at the lowest level; Panchayat Union at the intermediary level; and Zilla Parishad at the highest level constitute the three tiers of local self-government. About seventy per cent of people of India live in rural places. From time to time, Central and State Governments introduce several welfare schemes for the economic development of poor and needy people living in rural places. But, often the outcome of these measures indicates failure of schemes as the purposes for which the schemes initiated were totally defeated. The living standards remain the same for a majority of people of rural India in spite of several welfare schemes being implemented ever since India got independence. The country suffers a setback in the economic development and growth of rural people, in spite of the continuous efforts taken by the governments both at the Central and at the State Levels.

The present research is carried out with a three fold objective: to study the evolution of Panchayati Raj Institutions (PRIs) in the country; to understand the concept of Rural Development and working of Welfare schemes implemented through PRIs for Rural Development; and to assess the impact of these schemes for the economic development of people living in rural places. The study has been organized
accordingly – Firstly, a detailed description of the historical perspective of Panchayati Raj Institutions have been outlined; secondly, a brief description of Rural Development and different welfare schemes implemented by the Central and State Governments for Rural Development are explained; and thirdly, findings of a survey conducted by the researcher himself are provided. The researcher conducted a field study selecting two districts in Tamil Nadu and collected data pertaining to the welfare schemes available in these places – benefits obtained – difficulties encountered – problems associated with reaping of the benefits – role of local administrators, politicians, intermediaries etc., in the implementation of these schemes.

Taking into consideration the various rural development programmes and strategy mentioned above, the following section discusses the need for present study, its specific objectives, hypothesis, Methodology, Data analysis and Plan of the study.

Objective of the study:

1. To study the evolution, structure and functions of Panchayati Raj Institutions in India

2. To evaluate the financial allocation for rural development programmes in the study area

3. To understand the awareness of the respondents’ about Panchayati Raj Institutions

4. To study the knowledge of the respondents’ about the rural development programmes
5. To find out the economic status of beneficiaries as a result of employment and credit opportunities provided under various rural development schemes through panchayat; and

6. To suggest suitable measures, if any, in the present structure of Panchayat Raj Institutions at the administration level for better functioning and effective implementation of developmental welfare schemes.

The following hypotheses are framed for the present study:

Several major hypotheses are formulated based on the objectives of the present research. Some of the major hypotheses include,

1. There is no association between the welfare of the rural people and the implementation of welfare schemes devised at the national level.

2. There is no change in the socio-economic conditions of the rural people due to the implementation of various welfare schemes channelised through panchayats.

3. The rural developmental schemes fail to reach the real needy people at the grass root level.

Methodology

A brief description of the sample design, data collected and analytical procedures/techniques adopted are presented in this section.

The present study is based on primary as well as secondary data. The primary data were collected through a sample survey of the beneficiaries and non-
beneficiaries, selected from the two districts – Kancheepuram and Virudhunagar – of Tamilnadu. For the sample survey, the researcher visited District Rural Development Agency (DRDA), Block Offices, Village Panchayats and various banks in these districts and prepared a list of beneficiaries of various development schemes. The researcher selected the respondents for the survey from the list of beneficiaries using simple random sampling methods.

The researcher visited various villages in the study area and prepared a list of non-beneficiaries. The non-beneficiaries to be contacted for personal investigation were selected using random sampling techniques.

Taking into account the cost and time constraints 225 samples were selected in each of the two districts. Out of these 225 samples covered in each district, 175 samples were selected from the list of beneficiaries of various rural development programmes, and 50 samples were from the list of non-beneficiaries.

The secondary data such as scheme wise-disbursement of financial allocation, subsidies, number of beneficiaries and financial allocation for rural development programmes were collected from District Rural Development Agency (DRDA), Block Offices, Village Panchayats and various banks in two districts taken up for the current research.

For the study, the two questionnaire namely

- Questionnaire meant for Beneficiaries
- Questionnaire meant for Non-beneficiaries

were prepared by the researcher.

Details of items included in each of the two questionnaire are given in Figures 1.1 and 1.2.
Data Analysis

The data that were collected were coded and fed into personnel computer for processing. Several statistical techniques such as summarising in the form of one way, two way and multi way tables, Factor analysis and cluster analysis may be applied to the data using packages like SPSS, SYSSTAT, SAS. Several tests such as Chi-square, proportion test, and students t-tests are applied to verify the validity of several hypotheses formulated in the study. The results are properly interpreted and conclusions are drawn from the analysis.

Plan of the Study

In this study, the introduction is followed by the objectives, hypotheses, methodology, and the role played by Panchayati Raj Institutions for Economic Development which forms Chapter 1. Chapter 2 deals with the Review of Literature. In Chapter 3, a discussion on evolution, structure and functions of Panchayati Raj Institutions in India is brought about. Chapter 4 deals with Profile of the Study Area and the Financial Allocation for Rural Development Programmes. Chapter 5 deals with the Profile of the Respondents and Chapter 6 is the Analysis Chapter and finally, Chapter 7 deals with the findings, conclusions and suggestions.

Historical Perspective of Panchayat Raj Institutions

In India, local self-government is popularly known as ‘panchayats’. The word ‘panch’ means five and panchayat denotes the forum of five village elders, which is the decision-making authority in the affairs of the village in ancient. This local self-government of ancient India (panchayats) have been systemised in the modern period as ‘Panchayati Raj Institutions’. According to Muttalib and Akbar Ali khan, (1983), “the local self-government embodies the individuality of man’s group activities, reflecting the spirit of liberty. It is an integral part of body politic of a country.
recognised or created under law for the management of local affairs of a human settlement with geographical boundaries. Basically, local government is a multi-dimensional. It is an organised social entity with a feeling of oneness. In political terms, it is concerned with the governance of a specific local area, constituting a political subdivision of a nation, state or other major political unit. In the performance of its functions, it acts as the agent of the state. In other words, local self-government is an integrant of the political mechanism for governance in a country. Then, as body corporate with juristic person, it represents a legal concept.

According to the definition of the Cambridge Encyclopedia (David Crystal, 2000) local government is described as "a set of political institutions constitutionally subordinate to the national, provincial, or federal government, with delegated authority to perform certain functions within territorially defined parts of the state. Some of the services most commonly provided by local self-government include education, public transport, roads, social services, housing, leisure and recreation, public health, and water".

Dimensions of Local Self-Government

The dimensions of Local Self-Government can be classified into six major categories; Local Self-Government based on (a) social dimension, (b) economic dimension, (c) geographic dimension, (d) legal dimension, (e) political dimension, and finally, (f) administrative dimension.

Social dimension

A particular type of people residing within a particular geographical area develops a feeling of oneness along with certain distinctive socio-economic features, and constitutes a distinct social entity. These features may be characterised as rural, semi-urban, urban, metropolitan, commercial, industrial tribal, etc. Areas with each
set of such soci-o-economic features may have a separate class of self-government to meet their special soci-o-economic requirements. As units of local self-government, they have certain exclusive features in common with each other. The social composition of rural and urban communities reflects in the complexion of their local self-government.

Economic dimension

The most significant dimension of local self-government pertains to its economic Character. According to Muttalib and Akbar Ali Khan (1983), “The economics of a local area reflects in its local authority. The local authority can give a good account of its effort if performance without much effort of the locality is economically well off. An uncultivated area, with low potentiality for growth and development, makes local development an important task for the people. These authorities will have the initial advantage in not only rendering local services but also in warding off government, intervention. Farmers dominate rural local self-government, while an urban local self-government has professionally diversified composition and higher income groups dominate most of this institution in India”.

Geographic dimension

Like the economic dimension, the geography of a local area reflects in its local authority. The geography of a local self-government, that includes physical, demographic and economic features, has its impact on its politics, administration and law. Its impact on these various features is of universal character and hence, may be conceptualised. The local self-government stems from the concept that among the inhabitants of a given area there is a consciousness differentiated from the inhabitants of other areas in the same country. It is called the concept of neighbourhood which makes the inhabitants of an area automatically aware of the interests which infringe
upon them, more directly than upon others. This institution is a representative body, representing a particular set of local views, conditions, needs and problems, depending on the characteristics of population and the economic elements. Varying sets of local views, conditions, needs and problems producing local variants are the spring of local freedom that express local opinion, and the aggregate of this local opinion by and large, forms public opinion”.

Legal dimension

Local self-government must exhibit three qualifications and they are as follows: It must exist as an organised entity, possessing organisation and some minimum powers constituting, what is called, autonomy relating to the raising of revenue, preparation of budgets and monitor and administration of local resources, human, fiscal and material. Secondly, it must have governmental character, as a public agency. The local people to whom it must be accountable must choose it. And finally, it must posses the right to enter into contracts and to own and dispose of property.

Political dimension

This dimension is very intriguing. It has a direct bearing on the nature of the local self-government. It is sharing with them legal and political powers and responsibilities, deriving authority directly from the constitution. It is like a public enterprise and public utility with statutory foundation, enjoying financial and operational autonomy and democracy.

One of the major problems of elected representatives is the increasing gap between the people and their representatives. Consequently the gap between those take the decisions and those who are affected by them one widening.
Administrative dimension

Local self-government is operationally an administrative organisation with the confluence of politics, administration and technology (Central Services to Local Authorities, 1962). According to Muttalib and Akbar Ali Kahan (1983) stated that administrative dimensions are "three functionaries involved so much in local self-government that at times, "they are characterised as political administrators, generalist administrators and techno-administrators respectively. In some of its pattern the local self-government gives the appearance of a bureaucracy tempered to meet some of the democratic norms rather than of a local democracy devised to deliver local services. It is further established with the intensive involvement of their elected wing in personnel and financial management. The prominent involvement of administrators and technocrats in the functioning of the council and its committees tends to make them appear more as policy-making bodies than legislative ones. In fact, the increasing size of local bureaucracy and professionalisation of the local service are posing a serious challenge to the competence of the political elements to control local administration. It is more so where their calibre is low, as in developing countries”.

Need of Local self-government

Local self-government has four important functions and they are: (a) popular participation, (b) spurring of economic development, (c) social transformation, and finally (d) Balanced Dispersion of fruits of Development.

Popular participation

The local self-government is both ethically and pragmatically sound to enlist people’s support for development efforts through their participation. It has potential
defence against authoritarian centralism, it has a valuable means for widespread and varied citizen participation in development activities like developing administrative capacity, determining programme priorities and reforms. In fact, the impact of popular participation in government affairs is potentially greatest at the local level. It is at the local level that public services are most meaningful to the citizen.

Spurring of economic development

This government's function was traditionally in the public interest in the business of making profits. Two factors have contributed to a shift in the policy towards their activities in social and economic development. First, their traditional approach was challenged as the financial squeeze on the authorities was tightened. Secondly, the growing reliance on them as partners of the government in the overall development of the country has brought about a change in its traditional role. More and more local self-government units carry out new roles in mobilising resources for development.

Social transformation

Local self-government are involved in welfare activities related to poor, old, aged, needy etc. Other than this, they also have programmes for eradication of poverty and illiteracy. The rural and urban community programmes are the more illustrious examples. Then, there may be special programme for certain weaker sections for their socio-economic transformation such as farmer development programmes. Their increasing participation in slum clearance and slum improvement is yet another field of social transformation assuming prominence in developing countries like India (Local Self-government Reform, 1975).
Balanced Dispersion of fruits of Development

This government is a concrete embodiment of system of administration with its closeness to actual contact with people. The real fruits of the efforts of the government concern itself with abstract form of public activities. This institution's nature of involvement in the overall socio-economic development of the country depends on the pattern of polity. In contrast to autocratic society where decision-making is centralised a liberal democracy practises a considerable areal distribution of decision-making and, consequently, decisions are made at decentralised levels. Most of the countries seem to combine some elements of both.

In most of the developed and developing countries essential services are provided by public agencies and they are classified into two major categories:

(a) Economic goods and services (communication and transportation network, poverty alleviation, employment generating and area development programmes), and

(b) Social goods and services (basic infrastructure facilities for rural and urban areas).

These goods and services can be provided only through local self-government because the administrators of local self-government have adequate knowledge about local area (i.e., local awareness, local decision, and local action, thereby stimulating growth and, taking initiative at the local level) and the institution is closer to people.

The decentralised (powers and responsibilities) form of development may not lead to greater equity. It is evident from the experience from developing countries like India and African countries. Now in India, some special constitutional amendments were implemented for protecting and promoting the interests of these weaker sections.
Panchayati Raj Institutions in India

Pandit Jawaharlal Nehru (1964) indicates in The Discovery of India that in classical age, "...the village panchayat or elected council had large powers both execution and judicial and its members were treated with the greatest of respect by the King's bureaucrats. Lands were distributed by this panchayat, which also collected taxes out of the produce and paid the government's share on behalf of the village. Over a number of these village councils there was a large panchayat or council to supervise and interfere, if necessary..."

In British India, the autonomy of the panchayats gradually disappeared owing to the establishment of local civil and criminal courts, revenue and police organisations, the increase in communications, the growth of individualism and operation of the individual landholder system (Ryotwari system). In this period, it helped to establish an alternative system of local self-government in the country. The government established three-tier system (village panchayats, taluk and district panchayats). In British India, Local self-government had lack of financial resources, powers and responsibilities. In addition, the caste-ridden feudal structure had an overriding influence on the local bodies.

After Independence, Government of India made some major changes and Constitutional amendments and Committees for better functioning of this institution. Most of the amendments and committees suggested that three-tier (Village Panchayats, Panchayat Unions and District Panchayats) Panchayati Raj Institutions, decentralised powers and responsibilities (implementation of rural welfare schemes for economic development and social justice), mandatory election, reservation seats for scheduled castes, tribes and women candidates.
Rural Development in Pre-independence India

The British administration presumed that no progress in the economic condition of the rural poor, particularly the farmers, was possible without a radical change in their outlook for which the initiative should be taken by people themselves and not by the government. As a result, better agronomic practices remained confined to research and demonstration centres and few specific parts in the country and there was not adequate transfer of technology to the rural areas.

Rural Development Programmes and Experiments in Pre-independence India

In pre-independence period, private persons and British India sponsored various rural development programmes and experiments for the development of rural areas. There are as follows:

Martandam Experiment

This experiment was started in Martandam (near Kanyakumari) under the auspices of the Young Men’s Christian Association (Y.M.C.A). In the year 1921, it was organised by Spencer Hatch and Paul. The main aim of this centre was self-help with intimate expert course. The scheme gave importance to spiritual development along with socio-economic development of people. This rural programme undertook various functions including improvement of cottage and part-time industries, a literacy campaign, training rural workers and co-operatives.

According to Hatch’s (1938) principles, this experiment was implemented to improve village as well as rural people. It was fully handled by the people only. It was to improve the co-ordination between rural people and all sides of life. It covered all the rural poor people in this area. It was undertaken to include the improvement of
innovative technologies such as improved methods of developing animal husbandry, weaving and others. This centre also helped locate better marketing facilities for the cottage and small-scale industry products produced locally including handicrafts, handmade mats and cloth products.

This experiment was highly successful as gauged by the number of attendees and focussed on a comprehensive approach to change economic development, social justice, and spiritual growth. Included in the training were unconventional educational approaches such as dramas on topics including the necessity for growing improved livestock, poultry, and bee varieties, using improved health practices, and, abstinence form alcohol.

This programme was designed for implementing the advanced technology and it was simple and locally manageable. It built the present abilities and attitudes, maximum utilisation of local resources for community development. Pande (1967) had accused the programme for having been staffed by and focused on Christians.

Tagore and Elmirst's early experiment or Sriniketan experiment

This experiment was started in 1922 near Sriniketan in West Bengal. Rabindranath Tagore and Leonard Elmirst introduced this experiment. Its main objective was (a) to apply modern techniques and giving assistance to rural people (b) to reduce the manpower problems in rural areas (c) help to eliminate the caste and communal problems and moneylenders problems in this area (d) help to develop the Indian rural people (e) to provide village-oriented education, and finally (h) to establish primary health centre in rural areas.

This programme was one of the pioneer projects with Community Development Approach. Various field workers implemented this experiment in rural
areas. They were young, idealistic, city bred, intellectuals, and village health workers. In 1932, primary health centres were established in three villages through this experiment. These health centres were an immediate success and served as models for others. Villagers paid membership fees to support resident compounders and availed free medical services.

Under this scheme, a boy’s boarding school was started meant for rural poor boys. It was called as ‘Shiksha Satra’. The school boys were removed from constant home influences and were given the opportunity to learn new ways such as cooperative activities, raising horticulture, keeping poultry and dairy farms and handicrafts. The main objective of the school was (a) to teach bright youngsters, (b) to improve the knowledge and skills related to economic and subsistence activities while, at the same time, exposing their young and impressionable minds to a set of humanistic, modern-oriented values. Thus, in addition to learning some practical self-help crafts, there was a major emphasis on social education. Income of the rural people was increased due to the implementation of this experiment.

**Gurgaon Experiment**

Brayne introduced this experiment in 1933. It imposed the western ideas, technologies, and values on rural Indian villages. Because of his powerful administrative position he was able to impress his preferences on some rural people. Changes resulting from his efforts were superficial and short-lived. It showed that no matter how many good intentions might underlie a government development programme, the end result would not be disappointing. This experiment attacked many perennial problems and shortcomings of village life with a multi-faceted programme including projects to modernise institutions, improve the basic necessities in rural areas and spur agricultural productions. (Terry Alliband, 1983)
Impact of this experiment was multi-fold, such as:

(a) Agricultural productions improved as the rural people started adopting modern technologies –
- Better variety of seeds
- Better advanced field implement
- Using of pests
- Use of Persian wheels (for irrigation)

(b) Rural people understood the importance of co-operative farming and land consolidation.

(c) Some social reforms were made through this experiment (Prohibiting the child marriage, abolishing the seclusion of women and eliminating marriage dowries).

(d) This experiment helped to reduce the hold of moneylenders.

The negative aspects of this experiment were forcing rural people to relinquish customs and age-old traditions. Based on the evidence from Gurgaon, it revealed that village modernisation couldn't be forced or aggressively induced.

**Firka Experiment**

This experiment was introduced in Madras State in 1947 and it was started from the principles and ideas of Mahathma Gandhiji. Its main objective was to improve rapport between the villagers and rural welfare departments like agriculture, Industries, irrigation and animal husbandry. Another important aim was overall development of both individual and rural areas. The scheme six important centres of activity were namely agriculture and village industries, sanitation, health and housing,
village education, village organisation and village culture. Rural water supply and health improvement were the top priority was with better communications and improved agricultural practices following closely.

Some social workers were selected to implement the scheme in various parts of the state. This scheme also helped to implement the new rural development programmes like community development approach in the country.

Nilokheri Project

Dey began this project in the year 1947. It was started for rehabilitating the refugees from Pakistan. The original scheme was to have a township of 5000 and to link it with villages. This township was intended to house institutions for health, sanitation, educational, technical, and vocational, agricultural and allied activity training. Another important aim was to provide self-help and attaining self-sufficiency. Rural areas were to be reconditioned to bring them in tune with the current and coming need of the community.

This scheme provided gainful employment opportunities for rural families. It functioned as an unconscious pioneer for rural industrial estates, which were to find wider expression throughout the country in the second and third five-year plans. (Madan, 1983)

Gandhiji Experiments

Mahatma Gandhiji proposed various rural development experiments. His assessment of the problems of rural India played a significant role in shaping his ambitious, idealistic, swaraj program. His experiments constituted a holistic indictment of village life. His main goals were related to alleviate the poverty,
improve health and sanitation, education, self-discipline and standard of living in the rural areas. He believed that a truly satisfactory village-based civilisation was technically feasible and eminently desirable for India.

In 1923, Gandhiji formed a spinners association. It helped in financial aspects and sale production through its various sales centres and depots. Its objective was to have one or more handlooms in each village to make sufficient clothes for the village. He also started the All India Village Industries Association for the revival of sick industries.

All these rural development programmes and experiments took care to see that development activities were linked with the cultural traditions of the nation. They had some limitations in terms of limited coverage, the indifference of the government technical support and their being isolated experiments.

**Rural Development in Post-independence India**

General meaning of rural development was overall development of rural areas with a view to improving the quality of life for people. Rural development is a holistic concept encompassing both natural development and human resource development in an integrated manner. It is focused to alleviate poverty through self-employment and wage employment programmes, build rural infrastructure, provide and maintain basic services in the rural areas with an ultimate objective of improving the living standards. In developing countries, large part of population is living in rural areas and they depend on agriculture and allied activities. Most of them belong to weaker sections comprising of small and marginal farmers, landless labourers, and artisans. These people are characterised by lower levels of income, higher incidence of indebtedness, illiteracy, fewer assets and concentration in traditional activities.
Rural development should be viewed as a process of social change, which was bound to evoke conflict and resistance from the existing power structure. Bureaucracy in our country also failed to deliver goods in development administration. It was an integral part of a political and social structure, the bureaucracy derived its strengths and weaknesses from it (Haldipur, 1966). In 1959, the Indian government provided for a more political approach to the rural development through Balwantry Mehta committee, which provided rural development with few achievements and many pitfalls (Norman and Warren 1972).

Rural development is a strategy to enable a specific group of people, poor rural women and men, to gain for themselves and their children more of what they want and need (Rober Chembers, 1983). Rural development is a comprehensive programme of activities, which includes agricultural growth, development of economic and social infrastructure, village planning, public health, education, functional literacy and communications (Kartar Singh, 1986).

Rural development in developing countries like India is a stupendous task. Hence the process of rural developments is directed, essentially towards improving the living standards of the rural poor. Keith Griffin (1974) indicated that three approaches for rural development, namely,

1. Technocratic approach
2. Radical approach and
3. Reformist approach.

Technocratic approach emphasises on increasing rural productivity either by incorporating more conventional inputs such as encouraging farmers to adopt new improved technologies. Radical approach aims at achieving rapid social change and
redistribution of political power, wealth and income to attain a higher level of production. It calls for greater people’s participation. Reformist approach is basically an attempt to make a compromise between the extremes, the technocratic and the radical approach. It attempts to reconcile redistribution with faster growth by changing agrarian scenario (Prabhat Datta, 1993).

In India, the technocratic model of rural development was started with the emphasis on the green revolution in 1969. Then it adopted reformist approach for changing agrarian relations as a part of the rural development strategy. The radical approach emphasises on making land reform, the core of rural development strategy. It was realised that the Panchayati Raj Institutions cannot survive in an environment where the rural people are at the mercy of the landowners, the trade men, and moneylenders.

**Rural Development Programmes after Independence**

In India, almost 70 per cent of population reside in rural areas and the economy has been agriculture-centered for centuries. According to Satya Sundram (1997) objective of rural development programmes are:

(a) changing the attitude of rural people towards development, transformation of the village community.

(b) improvement of democratic leadership at the grassroot level by setting up local governments.

(c) provision of basic needs for the rural people.

(d) expansion of both agricultural and non-agricultural activities so as to generate gainful employment opportunities without adversely affecting the environment.
(e) improving infrastructural facilities in villages, particularly transport and communication facilities, and finally

(f) ensuring a tension-free life for the rural population by promoting communal harmony and unity, levels of literacy, education and cultural activities.

Hence, rural development is a significant aspect of Indian economy. In the post-independence period, certain specific strategies were adopted exclusively for rural development, initiated with the Etawah Pilot Project in 1948 to Swarnajayanthi Swarojghar Yojana in 1999. These programmes are based into six major categories: (i) Increased Production, (ii) Improving Target Groups, (iii) Area Development, (iv) Wage Employment, (v) Anti-Poverty Alleviation, and (vi) Social Welfare Assistance Security.

(i) Increased Production Programmes

This programme aims to develop the production potential of rural areas with the programmes like:

(a) Etawah Pilot Project

During 1948, one of the most important and well-known international rural development projects undertaken was the Etawah Pilot Project. Alfred Mayor played a major role to implement this project. The experiment was inaugurated at Mahewa district in Uttar Pradesh. The project’s main goal was comprehensive, holistic modernisation of rural villages through self-help and rural people’s participation in developmental activities. It was implemented through the planning advisor, three American assistants, six Indian agricultural specialists and village level workers. The performed their functions on village and town planning, co-operation and administrations.
The project was helped to improve the land and agricultural practices, educational facilities and the sanitation programmes in rural areas. Later, this experiment was expanded to eastern parts of the country.

Community Development Programme

Community development concept was popular in various countries. In India, it was started in 1952 and this project was defined as a method by which people who live in rural areas or communities are involved in helping to develop their own economic and social conditions and thereby become effective working groups in programmes of national development. According to Bright Singh (1976) the community development helped to improve the agricultural output and rural incomes, creating more employment chances in the villages, raising their standard of living and ensuring social justice through more equitable distribution of income and wealth. This programme had been the first such programme which envisaged an administrative set-up for the government to reach if rural people and to secure the fullest development of the material and human resources of the rural people.(First Five Year Plan 1952)

The main objective of this programme was related to (a) transformation in the outlook of the people, (b) inculcation of the spirit of self-reliance, (c) generation of the habit of co-operative action through popular bodies, and finally, (d) these three to lead to new enlightenment, strength and hope (Jain, and Krishna Muthry, 1985 p.17). This developmental activity programme was characterised as a programme and implemented by the villagers themselves, with the technical and financial assistance from the government.
A community development programme is a conscious effort to bring about an all over improvement in living standards of rural population. In other words, it is a plan of propriety for the people. The government provides the necessary incentives by way of financial and technical assistance to the rural population. But the major part of execution is to be accomplished by the rural folk themselves. It means that a community development programme seeks to enhance human and physical resources of the country, which have been hitherto lying untapped. This will effect a substantial improvement in living conditions of the people in all areas – social, economic, cultural and others (Maheswari, 1988). Though official machinery has been created to guide and assist the planning and implementation of community development programme, the main responsibility for improving the socio-economic conditions in villages rest with people themselves. It was argued that unless people considered the programme as their own and valued it as a practical contribution to their own welfare, no substantial result could be gained. Consequently, the people’s participation in the planning and execution of the programme was considered as vital for the community development programme.

About one hundred villages were clustered in to a panchayat union. A Block Development Officer and a rural development expert monitored this programme. Village level workers carried out the actual aim of extension work and they acted as a friend, philosopher and guide to the rural people.

In the terminal year of the second five-year plan (1961), the number of blocks covered under the community development programme increased from 77 in 1952 to 1075 in 1961. According to Annual Report of the Ministry of Community Development (1965), this programme covered the entire nation. Panchayati Raj Institutions had been established in twelve states. This annual report pointed out that community development helped to reduce the caste tension reduced, weaker sections
were also getting representation in Panchayati Raj Institutions. Government was decentralising powers and responsibilities.

The following was considered to be the basic weakness of the community development programmes: This programme was not supported by appropriate technological and institutional reforms. The impact on poverty alleviation was not conspicuous in any part of the country.

**Intensive Agricultural Development Programme**

This programme was initiated during 1960-61. It was implemented in 15 selected districts in India. The major objective of Intensive Agricultural Development Programme was to achieve rapid increase in agricultural output through better access to technical, financial, and administrative resources. It was named as ‘Intensive Agricultural Area Development Programme’.

This programme was extended all over India during 1964. The major achievement of this development programme was the implementation of ‘Green Revolution’. It helped to increase the overall agricultural production. Rural citizens utilised the high yielding seeds and pests, advanced techniques for irrigation, cultivating and harvesting, to increase irrigating areas.

Following points are major drawbacks of this programme: It was not provided adequate employment opportunities to rural people. It had some administrative problems i.e., inadequate of personnel.
Target Groups Development Programmes

These programme were meant to ensure the participation of certain segment of people in the development process and share the benefits of these programmes. Some of the programmes were Small Farmers Development Agency (SFDA) and Marginal Farmers and Agricultural Labourers Development Agency (MFALDA).

Small Farmers Development Agency / Marginal Farmers and Agricultural Labourers Development Agency

Small Farmers Development Agency / Marginal Farmers and Agricultural Labourers Development Agency programme were corporate bodies. These were registered under the Societies Registration act, 1860. During 1970-71, it was introduced gradually on a pilot basis in selected areas in the country. The main aim of Small Farmers Development Agency were as follows: (a) to find out the eligible small farmers in its area, (b) examine and identify their problem, (c) formulate programmes incorporating suitable measures to deal with the problems, (d) devise ways and means for implementing the programmes, (e) to make potentially viable small farmers surplus producers.

The functions of Marginal Farmers and Agricultural Labourers Development Agency were (a) to find out eligible marginal farmers and agricultural labourers to be covered by the project, (b) to examine marginal farmers and agricultural labourers problems, (c) to prepare economic programmes for providing profitable employment for this people, (d) to encourage rural industries, (e) to develop necessary institutional, financial and administrative arrangements for executing this programme.

Farmers Development Agency / Marginal Farmers and Agricultural Labourers Development Agency had a small membership consisting mainly of the
representatives of the institutions involved. The head of the district was its chief. These agencies had small administrative set-up (i.e., one project officer and two or three assistant project officer in a district). This administrative set-up was expected to function under existing development organisation. It did not give the financial assistance but it was expected to make the fullest use of the available financing institutions.

The area of operation of a Small Farmers Development agency was generally a district and was expected to benefit nearly fifty thousand small farmers. Marginal Farmers and Agricultural Labourers Development Agency covered a small area. It was expected to serve 20000 Marginal Farmers and Agricultural Labourers. In the fourth-five year plan period (1969-74), Central government was allotted Rs. 103 crores for Small Farmers Development Agency and Marginal Farmers and Agricultural Labourers Development Agency. This financial allocation was utilised for giving grants and subsidies to individual participants and institutions, which supported the developmental programmes of the agencies.

These agencies were expected to help in strengthening the existing co-operatives, organising and developing functional co-operatives (e.g., dairy and poultry assistance, labour co-operatives), and finally, co-operative agencies implement the programmes to develop essential common infrastructure facilities (e.g., poultry and its feed mixing units, bulk cooler for milk).

These agencies had some difficulties; inadequacy of personnel had been a major obstacle in efficient implementation of these programmes in the rural areas. Another important problem was small, marginal and agricultural beneficiaries did not get any assistance directly from banks. Rather, they helped beneficiaries in securing finance from co-operatives. The selection of regions in many cases was not
consonance with the guidelines issued by Department of Rural Development. Operative banks poorly served majority of the regions.

Area Development Programmes

The main goal of this development programme is improvement of a particular region with the help of rural development programmes like:

Hill Area Development Programme

This programme was launched in 1972 during the end of the fourth five-year plan period. The main objectives of the programme were (a) to identify a solution to the obstacles of ‘regional imbalances’, (b) overall (socio-economic) development of the area in harmony with ecological development, and finally (c) developing basic life support systems with sustainable use of resources. It was specially designed for North Eastern states, Jammu and Kashmir, Himachal Pradesh, and Uttar Pradesh.

The strategy of the programme was integrated development of agriculture and allied activities such as multi-cropping along with high-yielding varieties, horticulture, animal husbandry activities together with building up of necessary infrastructure in the fields of land development, soil conservation, and minor irrigation.

This programme was first implemented in Pauri Garhwal district in Uttar Pradesh and Nungba block in Manipur. In the later stage, this programme covered all over India. The area development projects had some vital progress in areas like agriculture and its allied activities and helped to establish new roads.

Some of the limitations of this programme were given below: Development of soil conservation and minor irrigation facilities were done in a very small level because of
(a) lack of financial resources
(b) inadequacy of modern technology
(c) insufficient level of technical and administrative supporting staff,
and finally,
(d) co-ordination between implementing staff and rural folks.

Command Area Development Programme

This development programme was inaugurated in fifth five-plan period (1974-79). Its main objective was to improve and create the construction of field channels and drains, land levelling, lining of watercourses and exploitation of ground water in rural areas. Another important objective of this programme was on farm development activities. State government monitored the area development programme.

This programme obtained finance from the following sources:

(a) Financial resources to be arranged by the beneficiaries.
(b) Institutional finances (Land Development Banks, Land Development Corporation, Farmers’ Service Societies and Area Development Corporations and Agro-Industries Corporations) relating to various items wherever such finance is required and can be provided.

In the five-year plan period, Central and State governments, and institutional sector sponsored Rs. 120 crores, Rs. 97 crores and Rs. 210 crores respectively. This programme created 55 irrigation projects in 16 states and it was decided that 51-command area development would be set-up.
Drought Prone Areas Programme

During 1973-74, this programme was launched. Its main aim was to reduce the inauspicious effects of drought on production of crops and cattle and productivity of land, water, and human resources ultimately guidance to the drought proofing of the affected zones (Sandeep Joshi, 2000). It was also made to assist the overall economic progress and for developing the socio-economic conditions of the poor and unimproved sections inhabiting the programme area. It was implemented in 947 blocks of 155 districts in 13 states of India. In 1997, it covered 946 lakh hectares of land and the government allotted Rs. 1992 crores towards this project.

Desert Development Programme

This area development programme was inaugurated in 1978. It helped to reduce environmental degradation, improving the environment and productivity of the area in hot desert (Rajasthan, Gujarat and Haryana) and cold desert (Jammu and Kashmir, Himachal Pradesh, and Himalayan regions).

During 1997, this programme was implemented 227 blocks of 36 districts in the country. Almost 50 million hectares were covered and totally Rs. 620 crores was allotted for this developmental activity.

Wage Employment Programmes

This employment-based programme was designed to provide wage employment and for income generation through programmes like;
Rural Manpower Programme

This programme was launched in 1960-61. Its main objective was to provide employment opportunities for 100 days to at least 2.5 million persons by the end of the third five-year plan in such areas where seasonal unemployment and underemployment were prevailing. Initially the wage employment programme was implemented in 32 blocks on a pilot basis.

About 1000 Community Development blocks were covered under this programme. A little over 20 per cent of the originally contemplated outlay of Rs. 150 crores could only be provided due to resource constraints. During 1968-69, this programme generated nearly 140 million man-days of employment in the rural area.

Crash Scheme for Rural Employment Programme

This scheme was introduced in 1971. This programme’s main objective was to provide employment opportunity to at least 1000 persons in each 350 districts of the country through labour-intensive works and create durable assets. Government’s annual estimation for this programme was Rs. 50 crores. This programme achieved much more than its estimation (315.9 million man-days to the actual estimation of 315.4 million man-days).

Rural Works Programme

This programme was initiated in 1970-71 and it was introduced in 54 selected districts of 13 states. The districts were identified as drought prone on the basis of extent of irrigated area, rainfall, frequency of drought with the objective of mitigating scarcity situation. The programme was planned to cover 60 million people. It emphasised on employment or income generation through the execution of rural works
such as irrigation facilities, soil conservation or afforestation, road construction, and drinking water supply for rural areas. The programme also concentrated on long term measures for development of drought-prone areas, restore ecological balance, optimum utilisation of land, irrigating facilities, cattle and human resources. This programme was redesigned as 'Drought Prone Area Programme'.

Food for Work Programme

In April 1977, Food for Work Programme was started to augment the funds of state governments for maintenance of public works on which large investment had been made in the past by utilising available stocks of food grains. The main objectives of this programme were (a) making of additional gainful employment in rural areas so as to improve income and the consequent nutritional levels, (b) to establish durable assets and strengthening the rural infrastructure, and finally (c) utilisation of surplus food grains.

This programme generated more employment opportunities (972.39 million man-days) from 1977-78 to 1979-80 and created various types of assets in the rural areas. This programme was more helpful in the year 1977-78. In this period, India was severely affected by drought.

This programme had the following weaknesses: (a) delays in measurement of earth works, (b) establishment of non-durable nature of assets, (c) improper supply of food grains as wages, and (d) inadequate technical supervision of workers, and (e) continuation of the programme on yearly basis.
Jawahar Gram Swarjohar Yojana (JGSY)

In 1989, National Rural Employment Programme and Rural Landless Labourers Employment Guarantee Programme were merged with Jawahar Rojhar Yojana. It was redesigned as the Jawahar Gram Swarjohar Yojana in the year 1999-2000. The prime objective of this scheme was creation of demand driven community village infrastructure including durable assets at the village level and assets to enable the rural poor to improve opportunities for sustained employment. The second objective was to generate additional employment for the unemployed poor in rural areas.

About 22.5 per cent of funds meant for JGSY to be spent on individual beneficiary schemes towards Scheduled Caste / Scheduled Tribe families living below poverty line. It was implemented by the village panchayats. Panchayati Raj Institution was the authority for preparation of Annual Action Plan and execution of this work. Village Panchayat could execute the work with estimation not exceeding Rs. 50000/- with the approval of Gram Sabha, and no other administrative sanction was necessary. This scheme was funded by the centre and state in the ratio of 75:25 and the funds were released directly to the village panchayats in two instalments (Rural Development, 2000).

During 1989-90 and 1993-94, Central and State governments allotted Rs.11072 crores for this developmental programme. About 400 crores man-days of employment were generated through this scheme, the share of Scheduled Castes / Scheduled Tribes had been 238 million man-days. During 1995-95 and 1996-97, the total financial allocation was Rs. 7219.37 crores.
Anti-Poverty Programmes

This programme helped people living below the poverty line to acquire and augment their productive assets and enable them to make more productive use of their assets by way of self-employment and income generation. According to Sunil Joshi (2000), “These programmes were intended to sub-serve specific areas to prepare the rural poor for self-employment. The overall objective was not being effectively realised. Primarily for the reason that multiplicity of programmes, being viewed as separate programmes in themselves, resulted in a lack of desired linkages among these programmes and the implementation being more concerned with achieving individual programme targets rather than dealing with the substantive issue of sustainable incomes.

Antodaya

During 1997, the government of Rajasthan introduced this programme. Consequently this programme was introduced by various other states like Uttar Pradesh, Bihar, Himachal Pradesh, Gujarat, Manipur, Orissa and Karnataka. The significance of this programme was rising / lifting the last man. The main purpose of this programme was (a) participation of Panchayati Raj Institution representatives in identifying and the poorest of poor families inclusive of non-agricultural labourers and self-employed people in various petty professions, (b) laying emphasis on economic criterion for selection of these families (Antodaya) with out any discrimination on grounds of caste, colour and religion.

Gram Sabha did the identification of poorest of poor families and it was organised by Block Development Officer. He got the assistance from various departments of state as well as central governments and banking personnel. The village level workers would prepare a tentative list of 10 to 15 of the Antodaya
families and an officer nominated by the collector monitored the selection procedure. The selection of beneficiaries was finalised by Gram Sabha. The district antodaya committee chaired by the District Head or Collector and consisting of Officials and Non Governmental Organisations was responsible for implementation of the Antodaya. The sarpanch had been given the responsibility to verify the proper utilisation and continuance of the benefit given to the selected families.

This programme also helped to get old age and disability pension, allotment of land, bank loans, khadi board programmes, public works and government services and facilities in the rural areas.

According to the recommendations of the Planning Commission Government of India (1979) towards improving the quality of this programme was to do the following.

(a) strengthening the supervisory field staff of commercial banks, specially to ensure proper utilisation of loans advanced

(b) strengthening of package of services of technical knowledge together with provision of raw materials and marketing facilities

(c) provision of consumption credit particularly for those whose assets start giving benefits of income after sometime

(d) land allotment to the beneficiaries should invariably be followed by loan assistance for land improvement

(e) strengthening the machinery for implementation and to follow up the programme, and finally

(f) there should be a regular system of concurrent evaluation of the working of the programme to adopt timely corrective measures.
The choice of programme for economic development of these families was to be guided by preferences for the identified families, present status of the rural economy and availability of resources including institutional finances.

**Integrated Rural Development Programme**

This programme was launched in 1980. It was a major scheme to alleviate rural poverty through creation of additional self-employment opportunities for a target group living below the poverty line. It needed co-ordination at the level of Panchayati Raj Institution level. The need for local elected organisation to supervise, co-ordinate and arrange for feedback was increasingly being felt by the state governments themselves and it was here that Panchayati Raj as a system could provide the answers.

This programme was administered at the district level by a semiautonomous body known as the District Rural Development Agency with a governing body represented by administrators, heads of departments, bankers, and political representatives. The programme was executed by a small project at the district level, headed by a Project Officer. The Block Development Officers and Multipurpose extension workers implemented this programme and block personnel were responsible for supervising beneficiary identification, assisting with the process of application and submission to the banks, purchasing the asset and monitoring process.

In fifth five-year plan period gave more importance to Integrated Rural Development Programme. It was meant to improve overall development of the rural poor. It was necessary to plan for integration of various programmes and establish appropriate linkages for optimal utilisation of local endowment consistent with the plan objectives, local needs and environmental balance (Sixth five-year plan, 1978-83).
In sixth five-year plan period, Planning Commission and Integrated Rural Development Programme aimed the improvement of nearly 1.5 crores of below poverty line. In this period, Planning Commission estimated to allot a financial allocation of Rs. 4500 crores (Rs. 1500 crores from State government and Central government, and Rs. 3000 crores from banking institutions). During the seventh five-year plan period, the total allocation of Integrated Rural Development Programme was Rs. 8688.35 crores and nearly 2 crore families got the assistance from this programme. There has been a significant increase in the per-capita investment under Integrated Rural Development Programme from Rs 3746 during 1993-94 to Rs. 11000 in 1994-95.

Supply of Improved Toolkits to Rural Artisans

This programme was started for poor rural artisans in 1992 and it was launched as a sub-scheme of Integrated Rural Development Programme. Its main purpose was to enable the rural artisans below poverty line to enhance the quality of their products, increase their production and income and ensure their standard of living with the use of improved tools and also help reduce their migration to other areas. This scheme provided various improved hand tools.

Ganga Kalyan Yojana

In 1997, this scheme was started all over India. Its main objective was to provide irrigation through exploitation of ground water to individuals and groups of beneficiaries of small and marginal farmers below poverty line.

Million Wells Scheme

This programme was introduced as a sub-scheme of National Rural Employment Programme and Rural Landless Labourers Employment Guarantee
Programme in 1988-89. In 1995, these two schemes merged with Jawahar Rojghar Yojana. Million Wells Scheme was separated from Jawahar Rojghar Yojana and it became an independent scheme from 1996 onwards.

It primarily intended to give open irrigation, free of cost, to individual poor small and marginal farmers belonging to Scheduled Castes / Scheduled Tribes and freed bonded labourers (Rural Development performance budget, 1999). Wherever, wells were not feasible irrigation tanks and water harvesting structures were given. This programme was extended to non-scheduled Caste / Scheduled Tribes who are poorest of poor beneficiaries. They were themselves asked to undertake the construction of these works so that while working for their wells or minor irrigation works they would get employment opportunity as well as optimum level wages.

Centre and State government sponsored 80 per cent and 20 per cent of funds respectively for this programme. In the year 1989-96, these two governments spent Rs. 3670crores and almost 10,50,000 irrigation wells, tanks, and water harvesting structures were established through this programme.

After implementation of this programme, some wells failed and some others collapsed because due to small land holding and low water table. This problem was common in various states in the country.

Swarnajayanthi Gram Swarojghar Yojana

Government of India introduced this new self-employment programme for the rural people with effect from 1st April 1999. It was amalgamation of various erstwhile self-employment schemes like Integrated Rural Development Programme, Training for Rural Young Self-Employment, Supply of Improved Toolkits to Rural Artisans, Development of Women and Children in Rural Areas, Ganga Kalyan Yojana and
Million Wells Scheme. Swarnajayanthi Gram Swarojghar Yojana’s main function was to improve the self-employment, skill building and technology as well as infrastructure development including marketing facilities. Important characteristics of this programme are as follows:

(a) In India, all the districts would draw up a general estimation of the local resources and the strategies for poverty alleviation. Identifying four to five activity groups in each block based on the resources and also on the occupational skills of the people. This group makes majority of the financial activities.

(b) Its main objective is to cluster approach, organising the poor and their capacity building. Self-help groups will be formed and steps will be taken to help them function effectively as will as to select their profession. At the block level, minimum half of the groups will be exclusively of women.

(c) In the village level, Gram Sabha has the authority to prepare the Below Poverty Line list. A suitable model would be formed in consultation with the banking sectors to identify the efficient individual beneficiaries and their skill building so as to prepare them to receive financial assistance and handle credit.

(d) The implementing authorities of Swarnajayanthi Gram Swarojghar Yojana would provide the skill development courses through various training programmes. The period of training should depend on the needs of the groups and individuals.

(e) This programme would seek to develop link with credit mechanism in such a way that it would promote multiple credit and not one time credit.

(f) This scheme’s subsidy amount would be Rs. 7500 and Rs. 10000 for general individuals and Scheduled Caste / Scheduled Tribe individuals respectively. For group beneficiaries, the existing pattern of subsidy at 50
per cent of the cost of the scheme, subject to a ceiling of Rs. 1.25 lakhs would continue.

(g) It would help to increase the modern technology in the identified activity groups. The technology intervention would seek to add value to the local resources, including implementation of the basic necessities and anti-poverty programmes, was important for success. and finally, (h) Implementing agencies offer the advice to this group to prepare for participation in Panchayati Raj Institution activities in their rural areas.

According to the Department of Rural Development performance budget in Tamilnadu (2000-01), 11076 groups were formed /identified for this programme. Out of this 6722 groups were graded for revolving fund and Rs. 6.5crores released as revolving fund to 6500 groups. Similarly 4189 groups were graded for economic assistance and released with 31.61crores as subsidy to 3043 groups. Beside groups, 18163 individuals were also provided with subsidy of 12.43crores. Several infrastructure works were also taken up to sustain the self-employment activities. A special project to develop market network at district and state head quarters was planned a fund of Rs. 14.64crores was sanctioned by the government of India during March 2000. This is helped to strengthen the market infra for rural products at various levels. A sum of Rs. 25.29crores is being made available in the budget estimate for 2000-01.

Social Welfare Assistance Security Programmes

This was meant for children, women, aged widows, and disabled. The scheme aimed at supply of essential commodities on subsidised rates and mid-day meal programmes that include:
Development of Women and Children in Rural Areas

A programme for the Development of Women and Children in Rural Area was launched in 1982-83 because various rural development programmes did not give the importance to welfare of women and children. Its main aim was to create income-generating skills and activities to poor women in rural areas thereby improving their socio-economic conditions. Its ultimate aim was an enhancement in the quality of their life in general well being of the women and children. Another important goal of this programme was finding out an economic activity suited to groups of women as per their skills, aptitude and local conditions.

This programme was implemented through District Rural Development Agency. At the block level a team consisting of an Assistant Project Officer (Women), three Gram Sevika and Mukhya Sevika implement this programme. Non-Governmental Organisations were involved in the implementation of this programme. This programme provided Rs. 25000/- of revolving fund per group. This fund could be utilised for improving the infrastructure, marketing facilities, childcare and purchase of raw materials. Central and State governments sponsored this scheme on a basis of 50:50 per cent share.

In 1982-1994, almost one-lakh (87000) groups were started and its women members were nearly two million. The success of this scheme made various efforts in many fields and such as follows: easy mobilisation of funds because of improved saving habits, the role of moneylenders and middleman (Commission Mandi and Agents) reduced, women members became more aware of their income generation and political activities.
Training for Rural Young Self-Employment

Government of India launched Training for Rural Young Self-Employment through Ministry of Rural Development in 1979. It was mainly designed for providing technical and entrepreneurial skills to rural youth from families below the poverty line, to enable them to take up self-employment in the broad fields of agriculture and allied activities. It mainly focused on equipping the rural youth with necessary skills and technology to enable them to take up self-employment. Initially it proposed to offer training to about two lakh rural youths.

The Ministry of Agriculture was overall responsible for formulation of guidelines for this scheme and its monitoring at the national level. But in state level, Department of Rural Development controlled planning, implementation, co-ordination and monitoring. District Rural Development Agency did the work of plan formulation at district level whereas the details of the scheme were worked out at block level.

In 1980-85, little more than one million rural youths got training through scheme. During seventh five-year plan period, about 10.15 lakh rural youths were trained. During 1990-91, the target was 4.25 lakh of trainees but the achievement was 1.5lakh only. But in 1991-92, little more than 3 lakh rural youth were trained (India, 1992).

Basic Problems of the programme are as follows:

(a) Lack of financial resources
(b) Lack of confidence among the trainees
(c) Trainees travelling from far and wide, and hence waste of time and high expenditure
(d) Training period was very short

(e) Amount of loan was inadequate

(f) Absence of co-ordination between various departments and trainees

(g) Panchayati Raj Institutions enjoyed no administrative control on different functionaries involved in planning and implementation of the programme

(h) Lack of training centres

(i) This programme did not conduct proper survey for identification of beneficiaries.
Beneficiary Questionnaire

General Profile
(a) General Information
- Name of district - block-village
- Age
- Education
- Occupation
- Religion etc.,
(b) Socio-Economic Conditions
- Income
- No. of dependants
- Type of house
- Economic indicators
- Land owned etc.

Awareness
(a) Panchayati Raj Institutions
- Functioning of Panchayat Raj Institutions and personnel
- Knowledge on Constitutional amendments etc.,
(b) Rural Development Programmes
- Awareness of Rural Development Schemes
- Infrastructure developments through rural development programmes etc.,

Role of Employment Generation Programmes
(a) Wage Employment Programmes
- Availability of wage employment programmes
- Number of employment days
- Difficulties etc.,
(b) Self-Employment Programmes
- Availability of self-employment Programmes
- Availability of information
- Purpose of loan
- Particulars about subsidy
- Difficulties
- Role of intermediaries
- Training for self-employment

Utilisation, Repayment, and Effect of loan
(a) Utilisation of loan
(b) Repayment
- Non-repayment period
- Reasons for non-repayment etc.,
(c) Private Sources of loan
- Availability of private sources
- Reasons for this loan
- Ways of exploitation etc.,
(d) Improvements
- Opinion about improvements
- Ways of improvements etc.
Non-beneficiary Questionnaire

General Profile
- (a) General Information
  - Name of district – block-village
  - Age
  - Education
  - Occupation
  - Religion etc.,
- (b) Socio-Economic Conditions
  - Income
  - No. of dependants
  - Type of house
  - Economic indicators
  - Land owned etc.,

Awareness
- (a) Panchayati Raj Institutions
  - Functioning of Panchayati Raj Institutions and personnel
  - Knowledge on Constitutional amendments etc.,
- (b) Rural Development Programmes
  - Awareness of Rural Development Schemes
  - Infrastructure developments through rural development programmes etc.,

Difficulties in Employment Programmes
- (a) Reasons for not availing the wage employment programmes
- (b) Reasons for not availing and applying the self-employment programmes
- (c) Role of Intermediaries

Private Sources of Loan
- (a) Private Sources of loan
  - Availability of private sources
  - Reasons for this loan
  - Ways of exploitation
- (b) Improvements
  - Opinion about improvements
  - Ways of improvements