The term 'Rural Development' is the most comprehensive term. It is an integral part of the term 'Economic Development'.

In its broad spectrum the term Rural Development envelops the finest culmination of various socio-economic, cultural, physical, technical and institutional factors with a view to improving the quality of life of the poorest of the poor, village dwellers.

The concept of rural development is not new to the national economy of India. The rulers of the eminence of Allhuddin Khilzi (1266 to 1316 AD), Sher Shah Suri (1472 to 1545 AD), and Akbar the Great (1556 to 1605 AD) took a lot of initiative in the development of villages. The British Viceroys, Bentink, Joh Lorence, Rippon, (1864 to 1889 AD) took a lot of interest in reviewing the northern Indian agricultural productivity.

Rabindranath Tagore established the Institute of Rural Reconstruction in 1921 and introduced the new breeds of cows, poultry and village crafts.
Gurugaon Experiment (1927) and Baroda Experiment (1933) endeavoured efforts in developing poultry, farming, sericulture, bee-keeping, village roads, drinking water facility, etc.

Mahatma Gandhi (1931) spearheaded his activities in the realm of the use of Khadi, handmade paper, rural sanitation, use of natural care and provision of education to the villagers.

In addition to these, a number of village reconstruction programmes were launched to better the quality of life of villagers. These programmes include:

1. Firka Development Scheme – Madras (1946),
2. Mahewa – Etawah Pilot Project (1948),
3. Sarvodaya Plan (1952), and

During post-independence era the government launched a number of programmes of reconstructing the villages. Some of these programmes include: Panchayat Raj (1959), Integrated Rural Development Programme (1979), National Rural Employment Programme (1980), etc.

JRY is one amongst these rural development programmes. It was introduced in 1989 with the objective of generation of
wage employment, creating community assets and improving the standard of living of the villagers.

With a view to evaluating the performance of JRY various research studies were conducted both at micro and macro level.

The studies organized by the Programme Evaluation Organisation, Government of India, New Delhi (1992 and 1993-94), M. Neelakantha (1994), M. Neelakandhan (1994), and Ministry of Rural Development, Government of India, New Delhi (1994) have confirmed that the generation of wage employment in terms of mandays per worker per annum was much lesser than the target set by JRY. Further, the employment of women folk was less than the prescribed norm of JRY.

The Centre for Multi-Disciplinary Research, Dharwad (2000) evaluated the performance of Indira Awas Yojana, sub-scheme of JRY in the State of Karnataka.

The study confirmed that the quality of houses constructed under the programme was satisfactory. Over 70 per cent of the beneficiaries were SCs and STs.

The studies organized at regional level by T. Rajendran (2002) in the Dindigal Mannar Thirumalai district of Chennai, G. Bhaskar (1994) in the district of Karimnagar (Andhra Pradesh),

The programme has helped in the generation of community assets. It has helped in uplifting majority of the employees from below poverty line.

The review of previous research literature has revealed that most of the studies have been conducted based on the evaluation of Planning, Evaluation Organization. The investigators have picked up certain specific variables such as the generation of wage employment, community assets for occupation of houses, etc.

One of the significant objectives of JRY is to improve the quality of life. Most of the studies seem to have not touched upon this area. Further, there is absence of research studies on JRY in the district of Dharwad.

An attempt was made, therefore, to examine the effect of JRY in the realm of generation of wage employment, creation of
community assets, and standard of living of beneficiaries in Dharwad district.

Objectives of the Study

The present study is undertaken with a view to attain the following objectives:

1. to study the socio-economic conditions, the magnitude of the problem of unemployment and the incidence of poverty in the sample villages of the talukas of Hubli and Kundgol;

2. to study the objectives and provisions enveloped under JRY as the technique to eradicate rural poverty, generate wage-employment and create community assets;

3. to evaluate the role of Village Panchayaths in the preparation and execution of the scheme;

4. to examine the employment generated and the community assets created in the specified villages in the talukas of Hubli and Kundgol;

5. to examine the utility of community assets and their management;

6. to evaluate the impact of JRY on the standard of living of the beneficiaries; and

7. to identify the weaknesses, if any, and to suggest the remedial measures to strengthen the functioning of the scheme so as to alleviate the rural poverty.
All these objectives were accomplished.

**Hypotheses**

The following hypotheses were proposed and tested.

1. active and meaningful participation of village panchayats in
   the preparation and execution of the scheme would help in
   generating the welfare-oriented community assets;

2. the JRY programme provides merely temporary employment
   and does not provide a permanent solution to the problem of
   rural unemployment;

3. the JRY as a technique to eradicate rural poverty exerts no
   favourable impact on the quality of life of the village
   dwellers.

**Methodology**

The study on hand is primarily an exhaustive study, which
seeks to examine the impact of JRY on the standard of living of
the beneficiaries and the assets created and employment generated
in the sample villages. The study has been designed under the
framework of both primary and secondary data. In addition to
this, some statistical devices such as average annual growth rate,
SD, co-efficient of variance, Chi-square test ($\chi^2$), and Likert’s
five point scale were applied to the study.
Primary Data

With a view to assimilating information, an exhaustive schedule was formed feeding with qualitative and quantitative data. The schedule was administered on as many as 200 sample respondents drawn from 10 villages, which are having Grama Panchayat of two sample talukas.

(i) The Universe of Investigation

It enveloped in the study on hand constitutes the talukas of Hubli and Kundgol. Of the 5 talukas in the district, the choice has fallen on the taluks of Hubli and Kundgol due to various reasons.

(ii) Selection of Sample Villages

The sample talukas of Hubli and Kundgol encompass in their territorial jurisdiction as many as 60 villages and 41 village panchayats. Out of these 10 villages were selected, which are having Grama Panchayats, 5 from each taluka.

Thus the selection of sample villages was done under the framework of stratified random sample so as to give representation to different shades of villages. Further, a selection of such nature would help the research student to undertake a comparative study and draw legitimate inference.
(iii) Selection of Sample Respondents

Having had the consultation with the village panchayat secretaries and the senior citizens of the representative sample villages, as many as 200 sample beneficiary respondents were picked up from 10 villages with a view to giving proper representation to sub-marginal farmers, landless agricultural labours, SCs, SSTs and other communities. In addition to this sample respondent group, it also incorporates as many as 10 villages panchayat secretaries with a view to explore the authenticity of assimilated information, interviews were held with as many as 30 senior citizens, i.e., three from each sample village. Thus, the selection of sample villages and the beneficiary-respondents was a case of Stratified Random Sampling. The primary data thus collected were analysed with statistical techniques to examine the impact of JRY on the quality life of the beneficiaries and the assets created, employment generated.

Secondary Data

With a view to procuring arithmetic information pertaining to the poverty alleviation programme, published books, gazetteer and brochures were consulted for evolving the theoretical base of the study. The information was also sought
from Zilla Parishad, Taluka Panchayat, Grama Panchayat, muster rolls, Action Plan, Audit Reports, Progress reports, BPL list, JRY manuals, etc. In addition this counseling and suggestions were sought from academicians and scholars.

In the theoretical background of the study the research student has mentioned three theories in his thesis, namely, (a) Rosenstein Rodan's theory of "The Big Push", (b) Leibenstein's - Critical minimum effort thesis, and (c) Ragner Nurkse's Balanced growth theory.

All these theories are applicable to the present study. But Ragner Nurkse's - Balanced Growth theory seems to be more relevant to the present analysis compared to other theories. Because, it aimed at solving the problem of poverty and unemployment through capital formation in the form of wages and assets and the present study also aims at studying JRY as a solution to rural unemployment through generation of wage employment and creation of social community assets. So from this point of view the investigator is inclined to say that Nurkse's Balanced Growth theory suits to the present study.
Main Findings

The findings in respect of socio-economic and demographic characteristic of the sample beneficiaries are as under:

(1) Majority of the sample respondents have large sized families. It is 56.00 per cent in the taluka of Hubli and 64.00 per cent in the taluka of Kundgol.

(2) Age composition reveals that majority of the beneficiaries are either adults or middle aged. It means the selection of the workers has been quite judicious. Not a single sample beneficiary is below 18 years of age.

(3) There has been poor representation of feminine gender. It is 3.00 per cent in the sample villages of Hubli and 1.00 per cent in the sample villages of Kundgol taluka.

(4) A large majority of sample respondents are illiterate.

(5) Almost all sample beneficiaries in the taluka of Hubli and Kundgol come under the bracket of below poverty line.

The national economy of India indeed a mission doomed economy. The mission is "the Provision of Urban Amenities in Rural Areas" (PURA)
The JRY is one of the rural development programmes which aimed at generating wage employment, creating community assets and enhancing the quality of life of the villagers.

The JRY programme was under operation between 1989 and 1999. With certain modifications the programme is presently known as Sampoorna Grameena Rozgar Yojana (SGRY) with effect from April, 2002.

(1) The findings in respect of financial programme of JRY in India, the co-efficient of variance is consistent in respect of utilization of funds (CV = 26.25 per cent) when compared to the availability of funds (CV = 26.30 per cent).

(2) The findings in case of the physical performance of JRY in India, the co-efficient of variance reflects that there exists consistency in respect of the target (CV = 32.27 per cent) compared to the achievements (CV = 32.45 per cent).

(3) The findings in respect to the physical performance of JRY in Karnataka, there exists more consistency in achievement (CV = 31.39 per cent) than the target (CV = 33.08 per cent).

(4) The findings in respect of financial performance of JRY in Dharwad district the co-efficient of variance reveals that there exists more consistency in case of the availability of funds (CV = 37.53 per cent) than the utilization of funds (CV = 47.78 per cent).

(5) The findings in case of the physical performance of JRY in Dharwad district, the co-efficient of variance reveals that
there exists more consistency in respect of achievement, i.e., the generation of wage employment in Dharwad district (CV = 32.24 per cent) compared to target (CV = 36.91 per cent).

(6) The findings regarding the financial performance of JRY in the sample taluka of Hubli, the test of co-efficient of variance reveals that the availability of funds is more consistent (CV = 14.29 per cent) than the utilization of funds (CV = 16.90 per cent).

(7) The findings in connection with the physical performance of JRY in the sample taluka of Hubli, the test of co-efficient of variance reveals that there exists more consistency in respect of the targets (CV = 13.53 per cent) than the achievement (CV = 14.24 per cent).

(8) The findings in regard to the financial performance of JRY in the sample taluka of Kundgol, the co-efficient of variance reveals that there exists more consistency in respect of the availability of funds (CV = 12.07 per cent) than the utilization of funds (CV = 16.73 per cent).

(9) The findings in connection with the physical performance of JRY in the sample taluka of Kundgol, the results of co-efficient of variance reveal that there exists more consistency in achievement (CV = 15.80 per cent) than the target (CV = 18.59 per cent).

The findings regarding the allocation and utilisation of funds under JRY in the sample villages (Adargunchi, Chabbi, Halyal, Noolvi and Varur) of Hubli taluka are as follows:
(1) in respect of availability of funds in sample village Adargunchi has more consistency (CV = 13.88 per cent) than its counterparts, and

(2) in case of utilisation of funds, there exists more consistency in the sample village of Varur (CV = 10.66 per cent) than other villages.

The findings regarding the allocation and utilisation of funds under JRY in the sample villages (Harlapur, Ingali, Kalasa, Mattigatti and Ramankoppa) of Kundgol taluka are as under:

(1) in respect of availability of funds the sample village Kalasa has more consistency (CV = 8.44 per cent) than its counterparts, and

(2) in case of utilisation of funds, there exists more consistency in the sample village of Ingali (CV = 11.64 per cent) than other sample villages.

The findings in the realm of works undertaken and completed under JRY programme, namely, development of social forest, construction of compound walls around public utility buildings, construction of Samudaya Bhavan, Anganwadis, CD works, Roads and water tanks in the sample villages of Hubli and Kundgol talukas are as under:
The number of works taken up totaled 539,

the works completed totaled 514,

the overall programme stood at 94.36 per cent,

the percentage of works completed to the works taken up was short by 4.64 per cent, and

it indicates better implementation of the JRY programme.

The findings regarding the association between community assets and social welfare in the sample villages of Hubli and Kundgol talukas are as follows:

1. The Chi-square test ($\chi^2$) results in respect of sample villages of Hubli taluka indicate that there exists significant association between the community assets and social welfare,

2. The Chi-square test ($\chi^2$) results in respect of sample villages of Kundgol taluka indicate that there exists significant association between the community assets and social welfare, and

3. Chi-square test ($\chi^2$) results in case of sample villages of Hubli and Kundgol talukas indicate that there exists significant association between the community assets and social welfare.

These results confirm that there exist close nexus between community assets and the social welfare. Further the results
substantiate the hypothesis that "Active and meaningful participation of Village Panchayats in the preparation and execution of the scheme would help in generating the welfare-oriented community assets".

The findings in respect of the physical performance of JRY in the sample villages (Adargunchi, Chabbi, Halyal, Noolvi and Varur) of Hubli taluka are as follows:

(1) in respect of the target of mandays, the sample village, Halyal has more consistency (CV = 11.24 per cent) than its counter parts, and

(2) even in case of achievement of mandays, there exists more consistency in the same sample village Halyal (CV = 12.58 per cent) than the other sample villages.

The findings in respect of the physical performance of JRY in the sample villages (Harlapur, Ingalgi, Kalasa, Mattigatti and Ramankoppa) of Kundgol taluka are as under:

(1) in respect of the target of employment in terms of mandays, the sample village Kalasa has more consistency (CV = 19.20) than its counter parts, and

(2) in case of achievement of employment in terms of mandays there exists more consistency in the sample village of Harlapur (CV = 14.27) than the other villages during the period under review.
The findings in respect of the comparative study of physical performance of JRY in the sample villages of Hubli and Kundgol taluaks are as follows:

(1) in respect of the sample villages of Hubli taluka, the target being 0.57 lakh, the generation of employment was to the tune of 0.36 lakh mandays (64.37 per cent),

(2) it means 35.63 per cent of the target remained unrealized,

(3) in respect of the sample villages of Kundgol taluka, the target being 0.63 lakh mandays, the achievement was 0.37 lakh mandays during the period under review (59.74 per cent),

(4) it means the non-realisation of target stands to the tune of 41.27 per cent, and

(5) the comparatives study reveals that the performance of the sample villages of Hubli taluka was better than the sample villages of Kundgol taluka.

The findings in respect of the generation of employment (category-wise) in the sample villages of Hubli taluka are as under:

(1) in respect of SCs, achievement was of the order of 4,970 mandays (13.50 per cent),

(2) in respect of STs, it was 3,020 mandays (6.96 per cent), and
Similarly, the findings in respect of generation of employment (category-wise) in the sample villages of Kundgol taluka are as follows:

1. In respect of SCs, achievement was of the order of 4,990 mandays (13.40 per cent),
2. In respect of STs, achievement was of the order of 2,800 mandays (7.67 per cent), and
3. In respect of women folk, the generation of wage employment stood at 2,390 mandays (6.21 per cent).

The findings in respect of the magnitude of unemployment in the sample villages of Hubli taluka are as follows:

1. The total workforce enlisted in BPL list being 15,093, hardly 963 workers could get employment (16.38 per cent) under JRY programme, and
2. It means 93.62 per cent of the workforce remained unemployed.

The findings in respect of the magnitude of unemployment in the sample villages of Kundgol taluka are as under:
(1) The total workforce enlisted in BPL list being 14,394, hardly 1,100 workers could get employment (7.71 per cent) under JRY,

(2) it means 92.29 per cent of the workforce remained unemployed.

The findings in respect of mandays generated per worker per annum in the sample villages of Hubli and Kundgol talukas are as follows:

(1) the sample villages of Hubli taluka, the JRY programme could generate on an average 38.28 mandays per worker per annum during the period under review,

(2) while it is 34.22 mandays per worker per annum in the sample villages of Kundgol, and

(3) a comparative study reveals that the sample villages of Hubli taluka have performed comparatively better than the sample villages of Kundgol taluka.

A comparative study of the norms of JRY and the results of sample survey has brought forward the following findings.

(1) In accordance with the norms the funds under JRY should be directed to generate at least 50-100 mandays wage employment per worker, per family but the results of the field survey reveal that:
(a) the sample villages of Hubli taluka could succeed in generating 38.28 mandays per worker per annum during the period under review,

(b) in respect of the sample villages of Kundgol taluka, it is 34.22 mandays on an average per worker, per annum, and

(c) these results are much below than the prescribed norms of JRY.

(2) In respect of the generation of wage employment for the target group of SCs and STs, it is 22.50 per cent under JRY. The results of the sample survey reveal that:

(a) in respect of the SCs it is 13.40 per cent on an average per worker per annum, and

(b) in case of STs, it is 7.67 per cent on an average per worker per annum during the period under review in sample villages of Hubli and Kundgol talukas.

(3) The guidelines specify to generate 30.00 per cent of wage employment for women folk. The results of the sample survey reveal that:

(a) the programme could hardly generate 6.21 per cent of employment for the women folk during the period under review, and

(b) the performance of the sample villages is far below than the target assigned by the JRY programme.
Association Between Wage Employment and Social Amenities on Standard of Living

Administration of exhaustive schedule on panchayat secretaries and senior citizens has brought forward the following findings.

(1) The Action Plans were designed after meticulously surveying the needs and requirements of the villages.

(2) The finalisation of Action Plan was done by convening the Grama Sabha meetings.

(3) The senior citizens were consulted in designing the Action Plan.

(4) The panchayat faced the problems in the realm of technical consultancy.

(5) Delays in provision of finances caused the non-realisation of targeted achievements in the realm of generation of wage employment.

(6) Non-availability of women labour caused a problem in realizing the targeted achievement set under JRY guidelines.

(7) The panchayat members are taking interest in the maintenance of community assets.

(8) It was unanimously held that the JRY programme is indeed beneficial for rural upliftment. It is instrumental in encouraging people's participation.
Suggestions

The suggestions have been forwarded with a view to make the functioning of JRY programme more effective and result-oriented. These suggestions have been presented analytically as follows.

Wage

(1) It has been learnt from the sample respondents that the wages payable under JRY programme are low. In view of this it is suggested that the policy designers may plan for enhancement in the wage rate.

It would be justifiable if the payment of wage rate is fixed on par with the Minimum Wages.

(2) With a view to making the payment of wages in kind, timely and periodically, it is suggested that the Government may plan for developing the warehouse facilities. Such facility may be created by forming a cluster of 5 to 8 villages.

Employment

The results of the survey have revealed that barring on a few occasions, there has been poor performance in the realm of generation of wage employment. There exists yawning gulf between target and achievement. One of the reasons cited for poor physical performance is the delays in the provision of funds.
In view of this, it is suggested that:

1. In setting up of the target should be more realistic. Some scientific thinking should involve in the fixation of target,

2. The delays in provision of funds may be avoided,

3. In the development of community assets, the government may concentrate on such fertile areas which may help in developing the agricultural and allied activities, for example, the idle land which comes under the common public property may be converted into green pastures. A step in this direction may help in developing the allied activities like dairy farming, cattle grazing, wool breeding, etc.

4. For generating long-term employment opportunities, it is suggested to give a fair trail to certain innovative works, such as development of fish nurseries, non-conventional energy resources, biotechnology, etc.

People's Participation

1. For encouraging people's participation in village developmental programmes, it is suggested that the localites may be involved in conducting the surveys regarding the needs and requirements of the villages. A step in this direction would go a long way in generating awareness amongst the people at large.
(2) Since women’s participation under JRY programme seems to be quite discouraging, it is, therefore, suggested to involve the women folk in Public Awareness Drive Programmes. Such an involvement may encourage the women folk to participate actively in village developmental activities such as JRY programme.

Other Suggestions

(1) There is a pressing need for discouraging the participation of private contractors because they employ their own labour. In other words, assignment of works to the private contractors means the denial of work for the localites.

(2) To overcome the problem of technical consultancy services, it is suggested that the panchayats may develop liaison with Public Works Department.