Chapter - II
Review of Literature
India lives in villages, hence rural development has been the major area of interest and thrust for the country since independence. Planning for rural development is a long term on going process with goals, long term plans and time bound specific plans with targets to uplift the rural community above the poverty line. In order to develop rural areas, different rural development programmes and schemes have been started by the government. The present study is aimed at to evaluate the rural development schemes launched by the Center as well as State Government. Therefore, it is necessary to review the previous literature available on the present subject in order to determine the need of the present study and to establish the research gap.

In view of this, for the proposed research work a thorough study of all possible academic and non academic works in the area of rural development have been reviewed. It is classified as text books, journals, various articles published in academic and non academic journals, reference books and various other research works. It also establishes the relationship between different aspects of rural development as an instrument of economic development and role of rural development in the overall development of the nation. A brief description of review of literature is given in the following paragraphs:

Upadhyay, J. N. (1975) in his research work entitled “An Assessment of Small Farmers Development Agency” made an attempt to discuss the functioning of this agency and to evaluate the progress made since its inception in 1969. The study revealed that SFDA released grants worth Rs. 3,125.14 lac and Rs. 2, 968.21 lac were utilized up to 30.9.1974. At the end of September 1974, 46 agencies were identified with 18.50 lac small farmers. Further, 1,11,012 units of dugwell sand tube wells and 32, 270 pump sets were installed with the help of these agencies. Moreover, it was observed that paucity of funds, inadequate staff, misutilisation of loan by participants and difficulty in getting institutional credit to small farmers were the major hardness in the way of this programme which has hampered the progress of SFDA. Nevertheless, it was concluded that inspite of numerous problems faced by SFDA projects, the progress has been significant.
Singhal, A.K. (1976)\(^2\) in his study entitled “Housing Schemes in India” has thrown light on the overall performance of different rural housing schemes. He revealed that under various rural housing schemes 8,82,661 houses were sanctioned for construction and out of which 6,43,832 houses were completed. Moreover, he manifested that under these schemes total expenditure of Rs. 469.91 crore were incurred up to the end of Fourth Five Year Plan.

Mohammed Aslam (1977)\(^3\) in his article entitled “Community Development in Jammu and Kashmir” highlighted the strong as well as weak points of the community development movement in Jammu and Kashmir. The study revealed that a great awakening has taken place among the rural masses resulting on one hand in the increased expectations of the people from the government and on the other hand, a great degree of enthusiasm among the people themselves. The programme has influenced the living standard of people by increasing production and making provision for more employment. It has also influenced the consciousness and social attitude of the people. Further, he observed that lack of proper co-ordination between extension agencies was the major difficulty in the way of this movement. Finally, he suggested that complete change in the people’s mental outlook is a difficult process which is subject to interaction of a number of economic, social and psychological variables. Therefore, the development approach should consider all these factors.

Thaha, M. Mumtaz (1978)\(^4\) conducted a study on “Success and Failure of Rural Development” and revealed the positive and negative aspects of different rural development programmes. She observed that the measures taken up for the development of tribal and other such backward areas were unrealistic because these were not based on the felt need of the people and were not commensurate with the cultural development of the area. Further, she suggested that in order to achieve better results from these programmes there should be proper assessment in terms of quality, quantity and distribution of resources. Moreover, there should be proper selection of beneficiaries and these programmes should be checked up against the requirements of the area in general and target groups in particular.

Programme Evaluation Organization of Planning Commission (1979)\(^5\) conducted a study of “Crash Scheme” and concluded that the future strategy in
respect of rural works should have the fullest agreement of state governments in respect to its objectives, scope and size, duration, area of operation, financial obligations and the terms on which central assistance would be provided. The principles for determining the priorities for works at the local level should be outlined. Finally it was suggested that action should be taken for building up a proper system of accounting, monitoring and feed back on the performance of the scheme and optimization of benefits.

Dhar, Asha (1979) carried out a study on “Making Rural Child Welfare-A Reality” and urges an intensive drive in family planning through more positive action for development to make rural child welfare activities meaningful. Further, it was suggested that welfare programmes for rural children in India should be based on fertility surveys, attitude and practice studies along with vigorous implementation through mass education and birth control methods.

Sikha, B.K. and Dahiya, P.S. (1980) studied the impact and performance of Antyodaya Programme in Himachal Pradesh. The study revealed that on the basis of procedure for the selection of the "Antyodaya Family" 19,068 families were selected from all over the rural areas in its first phase and 16,248 families were benefited from the various activities undertaken under this programme by the end of January 1979. Further, keeping in view the various activities of the programme a survey of Antyodaya beneficiaries was conducted to find out the opinion of the beneficiaries in Shimla district. The results of the survey showed that about 44 percent of the beneficiaries reported that there is only a little increase in their income and there was no asset formation. The majority of the families who indicated no increase in income were of the opinion that the resources were not available or if available then not in time. A few families reported that the help received under this programme was not sufficient and there was no scope to increase their income. When these families were studied for their satisfaction level, it was found that majority of families were satisfied with the programme. Finally it was suggested that in order to improve these deficiencies, the linkage of beneficiaries with technical agencies should be improved so that full income effects of the assets given could be realized in a short span of time.
Sah, Lal Bhuwan (1980) conducted a research work on "Coordinating Work of Panchayati Raj Bodies" and revealed that the relationship between the local organizations and institutions were not well coordinated. Therefore, it is necessary to brought the whole rural development programmes under one integrated authority. In this way, the confusion which arises between small and marginal farmers, development agency and other rural development programmes can be avoided. Further they suggested that coordination in the preparation of plans should invariably follow coordination in implementation of the programmes. The development programme of panchayat's and other development departments should be coordinated at village level.

Gupta, Laxmi, Vijay (1981) explored the problems of rural marketing in the way of effective rural development and suggested some remedial measures thereafter. It was observed that malpractices adopted by money lenders and increase in marketing costs were the major problems of marketing in rural areas. Further they suggested that consumer societies and co-operative societies should be established all over the country to keep a check over unscrupulous traders. The managerial efficiency of those societies should be increased who are not performing efficiently. Finally the laws to protect consumers should be strictly implemented, specially in rural areas.

Pawar, R., Jagannathrao and Sutar, R, Subhash (1982) analysed the impact of lower interest rate finance on economic conditions of rural weaker section. The study was based on the information from a sample of 200 borrowers of State Bank of India in Ahmednagar district. The impact of the subsidised finance on the economic conditions of these beneficiaries have been studied with reference to changes between two time periods i.e. before and after receiving finance in the costs and returns of production activities, employment generation and income and expenditure pattern in family budget. The study concluded that the supply of finance at lower interest rate has enabled the beneficiaries to improve their production activities and income levels. It has further served as a mean of strengthening their capital base, generating additional employment and ameliorating economic conditions of the rural weaker section. Finally it was recommended that the present strategy of supplying lower interest rate finance may be executed on a
wider scale in order to generate additional employment and income to the weaker section of the rural society.

George, K. M. (1983)\textsuperscript{11} made a successful attempt to examine the outflow of rural savings at Ooramana village in Kerala. He observed that the more backward an area was, the poorer was the plough back of deposits mobilised in the form of advances. The percentage of advances to total deposits shows that the small and marginal farmers had no meaningful share of their deposits. The credit deposit ratio of small and marginal as well as medium farmers in the context of subsidiary occupations was negligible and far from satisfactory level. This implies that rural deposits were siphoned off instead of being ploughed back. The outflow of rural savings had plurality of causes like poor credit absorption capacity, inadequate extension, risk aversion tendency, lukewarm attitude of the institutional agencies and bad experience with co-operatives. Further he suggested that this imbalance can be corrected only by providing infrastructure facilities at the micro level with linkages. Steps should also be taken to see that there is a close co-ordination between the activities of DIC's (District Industries Centres) and the IRDP's to be initiated at the block level.

Tewari, R.N. and Chand Prakash Kanwar (1983)\textsuperscript{12} conducted a study under the title "IRDP : Can it Improve Rural Income Distribution". They observed that the income of agriculture labourer (AL), small farmers (SF) and marginal farmers (MF) were improved positively though not substantial and assistance of such activities helped in generating employment. Programme assistance to farming and farm-borne activities generated higher income and employment. Further they revealed that effectiveness of IRDP is a function of two basic inputs i.e. programme manager's ability to identify a package that would render the beneficiary viable and the effectiveness with which the support system is geared to service that end. Finally the quality and adequacy of IRDP's organisational set up should be judged with reference to the results they are expected to generate and not purely as one meant to enforce rules to administer funds.

Muthayya, B.C., Naidu, K.K. and Ancesuddin, M. (1983)\textsuperscript{13} studied the "Receptivity and Reaction to IRDP". The three states were taken for evaluation and it was observed that the beneficiaries of IRDP did not possess adequate knowledge
of different schemes and the amount of subsidy disbursed to them. This was because of lack of adequate contact with the concerned officials as well as the mass media. The supply of inputs and services required for effective handling of these schemes were also not sufficient.

Mishra, S.D. (1983)\textsuperscript{14} carried out a study on “Integrated Rural Development Programme- A Direct Assault on Poverty”, and concluded that the progress achieved so far had been slow and unsatisfactory. In order to cross the poverty line the amount of loan i.e. 1400 per beneficiary in 1980-81 disbursed under the programme was insufficient to cross the poverty line for the beneficiaries.

Bhandari, M.C. (1984)\textsuperscript{15} studied the credit support to IRDP in Surat and Panch Mahal district of Gujrat. This study concluded that the financial agencies were not involved in the identification of the beneficiaries and there was general feeling that the programme was thrust upon them for financing more as a political weapon. It further revealed that the loans were given for the single purpose which in turn does not help the small farmers to meet their consumption needs. He suggested that the subsidy amount deposited as fixed deposits in the beneficiaries account should be adjusted at the time of completion of repayment. It helps in putting them above the poverty line.

Ramachandran, Sushma (1984)\textsuperscript{16} studied the rural development programmes and raised some primary issues which must be discussed while examining the growth of rural development schemes and outlining a plan for future. These issues were:

1. Are the rural development programmes nearer to attaining their objectives? and

2. Are these programmes really oriented to the aim of eradicating poverty from the country?

It is observed that IRDP deserves the most careful attention of all the programmes as it was the most significant programme. The IRDP had been bogged down for several years by faulty implementation at the state and the district level. The second major anti poverty programme was the National Rural Employment
Programme (NREP). The failure of the NREP had been largely on wrong selection of schemes. The NREP was meant to provide employment to large group of people with payment of wages in cash and food grains. The foodgrain component of the NREP was considered to be the crucial feature of the scheme and now has virtually been abandoned because of the indifferent attitude of states. It is further observed that identification of beneficiaries was not done in accordance with the stipulated guidelines in most of the states. In several cases it was found that upto 10 to 15 percent of the beneficiaries were actually ineligible for assistance under IRDP. Finally he has suggested that emphasis should be given on the formulation of perspective plans which must be followed by action on the original beneficiaries.

S. Harikumar (1984) in his research work on "Has IRDP Successed?" made an attempt to highlight the achievements and shortcomings in the implementation of IRDP and suggested some remedial measures thereof in the context of Vyttila Block in Ernakulam district in Kerala. The study revealed that IRDP schemes have good impact on reducing poverty, employment generation and raising the pace of rural development but it has certain gaps and defects in the process of implementation. There was lack of co-ordination and there was no adherence to a democratic process while selecting the schemes. The authorised suppliers of goods were quoting rates above than the actual price and selection of SC/ST's or other beneficiaries from weaker section was difficult. Further he suggested that to improve these shortcomings, the criteria of selection should be modified and before recommending a beneficiary, a thorough study of beneficiaries should be made and people of villages should be made aware of about the different schemes.

Grewal, R.S. and Nandal, D.S. (1985) conducted a study entitled "Impact of Rural Development Programmes on Rural Women in Bhiwani district of Haryana". The main objectives taken into account were: First of all the pattern of beneficiaries under the tailoring scheme was analysed, further the impact of assistance on income and employment were examined and finally the impact of these schemes on the social status of beneficiary women was studied. For this purpose necessary data was collected though personal interview by survey method on a suitably designed schedule from Bhiwani district of Haryana state. The findings of the study revealed that the assistance provided to the beneficiaries was
totally used for the purchase of sewing machines. Further it was observed that the income of the rural women increased from Rs. 850 to Rs. 2,600 annually and employment increased on an average of 65 days to 200 days in tailoring in a year. As far as social status was concerned the study revealed that to adopt tailoring as a profession after IRDP assistance absolutely raised their social status. It concluded that living conditions of the families who adopted tailoring as a profession after IRDP assistance have improved in all respects. On the other hand, those families, who have not adopted tailoring as a profession after IRDP assistance, there is no change in their living conditions.

Department of Economics, Himachal Pradesh University, Shimla (1985) evaluated the Integrated Tribal Development Project (ITDP) in Bharmaur Tehsil of Chamba District of Himachal Pradesh. The three aspects were taken for evaluation, i.e., administrative, financial and development. It was found that the office of the project officer was well staffed but the personnel, especially, at the village level were not well trained and efficient. Financial assistance was reported to be considerable but it could not bring all round development of selected families.

Rath, Nilakanthay (1985) conducted a study on Garibi Hatao. It revealed that the Problem of Rural Poverty is old and massive. He advocated that eradication of poverty needs a multi-pronged strategy. The most important point is the creation of massive wage employment opportunities in rural areas, both on private and public account and concluded that IRDP strategy is largely misconceived. He argued that by putting more burden on this approach will discredit the line of attack, generate wastage, corruption and ultimately cynicism.

K., Subbarao (1985) carried out a study on "Regional Variation and Impact of Anti-poverty Programme". The study revealed that the Governments' anti-poverty programme, i.e., Self-Employment for the Rural Poor is sought to be generating non-land-assets under the IRDP and equipping the unemployed, rural youth of poor household with skills training and technology in specific trades under the TRYSEM programme. In this study he revealed that the success of TRYSEM depends on the demand for the particular services in which the youth receive training. Thus the scope for gainful self-employment through TRYSEM in the service sector is limited in the backward regions.
Dhillon, D.S. and Sangha, G.S. (1985) made an assessment of "Monitoring and Evaluation of IRDP in Punjab". The study showed that the periodical and regular monitoring of IRDP and adequate staff for this purpose is necessary at block level. He observed that the formalities should be completed at credit camps. More effective district level consultative committees should be formed, follow-up action programme at grass-roots level should be strengthened and proper and regular training should be given to the participants.

Sah, B.L. (1986) analysed the functioning and difficulties of Panchayati Raj and revealed that the Panchayati Raj institutions have left a gap between promise and performance. Further he manifested that Panchyati Raj institutions did not succeed in inducing the desired socio-economic and cultural transformation in the rural society. However, inadequacy and non-consistency of many provisions of the Act are the major limitations for attaining desired transformation of rural society through Gram Panchayat's. Therefore, in order to make the Panchayati Raj institutions as an effective instrument of rural development, those provision are required to be rectified which are inconsistent and inadequate with the development schemes.

Dogra, Onkar (1986) conducted a study on evaluation of IRDP in Mashobra Block of Shimla District. He pointed out that the criterion for the selection of the beneficiaries with annual income of Rs. 3500 is not reasonable. He observed that our government is paying Rs. 12 as daily wage and if a person from a family is employed on daily wages throughout the year, he is not eligible for assistance. On the basis of this study it was suggested that the criterion adopted for the selection of the beneficiaries should be revised and the selection of the beneficiaries should be made after verifying the proper records.

Agro Economic Research Centre, H.P. University, Shimla (1986) conducted a study on the impact of IRDP in Mandi District. The study concluded that little efforts were made to integrate the economic activities at block as well as household level. In this study it was shown that SC and ST people - did get considerably better attention. This study further concluded that none of the blocks have five year perspective plan as envisaged in the guidelines of the programme.
Balishter (1986) in his study on “What Ails IRDP”, revealed that the physical targets of this programme were not difficult to achieve, but its efficiency in lifting the people above the poverty line has been doubtful. He observed that the implementation of IRDP suffers, among other things, from lack of sincerity and objectivity. He observed that only 23 per cent of eligible beneficiary families were able to cross the poverty line and other poor people have improved their standard of living with the help of bank loan because the amount of bank loan was very high.

Ramachandraiah, G. (1986) in his study on “Impact of IRDP and National Rural Employment Programme (NREP) in Uttar Pradesh”, revealed that about 46 per cent of the households were above the poverty line in block Robertsgunj of Mirzapur District in Uttar Pradesh. In most of the cases, self-employment generated by IRDP was very much limited and reflect inadequacy of resources provided by IRDP. He suggested effective and efficient administrative machinery for proper identification of families.

Mahajan, V.S. (1986) has made an assessment of “Some Aspect of IRDP in Mizoram”, and concluded that by evaluation of this programme, it would not be possible to have the correct picture of its progress. The programme has certainly taken roots in the rural areas along with the “TRYSEM” scheme for creating skills among the rural poor. The IRDP would still have much deeper roots and performance, if the snags are properly identified and corrective measures are taken well in time.

Himachal Pradesh Institute of Public Administration (1987) conducted a study of Tribal District Kinnaur in Himachal Pradesh. The study revealed that the proper identification of the beneficiaries was the major problem, specially because the official had not been equipped to undertake such a detailed and skilled job. The keenness to get the programme going has been at the cost of detailed attention required in drawing up viable family plans and this has defeated the objective of the IRDP, namely that it has not promoted self-reliance among the beneficiaries.

Kurian, N.J. (1987) carried out a study on “IRDP: How Relevant is it?” and concluded that the core of the IRDP is to provide poor families with income generating assets to enable them to cross the poverty line. Another important aspect
which was revealed by the study is the fact that the programme is too important to be left entirely in the hands of bureaucracy, professionals, politicians, and the middleman. He suggested that it requires micro level planning to improve all levels of beneficiaries.

Sankar, D.C. (1987) in his study on “Integrating women in Rural Development” revealed that women often find it difficult to get loan from banks because the land record in most of the cases stand in the name of the male members of the family. If suitable schemes can be devised for the women, it will increase their contribution to family income and status in their community will be enhanced.

Saxena, A.P. (1988) in his article on "Concurrent Evaluation of IRDP" has carried out the concurrent evaluation of IRDP. He believed that ex post evaluation does not provide guidelines for remedial measures and mid course corrections in the programme. Therefore, he preferred concurrent evaluation for improving the effectiveness of implementation. The study was conducted in 10 districts of Karnataka with coded schedules. It was observed that the selection of IRDP beneficiaries through gram sabha meeting does not always ensure proper selection of eligible beneficiaries. Further the sanctioned loan from banks varies from Rs. 2500 to Rs. 3000. But the amount actually given to the beneficiaries varied from Rs. 1300 to Rs. 1500. This substantial difference was a issue of worry. Further it revealed that in rural areas there was a problem of competition and small entrepreneur, who started their business after IRDP assistance, can not compete with others. It was also noted that some IRDP beneficiaries misused their assistance. They used it for other purposes rather than basic purpose. Finally he stated that it would naive to blame only the administrative system for poor performance of IRDP. Political leaders, their negative attitude, role and politics of poverty are equally and end results of IRDP.

Tiwari, S.N. (1988) carried out a study on “Women Involvement in IRDP Cooperative Perspective”. He suggested some remedial measures thereof. He studied the women involvement in the context of Bihar. It was pointed out that under IRDP our government provides special safeguard to SCs and women but there were no special financial incentives for women. Secondly it was observed that the bank authorities were reluctant to finance women due to the recovery problems. The
study reveals that the lack of technical knowledge of the village level workers was the real cause of wrong identification of beneficiaries and selection of economic activity for the families of beneficiaries.

Bandyopadhyay, D. (1988) in his study on "direct intervention programmes for poverty alleviation" carried out a critical appraisal of the major poverty alleviation programmes like IRDP, NREP and RLEGP. In order to make these programmes more effective he suggested that if we intend to improve the rural poverty, the improvement at micro level planning, awareness of rural poor etc. is required.

Giriappa, S. (1988) made an assessment of role of women in Development and concluded that under IRDP and 20 point programme, development of women and children have been given predominance. Development of women and children in Rural Area (DWCRA) and Training of Rural Youth for Self-Employment (TRYSEM) covered women of rural area for encouraging them to take up productive activities, to increase their income level and to improve the status of women.

Singh, Shankar Rama (1989) studied the performance of IRDP to remove its shortcomings in Bihar. He observed that the prime thrust of IRDP was to lift the rural poor and other persons who were living under the poverty line. The study revealed that the total credit and subsidies disbursed during the sixth plan was Rs. 4762.78 crores against the fixed target of Rs. 4,500 crores. The number of beneficiaries were 165.62 lac against the target of 150 lac. Further he compared the national figures with those of Bihar. The total credit and subsidy disbursed in Bihar during 1981-82 to 1984-85 was Rs. 426.76 crores i.e. 8.95 percent of national investment. The number of beneficiaries were 16.70 lac against the target of 14.08 lac. Finally he concluded that however IRDP succeeded to great extent but the process of implementation of IRDP in Bihar do have many shortcomings, which are ought to be removed. Enumerating these, he suggested that various government and financial agencies should take necessary steps like prevention of wrong identification of beneficiaries, prevention of over and under financing, involvement of panchayati raj institutions in IRDP operation etc., so that programme could be implemented in Bihar more effectively.
Gopal and Ramula (1989) in his study on "Poverty Alleviation Programmes-IRDP in Andhra Pradesh", revealed that the coverage of target group in Andhra Pradesh has been very low and the impact of incidence of poverty is marginal. They concluded that the most neglected segment of this development strategy is agriculture labour, particularly of the underdeveloped regions. The rural poor use their loan for unproductive purposes.

Turan, M.S. (1989) in his study on "Institutional Finance in Rural Development", observed that credit cannot be of any help unless it is given in the right quantity and at the right time. Inadequate and delayed advances could perpetuate indebtedness and impoverishment among the borrowers. The estimated larger credit gaps in case of smaller farmers call for more intensive financing of the weaker sections. He felt that proper identification at the loan sanctioning level and constant watch afterwards would pay high dividends.

Singharoy and Aggarwal (1989) in his study on "Self-Employment for Rural Women", revealed that IRDP's special schemes which were meant for self employment of rural women have invoked varied response and the success rate of these programmes have been different at Khanpur. They observed that Khanpur is agriculturally semi-developed village located 18 k.m. North West of Balughat, the district headquarter of West Dinapur district of West Bengal. In the year 1984-85, out of 371 families of the village, 133 families were given institutional credit to start small business of paddy husking, preparation of pulfrice, grocery, goatary, pigcery poultry and also to prepare credit. 39 credits were in the name of women Rajbansi (SC) Polio (SC), Mohato (Extribal) and the Muslim families.

Jose, A.M. (1989) in his study on "IRDP and Employment Generation for Women-A Micro-Level Study in Kerala", revealed that employment generation under IRDP for women in the developed block is much higher than in the less developed blocks. In the developed blocks women could find less hired out employment than their counterparts in less developed blocks. He revealed that women in developed blocks are doing more work in self-employed economic activities than others. The employment condition in the labour market thereby affect the nature of self-employment and IRDP employment and women's work participation rates.
Government of Kerala (1989) evaluated the "Integrated Rural Development Programme in Kerala", and concluded that the Government of Kerala has been administering a number of programmes for the welfare of women in the State. This programme was initiated in Kerala during 1978-79 as part of national plan in 100 community development blocks. At the commencement of sixth plan the programme was extended to all the blocks in the State. The total assistance during four years of the programme, i.e., 1980-81 to 1983-1984 was about Rs. 12133.05 lakh (consisting of both bank loan and subsidy to the tune of 26.96 lakh). The average amount of assistance per family was Rs.3002.

Tanganuthu, C and Manimekalai, N. (1989) conducted a survey in Tiruchirapalli district of Tamilnadu to study the impact of "DWCRA" scheme in generating income and employment with special reference to three activities namely Lapidary (stone cutting), masala powder making and wax candle arts. They observed that all the beneficiaries who were found to live below poverty line prior to implementation of DWCRA has now crossed the poverty line. Moreover, it was manifested that due to self-employment, the employment status has improved among unemployed as well as other wage earners. Finally it was revealed that all the beneficiaries were satisfied with the functioning of DWCRA.

Sen, Rehana (1990) in her study entitled "Kerala Rural Water Supply and Sanitation Project", explored that rural water supply and sanitation project in Kerala is a unique exercise in donor and government collaboration. The progress of this scheme shows how organisations working together, pooling resources, sharing expertise and information together with the involvement of concerned individuals to ensure the success of such innovative programmes which have not lost sight on their original objective i.e. to improve the quality of life and health of the rural population especially the poor.

Margaret, T and Chidambaram, K (1990) in their research work on "Rural Insurance: A study" concluded that rural insurance schemes have covered the risks adequately in respect of assets financed by banks and Govt. agencies. The majority of policies under rural insurance were a result of compulsion from the financiers. Hence there was a tendency to allow policies to lapse with the repayment of loan. Further the study revealed that outside the ambit of loan beneficiaries, rural
insurance has made little or no impact. Consequently, this has restricted the turnover of the company, as a huge segment of the insurable interest in the countryside still lies untouched.

Lata, Vidya (1990) in her study on "Development of Rural Women - A Case Study of Training of Rural Youth for Self-Employment (TRYSEM)", revealed that rural women should not be trained only in simple and traditional skills which had failed to find the necessary market in the local community of the village and industrialized market of the town, but some complex and new skills should also be provided which can meet the demand of urban market.

Trivedi, Bhupat (1990) in his study on "Let IRDP be People Oriented for Better Result", revealed that planning at grass-root level should be made by the people themselves, and it should involve all sections of rural society including women, educated youth and backward classes. Resources for economic and infrastructure development should be made available in adequate quantity and well in time.

Kude, N.R. and Ingle, P.O. (1991) conducted a study to evaluate the Comprehensive Watershed Development Programme at Kapsi and Goregaon watershed area in Akola district of Maharashtra. The objectives of the study were: to study the socio-economic profile of the respondents beneficiaries, to study the awareness of respondent in the watershed area and to study the cropping intensity in the watershed area. The study revealed that the area under local sorghum has decreased and under hybrid sorghum increased by 300 percent in comparison to 1983-84. Knowledge of contour sowing was found low and adoption was nil. Cropping intensity did not change significantly. Finally lack of technical guidance and costly inputs were the main constraints for the adoption of new technologies.

Singh, Krishna, Hare (1991) in his research work entitled "What Ails Rural Development Programmes" explored the different reasons for the failure of rural development programmes. The study revealed that instructions or norms supplied by Govt. of India were not adequate and lack of infrastructure facilities like roads, electricity and marketing outlets at village level were largely responsible for this. Further the study highlighted that multiplicity of agencies, their procedures
and lack of co-ordination between institutions were creating complications in the way of effective implementation of programmes. The investment level per household beneficiary was also inadequate. Finally the author has suggested that the implementation of rural development programmes deserves much more attention than what it has received so far. Therefore an integrated approach and a competent, trained and a self motivated planning body at village level is essential for the effective implementation of Rural Development Programmes.

Adhikari, K.S. and Sarkarpool (1992) analysed the performance of Integrated Child Development Scheme in Midnapur. It is evident from the study that the broad objectives of this scheme comprises of improvement of nutritional and health status of the children in the age group of 0-6 years and reduction in incidence of mortality and morbidity. Further, as far as achievement is concerned, it is noted that out of 2,835 Anganwadi centres, 2,546 centres were functioning with full package of services and about 1,82,012 children beneficiaries were getting pre-school education, nutrition and health care and 36,794 mothers were getting nutritious food and health care from these centres. To sum up, out of 85 lakh people of this district 24 lakh have been covered upto 1990-91. Further it is revealed that the supervisors coming from outside are not performing well due to the inadequate communication system and the girls appointed as AWW's lose their interest to run the centres for unknown reasons. Therefore, it is suggested that people should give their full co-operation and participation for the success of this programme.

Joshi, Uma (1992) examined the performance of Integrated Child Development Scheme and listed the factors which were responsible for its poor performance. The study revealed that the scheme failed to achieve the desired targets. This was mainly due to inadequate understanding in fixing the inter sectoral priorities. Deficient training of functionaries was also one of the reasons. Further it is concluded that training programmes should be restructured on the basis of community participation and the whole programme should be helpful to change the social attitude towards women and girl children. It should also be capable of laying foundation for psychological, social and physical development of the child.

Programmes Evaluation Organization of Planning Commission (1992) carried out a study on “Jawahar Rozgar Yojana – A quick Study” and revealed that
under this Yojana physical targets in terms of mandays generation were achieved successfully. Further it was observed that in majority of the cases quality of assets was not up to mark and only 14 percent people got employment on an average 13 days in a year. It was also manifested that engagement of contractors for execution of work and lack of proper maintenance of muster roll were the major problems in the way of this Yojana. Finally it was suggested that the yojana should be flexible so that assets could be created based on the needs of area and people. Moreover, there should be proper arrangement for asset maintenance and involvement of gram panchayats should be to great extent in maintenance of these assets.

**Government of India (1993)** conducted a concurrent evaluation of JRY in 229 districts of the country to assess the impact of this programme. The study revealed that under this scheme a number of community assets were created by the village panchayats, SCs/STs communities and women respectively. Moreover, as regard to quality of assets it is observed that it was little satisfactory. Finally it was manifested that wrong selection of beneficiaries, shortage of funds, poor utilization level of local material and poor system of information dissemination regarding programme were the major obstacles in the way of this programme.

**Rajendera, R. and Manimekalal, N. (1993)** made an attempt to study the achievements of DWCRA in Tiruchirapalli District. The study manifested that the first phase covered more number of villages, more number of groups and more number of beneficiaries in comparison to the second phase. The mode of identification of beneficiaries showed that they were neither identified in relation to the proportion of total female population nor relating to total work force. The percentage of SC/ST beneficiaries was nearly 50 and nearly 30 villages were covered in each block. The credit and subsidy disbursement in various years of the two phases have shown little higher amount of disbursement in the first phase and the ratio of subsidy to credit and investment was found to 1:2:3 whereas the ratio of SC/ST was 1:1:8. Further the study revealed that the response in the initial year was not adequate for organisations and it covered the volunteers who wished to undergo with the training programme. It is further observed that most of the women's were reluctant to go outside for training due to family constraints and other reasons.
Murugesan, M. and Parvathi, S. (1993) highlighted the social changes in Command Area Development Programme as a result of introducing participation approach in CADP in Tamil Nadu. The study revealed that participatory approach has brought substantial changes in the attitude of the farmers and in CADP. The study concluded that after introducing the participating approach, the conflicts in irrigation were reduced. The usual problems arising out of unauthorised use of water by breaking locks and shutters and siphoning of excess water were firmly dealt with by association and these were reduced or completely stopped through farmers participation. Further, after introducing this scheme farmers became more aware about the irrigation requirement and water measurements etc.

Gill, S.S. (1994) threw light on the implications of different rural development programmes in his research work entitled "Rural Development-Some Lessons From Past Experience". The author observed that the achievements of these programmes were evidently not commensurate with the expectations. This gap in expectation and achievement resulted in considerable frustration among the rural population. The multiplicity of agencies has resulted in duplication of efforts resulting from lack of proper linkage and co-ordination. Further the study revealed that the present system of processing of loans and subsidies takes a long time. Therefore it is suggested that teams consisting of representatives of the concerned organisations such as commercial banks, rural development agencies, revenue department etc. should visit different villages according to a pre-planned schedule and clear all the loan applications on the spot.

Reddy, Suresh, Y and Reddy, A.R. (1994) examined the implications of DWCRA in Cuddapah district of Andhra Pradesh and observed that around 50 percent of the women beneficiaries were SC/ST's and majority of the beneficiaries have taken up only traditional units such as weaving, pottery and basket making. The administrative machinery for implementing the schemes was limited and the amount sanctioned for a group was insufficient. Moreover, training programmes under this scheme were not sufficient. Further it was observed that there was lack of proper supervision on the implementation part of the scheme. Finally it was suggested that existing machinery should be improved, political interference should
be curbed, training should be imparted vigorously particularly to those women who manufacture non-traditional items and Bank loan procedures should be simplified.

Bhushan, Anjani (1995) highlighted the different aspects of Mahila Samridhi Yojana concerning about its conceptual framework, implementation and its progress. The study revealed that this scheme was launched by the government on Oct 2, 1993. The objective of the scheme was to encourage thrift among rural women. Further the study revealed that in the very first month more than 1.15 lac accounts with a deposit of more than one crore rupees were opened in 19 states and UT’s across the country. Within first 3 months, the number of accounts rose upto Rs. 2.78 lac with a deposit of Rs. 3.19 crores. 72 lac rural women have opened their accounts so far under this scheme and the total deposit stands at Rs. 66 crores. The monthly average of accounts opened was 2 lac. Finally it was concluded that MSY has covered the wide base of 70 percent of total women living in villages and it sought to enable women to exercise greater control over household resources and redress the prevailing inside outside dichotomy.

Sanjay (1995) studied the impact of ICDS programme on tribal women and revealed that the programme contents of the Integrated Child Development Service Scheme mainly concentrated on the health aspect of the mother and children. He observed that the ICDS programme has rendered all those services which were helpful in improving the health standards of the pregnant and nursing tribal mothers. It has influenced the social life also. Further the study revealed that the various activities under this programme have made a positive impact on the pregnant and nursing mothers of tribal areas for their social, cultural and economic betterment. The effective and participatory activities have removed the superstitions and socio-cultural drawbacks, which were the major hindrances in their overall development.

Joshi, S.C. (1996) in his research work entitled “Indira Mahila Yojana: Empowerment of women” stressed on the importance of IMY to uplift the women in rural areas. The study concluded that Indira Mahila Yojana was an effort to mobilise women and seeking their participation in the planning and development of women’s welfare programmes.
Dubey and Tyagi (1997) made an assessment of Involvement of Community in Rural Development: Experience in SAARC Countries. The study revealed that while planning for the micro level, flexibility may be in built so as to allow necessary adjustment to take into account the local resources and to take the local people into confidence during the course of execution of the micro plan. In this way, it could make the programme more meaningful for the people.

Ahmed, Rais (1997) in his book on "Cooperative and Integrated Rural Development Programme - A Case Study of Aligarh District", revealed that the process of loan recovery from beneficiaries of IRDP and the proper use of loan for assets building can be streamlined by a better integration of IRDP with some financial institutions in rural areas like primary co-operative societies which themselves need to be strengthened. The non-recovery of loans especially to the poor in rural areas by financial institutions have been a major problem which had to be adequately tackled.

Muttlayya, B.C. (1997) made a study on "People Participation: Methodological Issues". He concluded that participation of the people in all programmes for rural development has been conceived as a pre requisite in order to ensure their acceptance and sustenance. Participation involves voluntary contribution by people in programmes and projects to bring about the needed changes either among the people or in the environment.

Maithani, B.P. (1997) carried out a study on "Voluntary Organisations as Partners in Promoting Participatory Development". He revealed that development process should be supported by the local organisations and not necessarily by government authorities and the bureaucracy. Local organisations like Panchayats, Co-operatives, youth or women organizations are required to be strengthened to play the leading role in the development process.

Rajagopal, (1997) carried out a study on "Rural Marketing Administration in India". He observed that the experience of implementation of IRDP as one of the major programme on poverty alleviation revealed that over the decade there had been shift in the activities financed under this programme a way from the primary sector to the secondary and tertiary sector. This change in the development trend
has accentuated the need for ensuring proper marketing arrangements for the goods and services transacted in the rural urban areas.

**Thirunarayanan, R. (1997)** carried out a study on “Co-operative linking in India”, and revealed that loan operation of the Central Co-operative Bank helps in improving the credit planning and important components of poverty alleviation programme.

**Lingarajamma (1998)** evaluated the performance of Jawahar Rozgar Yojana in Mysore district of Karnataka-State. The study concluded that about 80 percent of the available funds were utilised in the district and 105 percent of the man days were created under this scheme. The share of women was 8.29 percent in the employment opportunities generated and only 76 percent of the houses were constructed under Indira Awas Yojana over a period of six years. Further he observed that there was no adequate staff working at the level of Gram Panchayat Offices and the pradhans of village panchayats were found likely to be biased. Finally it was observed that JRY is an important scheme to improve the conditions of the rural poor. Thus it should be implemented effectively by panchayats under the strict supervision of the bureaucrats.

**Jaiswal, Rajesh (1998)** conducted a study on “Anganwadi Workers Deserve A Better Deal” and highlighted that when ICDS (Integrated Child Development Services) was launched it was aimed at eradicating malnutrition, but it has lost focus and deviated from the original objectives with the passage of time. Finally he has suggested that 6,00,000 female honorary workers are economically malnourished and need to be deburdened if the programme is to run effectively.

**Krishnan, C., (1998)** carried out a study on “Role of IRDP in Rural Development”, and revealed that IRDP centres around the “whole mass” concept of developing his personality to the fullest extent and satisfies his basic need like food, clothing, shelter, education and clean environment for the majority of rural population. He concluded that the recent modification of the IRDP and the guidelines given by the RBI to banks would reorient the programme under the IRDP in its full swing.
Reddy Indrasen, P. and Rao, Srinivasa (1998)\(^6\) made an assessment of poverty alleviation appraisal of IRDP and revealed that the effective implementation of the programme require proper coordination between the official machinery, credit agencies, voluntary service organisations and the peoples particularly poor. Further, orientation and training must be given to the implementing staff in various activities under Integrated Rural Development Programme (IRDP).

Singh, Krishna, Hare (1999)\(^7\) examined the performance of Rural Housing and Indira Awas Yojana and concluded that the expenditure incurred and the number of houses built under this scheme is increasing. But it is also a fact that the condition of constructed houses under this scheme is of too low quality to live in. It is further observed that the number of houses increased but the living conditions have not improved. However, the housing problem continues to be acute because of rapid growth of population, poverty and cost of material and labour. Finally the author has suggested that the success of rural housing problem depends on people's active participation in controlling population, low cost technology for house building and beneficiaries must be prepared to offer physical labour.

Dhillon, D.S. (1999)\(^8\) in his study on "IRDP in Punjab: an evaluative study on milch animal scheme", revealed that only economically viable assets capable of generating sufficient income should be given to the beneficiaries to enable them to cross the poverty line. He suggested that comprehensive training should be given to those beneficiaries who do not have the experience and skill in the management of milch cattle. Adequate veterinary facilities should be ensured to the beneficiaries as and when required.

Menon, P.S.K. (2000)\(^9\) studied the Tribal Development-Policies, Plans and Programmes and revealed that every thirteenth Indian is ST. Thus keeping in view this fact number of programmes have been implemented by the Central and State government to raise the standard of living of ST's. He listed that investment for the welfare of ST's in the Backward class sector increased from Rs. 20 crores in the first five year plan to Rs. 6,750 crores in eighth plan. The five decades of planning witnessed different strategies and varieties of programmes launched for improving the quality of life of the tribal people. These programmes have resulted into
increase in literacy rate from 8.53 percent in 1961 to 29.60 percent in 1991 and to 52.6 percent in 1987-88. Finally the study manifested that the TSP (Tribal Sub Plan) concept has been getting eroded and loosing its vitality.

Rao, Padmanabha, Ananta, R (2000) in his article entitled “All India Radio and Rural Development” explored the role of All India Radio in the direction of rural development. The author observed that communication plays a vital role in creating people’s awareness about policies and programmes of development. Further the study revealed that over 70 percent of the population living in rural areas and All India Radio is fulfilling the needs of audience in rural areas through “Krishi Darshan” programme. It has also made people aware of about the specific issues such as AIDS, family welfare, nutrition and family planning etc. Finally the study concluded that All India Radio has played an important role in the development of rural community by implementing various programmes.

Isijola, O.C and Osotimelin (2000) in their study on “Impact of Rural Banking Schemes on Farmer’s Income Evident from Ondo State, Nigeria” made efforts to determine the impact of loan borrowed from the rural branches on the current farm income of the small holder farmers. The results of the study manifested that amount of loans borrowed from the banks, cropped farm size, labour input and amount extended on capital inputs had positive and significant influence on the current farm income realized by the small holder farmers. Further it was found that 67 percent respondents had used their loan for agriculture purpose while 33 percent diverted their loan to non agricultural activities such as paying children school fees, trading and offsetting old debts. Finally in order to increase the cropped farm size, employ more labour and to purchase more improved capital input the rural banks should increase the amount of loans granted to small holder farmers.

Narayanamoorthy, A. (2000) conducted a study to find out the relationship between farmers education and productivity of crops. He has selected a sample of 200 farmers for the purpose of study. Further he observed that the use of yield increasing inputs was significantly higher among the higher educated group (above 5 years of schooling) of farmers as compared to less educated group of farmers (upto 5 years of schooling). It was further revealed that the co-efficient of
education was positive but not significant in influencing the productivity of paddy and in the "Thaladi" season the co-efficient of education was negative but not significant in influencing the productivity of paddy. The use of fertilizers had significantly influenced the productivity of paddy consistently in both seasons. Finally the study concluded that the role of education was very limited or insignificant in the productivity of crop when farmers cultivate an uniform variety of a crop in a modern dynamic agriculture set up.

Das, D. (2001) evaluated the performance of Khadi and Village industries programme regarding employment and manifested that total employment generation in the two sectors Khadi and Village Industries increased from 53.28 lakh in 1993-94 to 58.17 lakh persons in 1996-97 i.e. only 4.89 lakh jobs were generated during the remaining three years of eight plan against the target of 20 lakh. Further, the study concluded that this programme failed to achieve its objectives and it was suggested that efforts should be made to find out its shortcoming and should try to rectify them, so that effective implementation of the programme could be ensured.

Rahane, R.K. and Wattamwar, M.S. (2001) made an attempt to study the performance and role played by the sugar co-operatives in rural development through Self Help Groups (SHG's). The study was based on the secondary data on various parameters of growth of 'Sangamner Bhag Sahkari Sakhar Karkhana Ltd. Amratnagar' during the period 1998-99 to 1999-2000. The findings of the study revealed that number of villagers in the operation area has increased from 149 to 245, membership increased from 4,631 to 20,681, total share capital increased from 51 lakh to 259 lakh and per day crushing capacity of the factory has increased from 800 metric tons to 3,500 metric tons during the period of the study. The sugar factory was placed in "A" audit class through out the period. The study further highlighted that this factory has undertaken various other programmes through SHG's viz care development transport, poultry feed product, soil and water conservation, lift irrigation schemes, cattle camp etc and it also provides medical & educational facilities to its member, non member and staff. Thus it has made a considerable progress and played an important role in rural development through group action.
Shajahan, S. (2001) has thrown light on some poverty alleviation programmes and revealed that India has secured many notable social and economic achievements including the eradication of famine, reduction in population growth and significant levels of poverty. But India still remains one of the most protected economy in the world. Further the study manifested that poverty alleviation programmes can be implemented successfully with good governance and peoples participation. Finally he has suggested that steps should be taken to ensure those factors in over all development programmes for accomplishing international development targets by ADA 2015.

Chand, Dinesh (2002) in his research work entitled “Drinking Water Supply and Availability in Rural Areas” concluded that almost 85 percent of rural drinking water needs are met from ground water and only 5 percent of total ground water extraction is needed for domestic water supply, while irrigation account for 90 percent and industry takes 5 percent. The rapid developments in ground water based irrigation in many states caused ground water depletion. Further, the study revealed that the physical coverage has been impressive under normal “Supply Drive” with 100 percent funding and free supply programme by the government. However, the ground situation was not so good as expected from this programme. Thus it is now envisaged by the central government that these programmes should be re-oriented towards “Community based demand responsive approach” as soon as possible and also revolutionise the total developmental activities on a long term sustainable basis in rural areas.

Kant, Krishna (2002) emphasized on the importance of information technology for redressal of rural problems and revealed that the information needs of the rural population included expert guidance on day to day problems like crop planning, pest management, animal husbandry, hand pumps installation & repair. Individual information requirements included job / education opportunities, bank loans and land record. Panchayat’s requirements included health information and vital infrastructure like roads, wells and transport. Further he manifested that Ministry of Information Technology has initiated the development of village information centers (Samadhan Kendra) and suggested that while initiating a Samadhan Kendra, collection of data, based on community, done through a network
of individuals in the villages. Further women and youth associations with a social commitment should be trained to undertake this work.

Pal, Mahi (2002) made a successful attempt regarding evaluation, assessment and future prospects of Swaranjayanti Gram Swarojgar Yojana. The study revealed that SGSY is a major on going programme for self employment generation for rural community. It was established on April 1999 by merging IRDP, Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Toolkits to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million Well Scheme (MWS). It is further highlighted that during 2000-01 percentage of utilization of total available funds under this scheme was 73.53, which was higher than the previous year. Per capita investment and credit subsidy ratio were also higher than that of preceding year. This shows better performance on financial side. On physical side, of the total Self Help Groups (SHG’s) formed, more than 13 percent taken up economic activity which were higher than the previous year, but the SHG’s formed this year were 90,000 less than previous year. During 2001-02 total allocation under the scheme was 774.50 crores which was less than previous years. Thus the performance of the programme from 1999-00 to 2000-01 indicated slow progress of the SGSY. Finally he has suggested that SGSY should be transformed into a micro finance programme to be run by the banks and other financial institutions with no subsidy.

Chatterjee, Shanker (2003) examined the implementation of SGSY and problems of banks in his article “Networking SGSY, Banks and SHG’s in Jaunpur district in UP”. He observed that the financial progress from 1999-00 to 2001-02 was increased at a slow pace. Even in 2001-02 utilization rate was only 52 percent. The self help groups formation and assistance extended to SHG’s in the form of revolving funds and economic activity was noted very disheartening. Further due to banking rules and regulations poor persons were suffering. Therefore, it was suggested that there should be flexibility of banking rules so that poor people could be benefited. The bank should be strengthened with adequate man power also. It is also suggested that for poverty alleviation steps should be taken on a war footing in the district as 1.50 lakh families are still below the poverty line.
George, T.M. (2003) in his article entitled “Changing Scenario of Rural Labour Market in Kerala-A Case Study” studied the socio-economic and demographic characteristics of agriculture labourer and their possible impact on wage employment. The author selected a sample of 113 agricultural labourers from eight villages in the ‘Idukki’ district of Kerala. The study shows that majority of agricultural labourer have some kinds of subsidiary occupation in non-agricultural sector and as the educational level increases people tried to move upward to the status of employment. It shows that non farm sector subsidiary activities were the result of shifting priority as a result of increasing education. Finally it was concluded that revolutionary development in science and technology for harnessing of natural resources were the results of continuous quest of mankind to enhance such development.

Tyagi, Kumar, Lalit (2003) stressed the changing need of communication in the rural areas for rural development. The study revealed that nearly 70 percent population is still living in rural areas, thus communication is integral part of rural development. Further he observed that our efforts in this direction failed to achieve desired results. Because we have not been able to co-ordinate our development gains and projects through an effective communication system for rural population. Moreover it was revealed that today changes are taking place rapidly in all walks of life i.e. improvement in infrastructure facilities, economic liberalisation, fast changing agriculture technology, changing attitudes of people etc. Therefore with changing circumstances, the aim of rural communication should go beyond information dissemination and it should focus on developing human resources in rural areas. Rural communication policies must be clearly formulated and linked with the development policies. All development operation should be adequately supported by people oriented need based and planned communication strategies in order to enable the people to understand their role in the process of development. Finally he suggested that rural communicates in coming times should be able to identify rural talent and help rural poor to understand the socio-economic and political perspective around them.

Raj Kanwar, B, Ajanta (2004) pointed out the difficulties that rural entrepreneurs were facing and emphasized the need for integrated approach for
developing rural entrepreneurship. He observed that rural entrepreneurs were not able to reach market themselves and middlemen were making large profits. They had the problems of not being able to add value to their products by way of finishing, packing and advertising. Rural entrepreneurs were to cope with a number of constraints & difficulties in various fields such as technology innovation, Govt. procedures and regulations, scarcity and paucity of funds, market competition and logistics problems. Further he suggested that it will bring flexibility among entrepreneurs and increase the ability to adopt the major changes in the industry and environment. In this way rural entrepreneurs can become efficient and competent to face outside challenges.

Joshi, Meenakshi (2004) conducted a research work on “Empowering Rural Women Through Watershed Project” and revealed that women’s empowerment is a long drawn process and project interventions have initiated the process of enriching their socio-political and economic empowerment. The capacity building support and involvement in economic activities helped the village women to gain respect and self confidence. Further the study concluded that it has not only created knowledge among women’s, but have also created a system of transparency, enabling women to participate better. Finally he suggested that for empowerment of women these efforts need to be maintained and strengthened in the coming period. Moreover, it should be aimed at placing the women more at the center of project activities.

Sahota, Singh, Avtar (2004) advocated the need of redefining Swarnjayanti Gramin Swarojgar Yojana (SGRY) by restructuring Wage Employment Programme. The study revealed some of the important issues which need greater focus and suggested that these issues should be incorporated in the SGRY for its effective implementation. These are: (1) change of attitude from social sector to growth oriented (ii) Preparation of perspective plans (iii) Involvement of elected member of Panchayati Raj Institutions and training of officials in the implementation of SGRY (iv) Quality of food grain and (v) Proper utilization of 15 percent provisions for maintenance. Finally he remarked that if we want SGRY to deliver results, it has to be implemented with certain cautions by effective involvement of local people through Panchayati Raj Institutions.
Malhotra, Rakesh (2005) conducted a study on “Imperative Need For Fine-tuning The SGSY” and revealed that the collective efforts of the Central Government, the State Governments, Banks and NGOs by the end of March 2003, resulted in formation of 12.82 lac SHG’s of which 6.79 lac have been given assistance at the first stage and total of 1.11 lac SHG’s have taken up economic activity. Further he has concluded that Yojana stipulated that ‘Grading of Groups’ should preferably be done by an independent agency. Finally it is suggested that there is immediate need to develop, design and adopt uniform set of documentation to be taken from members. Moreover, NABARD, in consultation with State Governments, should be asked to take initiative on this account and develop a uniform code of documents for SHG.

Madhuri, N.V. and Sikligar, P.C. (2005) in their research work entitled “Rural Sanitation: Policies and Strategies” concluded that sanitation should become a massive people’s programme. Which is possible through motivation and awareness education programmes with the concerted efforts of panchayats, voluntary clubs, mahila mandals and the government machinery. Further they have revealed that existing sanitation conditions call for a new strategy for making rural sanitation a people’s programme with government participation. Finally they have concluded that the awareness campaign must revolve around the concept of total environment sanitation. Moreover, active involvement of PRI’s must be ensured in the task of promoting hygiene and environment consciousness in relation to community health and welfare.

C. Gangaiah and B. Nagaraja (2006) conducted a study on “Impact of Self Help Groups on Income and Employment : A case study” in Chittoor district of Andhra Pradesh. For this purpose they have selected randomly 202 group members from 17 SHG’s and interview method was adopted to record their opinion regarding this. Their study concluded that due to SHG’s the income of the beneficiaries have increased significantly and the assistance/loan provided under SHG’s have generated more employment opportunities in their areas. Further they have concluded that these groups have generated awareness among rural women about Government development programmes. Moreover, they have stressed the need for periodic training to group members and change in leadership for sharing the responsibilities by all members and generate leadership qualities in each member.
Finally it is suggested that anti-child labour measures should be made an integral part of these Self Help efforts.

K., Kamalajannan (2006) in his research work entitled “Rural Industrialisation and Poverty Alleviation” emphasised the need of rural industrialisation. He has concluded that rural industrialisation is important not only as a means of generating employment opportunities in rural areas with low capital cost and raising the real income of the people, but also because it contributes to the development of agriculture and urban industries. Further he has thrown light on the major poverty alleviation programmes being implemented by the Centre and State for the development of rural industries. Finally, he has revealed that rural industries are capable of offering employment opportunities at the place of residence to a large section of population. Moreover, these industries have the capacity to correct regional imbalances by initiating industrial activities on dispersed basis in the most neglected, backward inaccessible areas where perhaps large scale sector is unable to penetrate.
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