CHAPTER - II

RURAL DEVELOPMENTS AND RESEARCH

METHODOLOGY

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2.1 INTRODUCTION

Since independence several efforts have been made towards changing the status of women of our society. However, what are important for us, to know, are the different approaches followed to improve the status of rural women. We shall discuss this in the light of the provisions given in our constitution, and the policies and the programmers of the various Five Year Plans for women's development. While doing this, we shall also try to give a brief view of the outcome of all the programmers and policies for women's development.

Constitutional Provisions

It is often stated in our class and policy documents that "policy documents concerning Indian women have been guided by the Constitution". What does this imply? The Preamble of the Constitution of India assures;

"To secure to all its citizens, justice. Social, economic and political; liberty of thought, expressions, belief, faith and worship; equality of status and opportunity; and to promote among them all fraternity assuring the dignity of the individual and the unity of the nation".

Indian men and women both to enjoy these rights. Certain Articles too reinforce this perspective. Thus Article 14 ensures equality before law and Article 15 prohibits any discrimination. There is one specific provision in Article 15 (3) which empowers the State to make any special provision for women and children.

It is interesting to note, however, that while the constitutional provisions, which are justifiable, give broad guidelines, most of the coquet laws pertaining to women are embodied in the Directive Principles which are declared as non-justiciable. The reasoning that dominated the framing of the Constitution was that such principles could not be made enforceable in court because their fulfillment would require a time dimension of a few decades, while the constitutional rights embodied in the fundamental rights chapter needed immediate implementation.

Article 39(a) states the rights to an adequate means of livelihood for men and women equally. Article 39(d) states equal pay for equal work for both men and women. Article 39(e) states protection of the health and strength of wordless-men and women and children from abuse. And entry into vocations unsuited to their age
aim strength. Finally Article 42 states just and humane conditions of work and maternity relief. However, in actual practice, these laws suffer from contradictions and are ineffective as they fail to protect women's interest due to the following reasons.

1) The Directive Principles do not bind the States to implement the provisions in the principles. It is left entirely to the States to introduce the provisions in the form of acts, bills, etc., according to the necessity felt by those who are heading the States.

2) Directive Principles being non-justifiable, if the provisions are not implemented the matter cannot be challenged in court nor can the provisions be demanded as a right which is being denied.

3) There can also be an occasion when the broad principles, which cannot be challenged in the court, as per the constitution, are challenged in the court due to certain loopholes.

For women development for implementation of swaranjayanti gram swarozgar yojana in Nanded district it is important for study of management and use of management for better business.

India has been, and continuously, a predominantly rural country. According to the 2001 census, 73.87 per cent of India's populations of 846 million live in villages. There are over 575,000 villages while there are not more than 4,700 cities and towns. Besides, the incidence of poverty in India is much more severe in the villages than in the towns. Nearly 30 per cent of the rural population is estimated to live below the poverty line as against a much lower percentage in urban areas. In any national programme designed to raise the economic level of the people, the welfare of the rural sector thus necessarily has very high priority. More so in a democracy whose very survival depends upon the consensus of these people. Even an authoritarian regime cannot afford to ignore the aspirations of such vast numbers and thus lose their goodwill.

One may conceivably argue in favor of the 'percolation' theory and say that the benefits of even programmes of industrial development would eventually percolate to the large masses, thereby carrying prosperity to the villages. In Europe, wealth first accumulated in urban centers as a result of industrial progress and, later, led to a rise in the living standard in the case of developing countries like India.
Industrial development occurred in western countries gradually and slowly and, what is more, these countries were able to carry out extensive reforms in their agriculture. At any rate, the growth of population was slow and the death rate was not very low. Both these factors kept the Europeans safe from the problem of numbers. The growth in population, and the reduction in the death rate, occurred only after the Industrial Revolution. India, on the other hand, is a country in which the population has been far in excess of what may be supported by available resources. What is more, though the country has not succeeded in arresting the growth of population it has considerably lowered the rate of mortality. Between 1591 and 1991, the country's population has more than doubled. The death rate has been lowered as a result of the increasing availability of medical facilities in the country. Thus, the country has devised technologies to save life but not to maintain it. This is because production technology is necessarily much costlier than disease control.

Rural India and agriculture are nearly synonymous, for most people in villages are agriculturists or depend on agriculture for their livelihood. Though 75 per cent of India's population lives on agriculture, the latter contributes but 40.9 per cent of the country's GNP, which calls for efforts to improve it. An average agriculturist in India is a marginal farmer tilling a plot of land of the size between 0.5 and 1 hectare: about 50 per cent of the landholdings are classified as marginal farms whereas only 4 per cent are large, that is, over 10 hectares. The smallness of the farm is itself a constraint on rural growth.

Nearly 43 per cent of India's total land area has been brought under the plough, which is much in excess of what is appropriate for an ecological balance. The expert view is that about one-third of the area of a country should be under cultivation, another one third under forests and the remaining third for human habitation. India has already brought more than the optimum land under cultivation, which is not good for the ecological balance. This, again, points to the need for utmost attention to rural development.

2.2 THE CONCEPT OF DEVELOPMENT:

Development implies an overall positive change in the physical quality of life. This positive change for the better encompasses economic as well as social
aspects. Therefore, development not only calls for economic growth but also the equitable distribution of the gains made from economic growth. In other words, development implies growth with justice. It means an improvement in the quality of life through better health, education, housing and welfare. For a long time, it was assumed that the development depends primarily on economic growth and would automatically occur if economic growth took place. This view of development has however been criticized on the ground that it ignores the distribution of the gains from growth also, how the growth has been achieved and it what costs. An increase in production in a country does not automatically means that there has been better distribution of what has been produced.

2.3 THE CONCEPT OF RURAL DEVELOPMENT

The subject of rural development has gained widespread appeal in recent years. This is largely a result of the way issues regarding development themselves began to be received. Development Theorist since 1970s became increasingly dissatisfied with the way traditional concepts of development emphasized growth and neglected important issues relating to distributive justice. It also becomes clear that agricultural growth by itself will not be able to result in sustained development in the developing countries.

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

During the 1950s and 1960s, development policy makers sough to increase productivity and per capita incomes through advances in the manufacturing sector. In the realm of agricultural production, productivity increases were emphasized. However, it was soon realized that the gains from these methods reached only a
small minority mainly those who were already better off and privileged. In fact, the gains made as a result of these efforts are believed to have further accentuated inequality in incomes in rural areas. This failure of the 'trickle down' approach of achieving growth increased inequalities. The strategy of industrialization also led to a flow of investments to urban areas at the cost of rural development. By the 1970s it became clear that there was Problems in the way the issue and problems of the development were being tackled. Disillusionment with traditional growth models and their emphasis on productivity and the neglect of inequalities that they generated, led to the growth of interest in the subject of rural development.

In order to understand the concepts of rural development it is first necessary to know what the objectives of rural development are. The primary objectives of rural development are the following.

1. To improve the living standards by providing food, shelter, clothing, employment and education.
2. To increase productivity in rural areas and reduce poverty.
3. To involve people in planning and development through participation in decision making and through decentralization of administration
4. To ensure distributive justice and equalization of opportunities in society.

The concept of rural development encompasses a wide spectrum. Diversity of views exists regarding the term rural development. Rural development is one of the most vital issues of the day. Various schemes to promote rural development have been launched but the concept of rural development is still vague.

What does the term 'Rural Development' means? The term has two words - rural and development. The term is used in different ways and in vastly different contexts.

As a Concept - Rural development means all round development of rural areas with a view to betterment of the lifestyles of rural people. In this sense, rural development like development in general is multi-dimensional. In the purely economic sense it covers development of the agricultural and allied activities and social facilities, besides development of human resources in the rural areas.

As a Phenomenon - It is the result of interaction between various physical, environmental, technological, economic, socio-cultural and institutional factors in the rural areas of a nation.
As a Strategy - The rural development is the approach or operational design to bring about the desired positive changes in the socio-economic and cultural life of the rural people.

A rural development strategy is primarily an outline of the processes that lead to a rise in the capacity of the rural people to improve their lives and environment, accomplished by wider distribution of benefits resulting from such improvement. Thus rural development considers both agricultural and non-agricultural aspects of rural life.

The expression 'rural development' may be used to refer to processes of change in rural societies, not all of which involves action by government. However as pointed out by John Harris the term 'rural development' has another meaning used more often in development literature. Rural development refers to a distinct approach to intervention by the state in the economies of underdeveloped countries and one, which is at once broader and more specific than agriculture development. Rural development, as per the World Bank perspective, focuses on poverty and inequality and thus involves “a strategy designed to improve the economic and social life of specific group of people, the rural poor’

Rural development is a multi-dimensional view connotes overall development of rural areas with a view to improving the quality of life of rural poor. In this sense, it is a comprehensive and multi-dimensional concept and encompasses the development of agriculture and allied activities, village and cottage industries and crafts, socioeconomic infrastructure, community services and facilities and above all the human resources in the rural areas. The main theme of rural development may be summarized as follows:

1. To achieve enhanced production and productivity in rural areas.
2. To bring about a greater socio-economic equity.
3. To bring about a special balance in social and economic development.
4. To bring about improvement in the ecological environment so that it may be conducive to growth and happiness, and
5. To develop broad based community participation in the process of development.

The concept of rural development has attracted the attention of international agencies and Asian countries in the last few years. Because of local variations and administrative or financial limitations no omnibus proposition can be advanced
through some exercise in outlining the broad objectives have been undertaken. In consultation with member countries and in partnership with international organization and specialized agencies of the United Nations has indicated that the objectives of rural development are:

(a) To draw the entire rural labor force into mainstream of economic activity.
(b) To realize the creative energies of the rural people.
(c) To bring down into the countryside and check the drift of the rural population to process.
(d) To enhance the participation of towns, men and youths in the development process.
(e) To improve the living conditions of the rural majority and the quality of their life, particularly through the integration of development with environment.
(f) To ensure the all-round development of the population, its economic and social productivity and work satisfaction.

2.4 DEFINITION OF RURAL DEVELOPMENT:

Rural development is a complex phenomenon covering a wide spectrum of activities meant to ameliorate the condition of people, living in rural areas. Rural development has condition of people, living in rural areas. Different authorities have defined rural development in different ways. Some of these definitions are given above:

The World Bank defines rural development as, “Rural development is a strategy to improve the economic and social fife of a specific group of people, the rural poor, including small and marginal farmers, tenants and the landless.”

According to Robert Chambers, "Rural Development is a strategy to enable a specific group of people, poor rural women and men, to gain for themselves and their children more of what they want and need. It involves helping the poorest among those who seek a livelihood in the rural areas to demand and control more of the defines of rural development"

According to Ensminger, "Rural development seeks to involve a process of transformation from traditionally oriented rural cultural towards an acceptance and reliance on science and technology"
Lele defines “Rural development as an improvement in the living standard of the masses of low income population residing in rural areas and making the process of self-sustaining”

Rural development may also be defined as a systematically organized process, which results into sustained higher levels of income, of people living in rural areas, over a pretty long period of time. The process includes all the conscious human efforts, which are mainly directed towards:

(i) Taking stock of the present activities,
(ii) Finding out the causes of backwardness,
(iii) Searching for the potentials of development,
(iv) Chalking out programmers, strategies and actions and
(v) Facilitating the implementation of the action programmers by way of building up the needed infra-structural facilities.

In the Indian Context, "Rural Development" can be defined as "integrated development of area and the people through optimum development and utilization (and conservation where necessary) of local resources - physical, biological, and human and by bringing about necessary institutional, structural, and attitudinal changes by delivery of a package of services to encompass not only the economic field, i.e. agricultural, allied activities, rural industries, but also establishment of required social infrastructure and services in the area of health and nutrition, sanitation, housing, drinking water and literacy, with ultimate objective of improving quality of life of life of "rural poor" and the "rural weak"

The planners first used the concept of rural development in India. It is the very process of the planning to implement rural development programmers through an appropriate strategy to realize the desired results. It connotes a strategy for bringing about improvements in the economic and social life of the rural poor who seek a livelihood in rural areas. Not only, it is important to raise agricultural productivity and the rate of overall economic growth in rural areas; equally important is to ensure that the poor and weaker sections share in the benefits of development.

Thus rural development means to the process of improving living conditions, providing minimum needs, increasing potential of rural resources through integration of spatial, functional and temporal aspects. In the process of rural
development rural society as a whole moves from one step of the economic ladder to the next-step ahead, thereby enhancing its social and economic status. A target group - the rural poor-has been identified for programmers of rural development.

The essence of all the definitions of rural development mentioned above is, therefore, redresser of rural poverty as the immediate objective. These people are often malnourished, least in contact with modern world, least influential politically, least likely to possess adequate land and capital for a decent life, least able to help themselves, and hardest for governments to help. The process of rural development filters down to primary goal of providing an opportunity for decent living to the masses of the low-income population residing in rural areas on a self-sustaining basis.

2.5 RURAL DEVELOPMENT POLICIES:

Each rural development strategy also has its own ideological roots upon which the elements of the strategy have been based. A strategy consists of an ordering of various policy parameters to attain the desired goals. However, there are certain important policies, which are common in most rural development strategies. These policies are related: to land, technology, agricultural, employment and education, research and extension, rural institutions and agricultural pricing.

In a vast country like ours where the diversity in socio economic features are very great, one of the major problems facing rural development planners is the question of aligning micro level needs to the overall planning process of the economy. The needs and problems of various regions have to be taken into account when planning for rural development. Since the area that is to be covered is very great, there are difficulties in planning and monitoring rural development from the top. Consequently, the need for evolving a system of multi-level planning has come into being.

Planning has come to acquire added significance with the realization that direct measures to eradicate poverty cannot result in durable gain. Subsidies, assistance and special efforts for the up-liftment of the poor and under privileged can only be undertaken as a special measure for sometime and not on a full time basis. This is simply because of the fact that in poor developing countries, spending endlessly on such programmers, which do not generate tangible material gains for
the nation, can lead to severe economic problems. If poverty alleviation were only a matter of delivering resources to the poor there would be no major problem in eradicating poverty. In order to add to the productive base of the economy over a long period, planning is absolutely essential.

Local area planning through panchayats can be a powerful means of bringing about rural development. In a monolithic planning structure those at the top often fail to understand the specific requirements the local level. Local planning also makes accountability more immediate and identifiable. This can act as means of preventing leakages from system. As of now in our country, most of The funds for rural development are decided at the central level. This reduces the flexibility with which local bodies can operate to further rural development.

2.6 IMPORTANCE OF RURAL DEVELOPMENT

Promoting the socio-economic life of people living in rural areas should become a priority item even on purely selfish grounds. The political parties in general and the ruling party in particular have to approach the villagers to seek their votes, and unless there is an appreciable record of work done by the party in power, it is bound to face rejection at their hands. Besides, new markets will have to be developed for what is being produced in the country. Otherwise, there will hardly be any incentive for raising and diversifying production. The purchasing power of the rural sector must appreciably improve so that the demand for goods and services increases. Roads will have to be constructed and the communication system must be improved so as to link rural areas to commercial and business centers. It is therefore in the interest of business and industry that rural areas be developed.

During the past few years, rural development has received a great deal of attention in development literature, in development plans, on political platforms and in the international lending programmers of most of the donors.

This appears to be logical since approximately 75 per cent of the third World population lives in rural areas. Notably, the poor are located in the countryside in a disproportionate manner. In recent years, the emphasis in regard to development has shifted to rural development on account of the obvious failure of the earlier planned development effort to bring about an appreciable improvement either in the living conditions of the weaker sections of the rural population or in reducing poverty and unemployment. Policy for rural development has become a major preoccupation of
government of poor countries since on the successful tackling of rural development problems depends the pace and tone of development of the economies of poor countries.

The rural development programmers occupy significant position in India's economic planning, as nearly three-fourth of its population lives in villages. In fact, villages represent real India. Hence without uplifting rural masses, we can not think over accelerate the pivot of overall economic development is a matter of great concern in India's overall economic development. In order to ensure that there should be balanced economic development of the country and the fruits of development should percolate to the grass-root levels, rural development gets the topmost priority in our planned efforts.

Rural development has considerable significance in India because of the following social, economical and political reasons as mentioned below:

2.6.1 IMPORTANCE OF STUDY:-

Development is a long run phenomenon. In order to achieve something in the long run it is essential to plan keeping in mind the goals that I wish to attain. I have already seen that there is no single path towards development. Any country will have several objectives that it may wish to achieve in a given time-frame. Among these various objectives it will be necessary to lay inter see Priorities. This is what a plan essentially does. It is a conscious attempt to achieve the set of objectives that is has set for itself. Taking in to account the particular set of priorities that it seeks to attain, a country may have to adopt a particular planning strategy.

Planned economic and social development is a relatively new concept. It originated in the early part of this century. India, after independence, decided to opt for a planned course towards development.

Credit for agriculture must expand at a faster clip than before because of the compulsive need to speed up agricultural growth not only to feed a population of one billion plus but also to generate exportable surplus. Alongside, there is a need to shift product mix towards animal husbandry, fisheries, and horticulture which have immense potential for income generation to rural people, besides boosting the country's export earnings considerably. In the wake of the draft on public resources, the banking system and informal credit agencies would have to evolve innovative methods and schemes to stay alive to cope with the unmet credit needs of
both organized farmers and the informal activities of rural people. A proper synergy could be struck to serve these important constituents of economic development over the long haul by the existing credit delivery institutions. Development of rural employment and reduce the poverty. In village level, it is a national development. India will be only one country on the earth which will rule on the world.

SOCIAL IMPORTANCE:

In rural areas, agriculture and allied activities are primary and all pervasive economic activity suffering from innumerable problems. There is large number of marginal and small farmers for want of land due to major areas being concentrated in few hands. On the other hand there are large number of farmers and rural poor suffering from all sorts of problems regarding finance, agricultural inputs, production and marketing, employment and income. The rural development programmes provide a composite package to solve all these problems.

ECONOMIC IMPORTANCE:

Despite concerted industrialization in the last four decades, still agriculture forms the backbone of the Indian economy. Being the largest industry in the country, it is a source of livelihood for over 70 per cent population. Half of the national income is contributed by this sector. Virtually all the aspects of the country's life and economy bear its stamp so much so that the very existence of all the economic activities of the nation is tied up with the state and health of this sector. The economic importance of rural development of India under different heads such as national income, employment and source of livelihood, food and fodder, industrial development, internal trade and transport, international trade, capital formation and investment, international ranking, etc.

POLITICAL IMPORTANCE:

Political stability, growing disparity between the urban elite and the rural poor can lead to political instability. Stable and developing a rural economy can help in political stability, which is equally important.
2.7 STATEMENT OF THE PROBLEMS:

Problems associated with the development of an area and its people are multidimensional. One major dimension of the issue is the growing imbalance over the regions and across the social strata. As such, planning has its spatial, social, and financial aspects, which are to be taken simultaneously for formulating any development strategy. A planning frame imposed from above may not suit well in an area owing to divergent character of its priority issues as well as growth and development processes these priorities and processes vary in magnitude and scale of social justice.

The systems in which plans are prepared, regional co-ordinates gets distorted and lead to social as well as economic imbalance. It is, therefore needed to bridge the social and economic gaps in this context. Every region is endowed with particular potentials for its development and as such its planning process has to be conceived in that light instead of imposing a given frame for all regions irrespective of growth potentials.

The conceptual framework brings following departures from the earlier approaches. The concept of development regarded so far took in its preview the growth generating indices over the period and across the region. However, the present work conceives this concept to be dialectical one, in which the role of regional development has to accelerate the process of growth and development, keeping social justice as its main focus. Unless social justice is ensured, the people will appreciate no development effort. Therefore, the socially desirable development is conceived to be the goal in the case.

Secondly, planning process has been conceptualized as dose curing ills and evils of the area and accelerating its growth trend. Planning is conceived as a measure of correcting imbalances, accelerating faster growth in case of poor and maintaining upward Growth trend for the future projections and prosperity to enjoy in times to come. As such, it is a long-term multi-dimensional concept that leads to corrective growth and balanced impacts.

Firstly, a part of the poverty alleviation, efforts, Government of India has been formulated several programs and schemes. One of the main instruments of poverty alleviation programme is swarnjayanti Gram Swarozgar Yojana
In 1989, Jawahar Rozgar Yojana was introduced. Jawahar Rozgar Yojana covered all the blocks in the country and funds were channeled directly from the center to districts. As the years progressed, Jawahar Rozgar Yojana was expanded to include three streams. Jawahar Rozgar Yojana first stream to cover all blocks which also included two sub schemes. Million wells scheme and India Awash Yojana. Second stream of Jawahar Rozgar Yojana intensified Jawahar Rozgar Yojana covered backward areas in additions to Jawahar Rozgar Yojana and the third stream were a special employment scheme to promote innovative projects in the district.

In General, the programme of the scheme swarnjayanti Gram Swarojgar Yojana has been assessed on the progress reports submitted by the State district. Many of the times these figures are not up to date and not reliable. Field level studies to assess the performance of the scheme are scanty. Such field level studies, however, are important for more than one reason. Firstly, this programme is planned and implemented at grass root level by the Panchayat Raj institutions and secondly, the action to ensure productive use and balanced development of resources. The present feedback mechanism does not provide adequate information on these aspects and the ground level problems in the implementation of the scheme. Keeping this in mind some indepts studies on the implementation and impact of the scheme in Nanded district. This is one of such study in the series.

Despite efforts made over the past few decades, rural poverty in India continues to be significant. While the anti-poverty programmes have been strengthened in successive years and while, in percentage terms, poverty levels have deduced from 56.44% of Indies population in 1973-74 to 37.27% in 1993-94, the number of rural poor has more or less remained static and estimated to be about 244 million persons. The effect of such a large percentage of poor on the countries development is not difficult to appreciate. Quite obviously, we need to redress the situation quickly. It is in this context that the self employment programmes assume significance for, they alone can provide income to the rural poor on a sustainable basis.

To begin with IRDP was the only self-employment programme. Beginning with training of rural youth for self employment (trysem) a number of allied programmes have been added over the years such as development of women & children in rural areas (dwcra), supply of improved toolkits to rural artisans (sitra),and gange kalyan yojana (gky). the multiplicity of programmes, being viewed
as separate programmes in themselves, resulted in a lack of proper social intermediation, absence of desired linkages among these programmes inter se and the implementation, absence of desired linkages among these programmes inter se and the implementation being, more concerned with achieving individual programme targets rather than focusing on the substantive issue of sustainable income generation. To rectify the situation government have decided to restructure the self-employment programme. A new programme known as swarnjayanti gram swarozgar yojana (sgsy) has been launched from April 1999. This is a holistic programme covering all aspects of self employment such as organization of the poor into self help groups, training, credit, technology, infrastructure and marketing. Sgsy will be funded by the centre and the states in the ratio of 75:25. With the coming into force of sgsy, the earlier programmes irdp, trysem, dwcra, sitra and gky are no operation. The unspent balances, as on 1.4.99, under these erstwhile programmes, will be pooled under the head sgsy and utilized as per the new guidelines.

2.8 OBJECTIVE OF THE STUDY

The objective of SGSY will be to bring the assisted poor families (swaroagaris) above the poverty line in three years, by providing them income-generating assets through a mix of bank credit and government subsidy. It would mean ensuring that the family has a monthly net income of at least Rs.2000 subject to availability of funds; the effort will be to cover 30% of the poor families in each block during the next five years.

Quality will be the hallmark of SGSY, which has to be imaginatively used to bring people above the poverty line.

01] Creating the idea for better management of swarnjayanti gram swarozgar yojana.
02] Identify the women’s needs in management of swarnjayanti gram swarozgar yojana
03] Design of the programmed for best management of swarnjayanti gram swarozgar yojana
04] Management of creating employment with swarnjayanti gram swarozgar yojana
To improve the living standards of women through management by providing food, shelter, clothing, employment, and education.

To increase productivity in rural areas and reduce poverty by the implementation of Swarnjayanti Gram Swarozgar Yojana with the help of good management ideas.

To involve women in planning and development through participation in decision making and through decentralization of administration with management.

To ensure distributive management for justice and equalization of opportunities of women's in society.

Management for Promotion of Savings and credit women's groups.

To study the lifestyle of selected beneficiaries.

To study the problems in implementation of Swarnjayanti Gram Swarozgar Yojana.

To examine whether the procedure laid down by the government are followed in the selection of beneficiaries.

To suggest suitable measures for effective implementation of Swarnjayanti Gram Swarozgar Yojana.

Teaching of Financial management, marketing management & personal management in Swarnjayanti Gram Swarozgar Yojana.

The objective of the present study is to evaluate the government schemes for the rural development with special reference to Nanded district. Swarnjayanti Gram Swarozgar Yojana is selected as a representative scheme. Problems in the management of implementation of programmed and the reactions of the people towards its working of Swarnjayanti Gram Swarozgar Yojana are discussed.

2.9 HYPOTHESIS:

In order to fulfill the above objectives, the following hypothesis was formulated for testing:

1. There is significant difference in the living standard of socio-economic condition of the rural masses as a result of participating in the Swarnjayanti Gram Swarozgar Yojana.
2. Swarnjayanti Gram Swarozgar Yojana has proved effective in providing sound ground to the beneficiaries that will help them to better their economic condition.

3. The economical structure of swarnjayanti Gram Swarozgar Yojana needs to be revised with view to bring uniformity.

4. Swarnjayanti Gram Swarozgar Yojana has a direct bearing upon rural development.

2.10 RESEARCH METHODOLOGY:

The data for the study would be mainly from primary data. It is proposed to develop different questionnaires for different rural loan borrowers of respondents if it is also proposed to conduct interviews of the bank managers. While collecting the data, third party technique would also be made use of the analysis proposed in the study would be cross-sectional in nature. It involves a comparative analysis of women loan borrower behavior with reference society. Income etc in Nanded District regions.

Apart from primary data, secondary data would be collected which includes review of literature, annual reports of banks and Govt. circulars & Govt. documents of scheme and success story etc.

No evaluator study has been undertaken on swarnjayanti Gram Swarozgar Yojana so far and therefore, literature, survey is not possible for the present study. The study develops both on the primary data and secondary data. Convincing a questionnaire to the beneficiaries of swarnjayanti Gram Swarozgar Yojana will collect the primary data. The study was conducted in Nanded District. Apart from primary data, secondary data is also selected from the following sources:

1. Books, journals and periodicals
2. University Library
4. Information from the records of the Lead Bank of the district.
In order to resolve certain methodological difficulties connected with the present study, a sample survey was conducted. The respondents had been selected for personal interview through the simple random sampling techniques. The list of beneficiaries was collected from district Rural Development Agency, from common beneficiaries. Samples of 143 group beneficiaries were undertaken & cover 16 Talukas and 10 samples were selected from each Taluka.

**SELECTION OF THE SAMPLE:**

**Sample:-**

The Proposed Study Would be based In A Sample Survey Of 25 Banks And 143 groups Respondents Of Women Loan Borrower From Nanded District.

It Is Proposed to Have a Sample of the target below Poor Level Women’s & Banks Under Study of the following basis.

1] General Relationship between Bankers and Rural Women
2] Socio – Economic Profile of the Women Services Provided
3] Government Schemes for Rural Development
4] Loan Utilization and Loan Repayment Behavior of Rural Women to Banks
5] Rural Credit Delivery Reaching the Unreached area
6] Self help groups and Micro Credit Synergic Integration
7] SAVINGS and Credit Movement of Rural Women’s.
8] Women Loan Borrower/Women S.G.S.Y. Group’s
9] Education
10] Occupation
11] Age
12] Income Level
14] Need

Based on the pilot study the final sample design would be made.

There were 16 blocks in Nanded district. 3 to 10 groups was selected in one block thus in all 16 blocks were selected from the district.
2.10. 2 REFERENCE PERIOD:
In the present study data were collected from the beneficiaries who had been provided with assistance during 2000-01 to 2004-2005. Normally there is some gestation period necessary for accrual of benefits after initial investment. Accordingly the so chosen period had allowed sufficient period for accrual and growth of the stream of the benefits which appears to be quite a reasonable time gap to judge and quantify the benefits derived by the beneficiaries under swarnjayanti Gram Swarozgar Yojana. The fieldwork for the present study had been undertaken during 1999-2005.

2.10. 3 TOOLS OF ANALYSIS:
STATISTICAL TOOLS :- In the study it is planned to employ averages, percentage, chi-square, and correlation and regression analysis, further to understand the multi dimensional women loan borrower. motivation factorial analysis would be employed in the study.

In view of the nature and objectives of the swarnjayanti Gram Swarozgar Yojana analytical framework of such a nature was adopted which was not only measures impact of the programmes but also helps in mapping out eh comprehensive picture of various processes and the factors influencing the performance for making the necessary charges in the strategy of tile programme. Therefore, the data for the SGSY were collected for each beneficiary separately.

Economic of the schemes were arrived at in order to estimate the extent of incremental income derived by the beneficiaries of the different schemes. The income generation was estimated at two points i.e. before the adopting of the scheme, which served a benchmark for income and after the adoption of the schemes, by the beneficiaries to estimate the precise income impact of the scheme. Researcher has used the statistical tools such as percentages, ratios, graphs, and diagrams for analysis purpose.
2.11 LIMITATIONS OF THE STUDY:

SCOPE OF THE STUDY:- The Scope Of The Study Has Been Restricted To Nanded District.

1. State Bank Of Hyderabad In Nanded District
2. State Bank Of India In Nanded District
3. Central Bank In Nanded District
4. Canara Bank In Nanded District
5. Dena Bank In Nanded District
6. Marathwada Gramin Bank In Nanded District
7. Maharashtra Bank In Nanded District
8. All Below Poverty Level Women
9. All Financially Backward Women
10. Educated Young Girls
11. Women Self Help Group’s

The scope of the study was limited to the rural development programme with special reference to swarnjayanti Gram Swarozgar Yojana in Nanded district. As the data of present study has been collected through personal interview method since the beneficiaries household do not mention proper accounts and most of them are illiterates. There are possibilities of statistical bias and hence the data collected would only be an approximate of actual facts, however efforts were made to collect reasonable satisfactory information from the sample respondents by repeated appeals and persuasion. Since this study is a micro-level study, however the findings and suggestions may throw some light on certain broad features of the country and as such the study may be of practical use in formulation of better plans.

Some of the limitations of the present study are, a primary data were based on the memory of the respondent and due to time and resource constraints data were collected from only nine villages in the district, the generalization for whole of the state were made on the basis of results derived from the study.
JAY HANUMAN MAHILA SAVING GROUP AT AMDURA, TQ-MUKHED

PRAGATI MAHILA SAVING GROUP AT SUJLEGAON, TQ-NAYGAON