

**Rural Development: Meaning, Concept and Definition**

**3.1 Introduction**

According to the view of World Bank (1975) rural development was considered as *improving the living standards of the masses of low-income population residing in rural areas making the process of rural development self-sustaining*. In India, the emphasis on the development of rural areas is not a new one. It has been a matter of concern among the planners, social workers, academicians, and researchers for a long time. Rural development is overall development of rural areas with the purpose of improving the quality of life of the rural people. It is comprehensive and has many dimensions. The concept of rural development includes the development of all sectors in the rural areas. Mishra and Sunderam (1979) viewed that rural development is a desired positive change and it is a set of action or process of both qualitative and quantitative change in the existing system. It aims at rapid improvement of living conditions of the rural people or increase the potential for the progress of living conditions in future.

According to Rukhsana (2009), L.B. Moore stated, *rural development as a process of sustained improvement in the material and social welfare of total population with clear social emphasis on those living outside the urbanized areas*. Fundamentally, the process of rural development has three main aspects: improving the quality of life of the rural people, ensuring active participation of the rural masses in different developmental activities in the rural areas and making the process of rural development self-supporting. *The rural development is an integrated concept. It is a complete term which integrates a variety of elements of human life and related activities* (Singh, 2007). Thus, rural development implies a change in all aspects in terms of improvement of social, economic, infrastructural and technological aspects so that every aspect of rural life changes in a desired direction. In the context of rural development, *a change may be considered to be an instrument which can be used to promote rural development* (Singh, 1999). Hence, the process of rural development has immense social and economic significance.

In India, 68.84% (Census, 2011) population lives in the rural areas. Prior to independence, Gandhiji had emphasized the significance of developing villages in order to develop the country in every aspect. Gandhiji said *India lives in villages*. Hence, during post-independence period, the social thinkers, planners, educationists and the policy-makers put focus upon the self-sufficiency of the Indian villages.

*Development in general refers to the process of a general improvement in levels of living together, decreasing inequality in incomes and the capacity to sustain continuous improvements overtime* (Sahu, 2003). Overall development of the rural areas has been one of the major concerns of the policy planners and therefore a number of programmes were implemented by the Government which was framed in the various Five Year Plans of national development. To develop the social infrastructure and economic condition of the rural areas various strategies were formulated during post-independence period. In India, the process of rural development has specific objectives.

- To increase awareness among the rural people in order to develop the socio-cultural infrastructure of the rural areas.
- To create infrastructural provisions in the rural areas and generate employment opportunities for the rural people.
- To provide basic amenities for the rural people such as purified drinking water, better housing facility, better sanitation facility, and adequate health care facilities.
- To improve infrastructural facilities in the villages in terms of transport and communication along with provision of adequate educational institutions.
- To improve agricultural activities for the rural masses by the provision of modern agricultural inputs like fertilizers and improved seeds.
- To ensure a better quality of life for the rural people by providing nutritional food, better educational facilities in order to increase the level of literacy rate among the rural masses.
- To make the rural people aware so that they may take an active part in the decision-making and developmental activities of the rural areas.

In order to improve the quality of life of the large number of people living in rural areas various rural development policies and programmes has been formulated in the country since 1952. The brief history of rural development in India can be divided into two periods; before Independence and after Independence.

### **3.2 History of Rural development**

Prior to independence, the process of rural development was viewed as an improvement in agriculture and allied sectors consisting of dairy, animal husbandry, fisheries and forestry. However, there were various important experiments and activities attempted for the process of rural development during pre-independence periods by several eminent philosophers, social thinkers, educationists and politicians.

- i. Shriniketan Experiment by Rabindranath Tagore, 1921
- ii. Gurgaon Experiment by Brayne ,1927
- iii. Martandum Experiment by Hatch, 1928
- iv. Baroda Experiment by V.T. Krishnamachari, 1932
- v. Sevagram Experiment by Gandhiji,1932
- vi. Bombay Experiment, 1942

### **3.2.1 Shriniketan Experiment (1921)**

This programme was initiated by eminent educationist, philosopher and poet Sri Rabindranath Tagore. The important objective of the experiment was the economic development of the rural community. He started his programme with a view to remove the poverty of the rural people in order to make the villages' self-sufficient. He was always concerned with the life of the rural masses, and therefore worked for the well-being of the rural people.

Tagore wanted to reconstruct the rural areas in every sphere. Hence, he prioritized education for the development of human resources in the rural areas. He established a comprehensive educational institution with adequate financial facilities for the rural masses. Apart from educational facilities for the rural population, the institution dealt with the various problems of the villages including sanitation and health. In order to improve the health care needs of the rural masses medical facilities had been provided at the low cost. Various rural cooperative institutions were also initiated for the betterment of agriculture, fertility of soil and better agricultural inputs for the rural farmers. Besides, the institution emphasized to solve the problem of the selection of seeds, ways of cattle-breeding for the development of agrarian structure of the rural areas. Tagore emphasized the importance of small rural industries such as; tailoring, book binding and embroidery in order to strengthen the economy of the rural masses.

### **3.2.2 Gurgaon Experiment (1927)**

I.L. Bryne was the Deputy Commissioner of Gurgaon district in 1920 and the programme started by him for the development of villages was called the Gurgaon Scheme or Gurgaon Experiment. Bryne made a large tour in the district and observed the extreme poverty and ignorance of the rural masses in Gurgaon district. During pre-independence, it was the first scheme introduced for the over-all development of the rural population and therefore it deals with the problems of the rural masses in every sphere in order to diminish the social, cultural and economic problems of the rural masses.

Bryne's main objective was improvement of the life of rural people in every aspect. He tried to increase agricultural production with improved methods which could reduce the poverty of the peasants in the rural areas. Therefore, he emphasized agricultural development by choosing better seeds and fertilizers for the rural masses. He also tried to develop the cattle breeding in the rural areas. Besides, he was concerned with the education of the women. Despite the above activities, he emphasized on improved sanitation and better health facilities in the rural areas. Bryne's Gurgaon Experiment was carried out in several Indian villages with official support and authority in order to achieve success in the process of rural development.

### **3.2.3 Martandum Experiment (1928)**

Spencer Hatch implemented a programme of rural development at Martandum in the year 1928. Martandum was a densely populated village in Kerala. Hatch paid attention to the poverty of the rural masses and was concerned with the socio-cultural problems of the rural population. Hatch opened a rural reconstruction centre at Martandum with a view to focus the five sided triangle comprising of spirit, mind, physical, economic and social side of the rural masses.

However, the main objective of the rural reconstruction centre was to improve the social aspects of the rural areas in terms of the provision of free education and proper guidance to the rural population. The rural reconstruction centre maintained the principle of '*self-help*' and therefore comprehensive programmes were undertaken for the process of rural development. Thus, with the help of the government Hatch tried to bring out the rural masses from the acute problems of the rural areas.

### **3.2.4 Baroda Experiment (1932)**

V.T. Krishnamachari, initiated the rural reconstruction programme in the year 1932 with the objective of development of rural areas. The programme tried to promote development in different fields of rural life in order to sustain the livelihood security and an economic protection of the rural masses.

The main aim of the programme was the improvement in the standard of living of the rural people and to develop the sense of *self-help* and *self-reliance* among the rural masses. The movement of the Baroda experiment was initiated in the villages of Kosamba. The programme was comprehensive and therefore it stressed the development of rural people in every aspect. He even tried to promote agricultural production so that agricultural economy could be strengthened and the rural infrastructure could be improved.

### **3.2.5 Sevagram Experiment (1932)**

Mahatma Gandhi aimed to reorganize the rural areas of India for the betterment of the lives of the rural poor and reduction of poverty from the Indian villages.

Sevagram was a small village and the rural people lacked the basic requirements of life. At the age of 67, Gandhiji initiated his Sevagram project and prioritized the improvement of the socio-economic structure of the village. Gandhiji started small scale industries in the village especially khadi industries for the provision of work to the rural people so that it could contribute to rural economic development. Gandhiji tried to implant the principle of *self-help* among the rural masses. Besides, he tried to improve the agricultural techniques in the rural areas. Moreover, he was also aware of the problem of sanitation in the villages. His main objective in Sevagram Experiment was to construct self-supporting villages and to promote an over-all development of the rural people in India.

### **3.2.6 Bombay Experiment (1942)**

Prior to independence, the Bombay government initiated a scheme which was completely based on the Gandhiji's idea of Sarvodaya. This particular scheme was sponsored by the government in the rural areas in order to develop the rural economy of the country. The basic objective of the experiment was to stop the out-migration of rural youths to towns and cities as the migration of the rural youth acted as a barrier to socio-economic development of the Indian villages.

Gandhiji tried to build the rural areas of India by strengthening the poor and the weaker section of the villages. He tried to organize self-sufficient Indian villages. Gandhiji viewed that the Indian villages must be self-sufficient and the rural population must be aware of food and other basic necessities. He even tried to expand transport and communication facilities in the villages for the benefit of the rural population. The scheme emphasized on the economic equality and therefore provided the basic amenities in the rural areas in order to develop the rural infrastructure. Besides, the programme emphasized the food supply for all the rural population, adequate medical and health care facilities, free educational facilities, local self-governing facilities and employment opportunities for the rural people through village industries in the rural areas.

### **3.3 Five Year Plans for Rural Development**

After the independence, the planning for rural development was prioritized by the planners and the policy makers of the country. The planners formulated various rural development strategies for the economic development of the country in order to eradicate

poverty, food insecurity, unemployment and socio-economic inequalities. During the post-independent period, the successive governments have initiated a number of developmental activities for the rural areas in India through the Five Year Plans. The planners paid attention since 1951 for the upliftment of the rural masses in India.

### **First Five Year Plan (1951-56)**

The major objective of the First Five Year Plan was to improve the process of economic development in the rural areas of the country. The plan focused on the production of agriculture in order to strengthen the rural economy. To eradicate the problem of unemployment and regional imbalances, Community Development Programme (CDP) was initiated in India.

The Community Development Programme was launched on 2<sup>nd</sup> October 1952 with an objective of improving the standard of living of the rural masses. *The rural development programme in India based itself, to begin with, on community development approach, combining its welfare aims and social and economic change through self-help and self-reliance techniques* (Sunderam., 1979). For the execution of rural development activities block administration was initiated during the First Five Year Plan. The main aim of the programme was to increase the rate of investment from 5% to 7% of the national income in order to reconstruct the rural economy. CDP prioritized the improvement in infrastructure in terms of transport, communication and electricity. Besides, the objective of the programme was to develop the socio-economic condition of the rural people in terms of the improvement in health, housing and education. But this programme could not succeed as it left the weaker section of the rural areas untouched. However, the programme was completed on 21<sup>st</sup> March 1956.

### **Second Five Year Plan (1956-61)**

To achieve a rapid economic development in the country the Second Five Year Plan emphasized industrial development during this period. To reduce under employment and unemployment investment was made to construct heavy industries in order to strengthen the regional economy. Besides, cottage and small scale industries were introduced in the rural areas to expand the rural non-farm employment for the rural masses. Strategically, the plan aimed at enhancement of employment opportunities and reduction of the economic disparities among the rural masses. During the Second Five Year Plan steps were taken to ensure that the benefits of economic development could be achieved by the weaker sections of the society. Thus, the panchayati system was introduced during this period. Besides, rural development

the country. It examines and evaluates the level of improvement in the implementation of policies and programmes of the Government of India.

In terms of rural development NITI Aayog put focus on skill development, employment opportunities for the rural masses and provision of basic services to the Indian villages. Emphasis has been given on educational opportunities and digital connectivity in the rural areas. Further, NITI Aayog appraises the improvement made under *Pradhan Mantri Awaas Yojana* which aims at 'Housing for All' in rural areas and *Deendayal Antyodaya Yojana* under *National Rural Livelihood Mission* (DAY-NRLM) in the rural areas of the country. NITI Aayog has provided support for developing water sources in arsenic affected areas of the country. Further, after the recommendations of NITI Aayog, the Government of India provided financial assistance for the installation of Community Water Purification Plants (CWPPs) in 19 arsenic affected states in India. Besides, NITI Aayog had assessed the schemes under *National Rural Drinking Water Programme* (NRDWP) for the states of Assam, Karnataka, Maharashtra, Rajasthan, Uttar Pradesh and West Bengal.

### **3.5 Rural Development: Conceptual Framework**

The concept of rural development is comprehensive. It involves achievement in many aspects involving economic, social, and ecological aspects of development at the aggregate national level for the socio-economic betterment and environmental conservation. The objectives of rural development have multiple directions. It aims at human development through increased employment opportunities, higher income as well as an increase in the levels of nutritional food, clothing, housing, health care and educational facilities.

Rural development should be viewed as a process of balancing the rural environment. However, rural environment does not only signify the development of a single aspect but it includes development of overall aspects of the rural life considering the social, cultural, economic and infrastructural aspects. As referred by N. Battu., (2012) Michael Todaro views that *rural development encompasses, improvement in levels of living, including employment, education, health and nutrition, housing and a variety of social services; decreasing inequality in the distribution of rural incomes and in rural-urban balances in incomes and economic opportunities; and the capacity of the rural sector to sustain and accelerate the pace of these improvement.*

The concept of development has been interpreted in many ways. Economists, planners, academicians and researchers have given different interpretations but all of them have agreed with the concept, that development means improvement in the living standard of the people. Actually, there is no official definition of development. As referred by Rao, (1984),

according to Jan Drewnowski the definition of development was, *development is a process of qualitative change and quantitative growth of the social and economic reality which we can call either society or economy. Because of the close inter-relation of economic and social elements no 'purely' social or 'purely' economic development is possible. It is a single process which is best called simply development.* It is in this context that development is considered as a change process with several dimensions. It *implies an improvement in the material well-being of the people* (Rao, 1984) which can be identified with the development of the parameters like increase in the production and distribution, availability of infrastructural facilities, amenities and services, better employment opportunities, practice and adoption of modern and improved technology and increased rate of investment and consumption.

The process of rural development requires concurrent activities in various sectors. It is due to the matter of fact that not only the economic structure is involved but also the social infrastructure is inter-related in the rural areas. Development of rural areas has been the prime objective of planning in India. Eradication of poverty and socio-economic welfare of the people basically involves a balance between the production and distribution, and creation of employment opportunities for rural people both in farm and in non-farm sectors.

The idea of integrated rural development is the outcome of the experiences gained through various programmes framed for the rural development. *The term integrated has different meaning and connotations. Integration - geographic, economic or social - can be defined as a process in which the individual processes and different area levels become interrelated* (Gaur, 1985). Even as a concept, the term rural development has undergone a lot of changes. Earlier rural development was considered to be similar with agricultural development. But it was perceived that the scope of rural development was much wider. It signifies developing the essential infrastructure, cottage and small scale industries, improvement in marketing structure as well as development in secondary and tertiary sectors in the rural areas which are crucial for the process of economic development.

The rural environment is dominated by a number of factors, which in turn plays a fundamental role in the quality of life of the rural masses. To make the rural area endurable and productive, proper analysis of the rural environment and a systematic assessment of the level of development of the rural sector are necessary for the planners, researchers and the social scientists. Thus in order to know the rural areas, thorough analysis is required in terms of the following:

#### Demographic Characteristics:

- i. population composition
- ii. population growth
- iii. population density
- iv. sex ratio
- v. dependency ratio
- vi. ethnic structure
- vii. religion
- viii. migration and
- ix. fertility and mortality

#### Economic Characteristics:

- i. land holding pattern
- ii. cropping pattern
- iii. irrigational facilities
- iv. work participation of women
- v. number of earning family members
- vi. occupational structure
- vii. composition of work force and
- viii. per capita income

#### Social Characteristics:

- i. availability of health care facilities
- ii. number of schools and other educational institutions in the rural area
- iii. condition of housing structure and amenities
- iv. availability of proper food and nutrition
- v. number of NGOs involved in the process of development and
- vi. problems of locality

#### Infrastructural Characteristics:

- i. modes of transport and communication system
- ii. drainage system and sanitation
- iii. adequate water supply
- iv. availability of banking facilities
- v. availability of rural electrification and
- vi. availability of marketing facilities

Thus, in order to determine the level of development in the rural areas the information about the quantitative as well as the qualitative indicators becomes very essential.

### **3.6 Rural Development: Scope and Importance**

There is an extensive scope of rural development. It is a process of improving the quality of social and economic life of the rural masses. In the rural areas, the landless labourers, the small farmers, artisans and the people who live below poverty line are subjected to low per capita income and are confronted with a number of problems. Therefore, the rural areas should undergo the improvement in all aspects so that it can catch the mainstream of the national development and contribute its share for a sustainable development of the economy as a whole.

In India a large proportion of people are the village dwellers with 68.84% (Census, 2011). Therefore, it is necessary to have a sustainable development with a speedy rise in per capita income and employment opportunities in the rural areas. The provision of infrastructural facilities should be thoroughly planned in order to reduce the disparities among the rural areas. Undoubtedly, the rural sector should experience the significant changes in terms of improvement for the national development. Rural development is a national necessity and has ample importance in India as proposed by the various researchers, academicians and planners. Hence, rural development as a process involves the following:

- Developing the living standard of the rural masses and that of the rural areas as a whole in terms of economy, technology, health and education;
- Developing the infrastructural facilities in the rural areas through the provision of adequate pure drinking water facility along with the construction of small dams, canals and tanks in order to improve the water management. Developing the village institutions like Panchayat, cooperatives, sub-post office, banking outlets and institutional credit facilities;
- Provision of financial assistance to develop the artisans in the rural areas, farmers and agrarian unskilled labourers, small and big entrepreneurs to improve the economy and to develop the agriculture and allied sectors, and animal husbandry;
- Developing the rural industries through the development of handicrafts, small scale industries, rural crafts, cottage industries which are based on local resources and other related economic operations in the rural sector;
- Developing irrigational facilities and motivate farmers to adopt improved seeds, bio and chemical fertilizers, practice of crop cultivation and soil conservation methods;

- Developing the scientific knowledge to apply appropriate technology for improving productivity at all levels;
- Developing recreational facilities for the rural masses;
- Improving electricity and proper transport and communication network;
- Solving the problem of the basic needs of the rural masses by appropriate decision-making actions;
- Developing the rural youths and children by providing proper educational facilities and employment opportunities by supplementary occupations so that human resource of the rural areas are improved in terms of their skill, knowledge and abilities;
- Developing the rural women so that they are empowered and can take an active part in the process of rural development.

West Bengal government has initiated specific schemes for the empowerment of women. For the promotion of income among the rural women, West Bengal Women Development Undertaking was established in July 1993. The prime objective of the undertaking is the planning and implementation of various programmes for the benefit of women. It promotes the creation of business and facilitates the women to earn and improve their livelihood.

- *Swabalamban Scheme* was implemented by the Department of Women and Child Development in the year 1982. The State Women Development Undertaking is responsible for the implementation of the scheme in West Bengal for achieving socio-economic development of the women. The scheme aims at the provision of training to the poor women on a wide range of activities for the generation of income among the underprivileged women of the state, e.g., training for zari craft, readymade garment-making, handloom weaving, beautician courses, training for the community health worker, wood carving, etc.
- *Anandadhara scheme* was introduced in West Bengal in 2012 under the poverty eradication programme *National Rural Livelihood Mission* (NRLM). The scheme aims at empowering women and their livelihood security. The scheme functions through Self-help groups of the women and promote income and earning among the rural women of the state.
- *Kanyashree Prakalpa* was introduced in West Bengal in the year 2013, where financial assistance has been given to the girls for continuity in educational attainment. The scheme has been introduced by the Department of Women Development and Social

Welfare, Government of West Bengal (DWD&SW). Under this programme annual Scholarship of Rs. 500 and one time grant of Rs. 25,000 is provided to the girl child. West Bengal state government aims to provide financial assistance to the women's cooperative societies for their development. The state put focus in creating employment opportunities for the women, through the development of skill in various sectors. The involvement of rural women in small business ensures better economic security to them in the rural areas. The women have been empowered in various aspects under NREGS, indicating the livelihood security of the rural women in West Bengal.

### **3.7 Rural Development: Policies and Programmes**

Rural development in India is extremely involved in the different planning process and it signifies the formulation of appropriate policies, programmes and strategies which are essential to rebuild the rural areas. The concept has been utilized in indicating the process of social and economic transformation in terms of improvement in the rural areas. But it is very important to figure out the distinction between the projects and programmes. A rural development project is defined *as a single, grassroots, or micro level attempt at bringing about a specific type of change in a specific rural area, say a village or a group of villages* (D.A.M. Lea and D.P. Chaudhri, 1983), and *a programme may consist of several projects* (Singh, 1999).

Though, Five Year Plans have earned benefits to the rural areas with an improvement in their traditional way of living yet, low income level, lack of adequate facilities for a better quality of life are some of the specific problems in rural India. But the successive plans have emphasized into the problem of rural poverty and in turn the rural development programmes made an attempt to eradicate rural poverty in order to reach the vulnerable rural people by providing beneficial employment opportunities and creating improved infrastructure for a sustainable livelihood. Larger participation of the rural people in the rural developmental activities, maximum utilization of natural and human resources, up gradation of skills of rural people and increased access to credit make an important contribution in providing the rural people with better possibilities for economic and social development.

The Balwantray Mehta Committee stressed the necessity for the initiation of democratic institution at the village level i.e. Panchayats in order to ensure the participation of rural people in the implementation of the rural development programmes. Consequently, the Panchayati Raj system was introduced in order to create an administrative efficacy in the process of rural development. The number of programmes has been launched to promote the

social and economic improvement of the rural people with an active participation in the process of development.

Katar Singh, (1999) was of the views that rural development policies are the specific set of actions taken by the Government with certain aims and objectives of rural development. Fundamentally it is a broad term which comprises a set of operations regarding the things to be done for the rural areas. The first step is to put focus on the problem of the rural areas and after the identification of the problems, a set of programmes has been framed consisting of several projects in terms of certain objectives of the programmes, along with the location and time period of the programme and the financial requirements for the execution of the programmes in the rural areas. The rural development programmes involves every sphere of the economic and social welfare of the country. The various rural development programmes and policies have followed several strategies of development and after gaining knowledge from a particular plan in a definite period of time, various programmes were introduced thereafter.

The strategies, approaches and the opinions to rural development have changed with the passage of time. The policy makers not only planned to enhance the pace of development in social and economic infrastructure in the rural areas but also ensured to diminish the economic inequalities in the rural areas. But in spite of the implementation of the rural development programmes in India, yet number of problems is persisting in the rural areas and the rural masses suffer with poor infrastructure, poor education and poor health care facilities. Although attempt has been made to increase the institutional credit, yet the rural masses depend upon the private moneylenders with high rate of indebtedness. Thus it hinders the primary objective of planned development, which is strategically, the improvement of the living standard of the rural masses.

During the last decades, the process of rural development has been a bold effort with various policies, and models involving policy makers, planners, administrators, social scientists, technologists, academicians and social workers. Rural development programmes aims at developing the rural areas with an involvement of multiple tiers of administrative organizations starting from the village level to the national level. Rural development policies should be framed to improve the conditions under which rural people can work and live. Since its being a multi-sectoral programme introduced and launched with high expectations and assurances, the government has a crucial role to play in providing social and economic security to the rural masses and the vulnerable rural people in particular. In this context, the sectors that demand greater attention are education, basic health care, development of micro-

credit, promotion of productive employment generation, and empowerment of rural poor and women in India. Thus the primary concept of rural development is with a view to increase the productivity and incomes of the rural workers. *Thus, economic growth with social justice became the proclaimed objective in the planning process of rural development* (K. Singh, 1999).

India is achieving rural development goals through several rural development programmes. Rural development programmes were initiated in the last decade of 19<sup>th</sup> century in different parts of the country. The ignorance and the poverty of the rural people led the decision makers and the planners to formulate rural development schemes for the development of the rural areas with serious attempt. Government of India has introduced a number of schemes for the development of the people and especially the rural poor.

The programmes launched by the Central and State Governments of India since independence are as follows:

- i. Community Development Programme (CDP) 1952,
- ii. Intensive Agricultural Development Programme (IADP) 1961,
- iii. Tribal Area Development Programme (TADP) 1962,
- iv. High Yielding Variety Seeds Programme (HYVP) 1966-67,
- v. Small Farmer Development Agency (SFDA) 1970,
- vi. Marginal Farmers and Agricultural Landless Development Agency (MFALDA) 1970,
- vii. Minimum Needs Programme (MNP) 1974,
- viii. National Rural Employment Programme (NREP) 1980,
- ix. Integrated Rural Development Programme (IRDP) 1980,
- x. Development of Women and Children in Rural Areas (DWCRA) 1982,
- xi. Training for Rural Youth for Self Employment (TRYSEM)
- xii. Rural Landless Employment Programme (RLEP) 1983,
- xiii. Indira Awas Yojana (IAY) 1986,
- xiv. Jawahar Rojgar Yojana (JRY) 1989,
- xv. Swarnjayanti Gram Swarajgar Yojana (SGSY) 1999,
- xvi. Pradhan Mantri Gramin Sadak Yojana (PMGSY) 2000,
- xvii. Annapurna Sampurna Grameen Rojgar Yojana (ASGRY) 2001,
- xviii. Mid -Day Meal (MDM) 2002,
- xix. National Rural Employment Guarantee Act (NREGA) 2005,
- xx. National Livelihood Mission (NLM) 2009-10,
- xxi. National Rural Livelihood Mission (NRLM) 2011,

xxii. Pradhan Mantri Jan Dhan Yojana (PMJDY) 2014.

The three social security schemes promulgated by the government of India include:

- i. Pradhan Mantri Suraksha Bima Yojana (PMSBY),
- ii. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY),
- iii. Atal Pension Yojana (APY), (2015)

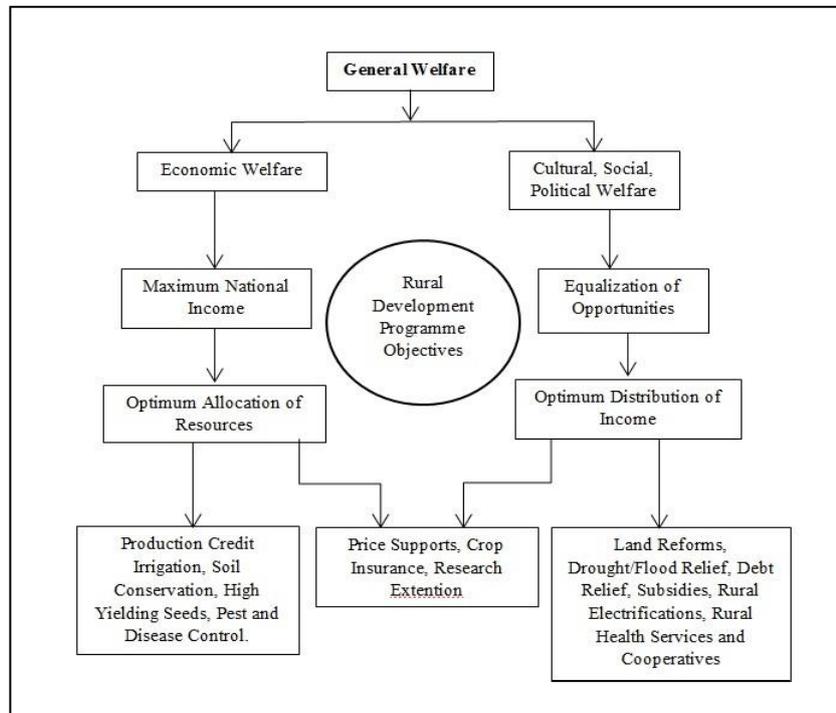
Some of the other programmes including the social assistance programmes launched by the Government of India are as follows:

- i. National Social Assistance Programme (NSAP),
- ii. Aam Admi Bima Yojana (AABY)
- iii. Rashtriya Swashtya Bima Yojana (RSBY)
- iv. National Old Age Pension Scheme
- v. Indira Gandhi National Widow Pension Scheme (IGNWPS)
- vi. National Family Benefit Scheme
- vii. National Maternity Benefit Scheme
- viii. Integrated Child Development Service (ICDS)
- ix. Balika Samridhi Yojana
- x. Early Child Care Scheme
- xi. National Handicap Aid Programme
- xii. National Widow Grants in Aid Scheme
- xiii. Schemes for Scholarship for Primary Education
- xiv. Adult Education or Neo-Literate Programmes
- xv. Sarva Shiksha Abhiyan (SSA)
- xvi. Rajiv Gandhi National Drinking Water Mission
- xvii. Backward Region Grant Fund (BRGF)
- xviii. Pradhan Mantri Gram Sadak Yojana (PMGSY)

Though these programmes were framed by the Central Government but the State Government is assigned to implement the programmes under the specific direction of the Central Government. The West Bengal Government implements the rural development schemes under its authority through District Rural Development Agency (DRDA). The directors of DRDA in turn are responsible to implement the schemes and programmes in their respective districts.

Rural development policy refers to an explicit course of action precisely framed by the strategists, government, institutions, a group or an individual in certain conditions to determine the present and future decisions. Therefore, an integrated national policy for a

longer period of time is essential because it clearly describes or formulates the plans for the future course of rural development in the country. *The goals of all the rural development policies are governed by what actually the rural people desires, and the measure of policies by what people think the government can and ought to do to bring about a desired change* (Singh, 1999), (Fig. 3.1). According to K. Singh, the Hierarchy of Policy Goals is shown below:



**Fig. 3.1: Hierarchy of Rural Development Policy Goals**

*Source: Singh, K., (1999):*

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Katar Singh is of the view that the major concern for the rural development policies is to promote a general welfare of the rural masses which is the actual purpose of all the policies. It comprises of the economic, cultural, social and infrastructural welfare with a balance of opportunities to the rural people in order to achieve a maximum national income. The aims are complex in nature as it involves the people, regions and commodities along with the specific objectives of the rural development programmes which are framed to remove the problems of the rural areas by providing the basic amenities and infrastructural facilities to the rural masses.

### 3.8 Conclusion

Hence, rural development which is concerned with economic growth and social justice, improvement in the living standard of the rural people by providing adequate socio-cultural services and minimum basic needs, becomes fundamental for the development of the rural areas in India. The present strategies of rural development mainly put focus on poverty

eradication, better livelihood opportunities, provision of basic amenities and infrastructural facilities through many innovative programmes of wage and self-employment. Thus, the above goals can be achieved by the implementation of the various programmes in the rural areas with an active involvement of the governmental organizations, non-governmental organizations, institutions, PRIs, rural development agencies, etc. But above all, for the success of all the rural developmental programmes social integrity and active participation of the rural masses is very essential which will ultimately lead to transformation of rural life in terms of improvement in the rural areas.

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