
**Implementation of Rural Development Programmes in India, with reference to
National Rural Livelihood Mission [NRLM]**

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ABSTRACT:

Rural unemployment in India is a problem of about forty million families living below the poverty line. These families suffer from a long spells of work low wages and low productivity. The Government of India has implementing special schemes and programmes for the benefits of the rural population also wage employment generation, generation of self-employment. The poverty alleviation and unemployment continues to remain a major area of successive five years plan in coming years. The Government of India is still in the stage of making experiments and could not find a suitable programme to bring about expected changes in rural life. It is being increasingly recognized from the outcome of the various recent rural development programmes that the Government alone cannot bring about the necessary change in the upliftment of the rural poor.

In this research paper, an attempt has been made to identify various factors causing for better co-ordinations and monitoring the programmes under the Rural Development. It highlights about present scenario of implementation of rural development programme like National Rural Livelihood Mission [NRLM] for the self employment.

Key Words: Rural Development, Self Employment, Government Schemes.

INTRODUCTION:

Today, problems like poverty, unemployment and unequal distribution of income have posed serious challenges before the Government. Rural unemployment in India is a problem of about 40 million families living below the poverty line. The rural areas suffer from poor infrastructure facilities. Department of Rural Development, Government of India has been implementing various schemes for the benefits of the rural sector also wage employment generation and generation of self employment. Few programmes were introduced covering different aspects of rural economy to create sufficient employment opportunities for unemployed living in the rural areas. Integrated Rural Development Programme [IRDP] was one of the important programmes started by the government in the year 1980. IRDP aims at providing self employment to the rural poor through acquisition of productive assets or appropriate skills which would generate additional income on a sustained basis to enable them to cross the poverty line. To remove the drawbacks of programme the government of India has launched 'Swarnajayanti Gram Swarozgar Yojana'[SGSY] on 1st April 1999 in the country. This programme once again converted by the Government into National Rural Livelihood Mission [NRLM] in the year 2011. The scheme of SGSY/NRLM has implementing throughout the country and it has been monitoring by the Government of India through State Level Coordination Committee [SLCC] and District level Development Agencies [DRDA]. The objectives of this research are to know to the administrative aspects while monitoring the scheme at the block level of the district. This study is related to the administrative aspects of SGSY/NRLM. The scheme is implementing and monitoring by the District Rural Development Agency [DRDA] at the District level. The Administrative Officer, The Project Director, DRDA, Zilla Parishad, Block Development

Officers[BDOs], Extension Officers and Gramsevakhs at the taluka level are responsible for better implementation of the NRLM scheme.

In the Asian Countries like India, Nepal, Bangladesh, Shrilanka, Pakistan has implementing the Integrated Rural Development Programme[IRDP] in their countries , since last four decade, Development of rural poor is primary concern of economic planning and development of country. In India, the Ministry of Rural Development [MoRD] is implementing a number of schemes which aims at:-

- To ensure rapid development in rural areas, for bridging the rural-urban divide.
- To ensure guaranteeing wage employment and food security.
- To provide for economic upliftment by self employment by making them arbiter of their own destiny.
- To provide dignified living to rural poor.
- To create rural infrastructure for better economic opportunities and growth.

To achieve the above objectives, the major ongoing Self-Employment Programmes in Rural areas of the country:-

Self-Employment Programme:

- 1] Integrated Rural Development Programme [IRDP, 1978]
- 2] Prime Minister's Rozgar Yojana for Educated Unemployed Youth {PMRY}, 1993]
- 3] Rural Employment Generation Programme [REGP, 1995]
- 4] Swarnajayanti Gram Swarozgar Yojana [SGSY 1999]
- 5] National Rural Livelihood Mission [NRLM 2011]

The Ministry involves coordinating Skill Development Programmes, mapping existing skills and industry and institutions linkages. The Ministry works through the National Skill Development Corporation [NSDC], National Skill Development Agency [NSDA], and the Directorate of Training [DT]. The role and the functions of these agencies are as follows-

Role and Functions of Monitoring Agencies

A] National Skill Development Corporation [NSDC]

- 1] Set up Skill Development Centre.
- 2] Facilitate setup of Sector Skill Councils.
- 3] Implement STAR [Standard, Training, Assessment and Reward]

B] National Skill Development Agency [NSDA]

- 1] Anchor and implement the National Skills Qualification framework.
- 2] Create integrated labour Market Information System.
- 3] Engage with States to plan their skill development and facilitate skills innovation.

C] Directorate of Training [DT]

- 1] Monitoring Training and Apprentice Divisions.
- 2] Comprises government skilled based oriented schools and other institutions.
- 3] 25 new Advanced Training Institutes to be set up.

National Rural Livelihood Mission [NRLM 2011]:-

NRLM was launched by the Ministry of Rural Development [MoRD] Government of India in June 2011. NRLM is a highly process oriented programme and requires intensive application resources, both financial and human in order to mobilise the poor into functionally effective institutions, promote their financial inclusion and diversify and strengthen their livelihood. The blocks/talukas

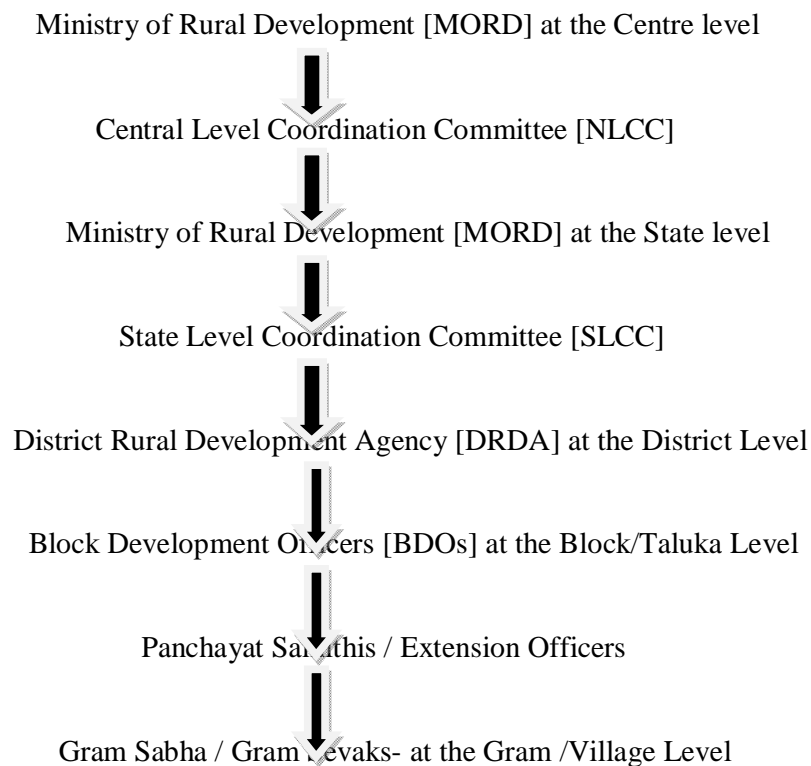
and districts in which all components of NRLM are implemented are treated as intensive blocks and districts, whereas the remaining as non-intensive blocks and district. Aided in part through investment support by the World Bank, the mission aims at creating efficient and effective institutional platform of the rural poor, enabling them to increase household income through sustainable livelihood enhancement and improved access to financial services. NRLM also called Deendayal Antodaya Yojana.

NRLM is poverty alleviation programme implemented by the Ministry of Rural Development [MoRD] , Government of India. This scheme is focused on promoting self-employment and organisation of rural poor. The basic idea behind this programme is to organise the poor into Self help groups [SHGs] and make them capable for self employment. This scheme was launched in 2011 with a budget of 5.1 billion and is one of the flagship programme of Ministry of Rural Development. This is one of the world's largest initiatives to improve the livelihood of poor.

Objectives of National Rural Livelihood Mission:-

1. Promotion of sustainable rural livelihood
2. Innovative strategies for marketing of rural products
3. Strategies for promotion of micro-enterprises
4. Implementation strategies and Institutional mechanism for NRLM

Administrative Structure of NRLM Scheme in India



Objectives of the Study:-

- To know the present scenario of implementation of rural development programmes for the self employment.
- To know the functions and role of monitoring and implementing agencies.
- To find the various factors for better implementation of the rural development programme.
- To find out the suitable ways to fulfil the requirements of rural development.

Review of Literature:

H.S. Shylendra and kishore Bhirdikar [2005] examined that, SGSY a major programme of GOI for poverty alleviation has been able to incorporate 'good governance'. People's participation, involvement of society and proper formulation of the project, indicated that SGSY is significantly different programme than earlier poverty alleviation programme in India. According to N.C. Saxena[2007] in the article ' Rural Poverty Reduction through Centrally sponsored Schemes' has assessed that, SGSY should have two components, one to help micro enterprises, which are not necessarily managed by the poorest, but without any subsidy, the other to assist in receiving group loans from the banks for other purposes to SHGs .The paper analyzed that, the IRDP/SGSY suffer various defects like technological and institutional capabilities, illiterate and unskilled beneficiaries with no experience in managing the enterprises, indifferent delivery of credit by bank, absence of linkages between different components of the SGSY, poor access market, rising indebtedness in several states of India. D.C.Pathak and S.K. Pant [2008] through the research paper 'Micro Finance Matters: Impact Evaluation of SGSY- a case study of Jaunpur District of Uttar Pradesh' has highlighted that, the effort are required to check corruption in implementation of SGSY, so that women should be given more encouragement in making the SHGs, SGSY has not contributed in the change in the level of income of beneficiaries because of less community involvement and required transparency in selection of beneficiaries. P.H.Suryavanshi [2010] in his paper'Panchayat Raj: Upliftment of the Poor through IRDP' has highlighted that, greater attention is required in the selection of proper business or enterprises, meeting the credit and marketing requirements of the beneficiaries. The IRDP should be implemented in an integrated manner. The paper also expressed that, feedback of the evaluation of IRDP has brought effectiveness in the implementation of the programme. S.B.Golahit [2010] analyzed, SGSY would channelize substantial amount of financial assistance [both from Centre and State] via various funds towards empowerment of rural poor, but the component of subsidy available, under SGSY to SHGs ,while the groups promoted under SGSY would be supported by grant of subsidy, training etc. DRDA would be pivotal organization in implementation of entire programme. Government Officers would be assess and ensure development of the members of SHGs. Bank Officers should see that the extension of adequate and timely credit, verification of asset creation and scheduled recovery of loan. Government of Haryana, evaluation study of SGSY [May2012] issued by Dept. of Eco. and Stat. Analysis Haryana, highlighted that, there is a need to create awareness about the scheme as there was a lack of knowledge of various components of the scheme among the concerned officer should discharge their duties with responsibilities and they should adopt good parameters in selection of beneficiaries because the same was not found during the exercise of study. Only those beneficiaries, who have the potential to start and manage the business activities, should be covered under the scheme. Rajneesh [2014] in his article 'Impact of Various Rural Development Scheme: An Evaluation' expressed that, in order to

determine the effectiveness of the programs, it is important to examine the impact and performance of these programs in the rural areas hence effective rural development programs may be designed for the betterment of the rural people.

SIGNIFICANCE OF THE STUDY:

- 1) This paper help to know the present scenario of the implementation of the rural development programmes for the self employment in India. Integrated Rural Development Programme started by the government for the benefit of blow poverty line beneficiaries therefore, it is essential to study the current situation of this programme.
- 2) The present study will be useful to the government in knowing the co-relation of the government support and actual problems in implementing the scheme for the benefits of the rural population. Government has supported to the SGSY/NRLM in Maharashtra, it is necessary to ensure that it satisfies actual needs, funds and assistance provided by the government.
- 3) There is lack of co-ordination among the banks, block officials and actual beneficiaries, so it is important to study the factors influencing implementation of Integrated Rural Development Programme.
- 4) IRDP seeks to achieve a co-ordinate development of the rural economy and scientific and optimum use of existing resources with a view to improve the standard of living of the economically and socially weaker sections of the rural community.
- 5) The present study will be useful to the Govt. of Maharashtra in knowing the co-relation of govt. support to SGSY/NRLM and actual administrative problems in implementing the various schemes and programmes for the benefits of the rural poor.

RESEARCH METHODOLOGY:

Research Design selected for this research is descriptive design. In order to collect data, secondary data method of data collection is adopted for this study. This is collected from journals, magazines, books, research papers, government reports and related websites.

Limitations:

The present research paper was limited to the secondary data available in Books, journals, government reports, research papers and websites only.

FINDINGS:

From the above analysis the findings can be summarized in the following points-

The qualitative analysis were that majority of the loan proposals get rejected due to the reasons of less communication or no communication from the bank officers and this may be lack of clarity to them and policy decisions of central government. When bodies like extension officers coordinate between banks and gramsevak, they face lot of difficulties regarding policies, communicating with people etc. In case of SHG's, they do have certain issues of getting loans and finances as per needs of the farmers or people. It is also felt strongly that due to non reporting and non communication the objectives of the scheme is not been obtained by government. It is also been agreed upon by the administrative officers that special efforts have been taken while drafting the policy for implementation and benefits. Also the efforts are taken but the required benefits are not achieved.

Gramsevak and grampanchayat are taking efforts for communication to the beneficiaries but reaching to them in a big number is a problem, also the long geographical boundaries are creating trouble in reaching to people, illiteracy, understanding the scheme etc. bears another stress factor. Gramsevak who in coordination with grampanchayat are preparing the report of the beneficiaries but every bit of information due to pending cases cannot be completed. There are meetings annually with the people to get acquainted with the peoples' problems.

The disbursement process is also become very tedious in due course. In fact, the needful are not benefited but the others get benefited in the process due to administrative processes and complication. Even the percentage of BDO shows a lack of coordination between the different bodies.

The scheme is implemented and executive to various levels. Every stage has its own requirements of the administrative aspects. In that sense the development aspect is missing for the data creation and preservation purpose.

SUGGESTIONS:

- There is a need for proper selection and nomination of government employee having soft skills and knowledge regarding the schemes for creation of awareness and effective implementation.
- There is need to appoint coordinators and trainers on the block levels, an availability of market to be created for goods produce by SHGs etc.
- Government officials should provide sufficient provision for the training purpose, and training programme should be arranged at convenient places regularly.
- There is need of guidance and training to all those government officers who are involved in the process of implementing and monitoring the skill development schemes.
- Peoples Participation is required at all administrative stages to achieve expected result. This can be done through regular public meetings, allowing them to share their views, make suggestions and review the progress.
- Workforce on taluka and block levels, transparency and humanitarian approach for positive thought process for disbursement of loans is needed.

CONCUSION:

There should be meetings regularly with the people to get acquainted with the problems .At the grass-root level; there is need of strengthening the development process. There is a need of proper selection of beneficiaries, timely advice, suggestions and instructions regarding the scheme of skill development. Create a separate system called 'Monitoring and Implementing System' [MIS] at the Block and the grass root level, to release the burden created due to time constraint on government employees. This system will be look after the various schemes and programmes started by the government time to time for the benefits of rural youth. If the skill development management is to be professionalized; there will be tremendous requirements for professional for managing skill development programmes and scheme in India. The separate administrative system should be for the implementation of skill development schemes having professionals.

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