Rural Development of India and Its Implementation of Selected Programmes

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INTRODUCTION

Rural development is a systematic process of continuous development. Rural development implies both the economic betterment of the rural people and the social transformation through various schemes and programme so that they can earn something for their livelihood. The subject ‘rural development’ is a broader term of ‘development’, which is inclusive for individual, families, societies and the nation as a whole. This development brings social, political, economic and environmental development of a country. The concept of development can be described as a process of realizing certain values, goals or worth such as improved standard of living, better communication and transportation, better nutrition, improved social structure and reducing the gap between poor and rich. Basically development is the transformation of socio-economic, political and value system of human life in the society.

The term development is used differently in diverse context. It basically means ‘unfolding’, ‘revealing’ or ‘opening up’ something which is latent. When applied to human beings, it therefore, means unfolding or opening up their potential powers. Generally speaking, the term development implies a change that is desirable. Since what is desirable at a particular time, place and in a particular culture may not be desirable at other places or at other times at the same place and in the same cultural milieu, it is impossible to think of a universally acceptable definition of development. But, generally speaking, development could be conceptualized as a set of vector of desirable social objectives or a development index, which does not decrease over time. (Pearce et al. 1990:2-3)

Thus, development can be defined as the continuous process of improving the minimum amenities or situations, ranging from education to politics, transportation and power to communication, trade and commerce to industry, economic to standard of living and food-house and health care.

The World Bank defines rural development as a strategy designed to improve the economic and social life of a specific group of people, that is, the rural poor. Rogers and Whiting defined rural development not only as providing jobs and increased incomes to rural people but also making available a quality of rural living through increased and improved community services. The definition define the term in a very wide ranges, simply improving the economic income is not the criterion of rural development, but the development of all sorts of amenities including road, transport, communication, power supply, banking facilities, job opportunities etc. are the common indicators of rural development.

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 those who seek a livelihood in the rural areas to demand and control more of the benefits of
rural development. The group includes small scale farmers, tenants and the landlords. Robert Chambers (1983:147):

OBJECTIVES OF THE STUDY

The objectives of the study are determined after going through several literature surveys. It has been seen that persistent efforts has made by several Governments agencies, non-government agencies and individuals to develop the rural areas of the country with the help of different schemes, projects or programme. But still since 1952 it is remained under developed where more than 68 percent of the people of the country are residing (Census-2011). Therefore, to find out the pros and cons of the underdevelopment of the rural areas, this study is undertaken. The study is prepared with a view to finding the following basic objectives,

1. To study the rural development programmes implementing by the Governments.
2. To study the soci-economic problems of rural people in the rural area.
3. To suggest measures to overcome the problems of rural development.

METHODOLOGY

Rural development has been the prime objective of the every five year plans of India. The development of the rural areas was considered as the basic objective of the five year plan because majority of the population live in the rural areas. Keeping in view the needs of the study a literature survey is carried out in the line of rural development. The survey is done to find out the gap of development in different periods of time since 1952 along with the problems, prospects and facilities of rural development. The study is purely descriptive and analytical in nature. The study is based on the secondary sources of data and information. Various books, journals, magazines, news paper, periodicals, bulletins, thesis, websites etc. are used for as source of secondary data. The period of he study is covered from 2000 to 2020, because the panchayat and rural development department was created by the Government of India as a seperat department for rural development.

ANALYSIS OF THE STUDY

India has been a welfare state since independence and the primary objective of all the governments are the welfare of its people. The policies and program have been designed with the objective of alleviation of rural poverty, which has been considered as the primary objective of the different five year plans of India. In order to provide better economic development of the rural people, it is necessary to increase the participation of the people in the rural development programs, reformation of land policies, decentralization of government policies and programs towards the rural development and better provisions for credit and savings of surpluses of the rural people.

India is the largest democracy and accounts for a meager 2.4 percent of the world surface area and provide shelter more than 16.20 percent people of the world as per the government of India census. Indian economy is predominantly rural based, especially agriculture based. It is evident from the fact that in 2011, nearly 68 percent of its population lives in the villages and nearly 52 percent of the workforce engaged in agriculture and allied activities in India. Agriculture and allied activities support more than one billion people and contributed about 18 percent of India’s Gross Domestic Products (GDP) at constant price of 2012-13. It is estimated as per 2019-20 GDP report that India’s agriculture sector accounts only for around 14 percent of the country’s economy but for 42 percent of total employment. At the initial stage of first five year plan more thrust for development was laid on agriculture, industries,
communication, education, health care and allied sectors of the country but later it was realized that just the government efforts on development of agriculture, industries, communication, education, health care etc. would not accelerated the overall growth of the country. The accelerated development could be achieved only if the governmental efforts were adequately applied through direct and indirect involvement of the grass root level people.

The Indian economy comprises of two sectors, namely, rural sector and non-rural sector. The rural sector is again comprises of two sub sectors, that is agriculture sub-sector and non-agriculture sub-sector. The agriculture sub sector comprises of agriculture and allied economic activities. The allied economic activities include animal husbandry, dairy, fisheries, poultry and forestry. The non-agricultural sub-sector consists of all those economic activities which are relating to Micro, Small and Medium Enterprises (MSME), rural crafts, business and services. Here the MSME includes all the small scale industries, cottage industries, khadi and village industries, handloom, handicrafts etc. and business includes all the trading and commercial activities, such as trading of general goods, small shops, pretty shops, large scale retail stores etc. The transportation, communication, banking, insurance, tourism and travel, marketing of farm and non-farm produce. In case of rural development the main stakeholder is the rural sector, which includes cultivators, agricultural and non-agricultural labourers, artisans, traders, moneylenders, and those who are engaged in transport service, health services, commutation, banking, insurance, education etc. The development of rural sector can be measured in terms of size of rural population, population of livestock, amount land resources, water resources, forest resources, fisheries, production of inputs and outputs.

According to the 2011 population Census, as on March 2011, the total population of India was 1210.7 million. The total rural population of the country was 834 million which accounted for 68.85 percent of the total population. In the 2001 census the figure was 743 million which was accounted for 72.20 percent of the total population, the total rural and urban population of different census is given in the table number 1. Out of the total population there were 118.9 million cultivators across the country.

The modern concept of development is concerned with the eradication of poverty, elimination of income inequalities and unemployment as major indicators of development. Moreover, the food habit, enjoyment of people with luxuries or comfort, infrastructure development, movement of people from place to place, income inequalities among the people and regions etc. are the common index of development. The number of rural population of the country is still playing a dominating role in the economy of the country. The following table gives a clear picture of the rural and urban population of the country,

<table>
<thead>
<tr>
<th>Census year</th>
<th>Population (Millions)</th>
<th>Percentage of total population</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rural</td>
<td>Urban</td>
</tr>
<tr>
<td>1901</td>
<td>213</td>
<td>26</td>
</tr>
<tr>
<td>1911</td>
<td>226</td>
<td>26</td>
</tr>
<tr>
<td>1921</td>
<td>223</td>
<td>28</td>
</tr>
<tr>
<td>1931</td>
<td>246</td>
<td>33</td>
</tr>
<tr>
<td>1941</td>
<td>275</td>
<td>44</td>
</tr>
<tr>
<td>1951</td>
<td>299</td>
<td>62</td>
</tr>
<tr>
<td>1961</td>
<td>360</td>
<td>79</td>
</tr>
<tr>
<td>1971</td>
<td>439</td>
<td>109</td>
</tr>
<tr>
<td>1981</td>
<td>524</td>
<td>159</td>
</tr>
<tr>
<td>1991</td>
<td>629</td>
<td>218</td>
</tr>
<tr>
<td>2001</td>
<td>743</td>
<td>286</td>
</tr>
<tr>
<td>2011</td>
<td>834</td>
<td>377</td>
</tr>
</tbody>
</table>

Source: Ministry of Information and Broadcasting, Government of India

It is cleared from the above that the basic objective of rural development is the overall development of the rural people; simply infrastructure development does not mean rural development it should include all round development, such as socio-economic development, eradication of poverty, reducing income inequalities, improving the standard of living of the rural people etc. Since time immemorial it has been
Rural Development Programmes of India:

The government of India has been operating a number of programmes and Schemes for the development of rural areas under the Ministry of Rural Development. Some of the important programmes are Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) for providing wage employment, National Rural Livelihoods Mission (NRML) for self-employment and skill development, Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) for providing housing to all BPL households, Pradhan Mantri Gram Sadak Yojana (PMGSY) for construction of roads in the rural areas, National Social Assistance Programme (NSAP) for social pension, Shyama Prtasad Mukharjee RURBAN Mission etc. (India 2021 page 495) Some of the important programmes are discussed below,

1. The National Rural Employment Guarantee Programme (NREGP): The NREGA programme was adopted by the government of India under the National Rural Employment Guarantee Act, 2005. The NREGA was letter known as the Mahatma Gandhi National Rural Employment Guarantee Act. The basic objective of the Act is to enhancing livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year, to every household whose adult members volunteer to do unskilled manual work. Under the MGNREGA at present 714 districts have included where 7145 blocks and 269440 gaon panchayats are covered. Since inception of the Act 3576.86 crore of total persons day generated where almost 723111.12 crore expenditure were incurred to pay the wages to the workers. The average cost per day per person since 2017-18 to 2020-21 was like below,

<table>
<thead>
<tr>
<th>Year</th>
<th>Cost per Day per Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017-18</td>
<td>223.71</td>
</tr>
<tr>
<td>2018-19</td>
<td>247.19</td>
</tr>
<tr>
<td>2019-20</td>
<td>235.28</td>
</tr>
<tr>
<td>2020-21</td>
<td>283.84</td>
</tr>
</tbody>
</table>

Source: Annual report MGNREGA, 2020-21

2. Pradhan Mantri Awaas Yojana Gramin (PMAY-G): With a view to reduce the gap in the rural housing programme the government of India has introduced a scheme, known as Housing for All 2022. To introduce the scheme the earlier IAY has been re-structured into Pardhan Mantri Awaas Yojana- Gramin (PMAY-G) from 2016. As a programme for poverty eradication the government of India initiated the public housing programme just after the independent of the country with the rehabilitation of the refugees. In January 1996 started the rural housing programme, as an independent programme of India. Though the IAY tried to solve the problem of housing needs in the rural areas, certain gaps were found out by the CAG of India in 2014. To address these gaps in the rural housing program and in view of Government’s commitment to providing “Housing for All” by the scheme 2022, the IAY has been re-structured into Pradhan Mantri Awaas Yojana –Gramin (PMAY-G) from April 2016. PMAY-G aims at providing a pucca house, with basic amenities, to all houseless householder and those households living in kutchha and dilapidated house, by 2022. The immediate the objective is to cover 1.00 crore household living in kutchha house/dilapidated house in three years from 2016-17 to 2018-19. The minimum size of the house has been increased to 25 sq.mt (from20sq.mt) with a hygienic cooking space. The unit assistance has been increased from Rs. 70,000 to Rs. 1.20 lakh in plain and from Rs75,000 to Rs 1.30 lakh in hilly states. The cost of unit assistance is to be shared between Central and State Government in the ratio 60:40 in plain areas and 90:10 for North Eastern and the Himalayan States. From the annual budgetary grant for PMAY-G,90% of funds is to be released to States/UTs for the construction of new house under PMAY-G.

The programme implementation is to be monitored not only electronically, but also through community participation (Social Audit), Member of Parliament (DISHA Committee), Central and State Government officials, National Level Monitors etc.
3. Mission Antyodaya: The Mission Antyodaya scheme was adopted by the government of India in the 2017-18 Union Budget with the mission to realise the vision of poverty-free India by 2022. It is a convergence and accountability from work aiming to optimum use and management of resources under various programmes for the development of rural areas of India. Annual survey in Gram Panchayats all over the country is an important criteria of Mission Antyodaya. One of the important objectives of it is to work with a focus on micro plan for sustainable livelihoods for all the deprived households of the rural India.

4. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDY-GKY): The Ministry of Rural Development (MoRD) announced the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDY-GKY) on 25th September, 2014. The DGY-GKY is a part of the National Rural Livelihood Mission (NRLM). The DGY-GKY scheme is applicable only to the rural poor youths who are all in the age group of 15 to 35 years. It plays an important role in supporting some programmes of the government of India, like the Make in India, Digital India, Smart Cities and Stand-up India campaign. According to a report of MoRD it is mentioned that over 69 percent of the country’s youth population between the age of 18 and 34 years, live in the rural areas. The National Policy for Skill Development and Entrepreneurship 2015 has identified a skill gap of 109.73 million in 24 key sectors in India by 2022. The basic objective of DGY-GKY is to transform rural poor youths into an economically independent and globally relevant workforce. At present the DGY-GKY is running in 28 states and UTs, where 689 districts and over 7426 blocks are there. All total 1575 projects are being implemented in the above mentioned 28 districts by 717 partners in more than 502 trades from 50 industrial sectors. As on 1st April 2020, over 9.9 lakh candidates have been trained in different trades and more than 5.3 lakh candidates have been placed in jobs.

5. National Rural Infrastructure Development Agency (NRIDA): The National Rural Infrastructure Development Agency (NRIDA) was registered as a society in 2002, with the basic objective of extending technical and management support to the government of India in implementation of Pradhan Mantri Gram Sadak Yojana (PMGSY). Till April 2021, almost 178000 habitations have been connected under the PMGSY phase I with a total road length of 405982 km. Further, during the period 42785 km road has been upgraded under third phase of PMGSY. The third phase of PMGSY has approved by the government of India for its implementation.

6. Gram Swaraj Abhiyan: One of the important programme of government of Indai for rural development is the Gram Swaraj Abhiyan. On the occasion of the Ambadker Jayanti a ‘Gram Swaraj Abhiyan’ was announced by the Prime Minister of India starting from 14th April to 05th May 2018. The main theme or Slogan of the Gram Swaraj Abhiyan is “Sobka Sath, Sobka gaon, Sobka Vikash”. The Abhiyan is undertaken to promote social harmony, creation of awareness about the pro-poor initiatives of government of India with a view to implement the seven flagship pro-poor programmes. As a part of the Abhiyan the flagship pro-poor programme are like, Prime Minister Ujjwala Yojana, Saubhagya, Ujala Scheme, Prime Minister Jan Dhan Yojana, Prime Minister Jeevan Jyoti Bima Yojana, Prime Minister Surakhya Bima Yojana and Mission Indradhanush.

7. Rural Self Employment Training Institute: The Rural Self Employment Training Institute (RSETI) is a training institute established in every district of the country. The main objective of the RSETI is to train the rural BPL youth to upgrade the skill. The RSETIs are managed by the lead bank of the respective district in cooperation from the government of India and the state government. The RSETI concept was developed by the RUDSETI (Rural Development and Self Employment Training Institute) a society jointly three agencies namely, Syndicate Bank, Canara Bank and the Sri Manjunatheshwar Trust located in Ujire in Karnataka. The institute organises at least 30 to 40 training programmes in every financial year covering from one to six weeks duration, where at least 70 percent participants from the rural BPL categories. The training programmes includes the area of training like dairy firming, poultry, apiculture, horticulture, sericulture, mushroom cultivation, floriculture, fisheries, dress design, bakery production, bag making, leaf cup and plate making, beautician, repairing of two wheelers, three wheelers four wheelers, radio, TV, mobile, computer hardworking, leather manufacturing, hotel management etc.
SUMMARY OF FINDINGS

The present study discloses the following important findings about the rural development programmes and economic situation of the rural India,

1 Agricultural Based: The economy of India is still rural based. One the other hand the rural economy is purely based on the agricultural activities. In the study it is found that more than 68 percent of total people (2011 Census) live in the rural India. Land is the only natural resource which is the main base for all sorts of developmental activities in general and agricultural activities in particular of a country. Out of the total geographical area of the country 188 mha is degraded land, which is 57 percent of the country’s total geographical area. Again out of the 188 mha of degraded land 149 mha was affected by water erosion, which is continuing, 13.5 mha by wind erosion, about 14 mha by chemical deterioration and 11.6 mha by water logging (Sehgal and Abrol 1994).

India’s arable land area of 159.7 million hectares (394.6 million acres), is the second largest in the world, just after the United States. Its gross irrigated corps area of 82.6 million hectares (225.6 million acres) is the largest in the world. India’s production of food grains has been increasing every year. India is among the top producers of several corps such as wheat, rice, pulses, sugarcane and cotton. India is the largest producer of milk and second highest producer of the fruits and vegetables in the world. Therefore, to increase the agricultural products in the limited land resources, the modern scientific technology should be utilized, which will impact in the rural development.

2 Excessive dependence on nature: The Indian main source of economy is the rural based. Agriculture is playing an important role in the Indian economy. But the agriculture of India is still depend on the nature. The climate of India is tropical monsoon type, the Indian Meteorological Department has officially classified four climate seasons like, (i) Winter season, from December to early April, (ii) Summer or pre-monsoon season, from April to June, (iii) Monsoon or rainy season, from June to September and (iv) Post monsoon season, from October to December. The climate changes have a great impact in the rural economy, particularly in the agricultural activities of the country.

3 Outdated method of Production: The production process of most of the rural industries mostly the MSME sector are using traditional method of technology. As a result the products produce by the rural; entrepreneurs can compete with the other companies’ product. Moreover, the costs of the products are also higher than the products of other large companies and size design are also not compatible in some cases. According to the survey conducted by the National Sample Survey Office (NSSO) in 2011-12 in India the total workforce was 47.41 crore, out of which 33.69 crore were rural workers and 13.72 crore were urban workers. According to the Human Development Report released by the United Nations Development Programme (UNDP) as on 10th December 2019, India ranks 129 out of 189 countries on the 2019 Human Development Index, one step up from the 130th position of 2018. It is cleared from the data published by the UNDP that India has to do a lot for the development in the coming years.

4 Poor Infrastructure Facilities: The infrastructure facilities includes the power, transportation and communication facilities. In the Indian scenario the position of power supply is very poor in the rural areas, particularly, in some cases like Assam, Meghalaya, Jharkhand, West Bengal etc there is always shortage of power supply. As a result the MSME in the rural areas are not in sound position. One third of the working hours the machines are remaining non-functional due to poor supply of power. Moreover, the transpostation and communication facilities are also not well in the rural areas. In most of the cases the rural people are not aware about the government schemes, which are announced by the governments for rural people due to non-availability of sufficient trangportation and communication facilities.

5 Low formation of Capital: The capital formation in the rural areas is about to nil. The rural people has not the habit for savings for future. In most of the rural areas it is not seen the Banking institution, where people can save their surplus amount. The present government has taken some steps under the Gram Swaraj Yojana to create the habit of savings by opening zero balance bank account under the flagship programme of Pradhan Mantri Jan Dhan Yojana in 2018. the formation of capital is inevitable for creation of enterprising movement among the rural youths. For rural development the habit of capital
formation should be developed through establishing more banking institutions in the rural areas with which will help to set up micro and small enterprises.

6. Illiteracy and Unskilled labour: Literacy is the key factor for socio-economic development of a country. According to the 2011 census the rate of literacy in our country is 73 percent, the decadal literacy growth rate is 9.2 percent only which is much lower than the other developed countries. According to the National Stistical Communication the literacy rate of India in 2017-18 is 77.7 percent and the rate of urban literacy rate is 87.7 percent and rural literacy rate is 73.5 percent. Here is a relationship between the education and the nature of labour force. Due to poor literacy here in the country has maximum number of unskilled labour. The National Policy for Skill Development and Entrepreneurship 2015 has identified a skill gap of 109.73 million in 24 key sectors in India by 2022.

7 Poor habit of savings: one of the important findings of the study that the people of the rural area is the poor habit of savings. Most of the rural people do not save their surplus amount for future. Generally the rural people is habitate in the far flung hilly areas or in the remote areas, where no provisions for safe savings of their surplus amount, therefore, whenever they could earn some additional amount mostly spend for enjoyment and in food items. The basic cause of poor habit of savings is the lack of sufficient banking facilities and the illiteracy of the rural people. As a result the rate of capital formation is very poor in this region.

8. Seasonal Unemployment: The country is full of difference of topography, history and socio-economic conditions, the evolution of agrarian structure and agricultural practice has taken different shapes in the hill and the plan areas. The main source of income of the rural is the agriculture and its allied activities. For example the total geographical area of the North Eastern Region of India comprises of hill and plan areas, where 70 percent hilly area with 30 percent population of the region and 30 percent plan area with 70 percent population (M.P. Bezbarua). In the hilly areas mostly tribal people are living since long back and they are mostly accustomed with jhum cultivations. Agriculture provides livelihood support to 70 percent of the region’s population. The region produces only 1.5 percent food grains of the country. The agricultural land including fallow is 22.20 percent as against 54.47 percent of the country. According to the 2011 Census the total cultivators and agricultural labours of the region is 41.61 percent and 13.07 percent as against 31.65 percent and 26.55 percent of the nation (Jana and Basu). In all the states of the region the agricultural activities are purely seasonal. The agricultural workers and the cultivators are associated with the sector only for 5 to 6 months in a year and remaining 6 to 7 months they become jobless. Therefore, their economic contribution become almost nil.

SUGGESTION AND RECCOMANDATIONS

Rural development is must for the growth and development of a nation like India. Development is a multidimensional process; it includes both economic and social aspects of a particular region. The development brings certain changes in the organizational, institutional, social, values and ethos of individuals and communities and administrative systems.

In developing countries the main problem of development is the implementation of the various plans and programs adopted by different governments in different times. In India since independence a numbers of schemes and programmes has been undertaking by the state and the central governments for overall development of the rural areas of the country, but all these schemes and programs could not properly touch the target group, specially majority of the poor people who are in the remote and far away areas from district or sub divisional headquarters are still not getting the benefits of these programs. The farmers or the daily wage earners of the remote areas are still very poor. They are poor because the developmental amenities as provided by the government(s) are not properly distributed by the government agencies. They are still in backward position, backwardness is not a natural phenomenon but it is the negligence of the appropriate authority.

The policy maker, planners, the state and central government department of rural development, the rural workers and the concern people of the Panchayati Raj System should take in to account that the development should not be concentrated in the areas of near to the state and district headquarters only, it
should spread throughout the remote and far away areas from the district and sub divisional headquarters of every district and subdivision. It is to be noted that more importance to be given to those people of rural areas who are living with below poverty line, living in the drought prone areas, flood affected areas and any other people living with vulnerable and the areas of natural disasters. The expert team of the government should vigilance the ground reality situations and problems of the rural people before and after implementation of the programmes.

Rural development and eradication of poverty is the two sides of the same coin. No development is possible without reducing the poverty. Poverty is defined in terms of ‘food intake’, ‘subsistence’ or ‘basic needs’. According to food intake a person who cannot consume 2,400 calories of energy per day in rural areas and 2,100 calories in the urban areas is called as poor or below the poverty line. In terms of ‘subsistence’ (Poor Laws, early 19th Century), people are said to be in poverty if their income is not sufficient to fulfill a minimum level of their basic needs, specially the essential requirements for life such as food and clothing. The International Labour Organisation (ILO) in 1970s has defined poverty by considering ‘basic needs’ (Streeten, 1979; Khan 1991; Brinkerhoff et al., 1997). This is a wide definition of poverty that includes shelter, drinking water, sanitation, education, health care etc. as well as food and clothing. The basic needs concepts of poverty also includes the issues of social participation, right to work, self-reliance, and a voice in decision making. The Government of India has taken so much plans and schemes to eradicate the number of poverty, such as the MGNREGA, Jan Dhan Yojana, NRLM, Pradhan Mantri Aawas Yojana, Pradhan Mantri Gram Sadak Yojana, Make in India, Start up India, Stand up India, Digital India etc.

CONCLUSION:

The rural development is the prime objective of the Government of India. Through the various plans a number of schemes and programmes are taking by the different Governments in different times under the Ministry of Rural Development by the Central Government as for example MGNREGA, PMGSY, PMYJ, NRLM, National Social Assistance Programme in the NER etc. But still the percentage of number of BPL people in the rural area is 28 percent in 2019 as per the United Nations Survey report. Moreover hundreds of people are there who have not their own house for shelter. To accelerate the pace of rural development in the country both the central and the state Governments are taking a number of steps. It is seen that most of the development schemes are concerned with the interventions towards food security, creation of situation for socio-economic development through increasing livelihood and preparing the rural youth by enhancing their working capability to engage themselves in productive activities. The financial allocation and disbursement on rural development schemes and programmes have been increasing in every plan of both central and the state governments, but still some of the rural areas of the country are remain backward or underdeveloped. After 75 years of independence some of the villages in the country are out of reach from electricity supply and lack of good road connectivity. The officials and the policy makers, who are responsible for preparation of plans, schemes and programmes for rural development should study the ground reality of the rural problems, so that the basic reasons or factors which are become hindrence in the development process. Finally it is to be noted that a dynamic and active team of official must be there to investigate and effective implmentation of the rural development programmes in the rural areas of the country.
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