

Rural poor & the Government strategies

* *Harshali Yuvraj Pagare*

Introduction

In India three-fourth of the total population live in rural areas. The main problem of rural sector is mass unemployment & poverty. This can be removed or reduced by encouraging rural industries to implement various schemes for the removal of poverty. A large part of rural economy is of poor & helpless people. They are exploited by the upper income group in various ways. Spread of education, creation of employment opportunities and to awake the consciousness of their right through rural development programme. The exploitation can be checked to a large extent.² (Rural economics, C.M. Chaudhary 2009)

There are many more schemes or programmes or yojana to study but due to the limitations we will go through some exclusive schemes & programmes. Some of them were successful. Government launched special programmes keeping in view the needs of the people, women and child welfare, youths, backward areas etc. e.g. Special Programme for Women & Children (SPWC), Co-operative Credit (COC), Backward Area Development Programme (BADP). While launching schemes banks play the vital role in implementation & development of same.

- New Rural Credit Scheme> Reserve Bank of India, NABARD, SBI & other commercial banks prepared a new credit policy as strategy for rural development in which every village has to be provided adequate credit and each bank ascertained a service area under the Service Area Approach (SAA) during the plan.
- Kutirjyoti programme – It was started in 1988-89 aiming at to electrify the houses of rural poor living below poverty line and a target of 5 lakh families was fixed for the year 1988-89. State electricity boards were given loans and subsidies for this programme by the rural electrification corporation.
- Jaldhara scheme – It aimed at providing loans to the poor farmers for purchasing electric pumps for the use of ground water to irrigate their lands. The scheme was started in 1988-89, and REC provided loans and subsidies to SEB for the purpose.
- Social security majors – A new scheme know as Fire Insurance security was started to protect the landless labour, rural artisans and other poor families from the fire. Government of India will bear the premium of search scheme and the scheme was started by general insurance corporation of India and its subsidiaries social security scheme was also started for the weaker of society.

Evaluation of Strategy for Rural Development

We have discussed the strategy for rural development. Now we have to see the achievements and the problem of this strategy in our country.³ (Rural economics, C.M. Chaudhary 2009)

Rural development programmes

Rural development programmes have an important place in the strategy for rural development. Special programmes relating to rural development were launched during sixth and subsequent five year plans. Among these programmes was Antyodaya Yojana, Food for work programme, houses for the poor, Indira Gandhi Avas Yojana, Integrated Rural Development programme (IRDP), NREP, RLEGP, DPAP, MNP, DDP, TRYSEM and rural electrification programme etc. Government has emphasized the programme of rural development after independence. Several programmes have been launched by the central & state governments. The role of government in rural development is multifarious such as agricultural development, development of rural industries, regional development, creation of employment opportunities and eradication of poverty and welfare programmes. ⁴ (Rural economics, C.M. Chaudhary 2009). “The development of India cannot ignore rural development. Rather rural development should occupy the main focus of the development process in India”.⁵ (Rele, J.R. population and concept of rural development, Bombay, International Institute for Population Studies 1978).

Achievements – the Strategy for rural development has done a commendable job in our country, some of this are :

- The strategy has brought out an important change in social, Economic, Political and Psychological spheres in rural economy, Since Independent.
- The percentage of total plan outlay on rural development has been increasing in the beginning of the plan era it was a small percentage of the total budget now it has increased to more than 50% of the total budget.
- Several welfare schemes have been started for the welfare of the rural poor, small and marginal farmer, landless laborers, scheduled caste and tribes and backward classes.
- Education and training, medical and health services, supply of drinking water, housing etc. are some of the amenities of life which have been provided under various rural development programmes in recent years.
- Basic infrastructure has been built by the government such as roads, means of communication, Insurance, Banking, Electrification, Energy, Fuel, Medical and health services, Education etc.
- A large network of banking and financial institutions has been provided in the rural sector in the form of regional rural banks, co-operative and commercial banks they are providing adequate and cheap credit to the rural people.6 (Rural economics, C.M. Chaudhary 2009).

India is often seen by most economists as a rising economic superpower and is believed to play a major role in the global economy in the 21st century. India's assimilation into the global economy has been accompanied by impressive economic growth that has brought significant economic and social benefits to the country. Although the Indian economy has grown steadily over the last two decades, its growth has been uneven when comparing different social groups, economic groups, geographic regions and rural and urban areas. Behind the impressive story of India's growth, lie disturbing issues of growing inequality which has important socio economic implications for the country. Exclusion has been identified as the primary reason for the unequal distribution of the benefits of growth.7 (district cooperative banks and financial inclusion, Dr. V.V. Anilkumar, Dr. P.N. Harikumar 2015). Credit plays a crucial role in increasing agriculture production in a developing country like India.8 (rural cooperatives in India, R.S. Jalal 1996)

Conclusion :

The government launches various schemes for rural poor and even in urban sector also. Although these schemes have two sides like a coin, these schemes are taking our country towards development. Mahatma Gandhi had once said that India lives in villages and if the rural India is developed the whole of the country will be developed.

Review of literature:

1. Indian Rural Economy, Dr. R.C. Meena 2010
2. <https://www.vskills.in/blog>
3. Rural economics, C.M. Chaudhary 2009
4. Rural economics, C.M. Chaudhary 2009
5. Rele, J.R. population and concept of rural development, Bombay, International Institute for Population Studies 1978
6. Rural economics, C.M. Chaudhary 2009
7. district cooperative banks and financial inclusion, Dr. V.V. Anilkumar, Dr. P.N. Harikumar 2015
8. rural cooperatives in India, R.S. Jalal 1996