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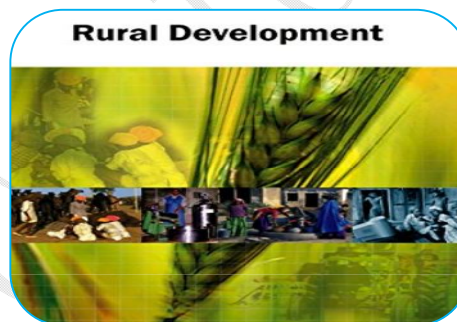
A STUDY ON DISTRICT RURAL DEVELOPMENT IN KANYAKUMARI DISTRICT

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ABSTRACT:

Rural development is concerned with economic growth and social justice, improvement in the living standard of the rural people by providing adequate, quality social services and minimum basic needs. Around 56 percent of the state's population is living in rural areas. As a measure to empower the Panchayat Raj Institutions (PRIs) in terms of functions, powers and finance. Grama Sabha, NGOs, Self Help Groups (SHG) and PRIs are accorded adequate role to make participatory democracy meaningful and effective. The Department of Rural Development co-ordinates, implements and funds the schemes which aim at ensuring that the fruits of economic development reach the villages and the common man with the aim of bridging the rural urban divide, guaranteeing wage employment and ensuring food security, making rural people the arbiters of their own destiny and to provide for their economic uplift by self employment, creating rural infrastructure for better economic opportunities and growth, ensuring dignified living and restoring lost or depleted productivity of the land for better livelihood opportunities. In spite of this, I selected Kanyakumari District for my study. The main objective is to know Rural Development Agency, Rural Development Activities and the Self Employment through District Rural Development Agency in Kanyakumari District. For this I collected 50 sample respondents by structured interview schedule.



KEYWORDS: Agency, Department, Developments, Employment.

INTRODUCTION

Rural development is concerned with economic growth and social justice, improvement in the living standard of the rural people by providing adequate, quality social services and minimum basic needs. The present strategy of rural development mainly focuses on poverty alleviation, better

livelihood opportunities, provision of basic amenities and infrastructure facilities through various programmes of wage and self employment. In recent years, new programmes are introduced and the ongoing programmes are restructured with a view to reduce poverty and to create more employment. Around 56 percent of the state's population is living in rural areas. As a measure to

empower the Panchayat Raj Institutions (PRIs) in terms of functions, powers and finance. Grama Sabha, NGOs, Self Help Groups (SHG) and PRIs are accorded adequate role to make participatory democracy meaningful and effective. The Department of Rural Development co-ordinates, implements and funds the schemes which aim at ensuring

that the fruits of economic development reach the villages and the common man with the aim of bridging the rural urban divide, guaranteeing wage employment and ensuring food security, making rural people the arbiters of their own destiny and to provide for their economic uplift by self employment, creating rural infrastructure for better economic opportunities and growth, ensuring dignified living and restoring lost or depleted productivity of the land for better livelihood opportunities.

SCOPE OF THE STUDY

The study area is Kanyakumari District. The data collected from the reports of Kanyakumari District Rural Development were used for the secondary data and the well structured interview schedule has been applied for the collection of primary data from among the Self Help Group beneficiaries of the District.

REVIEW OF LITERATURE

Rakesh Malhotra (2005) in his article, "Imperative Need For Fine tuning The SGSY" narrates that the most immediate need is to develop design and adopt uniform set of registers and set of registers and set of documentation to be taken from members. The Reserve Bank of India has given complete freedom to the banks to draw their own set of documents. This discretion has added to the ambiguity at ground level. NABARD in consultation with State Government should be asked to take initiative on this account and develop a uniform coded of documents for an SHG. The financial assistance under the SGSY should be confined to Group mode only and no credit should be extended through individual mode. It is essential that senior Government officials at the district i.e. District Magistrate, Chief Development Officer, etc. are allocated specific targets for interaction evaluation of say at least 3 SHGs per month. It should be mandatory for the bankers to participate at least one group meeting of a SHG before the grading of the same is taken up. Non participation should attract punitive action from their controller.

Anandha Rajakumar (2010) observes in his study "Impact of MGNREGA on Rural Women Empowerment" that the income level of the scheme's beneficiary's women has increased after the implementation of MGNREGA and the participation of women has increased in the decision making of the family in regard to expenditure and saving.

OBJECTIVES OF THE STUDY

- To study the District Rural Development Agency in Kanyakumari District
- To study the Rural Development Activities in Kanyakumari District
- To study the Self Employment through District Rural Development Agency in Kanyakumari District

METHODOLOGY OF THE STUDY

The study has concentrated only on Kanyakumari District. The information used in the study has been collected both from secondary and primary. The secondary data were collected from various periodicals, DRDA reports, various magazines, books and Internet.

LIMITATIONS OF THE STUDY

- The study could able to reach only the beneficiaries of Self Help Groups But there are many more beneficiaries under various schemes are available in the district were purposely omitted.
- Only a limited number of respondents were interviewed and so the results cannot be generalized.

DISTRICT RURAL DEVELOPMENT AGENCY IN KANYAKUMARI DISTRICT

DRDA has traditionally been the principal organ at the district level to oversee the implementation of anti-poverty programmes of the Ministry of Rural Development. This agency was created originally to implement the Integrated Rural Development Programme (IRDP).

RURAL DEVELOPMENT ACTIVITIES IN KANYAKUMARI DISTRICT

The financial allocation and sanctioned amounts (also termed as taken-up) to different development programmes through the District Rural Development Agency (DRDA). Similar pattern of fund expenditure is found in the district. But the area of concern is that the amount of unspent fund has been increasing over the years. It is worthwhile to mention here that the overall declining amount of fund utilisation is at current prices. This issue of lower amount of fund utilisation or increasing gap between the fund allocation and fund utilisation would be more serious, if one converts the above figures into constant prices especially in the context of inflation. Another area of concern of fund utilisation or expenditure is that a considerable share of the total amount sanctioned gets utilised or spent during a very short time span, mostly in the last quarter or the month of the year.

Table - 1
Rural Development Activities in Kanyakumari District

Indra Awaaz Yojana	SGSY
MLA Development Scheme	AGMAT
MP Development Scheme	Rural Infrastructure Scheme – RIS
Flood Permanent	BIOGAS
School Renovation – Rural	NNT – Namakku Name Thittam
School Renovation – Urban	NREGS
Kalaigar Housing	TSC
	CDF

SELF EMPLOYMENT THROUGH DRDA IN KANYAKUMARI DISTRICT - AN ANALYSIS

For the purpose of the study, 50 sample respondents from Kanyakumari District who availed the benefit through SGSY –SHG Economic activity in Kanyakumari District have been selected for survey. The results of the survey in various perspectives are presented in the following tables.

Table - II
Personal Profile of the Sample Respondent

Variables	Number	Percentage	Variables	Number	Percentage
Age			Qualification		
20 – 30	08	16	1 st to 5 th standard	13	26
31 – 40	14	28	6 th to 10 th	17	34
41 – 50	16	32	11 th – 12 th	09	18
51 – 60	12	24	Degree	07	14
Total	50	100	Technical qualification	04	08
Marital Status			Total	50	100
Married	39	78			
Single	11	22			
Total	50	100			

Source: Primary Survey

The personal profile of the sample respondent of the table reveals the fact that 32 percent of the respondent were at the age group of 41 to 50. The literacy rate shows that 34 percent of the respondents were 6th to 10th standard. The marital status shows that 78 percent were married.

Self Employment through DRDA

The following table gives a description of respondents' role in self employment through DRDA in the district.

Table - III
Self Employment through DRDA

Variables	Number	Percentage	Variables	Number	Percentage
Awareness of DRDA			Training from DRDA		
Through village Officials	13	26	Yes	43	86
Through villagers	19	38	No	07	14
Friends	07	14	Total	50	100
Relatives	06	12	Self employment		
News papers	05	10	Handicraft	14	28
Total	50	100	Tailoring	03	06
Category of getting assistance			Xerox	04	08
SGSY	45	90	Computer Typing	05	10
Handicapped	03	06	Petty shop	09	18
Widow	02	04	Flower vending	02	04
Total	50	100	Fibre products	08	16
			Dry fish	05	10
			Total	50	100

Source: Primary Survey

Out of the total sample respondents, 38 percent came to know about the DRDA through villagers, 31 percent through village officials. The category under which they got assistance differs from person to person and it is noted that 90 percent have got it from SGSY scheme. Regarding training 86 percent have got training. The work involvement by the sample respondents consist of 28 percent handicraft.

Factors influencing to get assistance from DRDA

Every activity has its own need and purpose. Approaching DRDA to get assistance for their livelihood is listed in the following table.

Table - IV
Garrett Ranking for Factors influencing to get assistance from DRDA

Variables	Garrett Mean	Rank	Variables	Garrett Mean	Rank
Family condition	61.68	I	Encouragements F & R	46.69	IX
Self employment	60.28	II	Low level of literacy	45.56	X
Experience in the field	59.36	III	Government support	44.95	XI
Self interest	56.71	IV	Traditional business	44.86	XII
Previous experience	54.34	V	Favourable situation	44.79	XIII
Improve standard of living	53.58	VI	Provide employment to needy	39.59	XIV
To get subsidy	51.92	VII	Technical qualification	34.70	XV
Poverty	50.00	VIII	Average	49.93	XVI

Source: Primary Survey

The garret ranking for the factors influencing to get assistance from DRDA were mainly on family condition, self employment, experience in the field, self interest, previous experience, improve standard of living, to get subsidy, poverty, encouragements from friend and relatives, low level of literacy, government support, traditional business, favourable situation, provide employment to the needy and technical qualification. The first eight variables which have close connection with the perception of individuals were considered as more vital as it crossed the average and the remaining variables were below average.

Problems in getting assistance

The survey results in connection with the problems in getting assistance is listed and ranked in the following table.

Table - V
Garrett score for problems faced in getting assistance

Variables	Mean Score	Rank	Variables	Mean Score	Rank
Procedural delay	53.78	I	Community leaders interference	46.84	IV
Political interference	53.56	II	Officials interference	43.10	V
More formalities	52.72	III	Average	50.00	VI

Source: Primary Survey

The women who involved in SHG activities who are facing problems in getting assistance are mainly due to the Procedural delay, Political interference, fulfillment of more formalities, Community leaders' interference and officials' interference. Therefore it is noted that the formalities and the interference of various bodies cause problems in getting the assistance in time by the beneficiaries.

Problems in the Commencement of Business

Women face certain difficulties before the commencement of the business and hence the survey narrowed on this aspect which is briefed here under.

Table - VI
Table Garratt ranking for difficulties in the commencement of the business

Variables	Mean Score	Rank	Variables	Mean Score	Rank
Suitable site	60.32	I	Water supply	49.37	VI
License	56.50	II	Processing	48.50	VII
Power supply	52.44	III	Arranging machines	46.18	VIII
Technical	52.09	IV	Financial	43.14	IX
Pollution control	51.89	V	Environmental Hazards	39.56	X

Source: Primary Survey

The women entrepreneurs who are registering their institution are facing the difficulties of selecting a suitable site for running the business. This was followed by license, power supply, technical, pollution control, water supply, processing, arranging machines, financial and environmental hazards. The first five variables which were ranked above average were considered as more vital and hurdles for without fulfilling the basic formalities the work cannot be started.

SUGGESTIONS

The DRDAs are not be implementing agencies, but can be very effective in enhancing the quality of implementation through overseeing the implementation of different programmes and ensuring that necessary linkages are provided. The DRDA is a supporting and a facilitating organization and needs to play a very effective role as a catalyst in development process. None of the anti- poverty programmes can have an impact unless they are implemented with clarity of purpose and a commitment to the task. DRDAs must be more professional and should be able to interact effectively with various other agencies. They are expected to coordinate with the line departments, the Panchayati Raj Institutions, the banks and other financial institutions, the NGOs as well as the technical institutions, with a view to gathering the support and resources required for poverty reduction effort in the district.

CONCLUSION

Around 56 percent of the State's population is living in rural areas. As a measure to strengthen the grass root level democracy, the government is constantly endeavoring to empower the Panchayat Raj Institutions (PRIs) in terms of functions, powers and finance. Grama Sabha, NGOs, Self Help Groups (SHG) and PRIs are accorded adequate role to make participatory democracy meaningful and effective. Considering the fact that the flagship programmes of the Ministry of Rural Development include MGNREGA, IAY and PMGSY, it is gratifying to note that the performance of most of the States in these programmes was found to be satisfactory during the past years as conceded by the reports of the Ministry of Rural Development. However, in order to improve the effective implementation of programmes, the state governments are advised to follow a five pronged strategy encompassing creation of awareness about the rural development programmes, people's participation, transparency, social audit and monitoring of rural development programmes at all levels. In sum, as real India resides in the rural areas distinctly recognized as Bharat, both the governments at the Centre and States and at local levels, efforts are continuously and comprehensively being made to make a qualitative difference to the dreary life of legions of rural people so that they take part ardently in the arduous task of nation building with will and might.

The developmental and welfare initiatives undertaken by the government in the rural areas has brought about a perceptible change in the lives of the people in over six hundred thousand villages. The scope of the 'convergence approach' adopted for optimization of government resources, initiatives and results was further enlarged bringing in new areas under its ambit.

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