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**IMPACT OF RURAL DEVELOPMENT SCHEMES ON HUMAN CAPITAL**

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**ABSTRACT**

*Development scenario in the rural India has undergone significant changes but still a lot needs to be done to eradicate the chronic poverty in rural hinterland. Right policy interventions supplemented with people's involvement in our villages can harvest better returns from the schemes initiated from time to time. Only then our march towards global power in the 21st century would become a reality. In the recent past a plethora of schemes aiming for the human development under various banners have been launched with big bang in the country. A huge sum of financial investment has been incurred to achieve the sole aim of poverty eradication. As these schemes were based on top down approach, most of them went bust. The aim of the paper was not only to study the basic family structure, the status of beneficiaries holding under different developmental schemes and the infrastructure available in the study area and but also the evaluation of some of the major rural development schemes in the state of Jammu & Kashmir. The study reveals, among other reasons the primary flaw with these schemes has been the non existence of an effective monitoring and evaluating regime.*

**KEYWORDS**

Rural Development Schemes, Human Capital, Monitoring, Evaluation.

**INTRODUCTION**

Human Resource Development is a multi-dimensional process which emphasizes on creating an environment in which people can develop their full potential and brings a positive change in the overall quality of people. This positive change includes not only the physical and mental well-being but also the socio-economic aspects. Besides economic development, human development also calls for social equity and social responsibility hence development is not only about human capital but also the social capital development, moreover, social capital has gained a wide currency in the 21<sup>st</sup> century (Cohen & Prusak, 2001). The developed or under-developed character of a nation can be determined on the well-being of their human resources. The dream of India becoming global economic power can fructify only if its nearly one third population living in rural areas become the key-driver for pushing the overall economic growth (Srinivasan, 2005). Numerically speaking, the 743 million people seeking out their earning and existence in rural India constitute a predominant 72 percent of the country's population (census, 2001). Unfortunately, the poverty and unemployment in the rural India remain shameful blot on the country's esteem. Taking full cognizance of such gigantic problem and the urgent need to meet upfront, the National Common Minimum Programme (NCMP) of government has laid due emphasis on rejuvenation of rural India to bridge the increasing rural-urban divide and overcome the "development deficit", the country is suffering from "malignantly".

Further the government in last two decades has introduced several employment generating schemes and programmes over the years but in the absence of proper implementation and monitoring have failed to achieve the required targets. In fact the Government has introduced Mahatma Gandhi National Rural Employment Guarantee scheme (MGNREGA) which aims to provide minimum days of employment to people living in the rural areas. Still its proper implementation is a laudable programme because it provides employment to people during natural calamities like drought, floods etc. The remedial measures for reducing unemployment may lay greater emphasis on creation of opportunities for self-employment, in various productivity sectors, increase in income levels of the working poor, emphasis for creation of durable productive assets in the rural areas and the pace of privatization may be accelerated.

The initiation of Economic Reforms in early 90's by Government of India, the planners and the policy makers assumed that the state would provide the lead role in formulating and implementing policies for poverty alleviation (Prasad, 2003). Contemporary research insights reveal that the earlier five year plans were influenced by Harrod-Domar's growth model (2000), the basic philosophy of which was to give a "Big" push to the economy, so that it enters the Rostow's (1960) "take off" stage. All these classical development models necessitated the establishment of such industries which produce capital goods. Thus top priority was given for rapid expansion of iron and steel, non-ferrous metals, coal, cement, heavy chemicals and other industries of basic importance. This, in brief, was the strategy of planning which was adopted during the initial three consecutive five-year plans. Later on, the emphasis was shifted to achieve self-sufficiency in food grains and establish greater equality of opportunity (Sahota, 2002).

Viewed against this perspective, the General Budget (2010-11) the Finance Minister unveiled a slew of measures to mount a direct assault on poverty and unemployment. The central plan outlay for the Ministry Of Rural Development has been pegged at a very big amount (Table 1.1), and the key elements include the following schemes.

**TABLE 1.1: SHOWING THE ALLOTMENT OF BUDGET TO DIFFERENT SECTORS IN INDIA (HAVING A SPECIAL EFFECT ON RURAL INDIA)**

Central Plan 2010-2011	Rupees in (Crores)
• Mahatma Gandhi National Rural Employment Guarantee Scheme	4000
• SRGSY	2914
• Drinking water supply	9350
• Agricultural co-operation	14891
• Land Resources	2549
• Rural Housing	10,000
• Rashtriya Gram SwarajYojna	84

Source: Budget 2010-2011, Ministry of Finance, Government of India.

Majority of people in India live in villages but development in past has been restricted, to a large extent, to urban pockets only. After more than six decades of independence, much cannot be claimed about rural India's development. Ironically the collective strength of rural areas has come down after independence. There are many reasons for their decline and major factor responsible was centripetal development which forced migration of human resources from rural to

urban India, putting both in disarray (Joshi ,2004). Any development activity –be it economic, political or social-has its remote control in the urban areas. Rural India which bears strength in resources still lives on the mercy of others (Sahota, 2002).

In the matters of various challenges for rural re-construction, one has to consider the fact that a significant proportion of rural populace suffers from morbidity and stagnation. These, in the first instance, will have to be removed and then a faith, of developing both as an individual and successful community needs to be developed in them. (Vaidya, 2003).It will have to be backed by necessary inputs which could be utilised for development. Thus a planned strategy of social change in a direction desired by the members, as the various stakeholders participate in different capacities to draw the painting of development of society (Riethberger et al.,1998). Here the primary stakeholders –the rural poor, along with secondary stakeholders-both the government and non government developmental agencies–have to be jointly involved in the management and development processes at grass root level (Seth 2003).Since independence, the secondary stakeholders have attempted to see a positive change among the rural poor but have miserably failed, so the interests of development agencies are also at stake. The rural human development schemes need to improve the quality of living by promoting the accessibility of the rural masses to basic education, primary health care, safe drinking water, housing and sanitation. Even though, the Government has done a lot by introducing all kinds of up-liftment schemes, but still the top down approach of programme implementation is poor. Further they also require the reinforcement of social and community level revolution for which they can derive help from the communitylevelorganizations suchaspanchayat,youthclub.MahilaMandals,etc(Vaidya,2003).Beside good governance in particular the transparency, accountability and lack of corruption, conflict prevention and resolution, sound public administration and respect of human rights, is of critical importance to achieve a qualitative livelihood to marginalized people of rural areas.

The state of Jammu and Kashmir (J&K)comprises of 22 districts, out of which 10 districts belong to Jammu province, 10 districts to Kashmir province, and two, Leh&Kargil of Ladakh region (Table 1.2). The J&K, unique with regard to its geographic location, contributes about 0.98% to the country’s population where the density of population (per square km)has increased by 22% in the last decade. Kashmir is more congested region in the state of Jammu and Kashmir. Moreover, the disappointing fact is that it has low level of health, education and socio-economic indicators including abject poverty, lower literacy rate, infant mortality rate and alarmingly low level of sex ratio(Census, 2010). The development cannot be achieved, until and unless these socio-economic indicators are brought to required level.

TABLE 1.2 :DISTRICT WISE BREAKUP OF J&K STATE (CENSUS 2001)

S.No	Province	Districts	Tehsils	Towns	Villages
01.	Kashmir	10	29	36	3088
02	Jammu	10	30	39	3564
03	Ladakh	02	6	10	112
Total	J&K state	22	65	85	6764

**OBJECTIVES**

- (i) To evaluate the basic developmental indicators of human capital in the study area.
- (ii) To study the family and developmental structureavailable in the study area.
- (iii) To study the actual status of benefit-holders under different human development schemes of the study area.
- (iv) To evaluate the efficacy of the mass awareness programmes among the respondents of the study area.

**METHODOLOGY**

For the research purpose, two districts were selected from each province. i.e. Budgam and Srinagar districts from Kashmir province whereas Jammu and Kathua district from Jammu Province. The study was conclusive in nature and Simple Random Sampling (SRS) technique was used for collection of data from the study area. One block / halqa / panchayat was selected from each district. In each halqa approximately 65 households were selected comprising of 54% household in general category(Non beneficiaries holders) and 46 % households were specific (beneficiary holder) category were used for collection of primary data(Table 1.3).In order to maintain the representative characteristic character of sample size and because of scarcity of specific category (beneficiary holders) households in some villages, Booster Sampling Technique (BST) was used. Moreover, In addition to support the primary data efforts were made to elicit the opinion of almost all key personnel in the districts through personal interviews, questionnaire schedule, and observation technique Primary variables of the questionnaire were related to different schemes of education, health and hygienic conditions of the families in the study area and also about the knowledge about mass awareness programmes of various developmental schemes.

TABLE 1.3: SAMPLE UNIT DISTRIBUTION

S.No	District	General category	Specific category	Total no.of households
1.	Budgam	33	32	65
2.	Jammu	32	30	62
3.	Kathua	32	33	65
4.	Srinagar	33	31	64
Total	J&K	130	126	256

**ANALYSIS**

International context, Human Resource Development (HRD) aims at ensuring that people in the country live longer, live happily, free of diseases and hunger. Moreover they should have sufficient skill base to earn their own livelihood and have a sense of belongingness and pride through participation in determining their own destinies. Hence, the development initiatives should be guided with human dimensions; therefore all development policies and plans should not only be concentrated on economic push but should also promote community work-culture and self reliance.

**FAMILY PLANNING**

The family planning programme comes under the Millennium Development Goals (MDG) as this is one of the major means through which both maternal and child mortality can be reduced. Increasing marriage age and spacing between births are major interventions for achieving both these objectives(Anonymous, 08). So far as family composition in the study area is concerned, it has been found that in the sample unit of Budgam and Srinagar districts , Mostly families composition mean is five members i.e. former 29.26 and later 29.68 percentage score and also Jammu(23.07 & 21.53) and Kathua (30.64) is following the same trend which depicts that in the rural areas of J& K State also, people prefer nuclear families which can be attributed a success of mass awareness programmes conducted from time to time by the Ministry of Health and Family Welfare and National Rural Health Mission (NRHM) .Also (table 1.4) on the comparative scale of Jammu versus Kashmir province, the efficacy of programmes was very much high in Jammu province which is due to less turmoil in the last two decades whereas in Kashmir province the promotion is limited to print and electronic media (Basu,et al.,2003).

**HEALTH AND HYGIENIC CONDITIONS**

The penetration of health infrastructure in the two regions of Jammu and Kashmir State is almost similar; as it been reported that in every halqa of the sample unit is having one Allopathic dispensary unit represented by one doctor and one compounder. Further it has been found that mostly miseries of pregnancy deaths or complicacies are taking place due to non availability of lady doctor in the villages. It is ironic that women are expected to take care of the community while their own health needs are neglected. Socio-cultural attitudes and taboos normally inhibit women from expressing doubts and problems associated with reproduction and sexuality. The government health programmes also do not address these issues effectively (Mir Parvezetal, 2007). The dominance of male doctor in many of the primary health centres often acts as a barrier to rural women to express their health concerns. As it has been found that, social norms and customs prevent women to be checked by male doctors. Health promotion with a focus on diseases prevention has not received the desired input in the state.



The exodus of healthcare professionals coupled with lack of good governance has led to collapse of systems including health care delivery in general and rural health infrastructure in particular. The overall health scenario of the state is crying for proper planning and management.

The hygienic conditions in these villages are very acute as there are not proper arrangement for toilets and drainage system. Though the government has initiated subsidy based toilet system in the rural areas but still it has been found that the proper implementation is a distant dream. Further due to lack of information as people are not aware of the consequences of the pollution and hence they do not have good hygienic conditions

#### **DRINKING WATER FACILITY**

Water supply and sanitation is a critical determinant of public health outcome, particularly in low and lower income countries (Anonymous, 2008). Drinking water facility is somewhat better in some villages of Jammu province as compared to Kashmir province of the study area (Basu et al., 2003). Mostly the villages selected for the study area in Kashmir province are using non boiled water from canals and wells for drinking purposes which is a major cause for communicable and non communicable diseases which is further supplemented by the lack of chlorine tablets in these villages. Recently there has been a worst case of Cholera effecting a large population in Budgam district of Kashmir province, in the year 2010, which in itself depicts the degraded standard of the drinking water facilities provided to the people in 21st century.

#### **EDUCATIONAL SETUP**

Though every village is having at least one primary school, the government has been grappling with the educational reforms, the system has not moved out of the rut and still way behind the developmental needs. The quality of education has widened between the disadvantaged and the well off sections. Hence there is an urgent need to revolutionize the process of education in the Jammu and Kashmir State right from primary stage. The challenges of achieving universal primary education and improve the quality of education are important tasks.

It was found in the sample unit that child labour has been identified as one of the major important factors associated with the un-accomplishment of Universalization of education. The current scenario of primary education clearly reveals that Universalization of primary education by 2010 is a complex process. Though the recent Census-2011 revealed that the literacy scenario has increased from 64 per cent (Anonymous, 2009) to 74 percent (Mehra, 2011) but still it needs considerable and tremendous efforts to achieve the desired goal. While making it compulsory under the constitution, the government should also take into account the inter related aspects, which may hinder the progress of growing population, child labour, feasibility and relevance of primary education to the unprivileged, the community involvement as it envisaged under the programme and last but not the least the proper implementation of the programmes. The programme implementation also needs certain degree of flexibility and greater involvement of the NGO's. The Sarva Shiksha Abhiyan (SSA) is no doubt a step forward towards the Universalization of educational goal, but needs proper machinery for implementation and evaluation of the programme.

#### **TRAINING FOR RURAL YOUTH UNDER SELF EMPLOYMENT (TRYSEM)**

The Scheme is a facilitating component of Integrated Rural Development Programme (IRDP), aims at providing basic technical and entrepreneurial skills to the rural poor in the age group of 18 to 35 years to enable them to take up income generating activities. However it has been found that in the study area mostly the youth are not aware about the scheme. Further many respondents claimed that they were not able to start their enterprises because the lack of confidence and of course, lack of required skills to face the competitive world (Mir Parvez & Mir Aijaz, 2011).

#### **GENDER EQUALITY**

Gender equality is an important issue of human rights and social justice. Women represent half the resources and half the potential in all societies –efforts to promote greater equality between men and women, can also contribute to the overall development of human society. The empowerment, autonomy of women, improvement of women's social, economic and political status is essential for the achievement of sustainable development in all areas of life (Usha, 2003; Inkpen & Tsang, 2005). It has been clear for decades that women in many parts of the world make key contributions in areas of development such as agricultural, health, education and water resource management. One of the chief factors dragging India back in terms of its human development performance is its failure to address gender inequality. The Gender Inequality Index in the Report shows that Indian women face greater gender inequality than their sisters in many of its less prosperous and more backward neighbours including Pakistan. In the overall Human Development Index, India ranks 134 and Pakistan-145. But in the Gender Inequality Index, Pakistan is ahead of India at 112, while India lags behind at 122. Even Bangladesh (at 116) and Nepal (at 110) are ahead of India when it comes to women's welfare and rights. According to ministry of HRD statistics, out of 475 Zillah Parishads in the country 158 are chaired by women, which is very much essential for the nation building. Although there is no obvious discrimination on paper against women in plans and programmes but the poor women have been largely left outside the pole of development (Mir Parvezetal, 2010). They are getting lower income and lower status. Economic empowerment is a *sin qua non* for elevating the status of women in our society. One possible approach towards achieving this end could be through entrepreneurship development (Chattopadhyay, 2005) and career counselling sessions (Joshua, 2011). There is a greater need for attitudinal change in the society towards women (Anand, 2003).

#### **OTHER SOCIAL WELFARE SCHEMES**

In the study area, it has been found that the majority of the beneficiaries of rural areas, who have received some benefits from various quarters, through Block Development Officers (BDOs) and social welfare department are the blue eyed persons. It has been found that under Indra Awas Yojna (IAY) scheme in the research area, mostly households were enjoying a very good status in the villages and are having not only a good source of income but also having good political links. It has been found that mostly the amount released by the concerned authorities was utilized for construction of Kitchens and other ancillary uses which was, totally against the purpose of IAY-meant for building the houses for those who are without their own houses. The principle has been mostly violated to large extent. Many deserving rural people who are lying below poverty line have applied for such schemes, their files are moving from one table to another table because of various bureaucratic bottlenecks and lack of transparency in the hierarchy of administration (Ansari, 2005). Again the biggest hurdle to the development is the bureaucracy influenced by political workers.

#### **CONCLUSIONS**

The contemporary trends and challenges in the business environment necessitate that greater attention needs to be given to human capital. The most significant trend is the increasing globalization of the economy and a growing competitive work environment which has direct impact on the Indian rural class. India has to respond to the global forces by investing more on the rural human capital, as it is the back bone of Indian economy. Friedman Thomas (2005) has rightly said that "India can have the smartest high tech vanguard in the world, but if it does not find a way to bring more of those who are unable, disabled, under educated, and underserved, it will be like a rocket that takes off but quickly falls back to earth for lack of sustained thrust".

The ultimate objective of Human Resource Development (HRD) is to develop competencies in individuals, groups, communities etc. (Rao, 1996). Hence developing competencies is a continuous and never-ending process. Moreover, the objective of any development scheme is to make individual beneficiaries more reticent and productive. Individuals who opt for benefits under such schemes should be highly receptive, productive and efficient. The Government, both at Central and State, has been constantly redesigning their role in the implementation of plans. In this direction, right earnestness and greater participation of the people can go a long way in ensuring the success of any programme. Prof Amartya Sen (2005) has aptly stated that the Indian economy has suffered from chronic Government under activity in areas like basic education and elementary health care, and over activity in areas like "Licence Raj"-under which the corruption has flourished. He further underlines that the latter problem was taken care in liberalization process during 90's, but the former was unattended to. The decentralized setup and accountability are crucial for carrying the fruits of development to the grass root level; moreover hardly any reformation took place in basic sectors of Indian economy like agriculture. This is important area which needs to be given a new thrust. Hence forth, India should take utmost care that in the process of achieving higher growth rate, the rural areas are not neglected. Besides this, because of the less attention paid to the rural development, the migration rate of the people from rural to urban, India has reached an alarming state, which again is a major cause of the living conditions of people, becoming so worse day by day. There has been a big gap between the rural India and its thriving economical and technological hubs. Matter of the fact is that lot needs to be done in the context of human development vis-a-vis education, health, sanitation, eradication of poverty, employment generation and reduction in regional disparities are some of the areas which need to receive priority attention.

The problem of J&K is complex one, as the restoration of peace and stepping up of pace of development can be complementary to each other. Therefore, Human development programmes from various agencies can have significant role in the region. In this respect, the social mobilization can be effective strategy to create the kind of supportive environment necessary to create sustained behavioural change that will bring about community participation, sustainability and self reliance. Essentially, social mobilization is intended to provide a suitable framework for holism in development, first by catering to the needs and aspiration of the poor and second, by seeking to engineer the social change on the basis of self reliance. A reliable system of implementing and monitoring machinery for all programmes should be in place for health, education, gender equity, and sanitation. Attempts should be made towards these thrust areas which require concentrated effort for replicating them on a very large scale. Once on the right path, all these will definitely give a boost to rural reconstruction with a human face (Kulkarni, 2003; Joshua, 2011). As awareness is also critical for successful implementation of any programme, particularly in the rural areas, the social marketing along with social networking (Burt, 1992, 2007; Cohen & Prusak, 2001; Lin, 2001; Welter, Lechner, & Kellermanns, 2007) can be effectively used to disseminate the information on the well being of the rural society. Development in the rural areas is possible by Devolution of decision-making and accountability to panchayati raj institutions (PRIs) which will act as bottom-up model for development.

Even though right to education has been enacted in India, but again its weak implementation has led to all the above given problems. The rural masses in India hardly knows their rights and are not even aware of the facilities given to them by the Government, which leads the rural India to a darker side. The Right to Information Act is an important new initiative which empowers civil society and individual stakeholders to hold government at all levels accountable. Here non-governmental organizations (NGO's) can play important role as change agent in the developing countries subjected to if they work in sync with government and private sector.

In conclusion, India's growth rate at present situation is likely to reach an "elixir" but this will reflect a great divide between empowered dynamic elite on one side and a huge underprivileged and impoverished rural masses on the other side. The biggest reason for such a big gap is the hierarchy structure existing in the administrative setup, which needs to be eradicated in order to be efficient and effective (Mattoo & Mir, 2006). In addition, an integrative approach is must moreover; accountability, transparency and good governance is needed for proper implementation of these schemes. Unless and until India's largely rural, poor are provided equal space in the journey of development; all schemes are unlikely to be bringing any national success. In order to achieve success, there has to be a political will, not only to sanction funds and schemes but to see that these are implemented correctly and fully distributed irrespective of racial, caste and religion discrimination. Further at the macro perspective we truly develop 'humans'-not necessarily only 'resources' who will be productive members of society

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