



Focus of rural development -Environmental integrity

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Abstract

India's economy is dominated on agriculture. Agriculture is the rural economy's backbone. As a result, agricultural development facilitates rural development. Rural growth, in turn, facilitates the overall development of the Indian economy. Financial inclusion in the rural economy can help to assist rural development and, as a result, the overall development of the economy.

Financial inclusion can be described as easy access to formal financial services or systems and their use by all members of the economy. Providers such as traders or input suppliers have become key providers of financial inclusion

According to current development theories, increasing financial inclusion can improve the lives of the poor. Financial exclusion, on the other hand, refers to a lack of access to financial services. As a result, financial isolation makes reducing inequities and alleviating poverty more difficult. Financial inclusion, or universal access to financial services, has gained popularity in recent years.

Rural areas are severely underserved. Formal financial institutions have traditionally avoided or failed to provide sustainable services in rural areas (e.g. rural or agricultural development banks). As a result, alternative services and informal or semi-formal financial organisations. These informal suppliers, on the other hand, frequently lack institutional and administrative competence, and operating outside of the banking system has allowed some of them to charge exorbitant interest rates. People in rural areas may require banking services in order to acquire agricultural inputs. veterinary services; infrastructure maintenance; contract labour for planting/harvesting; transport items to markets; make/receive payments; manage peak season profits to cover expenses in low seasons; invest in education, shelter, and health; or deal with emergencies

Keywords: Rural Development, Environment, Development

INTRODUCTION

Financial inclusion is defined as all members of the economy having simple access to formal financial services or systems and using them. According to current development theories, more financial inclusion can have a positive impact on the poor's life. On the contrary, financial exclusion refers to the lack of access to financial services. As a result, financial isolation makes reducing inequities and alleviating poverty more difficult.

Financial Inclusion Determinants: There are many factors that influence financial inclusion, and their interactions are quite complicated. Using multiple regression models, an attempt was made to determine the deciding elements of the level of financial inclusion for the sake of simplicity. The financial inclusion index assesses how well households in various villages are financially integrated. To examine the relative impact of the various drivers of financial inclusion, multiple regression models were built for each town separately. Education level, household income, landholding, dummy for SC/ ST, dummy for farm household, and respondent awareness were used as dependent variables, with education level, household income, landholding, dummy for SC/ ST, moron for farm household, and awareness of the respondent as independent variables.

CONCEPT OF RURAL DEVELOPMENT

Rural development is regarded as a sine qua non in India for speedier economic development and the well-being of the common people. The performance of the rural economy, as is widely known, impacts the overall growth rate of the economy. Rural development entails not only the development of rural areas, but also human development of various kinds, such as the overall mental development of rural people in order to transform them into self-reliant and self-sustaining communities that can take advantage of modern facilities available to any developing community.

Rural development is defined as the conversion of rural regions in such a way that each component of rural life changes/transforms and moves in the desired direction with the other components as outlined in the plan. Furthermore, rural development includes structural changes in the socio-economic condition in rural areas in order to achieve human welfare, which is the primary goal of all development operations. Furthermore, it is accomplished as soon as possible. As a result, through the right development of labour resources, rural development should incorporate all of the aims of enrichment and improvement of the entire quality of rural life.

Infrastructure facilities, as well as the provision of basic necessities and a means of subsistence by definition, development is an act or a process by which growth leads to evolution within the constraints of available resources. In a nutshell, its fundamental goal in India is to eradicate poverty and all of the associated socio-economic ills.

Infrastructure facilities, as well as the provision of basic necessities and a means of subsistence By definition, development is an act or a process by which growth leads to evolution within the constraints of available resources. In a nutshell, its fundamental goal in India is to eradicate poverty and all of the associated socio-economic ills. As a result, rural development can be viewed as a deliberate Endeavour to improve the standard of living of individuals living in rural areas. To put it another way, rural development aims to boost rural production and productivity. It is linked to beneficiary motivation, creativity, and active engagement.

The main goals of rural development

1. Improving one's sustainable livelihood.
2. Increasing productivity and output productivity.
3. Distribution of wealth that is equitable.
4. Establishing Occupational Societies.
5. Increasing income and consumption levels.
6. Improving rural people's living standards.

The Rural Development Process:

As defined, rural development is a process that involves communal efforts aimed at increasing the well-being and self-realization of people who live in rural areas. The people, not the facilities, are the ultimate objective of rural development. Furthermore, he claims that one of the goals of rural development is to broaden people's options. Efforts should be made to preserve and protect the environment.

1. Focus of rural development -Environmental integrity in order to provide a steady supply of life-sustaining resources.
2. Land use that would be both efficient and appropriate
3. Living conditions that are healthful.
4. Environments that is aesthetically pleasing to the eye.
5. Strong social, economic, & political institutions.
6. A rise in human wellbeing at the most basic economic and social levels.
7. Aesthetically appealing physical structure and adapted landscape.
8. In a rural area, universal applicability refers to the presence of a wide range of physical, biological, and human variables.
9. Agricultural productivity and production are on the rise.

Strategies of Rural Development:

Rural development is defined as a strategy aimed at improving the economic and social well-being of a certain group of people, namely the rural poor, which includes small and marginal farmers, tenants, and landless laborers. "A national programmed of rural development should comprise a variety of activities, including programmers' to enhance agricultural output, create new employment, improve health and education, expand communication, and improve housing," according to the 11th World Bank Report. Any development program's substance will be influenced by the political, social, and economic realities of the country or region. Since rural development is one of the most important topics,

Following strategies for rural development:

1. Increasing agricultural and allied sector production and productivity.
2. Development of elementary, secondary, and tertiary sectors to improve the resources and income of disadvantaged rural populations.
3. Skill-development and skill-upgrading programmes for the rural poor to encourage self-employment.
4. Ensuring that sufficient finance is available to support the rural poor's programmes.
5. Promoting and marketing assistance to guarantee the profitability of production programmes and to protect rural areas
6. Creation of additional gainful work options for the rural poor during the lean agricultural season through the establishment of a National Rural Employment Programme (NREP).
7. Provision of essential minimum needs.
8. Realizing pricing policy for agricultural products.

CONCLUSION

A comparative analysis of India's development strategies is critical for identifying strengths and weaknesses, as well as developing a viable rural development strategy. Among the strategies, the Area Approach, this manifested in the Community Development Programme in 1952, the Intensive Agricultural District Programme, the Intensive Agricultural Area Development Programme, and finally, the "Target Approach," which included the Small Farmers Development Programme, the Intensive Child Development Scheme, and the Food for Work Programme, now known as the National Rural Employment Program. After a thorough examination of all of the aforementioned programmes, it was discovered that the benefits of development had been mostly availed by some better off members of rural societies. The majority of the rural people continued to take varying degree of ' poverty.

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