

**EXECUTIVE SUMMARY REPORT OF  
MINOR RESEARCH PROJECT  
ON**

**“A Critical Study of Rural Development through  
Zilha Parishad with special reference  
Ahmednagar District”**

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## **Introduction**

The concept of rural development has attracted the attention of ‘International Agencies’ and ‘Asian Countries’ in the last few years. The subject of rural development has gained widespread appeal in India from independence. This is largely a result of the way issues regarding development themselves began to be perceived. Development theorist since 1970’s became increasingly dissatisfied with the way traditional concepts of development emphasized growth and neglected important issues relating to distributive justice. It also becomes clear that agricultural growth by itself will not be able to result in sustained development in the developing countries. Rural development became a planning concern as it became clear that technocratic approaches to problems in developing countries remained ineffective in alleviating poverty and inequalities in rural areas. It also became clear that the multidisciplinary approach to the problem of development was necessary. Consequently, it became clear that apart from an effort to increase agriculture and industrial production, it was also necessary to provide education, health and services and employment and to attack the problem of poverty in rural areas. The increasing interest in rural development is result of the realization that a systematic effort is necessary to create better living conditions in rural areas where the vast majority of populations of developing countries reside.

Rural development is a multi-dimensional view connotes overall development of rural areas with a view to improving the quality of life of rural poor. In this sense, it is comprehensive and multi-dimensional concept and encompasses the development of agriculture and allied activities, village and cottage industries and crafts, socio-economic infrastructure, community services and facilities and above all the human resources in the rural areas. The main theme of rural development may be summarized as follows:

- To achieve enhanced production and productivity in rural areas.
- To bring about a greater socio-economic equity.
- To bring about a special balance in social and economic development.
- To bring about improvement in the ecological environment so that it may be conducive to growth and happiness, and
- To develop broad based community participation in the process of development.

### **Objectives of Rural Development Programms:**

Rural development became a planning concern as it became clear that technocratic approaches to problems in developing countries remained ineffective in alleviating poverty and inequalities in rural areas. It also became clear that the multi-disciplinary approach to the problem of development was necessary. Consequently, it became clear that apart from an effort to increase agriculture and industrial production, it was also necessary to provide education, health and service and employment and to attack the problem of poverty in rural areas. The increasing interest in rural development is result of the realization that systematic effort is necessary to create better living conditions in the rural areas where the vast majority of population of developing countries reside. The following are the objectives of Rural Development schemes to be aimed at:

- To change the attitude of rural people towards development and Government schemes for development.
- To generate employment opportunities for the rural people and thereby make them able to meet their basic needs.
- To solve socio-economic problems created by regional disparities.

- To make necessary provision for satisfaction of basic needs such as drinking water healthcare, better sanitation, housing and food for poor.
- To improve infrastructural facilities in villages particularly transport and communication facilities.
- To check migration of rural people to urban areas.
- To remove rural poverty and improve the standard of living of rural people.

### **Objectives of Study:**

The following objectives are set for the study.

1. To study the importance of rural development in India.
2. To identify the schemes for rural development implemented by Zillha Parishad in Maharashtra.
3. To take the review of rural housing schemes implemented by Central and State Government.
4. To know the role of Indira Awaas Yojana and Pradhan Mantri Awaas Yojana in rural development.
5. To assess the impact of Indira Awaas Yojana in the Ahmednagar District.
6. To find out difficulties in implementation of the scheme in the district.
7. To draw conclusion and make suggestion for proper implementation of the scheme in the district and State.

### **RESEARCH METHODOLOGY**

The study is based on both the primary and secondary data. The primary data is collected from the beneficiaries of the Indira Awas Yojana and Pradhan Mantri Awaas Yojana implemented by Ahmednagar Zillha Parishad. The beneficiaries

are selected with the help of stratified and random sampling technique. The data is collected with the help of a structured questionnaire and interview with the implementing officers of Zillha Parishad and experts in the fields of rural development. I have been selected two talukas for research, one taluka is **Nagar taluka** and another taluka is **Parner taluka**. For the purpose of collecting primary data 10% of villages are selected by stratified sampling and 238 beneficiaries by random sampling from different villages from Nagar taluka and Parner taluka . During the study period 238 new houses built. Out of the total 238 houses 2381 (10%) households selected for study. The secondary data is collected mainly from DRDA and Pradhan Mantri Awaas Yojana of Ahmednagar Zillha Parishad as published un-published annual reports, Reports of Ministry of Rural Development; Government of India and Maharashtra, Review of Research Journals and Books and various websites of rural development. The data collected from various sources exhibited by Tables and Graphs wherever necessary. The statistical devices and tools of data analysis such as indices, percentages and averages are also used.

### **Study Area and Methodology:**

For the purpose of the study has been taken up in Ahmednagar district which report different levels of socio-economic development and achievements in the implementation of Rural Housing Schemes. For this purpose two talukas, namely Nagar taluka and Parner taluka of Ahmednagar districts have been selected. In Nagar taluka there 106 villages but out of which 11 villages were selected namely Jeur, Pimpalgaon Kauda, Bhorwadi, Gunodi, Chichondi Patil, Mandve, Shendi Khare Karjune Jakhangaon, Ghospuri, Ralegan Mhasoba and in Parner taluka there are 131 villages but out of which 13 villages were selected namely Alkuti, Apdhup,

Bhalwani,Punewadi,Goregaon,Jawala,RalegaonSiddhi,PalveBk.,Mugashi,Shahajapur,Wadegavhan,Pokhari,Wasunde.The selection of beneficiaries covered under housing schemes has been done randomly covering SC, ST and non-SC and ST category in the selected sample Gram Panchayats. Purposively designed questionnaire has been used for collection of primary data from the sample beneficiaries, while the information collected at district, block and gram panchayat level formed secondary data. Both primary and secondary data are processed with the help of computer. Simple and appropriate statistical techniques are used for the analysis of data.

The present study made the critical evaluation of Rural Development Schemes implemented by Zillha Parishad at macro level and Indira Awaas Yojana and Pradhan Mantri Awaas Yojana at Micro level with special reference to Ahmednagar District. In Ahmednagar district there are 14 talukas but I have been selected two talukas one is Nagar taluka and another is Parner taluka. Geographical area restricted up to Nagar taluka and Parner taluka. The study is covered all the rural housing schemes of Government but specially focused on **Indira Awaas Yojana and Pradhan Mantri Awaas Yojana implemented by Ahmednagar Zillha Parishad.** The study covered the analysis and interpretation of statistical data for a period of five years i.e. 2012-13 to 2016-17. The required data collected from sample respondent through questionnaire are analyzed with the help of statistical tools. With the above mentioned limitations every possible effort are made to maintain the quality of the present research work.

## **General Findings / Conclusions:**

- It was found that most of the respondents had no knowledge about other schemes run by the Government through Zillha Parishad in the District. Only few of the respondents were aware about other rural development programmes of Central and State Government.
- The overall awareness of the respondents in Nagar Taluka and Parner Taluka of Ahmednagar District regarding other rural development schemes was very limited as almost maximum respondents were ignorant about other Centrally sponsored schemes like SGRY, EAS, SGSY, NREGA, etc.
- It was found that there is lack of information of IAY/PMAY among the rural people. First instance the rural people consider Indira Awaas Yojana to be a *zhooppar-patti* scheme. The village people were very surprised with the idea and were not ready to speak at the time of interviewed but when assured, they gave their views freely. There is a corruption in the system but the people don't have any say. Few houses are built in isolation without any infrastructure provisions. The space requirements for construction need to be carefully examined before designing the houses. There is a time lag between the planning and implementation and in the meantime, the needs and requirements grow multifold. The number of houses provided under IAY/PMAY is very less and in case, people build their own houses, the Government doesn't approve them.
- During the study it was found that Panchayat Raj institutions are proactively involved in the planning, implementation and monitoring of the rural development schemes especially in IAY/PMAY. And most of these schemes were routed through District Rural Development Agency, intermediate Panchayat and Grampanchayat. But during the study the researcher could not

find active role of Gramsabha in planning, implementation and monitoring of these schemes. It was also found that most of the Gramsabha are only for the namesake and the Sarpanch and the Gramsewak at Gram Panchayat level take up most of the decisions.

- The performance of the scheme was found up to the mark in Nagar Taluka and Parner Taluka of Ahmednagar district of Maharashtra. In some villages identification was not properly done by the Gramsabha, the really poor have either been left out.
- During the study it was found various deficiencies and problems while implementation of the IAY schemes in the Ahmednagar district such as the support (Funds) as the support (Funds) given by the Government under the scheme was found insufficient for the construction of the house.
- During the study irregularity were found in selection of the beneficiaries under the scheme and local leaders obliged their family members or close associates by providing them maximum benefits under the programmes.
- The existing organizational arrangement for planning, coordination, implementation and monitoring of IAY/PMAY in the Nagar Taluka and Parner Taluka was more or less as indicated in the guidelines. However, most of the officials involved with the implementation of IAY/PMAY and also non-beneficiaries of the Scheme mentioned that local MLAs interfere in the selection of IAY/PMAY beneficiaries.
- The participation of people, particularly the scheduled castes and scheduled tribes has not been impressive in the implementation of rural housing schemes despite the provision for their active participation at different levels of planning and implementation. In most of the cases, their participation has been seen as

labourer and they hardly exhibited a feel of ownership in the process of construction.

- There have been inadequacies in the identification of the genuine shelter less families to be eligible for housing schemes, even though the selection of eligible families is being done at the Gram Panchayat level.
- The present housing designs have not taken care of the socio-cultural and occupational requirements of various social groups particularly in the layout settlements. It may be due to inadequacy of unit cost and imposition of standard specification and dimensions.
- The practice of using wood for doors, windows and frames has been prevalent to a larger extent in the non-layout settlements, because of socio-cultural reason.
- Smokeless chulhas and toilets, essential features of houses under the scheme, were not provided in most places.
- The use of smokeless chullahs has been seen in a few families, while the proportion of families using septic latrines particularly among SC/ST families has been very negligible in some villages in the district.
- Construction of sanitary latrines forms an integral part of IAY/PMAY house. It has, however, been observed that in a large number of cases either the sanitary latrines in these houses are not constructed or if they are constructed, these are not put to proper use which is mainly due to the old habits of the people.
- Though most of the settlements have been provided with safe source of drinking water during summer for the fact that many of the hand pumps have been defunct due to lack of proper maintenance.
- Many families have been expressed concern over the poor quality and inadequacy of accommodation and they totally attributed these problems to the

inadequacy of unit cost and imposition of prescribed specification. Due to poor quality and lack of proper maintenance, some of the houses have been abandoned in layout settlements.

- While fixing technical specifications, efforts are to be made to utilize to the maximum extent of local materials and low cost technology developed by various institutions. Technology using bricks, cement and steel on large scale is not to be encouraged. As far as possible, cement is substituted by lime manufactured locally. Due to increase in price of bricks, it is considered desirable to substitute burnt bricks with sun dried bricks of earth-soil-cement. Bricks manufactured by the beneficiaries themselves instead of its purchase may also be undertaken for reduction.
- The grant of Rs 43,500 per house is insufficient. Over the period the construction costs is going up, the beneficiaries reported inability to complete the construction out of the grants provided. The grant provided is generally not sufficient and the beneficiaries had to contribute themselves for themselves for completion of the houses.
- The study concludes that most houses are incomplete or work in progress. In most cases, the beneficiaries had to take loans for completing the houses from local money lenders, thus entering into debt traps.
- One of the IAY/PMAY norms that the house should be in the name of the female family member was flouted in some case. The ministries documents show that in 2016-17, lakh out of the million constructed houses are in the name of women family members. But the norm does not seem to have been applied in Nagar Taluka and Parner Taluka of Ahmednagar district.

### **Suggestion / Recommendations:**

Suggestions and recommendations have been put is as follows to achieve better results from the Indira Awaas Yojana / Pradhan Mantri Awas Yojana in the Ahmednagar district as well as in the State.

1.Selection of beneficiaries should be done in a participatory manner so that the rural poor are benefited under the programmes and wrong selections are avoided.

2.Most of the rural development programmes targets BPL families therefore list of BPL families should be prepared with proper care and Government should prepare village wise database of the BPL families and it should be made available on-line.

3.Emphasis should be given on the development of the human capital through organizing training programmes for the representatives of the PRIs and for the selected beneficiaries under various schemes.

4.PRI representatives should be provided adequate trainings in time for enhancing their skills and capacities for effective delivery mechanisms.

5.Wider awareness generation campaign should be initiated for having wider outreach of various rural development programmes and benefits are accessed by the poor.

6.The implementing officials should fully transform themselves from the state of being provider to the state of being facilitator and to that extent people should be adequately motivated to have a feel of ownership and construct the houses according to their own choices with an in built arrangement to invest adequately on good housing and for which the schemes of IRDP should be dovetailed meticulously with housing schemes.

7. Suggesting to State Governments to explore innovative ways to implement IAY/PMAY, the center today asked them to provide rural poor with houses under the scheme which are compatible with their environment and geographical conditions.

8. The Panchayat members played positive role in spreading the knowledge about IAY/PMAY among the rural masses in the districts. The officials involved with the implementation of IAY/PMAY are required to make people aware about the objective of the scheme, selection procedure and other aspects related to IAY/PMAY.

9. The rural housing scheme for people below the poverty line named IAY/PMAY coupled with the differential interest rate scheme in public sector banks.

10. Under the scheme, the IAY/PMAY beneficiaries will be extended a bank loan of Rs. 20,000 each at 4 per cent rate of interest with an equated monthly installment. Following this, the banks especially the lead banks have come up with a scheme to assist them.

### **Questionnaire to The IAY/PMAY**

Name of the Researcher : Dr. Mote Dilip Keru

Title of the Research: “A Critical Analysis of Rural Development Schemes Implemented Through Zilha Parishad With Special Reference to Ahmednagar District”

### **Part 1 (Personal Information)**

1. Name of the respondent : \_\_\_\_\_

2. Name of the village : \_\_\_\_\_

3. Are you a native of this village? Yes: No:
4. Occupation : \_\_\_\_\_
5. Is your employment permanent/seasonal/temporary?\_\_\_\_\_
6. \*Gender : M: F: \*Age: \_\_\_\_\_ \*Caste:\_\_\_\_\_
7. You are in the list of BPL? Yes: No.:
8. How many members in your family? : \_\_\_\_\_
9. Annual family income : Rs. \_\_\_\_\_
- 10.Particular of assets owned by you :

Agricultural Land :\_\_\_\_\_ Livestock:\_\_\_\_\_

Another House:\_\_\_\_\_ Any other Plots:\_\_\_\_\_

11.Before the IAY/PMAY where you were live?

Hut: Cuthca House: Pucca Rental House: Farm  
House:

**Information about IAY/PMAY (Part 2)**

01. What is the source of information of  
IAY/PMAY?\_\_\_\_\_
- 02.What times you spend for sanctioned under  
IAY/PMAY?\_\_\_\_\_
- 03.What types of problems you faced while sanctioning?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

04. You undergone any corruption practices for sanction process:

\_\_\_\_\_

\_\_\_\_\_

05.

06. What type of behaviors of DRDA/ZP officials during the construction period  
? \_\_\_\_\_

07. Who are the owners of this IAY / PMAY House? \_\_\_\_\_

08. In which year the IAY / PMAY sanctioned to you? \_\_\_\_\_

09. What is the total investment in the House Construction? Rs. \_\_\_\_\_

10. How much amount sanctioned for the house construction: Rs. \_\_\_\_\_

11. How much amount you invest in construction of House: Rs. \_\_\_\_\_

12. It is the new construction or up-gradation of House: \_\_\_\_\_

13. Construction of IAY /PMAY house in your Own Land or Other  
Land \_\_\_\_\_

14. Who construct the IAY/PMAY house \_\_\_\_\_

Govt. Contractor :            Private Contractor:            Your Self:

15. How many area covered under construction? \_\_\_\_\_

16. Construction IAY/PMAY house completed within the time or not: \_\_\_\_\_

17. Which type of material used for construction?

Bricks:      Cement:      Steel:      Teak Wood:      Other Wood:  
Mud:      Lime:      Sand:      Stone:      Teen: Paved Floor:

18. Are you and your family members worked on construction  
site? \_\_\_\_\_

19. Who prepares the layout, size and design of IAY/PMAY house  
? \_\_\_\_\_

20. Is your house electrified? \_\_\_\_\_

21. Which facilities/amenities available to you: proper ventilation :  
Smokeless chulha: Internal Road: Roadside drainage:  
Sanitary latrine: Trees / plantation: Water supply:

22. Whose supervision/guidance and the monitoring available for construction house? \_\_\_\_\_

23. Any seasonal problem faced by you and your family from the IAY/PMAY house ?  
\_\_\_\_\_  
\_\_\_\_\_

24. Is there display of IAY/PMAY information board and logo?

Yes: No:

25. What is the distance of your house from the main road? \_\_\_\_\_

26. What “quality” you should give your House constructed under IAY/PMAY ?

Best: Better: Good: Bad: Very Bad:

27. Any repairs in your house after the construction ?  
\_\_\_\_\_

28. Is the scheme IAY/PMAY is supportive for rural development?

Yes: No:

29. The house constructed under IAY/PMAY sufficient for your family?

Yes: No:

30. You are satisfy or not from the IAY/PMAY programme? Yes:

No

31. What is the government policy towards IAY/PMAY?

(please offer suggestions to improvement the performance of IAY/PMAY)

