



Hind Seva Parishad's

# Public Night Degree College

**Organizes**

U.G.C. Sponsored

**One Day Interdisciplinary**

**NATIONAL CONFERENCE  
ON**

**MAKE IN INDIA :  
CHALLENGES AND OPPORTUNITIES**

**20<sup>th</sup> September 2016**

**Editor in Chief**

**Principal (Dr.) Seema S. Malankar**

**Associate Editors**

**Asst. Prof. Sodabibi A. Farooqui**

**Asst. Prof. Raju N. Savkare**

**Conference Venue**

**Hind Seva Parishad's Public Night Degree College**

Shikshalaya, Hind Nagar, Public Mahavidyalaya Marg,

(Aaram Soc. Road), Vakola Market, Santacruz (E), Mumbai-400 055.





ISBN 978-93-5249-048-6



Price Rs. 700/-

**RISHABH**  
PUBLISHING HOUSE

Books for Courses Conducted by University of Mumbai

Class 16 - No. 1873133



**Head Office :**

Gala No. 18, C. S. No. 2/152, Plot 16/18, Nasarwanji Petit Street,  
Grant Road (East), Mumbai - 400007  
[www.RPHep.com](http://www.RPHep.com)  
[rphép1@gmail.com](mailto:rphép1@gmail.com) (022) 2301 0787

**Stockist :**

A-1, 503, GIDC, Umbergaon, Dist. Valsad, Gujarat



8692 99 3434

# CONTENTS

Sr. No.	Title	Author/s	Pg. No.
1.	Make In India: Challenges And Opportunities	Dr. Sunita Sharma	1
2.	Indian Economy: Moving from 'Cash Money' to 'Click Money'	Mr. Bhavesh Kapuria Dr. Ravi Varma	18
3.	Foreign Direct Investment: Challenges And Opportunities For Economic Development Of India	Mr. Binit Kumar	23
4.	Corporate Social Responsibility	Mr. Dnyaneshwar D. Banasode	31
5.	Knowledge Of Legal Rights: A Step Towards Women Empowerment	Ms. Hansa M. Bhargav	36
6.	Water Crises and Management	Ms. Jueelee Patil	41
7.	Women Empowerment You can tell the condition of a nation by looking at the status of its women	Ms. Khushboo Wadhwan	46
8.	Need of Rural development for the improvement of Indian Economy	Mr. Nagesh M. Suryawanshi	53
9.	Skill India - Opportunities & Challenges	Ms. Rewati Soman	59
10.	Economic and Social Development through Digitalization in Rural Areas	Ms. Sarika Chouhan	65
11.	Corporate Social Responsibility in India: The Road Ahead	Ms. Sayed Masooma Zaheer Asad	68
12.	Rural Marketing – Opportunities & Challenges	Mr. Sumeet Ashok Mhatre.	74
13.	Study Of Total Hardness Present In The Pond Water Sample Of Nipani Town	Ms. Yashodhara Varale	78
14.	Ways And Means Of Rural Development In The 21st Century	Mr. Rahul Dandekar	82
15.	Mergers And Aquisitions In Indian Banking System	Mr. Amit Verma	86
16.	Digital India : Challenges and Opportunities	Mrs. Pallavie Arun Gaikwad	94
17.	Digital India : Challenges And Opportunities	Ms. Sneha. Ramakant. Prasad.	99
18.	Employability skill Literature review in India	Mr. Harishchandra J. Sharma	105
19.	Digital India : Challenges and Opportunities	Dr. Seema S. Malankar	116
20.	Water Crisis and Management	Dr. Kanta Sachdev	121

# Ways And Means Of Rural Development In The 21<sup>st</sup> Century

**RAHUL DANDEKAR**

Assistant Professor, Department of Economics, SES's L. S. Raheja College of Arts and Commerce,

Email Id: dandekarrahul88@gmail.com

## **ABSTRACT:**

Rural development has continuously been of vital concern in all discussions and deliberations pertaining to economic development of developing countries. Socio-economic disparities between rural and urban areas are widening day by day, leading to a massive rural urban divide. This provides wide scope for creating and increasing pressure on socio-economic fabric of that particular country. Therefore, it is imperative for concerned country to take necessary steps through rural development which will help that country to taper the disparities between rural and urban areas. Rural development is basically a process of enhancing and improving the welfare of the people living in rural areas. This can be done through various strategies. This paper attempts to enumerate some of the important strategies that can be used by developing countries for the development of rural areas.

**KEY WORD:** *Rural development, poverty alleviation, employment opportunities, health care and sanitation facilities, vocational education, rural roads, marketing facilities, rural electrification and financial inclusion.*

## **Introduction:**

Rural development has continuously been of vital concern in all discussions and deliberations pertaining to economic development of developing countries. In underdeveloped and developing countries majority of population lives in rural areas. Bulk of rural people are living in tenacious poverty. The major reasons behind this chronic poverty are lack of education and gainful employment. These socio-economic disparities between rural and urban areas are widening day by day, leading to a massive rural urban divide. Such a rough dispersion of population provides wide scope for creating and increasing pressure on socio-economic fabric of that particular country. Therefore, it is imperative for concerned country to take necessary steps through rural development which will help that country to taper the disparities between rural and urban areas. These factors highlight the Significance of rural development. It is the duty of the government to recognize this significance and provide ways and means for the development of rural areas. This initiative by the country will help that country to achieve objectives of rural development.

## **Ways And Means of Rural Development**

Rural development is basically a process of enhancing and improving the welfare of the people living in rural areas. This can be done through various strategies. Since rural

ISBN:978-93-5249-048-6



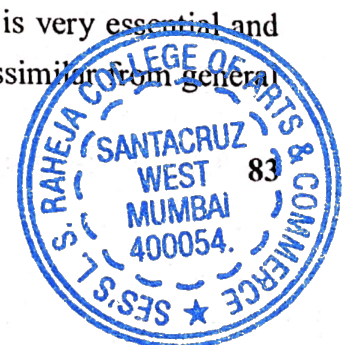
development is a multi-faceted problem, its solution needs multi-faceted approach. Some of the strategies are discussed below.

**Vicious circle of poverty** is the root cause behind the underdevelopment of rural areas. It is the prerogative of the government to address this issue as vicious circle of poverty prevalent in these areas stops natural growth of rural economy. To tackle this issue programmes can be started which aim at providing better **employment opportunities**. Other than conventional programmes offering wages for work to the rural people, government can also offer programmes under which they provide the rural people food for work. This ensures that money earned is not spent on wasteful and antisocial practices like gambling and drinking and also gives the opportunity to the government to ensure that the rural population is getting quality controlled healthy food which will meet their nutrient requirements. Large part of unemployment in rural sector is of seasonal nature. Special programmes which provide employment in the lean season can be started. Along with these programmes, it is also essential to provide training to the rural folks in order to improve their productivity and reduce the presence of underemployment. Another unique problem facing the rural sections of an economy is the fact that a majority of its economic activities falls in informal sector. Due to this a large part of earning of rural workers are unregulated and hence workers often get underpaid and exploited. Therefore, there is a need to bring larger part of the economy in to a formal sector. Other than these the main strategies to bring about rural development could be introduction of land reforms by the government, provision of tools and raw material to village artisans and farmers and the setting up of agro industries to facilitate suitable backward and forward linkages.

To regulate the extent of diseases and decrease the high rates of mortality due to lack of suitable health facilities, exceptional attention needs to be given to the rural areas and the **health care in rural areas**. The main challenges in the rural healthcare sector are low quality of medical care, lack of awareness, limited access to medical facilities and lack of sanitation. Poor health leads to poor quality of human resource. Preventable and easily treatable diseases result in prolonged period of absence from the workplace. Introduction of basic health practices such as washing of hands before eating, covered sewage system and balanced healthy diet etc. will reduce the risk of occurrence of such diseases and health problems. Poor nutrition results in underdevelopment of the physical and mental capabilities of rural children. So it is imperative for government to invest in child healthcare as today's child is tomorrow's adult human resource. **Better sanitation facilities** and clean drinking water are in fact so important that UNICEF believes that these two factors will contribute to the attainment of all eight millennium development goals.

**Education in general and Vocational education in particular** is very essential and imperative for rural development. Vocational education is very much dissimilar from general

ISBN:978-93-5249-048-6



education. General education is based on the policy of 'one size fits all' and on the other side Vocational education helps individual to get ready for particular vocation. It helps individual to sharpen inborn talent. This type of education needs special training for gaining new skills and refining existing skills. Such a training helps individual to become employable in the job market. Vocational education provides many benefits for people living in rural India. There are basically two types of benefits economic benefits and social benefits. The benefits of Vocational education that can be simply calculable and related to economy as a whole are economic benefits of Vocational education for example increase in the productivity, increase in economic growth, more employment opportunities etc. On the other hand, when vocational education leads to increment in the social welfare of the society as a whole, we call them social benefits of Vocational education for example healthy life, social cohesion, job satisfaction, low absenteeism etc.

Many times farmers loose large portion of their profit due to middlemen. This is leading to worsening of financial status of the rural farmers. If **good roads and marketing facilities** are provided by the government in the village itself then definitely it will help rural farmers to gain more share of profit. If all villages and cities are interlinked with the network of well-constructed roads, then definitely it will foster overall economic growth of that country. Availability of roads play a very important role in the economy of any country. It is acknowledged that benefits resulting from roads are diffused throughout the economy and its fruits are noticed in every section of rural development. Along with rural roads **rural electrification** also plays very important role. Better power resources would result in more intensive use of machinery in agriculture and other rural industries.

The **financial inclusion** in rural areas will ensure that large number of appropriate financial services are available to every individual living in rural areas. It also ensures that rural people are able to understand and access these services. Financial inclusion does not simply mean opening of saving account in a bank but imply laying foundation of awareness about various financial products and instrument. Education, guidance and counselling for the use of these financial products and instrument will help rural poor in the optimising its use. Government can take revolutionary steps by introducing micro credit facility in two ways i.e. by creating Self Help Groups-bank linkage and through Microfinance institutions. This will create self-reliance, self-respect, entrepreneurship potential among rural poor people of developing countries. All these services will help to inculcate saving habits in rural areas. Savings that are mobilised can be used for the development of that particular village itself. This will motivate them to save even further.

ISBN:978-93-5249-048-6



## Conclusions:

Rural development is basically a process of enhancing and improving the welfare of the people living in rural areas. This can be done through various strategies such as poverty alleviation, creation of more employment opportunities, provision of better health care and sanitation facilities, vocational education, proper rural roads, marketing facilities, rural electrification and financial inclusion. Rural areas are characterised by various problems such as poverty, unemployment, low productivity and lack of health and sanitation facilities etc. All these problems are interconnected for example lack of health and sanitation facilities will lead to unhealthy individual whose productivity and efficiency is less as compared to others. Better education and better health practices combined with better medicine and sanitation will result in healthier workers who need to take less days off as they are fit which in turn will lead to better employment and greater earnings reducing poverty. Better roads and connectivity can result in easier access of rural people to better health facilities, education as well as job opportunities and at the same time will give incentive to small companies to set up near rural areas for cheaper labour and land costs compared to urban areas. Therefore, it is imperative for any country to take necessary steps for developing rural areas through above mentioned strategies.

## References:

1. Brandt, H. (2004). *Poverty Orientated Agricultural and Rural Development*, London and New York; Routledge.
2. Gsänger, H. (1994). *The Future of Rural Development*, London; Frank Cass.
3. Joshi, P. N., (1999) "Banking Sector Reform - The Other Side of The Coin", *Economic And Political Weekly*, 34(4), Pp.797-798.
4. Khandelwal A. K. (2007): "Microfinance Development Strategy for India", *Economic and political weekly*, Vol XLII No 13, p1127.
5. Kochhar, S. (2009) *Speeding Financial Inclusion*, New Delhi; Academic Foundation.
6. Mujumdar, N. A., (1995) "New Banking Culture And Small Borrower", *Economic And Political Weekly* 30(35), Pp.2169-2170.
7. Narasiah M.L. (2005): "*Rural Banking in India*", Discovering publishing House, New Delhi.
8. Sen, A. (1981) *Poverty and Famines, an Essay on Entitlement and Deprivation*, Clarendon Press, UK.
9. <http://www.sumit4all.com/life/why-india%E2%80%99s-rural-development-is-important-for-the-nation>
10. <http://www.agriinfo.in/default.aspx?page=topic&superid=7&topicid=1446>
11. <http://www.importantindia.com/22035/rural-development/>
12. <https://www.quora.com/How-is-rural-development-more-important-than-urban-development-for-the-progress-of-the-country>

ISBN:978-93-5249-048-6

*Lama*

