Self Help Groups in Rural Development

N. Lalitha
B.S. Nagarajan
Manoj Agarwal

W

Self Help Groups in Rural Development

N. Lalitha, B.S. Nagarajan, Manoj Agarwal

Self Help Groups in Rural Development

N. Lalitha
B.S. Nagarajan
Manoj Agarwal

Wisdom Press
NEW DELHI

Self Help Groups in Rural Development
N. Lalitha, B.S. Nagarajan, Manoj Agarwal

This edition published by Wisdom Press,
Murari Lal Street, Ansari Road, Daryaganj,
New Delhi - 110002.

ISBN: 978-93-80199-84-9

Edition: 2022 (Revised)

Wisdom Press

Production Office: "Dominant House", G - 316, Sector - 63, Noida,
National Capital Region - 201301.
Ph. 0120-4270027, 4273334.

Sales & Marketing: 4378/4-B, Murari Lal Street,
Ansari Road, Daryaganj, New Delhi-110002.
Ph.: 011-23281685, 41043100.
e-mail : wisdompress@ymail.com

CONTENTS

CHAPTER 1
ROLE OF SELF-HELP GROUP IN SOCIO ECONOMIC DEVELOPMENT OF INDIA

Manoj Agarwal, Associate Professor
Teerthanker Mahaveer Institute of Management and Technology, Teerthanker Mahaveer University, Moradabad, Uttar Pradesh, India
Email Id-agarwalmanoj21@gmail.com

ABSTRACT:

Self-Help Groups (SHGs), particularly in rural and underprivileged areas, have become a vital factor in India's socioeconomic growth. The importance, development, and effects of SHGs on eradicating poverty, empowering women, and community development are highlighted in this paper's thorough assessment of the role of SHGs in India's socioeconomic development. The research digs into the various aspects that highlight the significance of SHGs in India's development trajectory via an investigation of SHG creation, operation, and their contributions to financial inclusion and entrepreneurship. It demonstrates how SHGs have evolved into a transformative force in India's journey towards inclusive and sustainable development by drawing on social sciences research development studies, and empirical evidence] SHGs in India have developed from being ordinary savings and credit organizations to strong agents of change, supporting financial literacy, entrepreneurship, and community development. Since they provide the most vulnerable members of society access to credit, savings, and livelihood possibilities, they have a considerable influence on reducing poverty

KEYWORDS:

Financial Inclusion, India, Poverty Alleviation, Self-Help Groups, Women's Empowerment.

INTRODUCTION

Self-help groups (SHGs) now contribute significantly to the reduction of poverty in rural India. In several regions of India, there is an increase in the number of poor people (mainly women) who belong to SHGs and actively participate in S/C as well as other activities including income production, resource management, literacy, child care, and nutrition. The most noticeable component of the SHG is its S/C emphasis, which offers the opportunity to have some control over money, although in very tiny sums. The SHG method has shown to be very relevant and successful in giving women the chance to progressively break free from exploitation and isolation[1], [2].

SHGs are supported in India in some capacity by almost all major donor organizations, and there are several success stories detailing how joining a SHG improved the lot of a specific person or group of people. The SHG system is being promoted by several NGOs in India, who also relate it to numerous other development initiatives. Although there is a lot of evidence showing that the SHG approach is a very effective, efficient, and pertinent tool for organizing and empowering the poor, there are issues with the design, development, and introduction of programs to promote IGAs that will generate enough, sustainably, and regular income. There aren't many papers out there that discuss SHGs in the context of the larger rural economy critically. In order to provide rural non-farm employment (RNFE), this research aims to identify the function of SHGs via company development and marketing. SHGs are created in India for a number of reasons and by a range of persons. This study focuses on SHGs, which rural residents (mainly women) established with the intention of enhancing their standard of living via group savings and investments in income-generating ventures[3], [4].

SHGs are described by NABARD (1997) as "small, economically homogenous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per the group members' decision." This definition covers this. Depending on the preferences of the members and those who are assisting in the development of SHGs, the rules and regulations differ. The groups all share the trait of meeting regularly (typically once a week or once every two weeks) to collect savings from members, choose which member will receive a loan, discuss joint activities (such as training, running a communal business, etc.), and resolve any potential conflicts. The elected chairman, deputy, treasurer, and sometimes additional office holders are present in the majority of SHGs.M It indicates that the great majority of rural SHGs use their loan funds for a combination of productive and consuming goals. It is challenging to adopt the traditional banking approach to lending and to insist that loans are not used for consumption because the credit needs of the poor are determined in a complex socio-economic environment where the line between credit for "consumption" and "productive" purposes is somewhat blurred.

Because of this, the majority of SHGs begin by accumulating regular member contributions rather than using outside funding. These donations could only amount to 10 rupees every week, for example.Following a period of constant saving (for instance, six to twelve months), SHGs begin to lend money from their savings in the form of modest internal loans for consumption and microenterprise operations. Through connections with banks and other financial intermediaries, only SHGs who have effectively used their own money are given assistance with external fundingThe majority of SHG-based development efforts primarily target the most vulnerable populations. For instance, the Andhra Pradesh District Poverty Initiatives Project, which is supported by the World Bank, intends, among other things, to promote investment in sub-projects presented by grassroots institutions of the poor to hasten and increase their participation in social and economic activities. This project used a three-pronged system of targeting to reach the underprivileged: geographic targeting group targeting (creating group-based activities for the underprivileged), and self-targeting[5], [6].

SHG are often constructed in rural India. They consist of 15 to 20 people from a certain region who are in comparable socioeconomic circumstances. The norms of mutual trust, cooperation, condition, and enshrined dependence are worked on by the groupings. All participants gather for a conference, discuss various issues affecting both individuals and society as a whole, and make decisions in accordance with their level of socioeconomic and social empowerment. Self-help group meetings are organized by a facilitator (a credit official in the case of a microfinance institution) and occur on a regular schedule. They primarily adhere to strict monetary order in terms of collection, representation, and credit exchanges. This involves strong commitment to intergroup communication and responsibility for the success of the whole group. The communication norm and strong emphasis on fostering social connection among members are crucial components of SHGs. People must overcome their social, economic, and political divisions in order to achieve this, and they must develop the unity necessary to pursue their collective interests.

These groups are more prepared to work jointly to identify the social, economic, and medical care concerns affecting the local region by strengthening the organizations and trust within their networks.Farming or not, farmers need institutions that can assist them satisfy their needs. They turn to the institutions and people closest to them in order to get their demands met. These are often moneylenders and cooperatives. They may even ask their family and friends for a loan of cash to buy what they need from the market or even from a cooperative organization. Self-Help Groups, on the other hand, are such organizations where members attempt to assist one another using their own individual tiny savings. A little group advances in its quest for empowerment. The group's members who are in need are often the poorest of the poor and are determined to improve their social and economic standing.

DISCUSSION

Typically, none of these individuals have access to the established financial system. They are taken advantage of by lenders when they are in need. There is a perceived need to establish Self-Help Groups in order to resolve both of these issues. Members engage in money-generating activities using their combined resources to supplement their household's income. Thus, these organizations develop into potent grassroots instruments for reducing poverty and fostering social solidarity.Why are self-help groups so crucial to India. The SHG should be allowed to provide credit to its members as it is a microfinance organization. In order for other members to gain from the borrowing, it is also anticipated that the members repay the funds on schedule, in full, and with interest. To guarantee accuracy and openness, the SHG must make sure that all accounts and books of account are kept current.Good financial reporting reflects the organization's reputation and ensures its trustworthiness. Records that are preserved properly serve as both a reference and a tool for planning and making decisions in the future. The participants may need exposure and engagement. They could also need certain tools and technological assistance. SHGs must keep expanding their capabilities[7], [8].

Action plans that are focused on the needs of the members are developed and put into practice. These programs tend to be social, economic, and even cultural in nature. These programs are often on the agenda of development initiatives that support SHGs. Programs may focus on education, extra income production, off-farm labor-intensive activities, public works building projects connected to watersheds, using water resources for drinking and irrigation, health, education, and vocational training, among other things. Development initiatives may target farmers, young people, or women. Through her study, Economic empowerment of women and past SHG as a hierarchical chance to discover social development spaces, Sujatha (2011) made an effort to investigate the role of Self-help Groups in social development issues that are tended to without anyone else help Groups. According to the report, women did not genuinely lead their families, and males took charge in cases when important decisions needed to be made. From SHG, women were seen as distinct individuals who served only as their family's economic specialists. The inquiry revealed that the majority of people have accepted their SHGs' advance for use. A significant fraction of SHGs lacked the internal financing needed to establish practical revenue-generating operations.

Self-Help Groups have emerged as a crucial method to bring about socio-economic change in the public eye, according to Elizabeth Henriques (2016). Various studies show the beneficial impact that SHGs have had on the working age, reserve money, earnings, relieving destitution, and women's empowerment. The goal of the present study is to understand how group membership affects its members, particularly women, and is based on important data collected from women members of SHGs located in Goa. Additionally, an effort has been made to shed light on the crucial role that the Self-Help Group Promoting Agencies paper plays in comprehending the goal of women's empowerment.

The research also looks at the independence that women display while making decisions, whether in the political or economic sphere.The message of the country's father is that rural

India is the real India and that rural development is the real development of the nation.Microfinance SHG is one such activity. It serves as a potent tool for organizing women so they may live empowered lives. The main justification for SHG is the shared assistance, which provides them the motivation to solve the socioeconomic problem. Additionally, the notion of empowerment works to lessen the tendency toward a certain sexual orientation.NABARD's mediation efforts for rural development have developed into a potent tool for women's emancipation. NABARD's SHG bank connection initiative has economically[9], [10].

SHGs for women have been acknowledged as a successful method in India for empowering women in both rural and urban regions and bringing them together from all walks of life to fight for their rights. In addition to income-generating activities and applying for microcredit, women may work on a variety of topics via SHGs, including health, nutrition, agriculture, forestry, etc. SHGs often consist of women who voluntarily assemble at a particular location for a certain purpose while having a similar interest or concern. A SHG should have between 15 and 20 members. Participatory debate is made possible in small groups, which may be challenging in a bigger group with varied interests. the benefit of the rural ladies. This essay is primarily concerned with the role that SHGs play in empowering rural women economically. The results of the investigation demonstrate that SHG activities have a significant impact on SHG members' economic well-being.

Mohammad Aslam Ansari and Arya (2017) SHGs have recently grown to be a significant development in India. In India, the Self-Help Group (SHG) movement has been successful in empowering women and eliminating need in both rural and urban areas. Many Indian women have unwavering faith in the progress and hold it responsible for advancing their careers. In any case, the presumption is that women are not yet empowered. The goal of the present study is to analyze how SHGs in the Dehradun regionspecifically, in the Uttarakhand cities of Sahaspur and Vikasnagarare working to advance women's empowerment. The investigation's broad objective is to examine how SHGs operate in terms of preparing for savings, providing credit to the poor, repaying loans, and establishing assessments of SGH members with regard to an increase in dynamic force. Age, the structure of the family, and the total number of wards in the family are broken down in segment data along with other important and auxiliary information. The focus of the analysis is on the contribution that SHGs provide to women's empowerment, social integration, and socioeconomic development of the underprivileged for their union.

Self-help organizations play a big role in India's growth both economically and socially. Supportable development is a far-reaching goal of rural and semi-urban areas, and these areas begin economic activity in the growth of the populace via individual awareness.The relationship between a person's self-perception and social ties has long been acknowledged by academics. However, the experimental evidence has been contradictory, creating significant uncertainty regarding whether connections are indeed a significant component in the development of self-esteem or the other way around. The available longitudinal data on the impending effects of social connections on self-esteem (48 instances involving 46,231 members) and the impending effects of self-esteem on friendly relationships (35 examples containing 21,995 members) are organized in this meta-analysis. For previous levels of the findings, all factors were taken into account. The findings demonstrated that relationships and self-esteem over the long term had equal effect sizes.

With the exception of the self-regard influence on connections, which was controlled by the type of relationship accomplice (more grounded for general connections than for explicit accomplices) and relationship correspondent (more grounded for self-announced than for witness detailed relationship qualities), arbitrator investigations suggested that the influences held across test attributes like mean age, sex, identity, and delay between evaluations. The findings support outstanding and modern hypotheses. The poorest are frequently those who are socially marginalized due to caste affiliation and those who are most skeptical of the potential benefits of collective action, but it is generally acknowledged that SHGs frequently exclude the poorest of the poor.Economic considerations (the poorest often lack the financial means to save money and pay membership dues; they frequently relocate during the lean season, making group participation challenging).The poorest of the poor are the hardest to reach and inspire, therefore implementing organizations often ignore them in favor of concentrating on the next wealth group. This is due to their inherent biases.By employing indices to identify the poorest, for example, or community-level participatory wealth ranking, efforts are undertaken to combat this tendency. To ensure that the poorest people are included in microfinance programs, contend that active poverty-targeting is necessary. However, just incorporating them in SHGs is insufficient; programs must be created so that these poorest families have access to viable investment options.

The majority of CUTS' initiatives start by promoting women's SHGs. The organization focuses on women since although making up half of the population, they continue to face the greatest disadvantages among the poor. They play an essential role in encouraging change in their families and communities.CUTS supports livelihoods in an ever-expanding spectrum of sectorial activities, from rural microenterprises to agriculture and natural resource management. The organization helps SHG member-families choose from a variety of opportunities for a living depending on their finances, abilities, and sense of risk.The organization's field team is made up of highly experienced and knowledgeable development experts who operate at the community level and assist the rural poor in increasing their skills by, among other things, creating and implementing fresh concepts to improve and increase their means of subsistenceCUTS is still dedicated to solving challenges of extreme poverty in the next ten years. It wants to serve as many low-income households as possible by expanding its activities. In order to operate at such sizes, CUTS is conscious that it must take risks and try new things, rather than doing more of the same. This necessitates a fundamental change in perspective, requiring that objectives be externally focused, partnerships be proactive, and synergy building with external stakeholders be aggressive.

Thus, CUTS aims to exert even more of an influence on decision-makers while also securing funding for programs from the government and financial institutionsThe technique used by CUTS to increase sustainable livelihoods for the rural poor continues to focus heavily on advocacyPromoting and Nurturing: CUTS starts off by encouraging women's SHGs in the project communities. The SHGs first began as credit and savings groups for underprivileged women who lived in comparable social and economic environments. CUTS instructs SHG members in performing a "public" role while providing them with the opportunity to collaborate. It also assists SHG members in deciding on work regulations and pooling their resources for minor loans.

For the more established SHGs, CUTS assists them in creating cooperative relationships with banks in order to leverage loans, which, in turn, satisfies the demands of members for greater money. SHGs must fulfill the function of social collateral in connection building by demonstrating good behavior to third-party stakeholders, as well as through learning and implementing group procedures to uphold agreements.Women's standing in the family and society as well as their sense of self-worth are improved by these newly gained skills and connections. Consequently, the SHG serves as a platform to help women access resourceful "others," including banks and public agencies, and to realize their full potential to drive longer-lasting improvements that benefit them as women.

SHGs transform into online schools where women experience practicing democratic governance concepts. The women acquire critical skills that will enable them to construct and run a range of peoples' organizations, including the capacity for group collaboration, the ability to build mutual trust and procedures to sustain that trust and participatory decision-making.Each SHG (and its members) are urged by CUTS to get knowledge of their surroundings and develop a fresh outlook for their households. The ladies then create and implement specific strategies to realize this objective.Through programs in microfinance, agriculture, the development of land and water resources, livestock development, and microenterprises, CUTS aims to improve and increase the sustainable livelihood security of the rural poor in communities.Families that are marginalized, excluded from the economic, social, and political mainstream, and unable to engage in sustainable livelihood activities, are the focus of CUTS' activity. Rural families and all of their male and female members, as CUTS strives to improve their livelihoods, assist in realizing a life of dignity. Such a way of life is marked by guaranteed food security, less economic vulnerability, higher earnings, and greater access to fundamental rights.With this in mind, CUTS works with the women in low-income families to enhance their capacities, boost their family's financial stability, and provide a safe environment in both the public and private spheres.6In the process, CUTS works with the family's men and women, assisting them in enhancing their livelihoods and gaining access to supplementary services from both governmental and private organizations.

Only if group members have access to finance and markets for their goods and services can SHGs play a role in the rural economy. While the groups initially save money on their own through frugality (frugality implies savings created by delaying almost necessary consumption, while savings imply the existence of surplus wealth), their goal is frequently to connect with financial institutions in order to obtain additional loans for investments in rural businesses. Depending on the group's track record of repayment, recommendations from group facilitators, collaterals offered, etc., NGOs and banks issue loans to SHGs either as "matching loans" (where the loan amount is proportional to the group's savings) or as set sums. The organization helps families choose a livelihood based on their resources, talents, and risk tolerance by presenting them with a variety of possibilities. However, participants must first create detailed strategies for their daily lives. Such programs need the rural poor to undergo some behavioral change in order to build a vision, define objectives, and determine the risk threshold.

Using a combination of PRA tools like resource and livelihood mapping, treatments including accomplishment motivation training, area planning, and visualizing exercises, CUTS assists SHG members and their families in setting themselves medium-term livelihood objectives. Additionally, help is given in mapping out specific short-term strategies and estimating the amount of technical and financial support required.CUTS supports women in tracking and analyzing events in their lives and livelihoods as well as in planning changes by using a variety of participatory learning techniques, such as pictorial-based approaches. These activities encourage reflection and conversation on more general problems that are relevant to and affect the lives and livelihoods of women.Exercises are done with each home individually as well as in groups.They are not one-time contributions made to groups; rather, they are a continuing element of interactions with the womenwith the help of the National Bank for Agriculture and Rural Development (NABARD), the Department of Women's Empowerment and Child Development, and other funding agencies, the CUTS Centre for Human Development (CUTS CHD) has formed 1037 SHGs in the Rajasthani districts of

Chittorgarh and Bhilwara. These organizations are currently involved in money revolving and communal savings. For loans, almost all SHGs have connections to banks.

SHGs are collaborating with financial institutions more often to acquire official credit. According to estimates, India has 500,000 SHGs with an estimated 8 million members that are connected to roughly 20,000 rural branches of more than 440 banks and have an advance portfolio of more than 240 million dollars Given that less than 3,000 groups were borrowing money from banks in the first four years after the launch of NABARD's SHG linkage initiative this is a remarkable accomplishment.The National Bank for Agriculture and Rural Development (NABARD) task force on microfinance defined micro-finance in India as "provision of thrift, credit and other financial services and products of very small amounts to the poor to enable them to raise their income and improve their living standards.

CONCLUSION

Self-Help Groups (SHGs) have been essential to India's socioeconomic growth, especially in rural and underprivileged areas. With an emphasis on their transformational role in eradicating poverty, empowering women, and fostering communal development, this study has presented a thorough examination of the importance, evolution, and influence of SHGs in India's development trajectory. The data underlines the dynamic and always changing character of SHG-based development, which is fueled by ongoing improvements in microfinance, attempts to create capacity, and social mobilization initiatives. It's important to understand, though, that the field of SHGs and its contributions to socioeconomic development are accompanied by difficulties with sustainability, scalability, and the requirement for tailored strategies to address regional disparities, necessitating ongoing government support, grassroots initiatives, and research to guide policy decisions.Our knowledge of the relevance of SHGs in India's socioeconomic development will likely be furthered by more studies into the long-term socioeconomic effects of SHGs, the replication of successful models, and the examination of SHG-driven innovations in sectors outside of microfinance. India's attempts to combat poverty, advance gender equality, and meet other sustainable development objectives will continue to be shaped by this understanding.

REFERENCES:

[1] R. Kumar, D. Suar, en P. Mishra, "Characteristics for the Effectiveness of Women's Self-Help Groups in Bihar", *Voluntas*, 2018, doi: 10.1007/s11266-018-9995-9.

[2] M. Boyce, C. Munn-Giddings, en J. Secker, "'It is a safe space': Self-harm self-help groups", *Ment. Heal. Rev. J.*, 2018, doi: 10.1108/MHRJ-06-2017-0021.

[3] B. Nalpas en I. Boulze-Launay, "Maintenance of abstinence in self-help groups", *Alcohol Alcohol.*, 2018, doi: 10.1093/alcalc/agx085.

[4] P. S. Sandhya en S. Sri Ranjini, "The impact of microfinance through self-help groups (SHG): A study on the economic status of urban women working in production and manufacturing industries in mysuru district", *Int. J. Mech. Eng. Technol.*, 2018.

[5] S. Chatterjee, S. Dutta Gupta, en P. Upadhyay, "Empowering women and stimulating development at bottom of pyramid through micro-entrepreneurship", *Manag. Decis.*, 2018, doi: 10.1108/MD-04-2017-0296.

[6] P. Usha en S. D. Prasad, "Self-Help Groups And Access To Technology – A Review", *Int. J. Humanit. Soc. Sci. Invent.*, 2018.

[7] K. Raghunathan, S. Kannan, en Qui, "Women's self-help groups, decision-making,

and improved agricultural practices in India: From extension to practice", *IFPRI Discuss. Pap.*, 2018.

[8] Purnomo, M. Dwidiyanti, D. Yuli, en R. Indra, "Effects of Self-Help Group on Stress Level in Adolescents", *Proceeding*, 2018.

[9] P. V Deshani, "Financial Inclusion in India : Contribution of Self Help Group", *Irmjsh*, 2018.

[10] S. A.- Money, "A Study on the Role of Micro Finance in Financial Inclusion and Empowerment of Rural Women with reference to Self Help Group Members in Palakkad District", *rrjournals.com*, 2018.

CHAPTER 2
DETERMINATION OF SHGS AND MICROFINANCE DEVELOPMENT

Anand Joshi, Assistant Professor
Teerthanker Mahaveer Institute of Management and Technology, Teerthanker Mahaveer University, Moradabad, Uttar Pradesh, India
Email Id-anandjoshi869@gmail.com

ABSTRACT:

In particular in areas with limited access to official financial services, Self-Help Groups (SHGs) and microfinance have emerged as crucial instruments for socio-economic development. The importance, development, and effects of SHGs and microfinance on reducing poverty, promoting financial inclusion, and empowering women are highlighted in this paper's thorough examination of the factors influencing these developments. The research digs into the many aspects that highlight the significance of these mechanisms in empowering underprivileged groups via an investigation of SHG development, microfinance models, and their contributions to economic progress. It emphasizes how SHGs and microfinance have become into potent forces for inclusive development internationally by drawing on development studies, financial economics, and empirical data. SHGs, which are made up of small groups of people who share socioeconomic objectives, have seen significant development, often thanks to the support of non-governmental organizations and microfinance institutions. These organizations provide members with access to formal financial services and enable them to start their own businesses by acting as platforms for financial education, credit, and savings.

KEYWORDS:

Financial Inclusion, Microfinance, Poverty Alleviation, Self-Help Groups, Women's Empowerment.

INTRODUCTION

SHGs are an example of a Micro Financial Institution (MFI) that helps individuals by lending them money for emergency projects without mortgaging their homes. The approach will give impoverished people more control over their lives since members make decisions and have their own bylaws to govern the institutions.According to CHD, SHG is a forum for addressing concerns including food, security, health, education, housing, and other aspects pertaining to one's means of subsistence. It serves as a forum to empower women and offer them access to decision-making opportunities. With the help of NABARD, the Center has previously carried out a SHG project with success. In Rajasthan's Bhilwara district's Mandalgarh and Banera blocks, 200 SHGs have been established as part of the initiative. The Rural Women Empowerment Project (RWEP-I) was funded by EZE, Germany, from 1993 to 1996, and RWEP-II was funded by The John D. and Catherine T. MacArthur Foundation, the United States, and The Summit Foundation, the United States, from 1997 to 1998. Both projects aimed to gradually expand and consolidate human development activities in five blocks of the Chittorgarh districts of Rajasthan. The RWEP was established to increase the inherent potential of rural women and their full involvement in the decision-making process. In compared to males, rural women are continually subjected to social and political activity that exploits them and puts them in a disadvantaged situation[1], [2].

A comprehensive and intense development project called the Village UpliftmentProgramme was also carried out in the Chittorgarh block as a component of the RWEP-I & II. The majority of the project regions were undeveloped and regressive. The following goals guided the project's implementation:Improve public services by applying persistent pressure from the public; and make the women in the villages knowledgeable, engaged, and motivated so that they may start initiatives not only in their own villages but also in neighboring communities to support similar initiatives.This project was successfully carried out by CUTS in five blocks in the Rajasthani district of Chittorgarh. Health, legal rights, social justice, Panchayati Raj (local government at the village level), and the fundamental need of women were the main areas of attention. People were educated about their rights, and more than 30 villages organized women SHGs. The goal of SHGs, which are led by grassroots networkers who have received training from the Center, is to locate economically disadvantaged women and help them become somewhat self-sufficient. Through the initiative, women's capability has been increased, encouraging them to take part in decision-making. A few SHG The RWEP-I was expanded upon by the RWEP-II 45 impoverished towns were chosen for this initiative in order to develop them as "model villages," and attempts were being made to replicate the procedure in four neighboring villages of a model village.The initiative included community leaders and elected women members of the Gram Panchayats among its objectives. AageBadhnoHossi (Women Marching Ahead), a quarterly newsletter, was published and extensively distributed. In the Chittorgarh district's Gangrar, Nimbahera, Kapassan, Bhadesar, and Chittor blocks, the project was carried out[3], [4].

A few of the successful strategies used were trainings, chaupalbaithaks (village-centered assemblies), cultural programs, audio-visual aids, publications, etc. As part of the initiative, CUTS CHD has established 800 SHGs in the districts of Bhilwara and Chittorgarh in an attempt to further empower women.In all, 400 SHGs in each of the districts of Bhilwara and Chittorgarh were founded during this time. The project took three years to complete. The programme primarily targeted families that were Above Poverty Line (APL). It concentrated on mobilizing both men and women in the first year, group creation, interloans, setting bank accounts in local banks, and capacity development of group leaders and members.The project has been put into action in the blocks of Banera, Suwana, and Mandalgarh in the Bhilwara district. It has been put into effect in the blocks of Chittorgarh, Nimbahera, and Gangrar in the Chittorgarh district.

The SHG initiative has boosted the amount of savings activity among women. The Swadharini project, based on the Resource Non-Governmental Organization (R-NGO) model, aims to scale up and strengthen the SHG-Bank Linkages Programme (SHG-BLP) in Rajasthan. Although the SHG has extended across the state, it has had only a limited amount of success in terms of effects since there isn't an appropriate Project Implementing Agency (PIA), which is necessary because it needs knowledge, skills, and handholding experience. NABARD RO has started a project named Swadharini to promote, nurture, and bank connect SHGs in specified areas via R-NGOs in several districts of Rajasthan in order to improve and scale up the SHGs program in the state.This initiative focuses on enhancing the skills of numerous stakeholders, including PIAs, bankers, SHG members and employees, as well as other relevant officials. The chosen R-NGOs identified prospective points of entry (PIAs) for SHG formation and bank links in their respective regions. To further the SHGs initiative, the R-NGOs educated PIAs staff. Additionally, R-NGO provided training to stakeholders including bankers and others who were found during their scenario analysis. The R-NGOs kept an eye on the program in the designated area or districts, and they periodically sent NABARD status reports.

The Government of Rajasthan's Department of Women and Child Development is providing funding for the initiative. The main goal is to develop Adarsh (model) SHGs by offering training in all areas, including educating people about the SHG concept, encouraging regular saving habits among SHG members, organizing SHG meetings, keeping records, cultivating leadership skills, and ensuring that each SHG member receives a minimum additional income by implementing income generation activities. A few training programs for entrepreneurial development and awareness were organized as part of the initiative in Pondras and Kodukota. SHG ladies took part in trainings from model SHGs. Communities below the poverty line (BPL) were included in the programme. The goal was to make the less powerful groups in society more independent by connecting them to sources of revenue.NBBeginning in April 1999, the SGSY. The Integrated Rural Development Project (IRDP), Training of Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Cornell Institute for Translational Research of Aging (CITRA), and other earlier programs were completed by the Indian government[5], [6].

DISCUSSION

The 1037 SHGs created using CUTS CHD. The group members choose the names of their SHGs based on the names of their villages, local deities, etc. After finishing their household tasks, all of these organizations consistently organize their monthly meetings at locations that are convenient for both parties. With the goal of maintaining group cohesiveness and homogeneity, each SHG includes 10–15 members. The quantity of thrift is decided by the collective while taking into account the ability and income of each individual. A minimum of three records or registers, including a membership and decision register, an individual savings pass-book, and a savings and credit register, are maintained by each organization. Three office holders, including the President, Secretary, and Treasurer, are chosen by each SHG. To provide each member an opportunity to manage, the office bearers are chosen on a rotating basis. These organizations are currently involved in money revolving and communal savings. For loans, almost all SHGs have connections to banks.In their respective blocks, field staff members engage in the monthly SHG sessions as facilitators. Their responsibilities include providing information (in the form of case studies and success stories), motivational assistance, and advice during bank linking.

The staff must get adequate plan-based assistance from coordinators about the establishment, growth, and sustainability of SHGs. To educate the group members about the administration and concept of SHGs, many meetings have been organized. NABARD has also assisted in conducting a number of training workshops for SHG leaders and office holders in the Chittorgarh, Nimbahera, and Gangrar blocks of the district. The goal was to increase their administrative and financial accounting skills in operating groups, as well as their negotiation abilities and connections to development organizations working on rural microfinance. In the districts of Chittorgarh and Bhilwara, SHG members saw a film on women's empowerment. This activity's goal was to better comprehend the meaning of SHG, the advantages of group action, and the SHG process. District Development Manager, NABARD, Lead Bank Manager, Bank of Baroda Senior Manager, Managing Director-Chittorgarh Central Cooperative Bank, and other bank officials were present during the regular meeting. The meeting's aim was to examine the project's progress. CHD staff provided committee members with updates and also discussed the project's goals and its execution strategy with them. A training session for animators was organized at CHD, and 32 of the 40 animators who were scheduled to attend showed up. Trainers for the workshop were B M Chawla, project officer for the Swarnjayanti Gram SwarozgarYojana (SGSY), Chittorgarh, and SHG specialist Aarti Joshi. The chief guest was Rajeshwari Meena, from Pradhan, Chittorgarh.

Thirteen out of 32 animators from the SanjhaManch (CARE, Bhilwara Dairy, FES, BAIF, Asha Kiran and Prayas) of Bhilwara attended the orientation and training session for animators of the Bhilwara SHG project, which was conducted at Senior Secondary School in Bigod and Mandalgarh. At the event, more than 400 SHG members were present. The event gave women a stage on which to express their issues and suffering as well as a chance to speak out against prejudice and display their abilities. Additionally, it offered a chance to set aside all daily domestic duties and just enjoy life while interacting with ladies from all backgrounds.

In Chittorgarh, International Women's Day celebrations were also held.Women's rights, the Janani Suraksha Yojana, violence against women, and the National Rural Employment Guarantee Act's salary for women were all topics of discussion. In the Rajasthani districts of Chittorgarh and Bhilwara, SHG Sammelans were organized. The Sammelan's goals were to increase SHG members' participation in the Rural Sanitation Program via information-sharing and knowledge creation, and to foster social capital by educating SHG members about various government programs and how they might benefit from them. Within the SHG-BLP Project Street plays were performed to mobilize women and other villagers. Chaupal and Gram Baithak were then held, and TV and movies on successful SHG case studies were shown to inspire people to start new SHGs at their own level. At the same time, members with leadership qualities were identified. Staff employees and outside specialists sometimes organized orientation and refresher training programs on the purpose of SHGs, the need of saving, the usage of loans, group unity, and bookkeeping for SHG members. Regular monthly SHG meetings, followed by monitoring for group viability and connections to financial institutions Regular SHGs evaluation to evaluate the effectiveness of interventions.

Rural development entails improving the socioeconomic standing of the rural people over the long term by making the best use of the available natural and human resources. Rural development can only be accomplished when the rural population actively participates in the development process, even while outside assistance is important and welcomed.Promoting' the rural sector rather than 'providing' it is the heart of development. The people who live in rural areas should be able to support themselves financially and become economically independent.Therefore, self-reliance should be the focus of rural development. Additionally, increased access to products and services for the rural people should be a byproduct of rural development. It makes sense that rural development (RD) be prioritized in the majority of emerging nations. The vast majority of people reside in rural settings. Their sluggish development will therefore impede the expansion of other industries and the economy as a whole. Due to the affluence in rural regions, urbanization the rise of towns and cities would be feasible. The main reason for the decline in demand (recession) for the majority of items is rural backwardness[7], [8].

The emphasis on rural development is partly a result of the many challenges that rural regions face, which often include a lack of technical breakthroughs and poor infrastructure. Rural communities lack access to even basic necessities like clean drinking water, primary healthcare, and transportation. Aside from this, the rural population experiences poverty, ignorance, and illiteracy. They haven't been able to fully benefit from the government incentives because of their conventional perspective on development. The rural sector is advancing toward economic independence and self-reliance, nevertheless, as a result of its extensive exposure to print and electronic media. Also, a small number of people have a disproportionate amount of land and other possessions. It is for this reason in particular that the advantages of rural development plan It is true that the transition from agriculture and related activities to non-agricultural activity is a part of the economic growth process. But it is incorrect to think that the growth in non-agricultural activities should only apply to urban areas. In the end, villages with expanding non-agricultural industry will undoubtedly develop into towns over time. What must be done is prioritize non-agricultural activity in rural regions and put more effort into them.

With lucrative economic activity restricted to centers and cities, rural communities continue to be destitute. As a result, even a basic product like soap is made in metropolitan areas. The common defense used for this is that rural regions lack the essential infrastructure needed to establish industrial units. However, it is easily overlooked that these amenities won't be accessible in rural regions until they are hubs of expanding economic activity. Gandhiji placed emphasis on rural development for a reason.There will be a rural migration as long as rural regions lack even the most basic amenities. Migration from rural to urban regions has negative effects that put a strain on the facilities and resources that are already present there. According to estimates, the population of cities is increasing by 4% annually, with migration from rural regions apparently accounting for 2% of this growth.The government in metropolitan regions has struggled to create jobs for the rural labor force that is moving to towns and cities. "Migration in excess of job opportunities is both a symptom and a contributing factor to third world underdevelopment," claims Michael Todaro.

The social effects of the rural migration, such as the expansion of slums, are too significant for the authorities in charge of urban management to overlook.The surpluses created in rural regions are being invested in metropolitan areas for a variety of reasons, which is another worrying trend in the rural sector. The surpluses from rural regions are transferred to metropolitan areas even if the government has increased its investment in rural areas. The rural wealthy are required to increase their investment in rural regions when government strongly subsidizes rural services. Development in rural areas is multifaceted. It uses participation as a strategy for all programs. Through the use of science and technology, it aims to modernize the traditionally focused rural cultures. The enhancement of rural residents' quality of life is one of its main goals.Rural development" refers to the comprehensive development of rural regions with the goal of enhancing the quality of life for rural residents. The idea is extensive and multifaceted in character. It includes improving community services and amenities, developing cottage and small-scale enterprises, traditional crafts, socioeconomic infrastructure, and agricultural and related activity development.In addition to agricultural development, rural development encompasses a wide range of activities related to other facets of the rural economy. Numerous classes, including farmers, landless workers, and rural craftsmen, profit from it.

In its broadest sense, agriculture is a very large industry. Horticulture, irrigation, land development, soil and water conservation, animal husbandry, dairying, poultry, pig farming, fisheries, handloom and other village businesses, social forestry, and the establishment of agro-based industries and forest-based industries are all covered.However, rural development, which encompasses much more than just agricultural growth, has to take into consideration the local and regional resources already in place as well as the connections that support them. In rural India, there are many different classes, and their relationships may sometimes be contentious.

A substantial infrastructure is needed for rural development. Given that the Government must take on this responsibility, provision is not a simple undertaking. Private investment has been and is little in this field. However, the pattern of sparse investments in the rural sector is slowly shifting in terms of sustaining economic activity. But developing the right technologies for rural development is no simple undertaking. Such a technology must simultaneously accomplish the dual goals of accelerating job prospects and increasing growth rates. Any rural development plan must prioritize creating the necessary institutions and coordinating their operations. It's important to carefully prepare how to take use of rural communities' potential for self-sufficiency.

The Economic and Social Commission for Asia and the Pacific (ESCAP) states that the criteria for rural development include: (i) integrating the entire rural labor force into economic activity; (ii) realizing the creative energies of the rural population; (iii) preventing the rural population's exodus to cities; (iv) increasing the participation of women and young people in the rural development process; and (v) enhancing quality of life through integration between rural and urban areas.In order for the rural population to be able to fulfill their basic requirements and eventually play a significant role in advancing economic growth and social change, it is important to provide job possibilities for them. The rural poor must be given the opportunity to realize their full potential in order to improve their standard of living and ensure their financial stability.

This is sufficient to stop rural emigration. According to reports, the rural population struggles with a dependence syndrome that forces them to rely on the government for financial support. While outside assistance is desired and required, rural residents themselves should take the effort to improve their places. Self-help groups could be required. Before developing site-specific development plans for the rural sector, they must be connected with official finance institutions.A larger distribution of enterprises that would provide financial rewards for the development of the rural sector might stop the flight of rural residents. This shows that before making investments in the rural sector, it is crucial to consider if economically viable enterprises can be established. However, there is a compelling argument for boosting non-agricultural activity in rural regions, particularly in the service sector and industry. The trend toward "urbanization," or the urbanization of rural regions, is quite positive. According to the most recent NSS statistics, non-agricultural activity is increasing in rural regions. If this pattern continues, it would be simple to turn villages into tiny towns.Only if there is a healthy balance between service-oriented programs and development-oriented, self-reliant-centered programs can rural development be achieved. Along with hindering rural development, the priority placed on service-oriented programs has wasted valuable resources.

Both industrialized and developing nations continue to place a high focus on rural development. Poor living conditions in rural regions might jeopardize a country's food supply. Natural resources are often taken care of by rural communities, and lack of development might result in the depletion of such resources. High rates of rural-to-urban migration may make urban social issues worse. Uneven growth between rural and urban regions poses problems for authorities in terms of social justice and the environment, and it also has the potential to cause civil unrest. Because it covers so many topics that have an impact on both urban and rural citizens' quality of life, rural development is a crucial area of policy.

In order to solve these concerns, policymakers and practitioners in rural development encounter several similar challenges. Because it is more challenging to deliver services and access markets in rural areas, low population density and distance to marketplaces are often mentioned as key roadblocks to rural development. Rural residents often have less political influence due to the same issues.The limited size of rural settlements restricts access to essential resources including jobs, education, health care, and cultural activities. Additionally, rural towns sometimes rely on only one industry, particularly those in the extractive industry (such as forestry, mining, and fishing). Due to the population' vulnerability to significant changes in markets and technology, this reliance makes it more difficult to improve the quality of life in rural villages.

CONCLUSION

The research made available highlights the dynamic character of SHGs and microfinance, which is fueled by ongoing improvements to financial products, digital technology, and social mobilization initiatives. The subject of SHGs and microfinance, however, has difficulties with regard to sustainability, scalability, and the need for specialized strategies to handle regional differences and changing socio-economic landscapes. Governments, financial institutions, and the civil society must thus work together to assure the sustained development and influence of these systems. We will gain a deeper knowledge of the role that SHGs and microfinance play in empowering communities and attaining sustainable development objectives as a result of more research into the long-term socio-economic effects of these two financial instruments, as well as into creative financing methods and the use of technology to improve financial inclusion. This information will continue to influence initiatives made throughout the world to fight poverty, advance gender equality, and encourage inclusive economic development.

REFERENCES:

[1] S. Junuthula, K. Uma, J. Shirisha, K. Uma Devi, en S. Suchiritha Devi Professor, "A Review On Self Help Groups-Financial Inclusion Programme And Its Impact In India", *Int. J. Appl. Nat. Sci.*, 2018.

[2] S. Ruhela en A. Prakash, "Saving Preferences and Financial Literacy of Self Help Group Members: A Study of Uttar Pradesh", *MANTHAN J. Commer. Manag.*, 2018, doi: 10.17492/manthan.v4i02.11459.

[3] K.AngelaLalhmingsangi, "Microfinance and Social Empowerment : A studyof women SHGs in Aizawl District , Mizoram", *IOSR J. Humanit. Soc. Sci.*, 2018.

[4] M. Sinha, S. S. Mahapatra, A. Dutta, en P. P. Sengupta, "Microfinance and Women Empowerment: An Empirical Analysis", 2018. doi: 10.4018/978-1-5225-5240-6.ch003.

[5] I. Basu, "Microfinance as a Weapon to Gain Empowerment", 2018. doi: 10.4018/978-1-5225-5240-6.ch004.

[6] D. Mazumdar, S. Bisai, en M. Bhattacharjee, "Performance of SHGs in the Backward Districts of West Bengal", 2018. doi: 10.4018/978-1-5225-5213-0.ch013.

[7] Y. H. Sultana, A. M. Jamal, en Dur-E-Najaf, "Impact of Microfinance on Women Empowerment Through Poverty Alleviation: An Assessment of Socio- Economic Conditions in Chennai City of Tamil Nadu", *Asian J. Poverty Stud.*, 2017.

[8] S. Patil en K. Kokate, "Identifying factors governing attitude of rural women towards Self-Help Groups using principal component analysis", *J. Rural Stud.*, 2017, doi: 10.1016/j.jrurstud.2017.08.003.

CHAPTER 3
DEVELOPMENT IN SELF HELP GROUP TOWARDS RURAL AREAS

Mohit Rastogi, Associate Professor
Teerthanker Mahaveer Institute of Management and Technology, Teerthanker Mahaveer University, Moradabad, Uttar Pradesh, India
Email Id-rtmohit@yahoo.co.in

ABSTRACT:

Self-Help Groups (SHGs) have become powerful forces behind rural development, especially in areas with socioeconomic difficulties. This study offers a thorough analysis of the growth of self-help groups in rural regions, highlighting their relevance, development, and transformational effects on eradicating poverty, empowering women, and advancing local communities. The research digs into the facets that highlight the significance of SHGs in rural development via an investigation of SHG creation, operation, and their contributions to financial inclusion, livelihood improvement, and social cohesion. It emphasizes how SHGs have become crucial to the development framework of rural communities by drawing on development studies, social sciences research, and empirical data. SHGs in rural regions have developed from modest beginnings into powerful agents of change that support social development, entrepreneurship, and financial literacy. They have a significant influence on reducing poverty because they provide underprivileged groups access to credit, savings, and skill development, allowing people to escape the cycle of poverty.

KEYWORDS:

Community Progress, Poverty Alleviation, Rural Development, Self-Help Groups, Women's Empowerment.

INTRODUCTION

One of the most contentious ideas in the social sciences is development. It continues to be involved in a number of disputes and discussions. The interaction between development and growth is one of the topics that generates the most heated debates. Although the two ideas are often used interchangeably, there are really a number of significant distinctions between them. Increased levels of population, employment, income, or gross domestic product (GDP) are often referred to as growth. Although these markers are the most accessible, experts generally accept that they are insufficient. One issue with these indicators is that they limit our perception of growth to only tangible advantages. For instance, using money as a gauge of development makes the assumption that people optimize their desires by growing their wealth. People may use more money to buy a new automobile or to spend more time relaxing, depending on their preferences. Income is seen as the primary tool used by people to meet their desires. Similar to this, population increase is seen as a forerunner to development in a community since it gives local governments more tax income to enhance services and maybe lower the total tax rate for inhabitants. The assumption is that people would relocate to places where they can find the services and tax structures they want[1], [2].

The perceived beneficiaries and/or consequences of development are the subject of a second point of contention. A common misconception about development is that it disproportionately benefits the affluent, powerful businesses, or powerful countries. Increased economic activity may result in the creation of new employment for a community, but it also tends to favor investors and company owners over employees, increasing income inequality. Residents of impoverished nations sometimes see development as a process that robs the local populace of its profits and worth. International financial organizations, such as the International Monetary Fund (IMF), have come under fire in recent years for supporting policies that have widened the gap between affluent and poor nations in the name of development.Thirdly, growth promotion often adopts a short-term viewpoint or concentrates only on the positive aspects of expansion without taking the negative aspects into account. For instance, many environmentalists believe that increasing employment and money would ultimately result in environmental deterioration. Growth eventually results in increased consumption at the cost of frequently non-renewable natural resources. Rapid population growth brings advantages in terms of employment and tax income, but it may also bring expenses, such as the need for new infrastructure, schools, and services[3], [4].

The true long- and short-term costs to society and the environment should be reflected in development indicators. Building indicators that internalize these costs is significantly more complex.Finally, some people believe that the idea of development is ingrained in Western society, particularly American (United States) culture. It is disapproved of in many emerging nations since it contributes to the extinction of traditional values and cultures. The underlying premise is that for progress to occur, Western culture's current ideals and practices must be embraced. While acknowledging that development allows people to pursue diverse aims and ambitions, a wider view of development does not impose any certain values or cultural perspectives. Thus, it ought to be able to improve the standard of living without compromising any fundamental beliefs that people may have.

We think that development entails institutional change that allows people to enhance the quality of their lives based on the discussion above. People are better equipped to use their preferences and capabilities, whatever they may be, as a result of growth. This definition is sufficiently inclusive to avoid many of the issues that are presented when attempts are made to gauge growth only in terms of tangible factors, such wealth and income. To put it another way, preferences may be fulfilled in both material and non-material ways. Development would make it possible for people to continue a lifestyle based on conventional principles and ideals. By focusing on present generation advantages, development should also not restrict the potential for future generations to develop.

There are further aspects of development that might be included by the concept. Development is freedom, according to economist and Nobel laureate Amartya Sen. High levels of social and economic inequality, in his opinion, are a barrier to growth because they deny the underprivileged the same opportunity to grow. Sen suggested that five main aspects of freedom should be included in development: political liberties, economic chances, social opportunities, guarantees of transparency, and protective security. Civil liberties are usually referred to as political freedoms. Families' economic facilities are things they can create, use, or trade in the marketplace. Social opportunities are social policies that provide circumstances for bettering quality of life, such access to healthcare and education. The degree of trust between people and between persons and their government may be seen as a transparency guarantee. Lastly, institutional structures that "provide a social safety net for preventing the affected population from being reduced to abject misery, and in some cases even starvation and death" are included in the definition of protective security. Despite the fact that Sen's research concentrates on national and international development, many of these concepts also apply to rural regions. Sen's concept lays a lot more focus on getting beyond challenges more than simply physical or financial ones. It also acknowledges that non-economic issues that restrict people's potential are a problem in many rural communities.

What ramifications may be drawn from this discussion of how to conceptualize development in rural areas? Generally speaking, rural regions lag behind metropolitan areas in most development metrics. Two particularly challenging challenges are population density and distance from metropolitan centers. The availability of resources is closely connected to population density. For instance, schools in rural locations may not be able to provide the same variety of programs as those in larger areas. There may be fewer health care programs available in rural locations than in cities. Distance from metropolitan markets may increase production costs and make it more difficult to sell goods. Due to more traditional norms, civil freedoms and social possibilities are sometimes more constrained in many rural communities. Important considerations concerning social justice and fairness for rural dwellers are raised by these discrepancies[5], [6].

DISCUSSION

as compared to metropolitan regions, rural locations have advantages or perks that are sometimes disregarded by locals. Rural dwellers often appreciate access to animals and outdoor activities more than urban ones do. Rural communities have greater social links with their neighbors and friends than metropolitan regions do, and these connections provide resources and other types of assistance that discourage inhabitants from relocating to urban areas. Additional advantages, such as being near to nature and other natural assets, may be offered by rural areas.

According to economic theory, rural dwellers could choose to trade off economic gains for non-economic ones. In other words, individuals could forego better pay or other work perks in favor of non-monetary ones. For instance, even if moving to an urban region may result in better incomes, rural inhabitants may choose to remain in their community because of these intangible advantages. Because of this, emphasizing salaries entirely might obscure the crucial role that non-economic variables play in family migration choices or residential preferences. However, it is challenging to verify this hypothesis concerning trade-offs between material and intangible rewards. How much do these choices and preferences stem from a lack of opportunity or awareness of alternative options? Additionally, this reasoning disregards concerns about equality. Do those who live in rural areas have the same access to health care, education, and earnings as people who work in metropolitan areas? The fact that children are often the ones most impacted by these choices and may not be included in the process of deciding where the family should dwell is one of the issues with the assumption that rural households also trade off these services. Additionally, it seems that this perspective on trade-offs ignores some of the structural barriers to home mobility. Some people who live in rural areas may not have the knowledge, financial, or social means necessary to relocate. Therefore, it would be difficult to draw the conclusion that people who live in rural areas are necessarily more inclined to make these sacrifices in exchange for some of the advantages of doing so. The paradigm of the rural-urban continuum has influenced or guided much conceptual work on rural development (Newby, 1980). This 1960s-era approach continues to have a significant impact on modern rural development theory, policy, and practice. According to the rural-urban continuum theory, the quality of life varies between rural and urban areas due to regional variations in values, attitudes, and social ties. These discrepancies are thought to be mostly caused by the lower population densities and separation from major cities.

The modernization theory, a more general social theory, was most often the foundation for this rural-urban continuum thesis. There were numerous important claims made concerning rural development by modernization theory. It was once considered that growth is a linear and generally progressive process.In other words, there is only one growth route that rural areas may take in order to develop. Furthermore, it was assumed that when rural regions grow, their views, beliefs, and behaviors would resemble those of metropolitan areas.Second, internal rather than exterior forces are seen to be the cause of development, which is assumed to be progressive. The notion holds that institutions and organizations from outside the country have a very little part in promoting growth.

The cause of social transformation in rural regions does, however, become a challenging subject in light of this. The literature has placed a lot of focus on the part that Finally, according to modernization theory, social classes will become less significant as rural areas improve. This problem is significant because it implies that as rural inhabitants' chances for social and economic mobility increase, so do these class inequalities. Additionally, these economic modifications lead to greater democracy and civil rights in rural areas.Dependency theory stands in stark contrast to the modernization concept.Dependency theorists contended that inequalities between rural and urban areas are not the result of different moral standards, social mores, or behavioral patterns. The phases of development and underdevelopment are one and the same in the economic process. In other words, as urban regions have grown, rural communities have suffered. For the wider civilization, resource extraction and inexpensive labor are often found in rural regions. Key companies and institutions have a significant percentage of absentee owners, which often restricts progress. This idea contends that rural regions must lessen their reliance on outside institutions and organizations in order to flourish instead of assuming that they would inherently follow the same path of development as metropolitan areas[7], [8].

Therefore, severing ties of reliance on metropolitan institutions and groups brings about change.Although the theories of modernization and dependence provide quite different explanations for rural development, they both tend to emphasize the nation-state as the primary analytical unit. According to proponents of the modernization theory, those who live in rural areas are exposed to urban influences and integrate more fully into society. Progress is brought about through this integration via institutional, behavioral, and attitude change. According to dependency theorists, the nation-state's interplay between urban and rural regions constitutes the main dynamic.An alternative to these methods focuses on how rural communities are connected to the global economy. The advent of developments on a worldwide scale is referred to as the "globalization project" by McMichael. According to this theory, the main organizing element for the post-World War II period was institutionalized development by governments and international organizations. The tight integration of commodities markets, the emergence of financialization, and the growing dominance of major businesses have all been crucial elements of this globalization agenda. For instance, the future of towns founded on extractive industries is today shaped by global commodities markets.Therefore, in many rural regions, globalization rather than government policy may be the main factor determining progress. Numerous social movements and countertrends that contest this idea have been inspired by this endeavour.

Rural areas may not provide the same cost advantage as other areas of the globe today, however.Businesses are under continual pressure to boost their profit margins since labor and capital are now more mobile. Therefore, more global integration and competitiveness may be beneficial for certain rural communities while being detrimental to others. It also implies that there is no one road to growth and that it depends far more on how local circumstances interact with the global economy.For rural development plans, the modernization and dependence theories provide diametrically opposed recommendations. According to modernization theory, rural areas are more likely to grow the more integrated they are into larger economic and social systems. Contrarily, dependency theory contends that becoming more independent and severing ties to larger economic and social institutions is the best course of action for rural communities. However, the globalization theory offers more specific recommendations for rural development programs. Rural regions shouldn't, and probably won't, attempt to separate themselves from the bigger economy. Instead, they must strengthen their resources and build on competitive tactics to control how they interact with the world economy. The majority of the information points to the possibility that these tactics may not be very effective in rural regions globally. But we also look at some of the most popular alternatives that today's practitioners and policymakers are advocating. The most effective tactics often concentrate on locating competitive market niches, creating governmental policies that aid in overcoming challenges in rural regions, and enlisting widespread community support. We focus on regionalism, entrepreneurship, industrial clusters, and amenity-based development in particular.

1. These local economies depend on the manufacturing of goods for international markets as a way to generate money and employment. A notable example are the many rural districts that are home to the forest products businesses.
2. Forest goods are harvested and often processed locally for export. This money not only sustains those employed in these sectors, but it also multiplies across the area.
3. Thoughts about natural resources are shifting from their production value to their value as a resource for consumption. In other words, environmental conservation of natural resources has the potential to benefit rural people more than resource exploitation.
4. Particularly in rural locations, recreational or tourist sites have the potential to provide economic possibilities (sometimes referred to as use value).

The general public may also put a value on maintaining natural amenities for present-day usage or just for the knowledge that they will last into the future (existence value). For instance, even if they won't directly utilize or profit from such investments, the public could be ready to spend tax money to fund conservation projects like national parks or wildlife refuges. This change in perspective on natural resources also has the potential to increase non-material advantages for both regional locals and outsiders. Amenity-based development is a common term for approaches that emphasize the consumptive features of natural resources. This plan not only creates new possibilities, but it also safeguards the environment, which is vital to rural communities' ability to maintain a high standard of living.

According to study, there are a number of possible connections between rural development and natural amenities. The most frequent link between development and the degradation of natural amenities is probably this one. In Appalachia, strip mining is an illustration of how using natural resources for development may result in the destruction of natural amenities. In this situation, the trade-off between employment and the environment is most obvious. This kind of resource extraction limits the amount of development that can be done in these communities over the short and long terms. The natural resources that are lost during the extraction process are sometimes hard to replace or rejuvenate. Additionally, it could restrict other regional economic activities since these areas might not be conducive to supplementary industries like tourism.

Additionally, because most companies that engage in strip mining are not locally owned, much of the earnings are taken out of rural regions.However, there is also a chance that facilities and growth will have the inverse connection. The preservation of natural resources may prevent development. Sometimes limiting any economic activity restricts the opportunities for growth for surrounding rural populations. This connection is usually brought up whenever there are restrictions on how locals may utilize their property due to its closeness to protected areas. Additionally, property that is used for public purposes such as conserving natural resources is sometimes taken off the tax rolls in an area, which affects the ability of local governments to raise money. Rural areas in the western US, where there is an abundance of public land, might serve as an example. There are sometimes extremely little resources for social, educational, and health services in these remote areas.In certain circumstances, development could be required to conserve and/or preserve natural resources. For instance, establishing a conservation easement in a rural location usually necessitates financial resources. Many of the expenses associated with conservation efforts may be imposed on nearby populations. Therefore, it could be harder for a particularly impoverished region to preserve its natural resources. If there are no alternative chances to better their living conditions, the impoverished may be more prone to exploit their natural surroundings.

As a result, many conservation programs now recognize that in order to develop a successful conservation program, rural communities must have access to economic possibilities. There is a symbiotic link between the environment and employment in this case.Last but not least, conservation initiatives might result in more rural development in an area. Examples of this connection include the tourism industry and recreational places. Through the influx of more outside resources into the local economy, the creation of employment, and the opening up of new income mobility options, these activities aid in development. Increased protection of the environment and natural resources, which are so important to the community's economy, may result from tourism as well. Once again, this illustration makes the assumption that there is no mandatory trade-off between employment and the environment.However, a lot of the research points out that jobs in tourist and leisure areas are often low-paying and part-time. Additionally, employment in these areas often offers limited benefits (such retirement or health care) or chances for upward mobility. Even though leisure and tourism may boost local economies, they also come with significant financial expenditures for local governments, particularly in the form of rising infrastructure costs.

By diversifying their economies, tourist and leisure locations may overcome some of these challenges. The service sector, particularly in the health care sector, has grown in many retirement destinations. Rural areas have discovered methods to assist extractive enterprises without sacrificing the natural resources that are such valuable assets.Overall, many rural places have significant prospects because to amenity-based development. But the free-rider issue is one of the policy problems that has to be solved. While the expenses of amenity-based development are nearly completely paid by locals, many of the benefits may not be residents. Policymakers must understand that these facilities are often considered public goods and that more financial resources may be required from the wider area. How to prevent the gentrifying effects of amenity-based development on the local workforce is another possible policy concern. Workers often cannot afford to reside in the neighborhood due to the growing cost of housing brought on by construction.By acknowledging the essential connections between the environment and the economy, amenity-based development offers a more comprehensive approach than do typical rural development plans. In many cases, preserving and improving environmental quality may be important for economic growth. It may also serve as a foundation for better access to education and healthcare.To attract more seniors, retirement communities in amenity-rich locations may need to make investments in better health care. The public as a whole benefit from these health care investments. However, research indicates that social disputes over growth and development between locals and visitors (including seasonal inhabitants) are common in these contexts. While visitors and temporary residents may put a greater importance on environmental quality, local inhabitants often want to see more employment and income development. The apparent trade-off between employment and the environment may be difficult to resolve despite these disparities, therefore some kind of agreement may be required.

CONCLUSION

The data underlines the dynamic and ever-evolving character of rural development driven by SHGs, which is propelled by ongoing innovations in microfinance, skill-building initiatives, and social mobilization projects. The area of SHGs and rural development, however, has difficulties with sustainability, scalability, and the need for specialized strategies to meet regional differences and the variety of requirements of rural communities. To guarantee the ongoing development and effect of SHGs in rural regions, it thus asks for joint efforts among governments, development organizations, and local stakeholders.Our understanding of the significance of SHGs in empowering rural communities and achieving sustainable development goals is expected to grow as a result of additional research into the long-term socio-economic effects of SHGs, creative methods to improve rural livelihoods, and the use of technology for rural development. This information will continue to influence efforts made worldwide to eradicate rural poverty, advance gender parity, and encourage inclusive rural development.

REFERENCES:

[1] B. Nagaraj en N. Sundaram, “Effectiveness of self help groups towards the empowerment of women in Vellore District, Tamil Nadu”, *Man India*, 2017.

[2] Saravan Krishnamurthy*et al.*, “Empowering Women of Rural India for Renewable Energy Adoption An Exploratory Factor Analysis”, *Indian J. Sci. Technol.*, 2017, doi: 10.17485/ijst/2017/v10i38/95576.

[3] G. S. Jaramillo, “Enabling Capabilities: Innovation and Development in the Outer Hebrides”, *M/C J.*, 2017, doi: 10.5204/mcj.1215.

[4] M. M. Ali en A. Nedelea, “Sustainable Development Goals (SDGs): 1 and 5 – Complementary Towards Fulfillment of Goals Through BNF Grant: An Analysis Among the Beneficiaries”, *Ecoforum*, 2017.

[5] H.Elizabeth, “(PDF) Economic empowerment among women in Meghalaya_ A Way Forward”, *Int. J. Manag. Soc. Sci.*, 2017.

[6] V. Harikrishnan en R. Karuppasamy, “The role of micro finance towards empowerment of women self help groups”, *Int. J. Appl. Bus. Econ. Res.*, 2017.

[7] K. Santosh, S. E. V Subrahmanyam, en T. N. Reddy, “Microfinance – A Holistic Approach towards Financial Inclusion”, *Imp. J. Interdiscip. Res.*, 2016.

[8] *et al.*, “Whether Modular Capacity Building Tools are Effective in Empowering Self Help Groups (SHGs) in Rural India?”, *Int. J. Bio-resource Stress Manag.*, 2016, doi: 10.23910/ijbsm/2016.7.5.1683a.

CHAPTER 4
ENTREPRENEURSHIP REQUIREMENT IN SELF-HELP GROUPS FOR RURAL DEVELOPMENT

Vibhor Jain, Associate Professor
Teerthanker Mahaveer Institute of Management and Technology, Teerthanker Mahaveer University, Moradabad, Uttar Pradesh, India
Email Id- vibhorjain7@gmail.com

ABSTRACT:

Self-Help Groups (SHGs) now see entrepreneurship as a crucial prerequisite for advancing rural development. This essay offers a thorough analysis of the function of entrepreneurship within SHGs, highlighting its importance, development, and fundamental influence on rural economic growth, livelihood improvement, and community development. The research digs into the multiple aspects that highlight the significance of entrepreneurship in SHGs for rural development via an examination of entrepreneurship development, business activities, and their contributions to financial inclusion and sustainable rural advancement. It emphasizes how entrepreneurship inside SHGs has developed into a driving force for rural socio-economic improvement by drawing on development studies, economic research, and empirical data. Within SHGs, entrepreneurship goes beyond customary methods of generating money. It includes fostering among group members an innovative mentality, business acumen, and entrepreneurial abilities. These entrepreneurial activities lead to the development of micro-enterprises, which promote economic independence and lessen reliance on revenue derived from agriculture.

KEYWORDS:

Economic Growth, Entrepreneurship, Livelihood Enhancement, Rural Development,Self-Help Groups.

INTRODUCTION

Demand-side research is primarily concerned with how the social and economic environment influences entrepreneurship. A significant portion of this study has looked at how markets and businesses affect entrepreneurship rates. Some of this study examines how entrepreneurs are formed by market possibilities and break away from established businesses. It's up for dispute whether big, core enterprises or tiny, peripheral firms are more likely to launch new businesses. While some high-tech enterprises may be more independent, many have links to major corporations and academic institutions. The success of businesses may depend more on social networks in rural than urban regions. Communication is much more challenging due to the lower population and organizational density. Generally speaking, there are less specialist service companies to aid businesses in rural regions. It is more difficult to access public and nonprofit organizations that provide assistance to companies outside of major cities. The majority of high-tech start-up companies will set up shop in cities because they have better access to professional services and connections with people who have comparable demands. Additionally, venture finance is often inaccessible in rural locations. Because they like to lend to entrepreneurs nearby, venture capital companies often locate in metropolitan areas[1], [2].

Social networks may be crucial to the community support for rural entrepreneurs given the nature of possibilities in metropolitan regions.Entrepreneurial clubs are one specific illustration of using a network technique to encourage business in rural regions. Rural areas provide some particularly difficult problems for assisting businesses, but they also present some special possibilities. However, to assist prospective entrepreneurs in overcoming the shortage of resources, local governmental policies are required. Because it provides communities with possibilities and builds on local resources, entrepreneurship promotion is seen as a crucial rural development approach. Many times, business prospects may blend in with the local culture rather than thrusting themselves on the neighborhood. For instance, research indicates that entrepreneurship is a particularly beneficial tactic for increasing possibilities for minorities. Entrepreneurship gives minorities new ways to express their views and gives locals a way to back those ideals[3], [4].

Additionally, creating an entrepreneurial environment may help nonprofit and community-based groups succeed. Suppliers of specialized inputs and services are also considered to be a part of clusters, which are viewed as being bigger than industries. Along with trade associations and other groups that could include cluster enterprises, they might also include institutions that provide specialized technical assistance and training.Stanford University and the University of California-Berkeley have been a significant source of labor and innovation for the high-tech companies in Silicon Valley. The precise borders of a cluster might change by geography, product, and service, making it challenging to pinpoint.

The core tenet of the cluster development plan is that a location's competitiveness is determined by how the cluster as a whole competes in the global economy, not by the industries it is home to. Clusters influence innovation and productivity development in a variety of ways. For instance, clusters will be better able to identify common training requirements across enterprises and create programs that address those needs. Similar to this, given their long-standing ties with clients, providers within a cluster ought to be better equipped to understand their demands.Implementing cluster development ideas might be challenging in rural areas, but these difficulties are not insurmountable. Cluster coordination may be more challenging due to distance and density. Job training, for instance, could be provided by a number of different educational organizations. Cluster strategy implementation is also made more difficult by local government fragmentation. Coordination of land use and other policies across various local government organizations is challenging[5], [6].

low-paying work since many businesses are in the natural resource extraction sector.However, there are several examples of rural areas that have used a cluster method to success. Many rural places' limited resources can encourage increased intercommunity cooperation and collaborations.Rural communities may have an advantage in adopting cluster techniques since they may have greater experience working together. Similar to this, cluster methods may provide extra chances for rural towns to work together on service delivery, which might benefit rural populations even more. The political jurisdictions of economic, social, and environmental issues often do not match the topography of rural areas, which is a major issue that regionalism seeks to solve. Communities may not be able to control environmental issues, for instance, if the issue's root cause is in another jurisdiction. Similar to how metropolitan regions have transformed into bedroom communities, many rural places have as well. According to the data, communities may experience this form of growth at a higher cost than gain. Finally, many rural areas lack the resources necessary to provide their citizens a broad range of services. As a result, increased collaboration and/or coordination among local taxing authorities is required at the regional level. Sharing the tax base is a crucial component since it helps to even out regional variations in service delivery and educational spending. Affordable housing, transit, and land use planning may also be crucial strategies. Greater access to affordable housing outside of core cities contributes to the eradication of concentrated poverty and increases housing possibilities in suburban and rural regions.

Workers in the area can reach decent employment thanks to regional transportation infrastructure. Local authorities often decide on land use without taking externalities or effects on nearby towns into account. By ensuring that communities in an area have a coordinated plan for growth and development, regional planning may alleviate some of these restrictions. Promoting regionalism as a means of rural development has a number of potential advantages. First, since resources and efforts are not duplicated across numerous jurisdictions, regionalism may lead to scale efficiencies.

When providing services like health care or social assistance, these economies of scale are often obtained. Second, it may internalize costs and capture cross-jurisdictional spillover effects. Regional land use plans, for instance, might operate against municipalities by encouraging undesired land use in adjacent towns. Third, regionalism may lead to more empowerment and knowledge. Rural communities may have greater influence to solve social and economic issues by coordinating and concentrating resources.The implementation of regional economic development policies in rural regions is hampered by a number of issues. Numerous states provide funds to communities based on employment and/or population, creating a competitive environment for communities.

Regionalism could include some planning and resource sharing across several communities, which would call for the creation of new organizations. These institutions sometimes call for a legal standing that is uncommon in many jurisdictions. County, city and village, and town governments are the only ones permitted by many states' constitutions. Finally, a strong feeling of community and local pride that makes it difficult to organize citizens behind multi-community concerns poses a barrier to regional methods to development in rural regions. Regional approaches to rural development do not always imply a reduction in local control. However, if choices and policies are decided at a higher level, there is always a chance that meaningful involvement may be lost. Structured decision-making that starts at the local. in sum, that regional approaches to rural development may increase organizations' and institutions' effectiveness without sacrificing accountability or involvement. In a similar vein, regionalism offers rural.

Globalization has recently taken center stage in discussions in both the scientific and general public. Due to their popularity, there have been several contributions to the globalization of the cultural, political, social, and economic spheres. It is usual to discover wildly different interpretations of this work. Globalization has been seen as a complicated process at the cultural level that connects dispersed people via networks, facilitates improved communication, and promotes shared understanding and goals. In the end, it draws individuals together, fostering collaboration and synergy in terms of politics, globalization has been depicted as a force that discourages nationalism and encourages international collaboration. The functioning of the international system is founded on, and supports, a larger involvement of all people in the running of the globe, even if the United States continues to be the "benign hegemon" in the system of countries. Current political arrangements are said to be characterized by this increased worldwide engagement in decision-making. Although the discussion over globalization is characterized by divergent interpretations, there is agreement on how to define this phenomenon.

It alludes to the quickening of social interactions' temporal intervals and the shrinking of their geographical range. In other words, the social world is "smaller" and "people move about it in a much faster way than before" as a result of globalization. Anthony Giddens, a renowned

British sociologist, contends in his study of modernity that the development of capitalist social connections has gradually brought disparate groups together.As a result, social ties were primarily restricted to the 'local' during the beginning of capitalism. Local social interactions were gradually molded as a result of distant actors and events as capitalism grew and gendered homogeneity and uniformity intensified. In essence, this process of bringing together individuals and processes throughout the world has culminated in the contemporary phenomena of globalization[7], [8].

The rest of this chapter is dedicated to a survey of key disputes and an examination of globalization. The early controversies of the 1970s and 1980s are covered in the first part. Trans nationalization of social interactions was then referred to without the use of the word "globalization." The second part discusses significant discussions from the 1990s. It exemplifies the discussion around the "Washington Consensus" and the rise of multinational firms, in particular. The discussions in the latter two parts cover the first two decades of the new century. Important scientific gaps and areas for further study are also noted. It's unclear where the word "globalization" came from or how it was first used. Unproven reports state that mentions of global socio-economic processes date back to the first half of the 20th century. But the Merriam-Webster dictionary of the English language did not start using the term "globalization" until 1951. After Theodore Levitt's paper "The globalization of markets" appeared in the Harvard Business Review in the early 1980s, the phrase began to acquire some traction in academic circles (Levitt 1983). Levitt argued in that piece that a new age had arrived in which regional distinctions in consumer preferences were essentially inconsequential. Technological and societal advancements have made it feasible for businesses to promote their goods globally in ways that were previously inconceivable. The crux of Levitt's theory was that a number of novel and qualitatively distinct characteristics improved businesses' capacity for transnational trade.

The 1980s were marked by a three-camp dispute in the study of development. The Modernization School, which had formerly dominated, had largely fallen out of favor. Its main justification for unequal resource and power redistribution, disregarding the connection between development and underdevelopment, and, ultimately, ignoring the historical factors that influence development were all issues with its key argument of the independent and autonomous development of nations. Modernization theory provided a concept in which each nation will progress by aping the culture and institutions of the United States in its ahistorical definition of development.

The phases of this process of cultural and economic modernisation, or "Americanization", would be attained in accordance with each nation's own capacity to mobilize the resources required to expand. Marxian structuralists expressed especially vehement opposition. There were primarily two smaller subgroups at this program. Immanuel Wallerstein's World System School was mentioned in the first, while the Regulationist School was mentioned in the second. The Longue Duree School (Annales School), from which the World System School took inspiration, placed an emphasis on the long-term development of social interactions.1 Wallerstein believed that the only way to comprehend progress was to examine the beginnings and development of capitalism in Europe. He argued that this process resulted in a "world system" in which all countries were interconnected via patterns of both under development and growth.

World System theorists showed that the development of advanced societies (core countries) was the result of underdevelopment processes in countries in the periphery (underdeveloped countries) and semi-periphery (less developed countries), refuting the assumption that the growth of each nation evolves according to y-based stages and strategies of development.

Under capitalism, the concurrent processes of underdevelopment in peripheral and semi-periphery countries led directly to the socioeconomic expansion of core nations.The contribution of the world system theory was significant at this point in the discussion for at least two reasons. It first put forward a viewpoint in which the development of capitalism was seen as the catalyst for the global system. As a result, proponents of the World System theory rejected the idea that current events were the catalyst for globalization and emphasized instead on the phenomenon's long-term nature. Second, the nation-state's importance in modern capitalism was confirmed by the World System theory.Despite their emphasis on the nation-state's historical roots, it is only one of the historical forms of government. Additionally, they saw the global system as an intergovernmental, multinational system. This is where world system theorists continued to be dubious about them.

According to followers of the Regulationist school, each phase of capitalism was characterized by a "regime of accumulation" and a "mode of regulation." The system of wage relations that characterizes a certain phase of capitalism is referred to as the regime of accumulation. The social norms that direct each regime of accumulation are indicated by the mode of regulation. Regulationists focused their research in the 1980s on the examination of Fordism's demise and the formation of a new, post-Fordist regime of accumulation. Post-Fordism was a term extensively used at the time to describe circumstances that would subsequently be connected to globalization.

The regulationists said that Fordism represented the "regulated capitalism" that dominated the majority of the 20th century. Introduced by the definition of the advanced Taylorist capitalism of the 1930s, it was re-proposed by the regulationists to describe the development of advanced Western societies in the decades following World War II, which combined Keynesian political economy and state intervention at the social level. They argued that the 'rigidities' of this system of accumulation, which they referred to as Fordism's crisis, were to blame. The idea of rigidities was theorized from a variety of angles, and it mostly pertained to the financial and ideological aspects of Fordism. The financial expense of continuing governmental involvement grew to be unsustainable. Many nation-states were unable to maintain their support of business activity at pre-crisis levels as a result of the combination of an increase in the demand for state-sponsored services and the early 1970s global economic crisis. Corporations were driven to export earnings and avoid governmental demands as a result of state initiatives to raise taxes and add additional controls. The nation-state had a budgetary crisis as a consequence. The incapacity of nation-states to handle many of the social problems that occur simultaneously and at the intellectual level discredited political elites and their ideas. Numerous proposals for changes in how society and the economy are run have been made as a result of this crisis of legitimacy. The regulationists saw these modifications as signs of the coming into power of a new world order they named Post-Fordism.

Grand narratives were understood to provide comprehensive explanations that could be used in all areas of time and space. They argued in their criticism that contemporary theories and their universalism-based premise could not account for the complexity of human experience. Similarly, these contemporary ideas could not be used to comprehend growth. Postmodernists argued that the abolition of economic disparity would not inevitably solve other types of oppression including gender, race, and ethnic dominance because of the repressive nature of grand narratives. Additionally, liberation tactics that represented the marginalized often repressed the same voices they professed to defend. beliefs of growth and emancipation were subverted into beliefs of oppression in modern civilization.

Their criticism of socialist and left-leaning views was sometimes more vehement than that of the extreme right. They said that socialist programs had historically failed and that their beliefs and practices had led to the "exclusion" and "oppression" of numerous people. They argued that since repression appears on all political spectrums, the lobal society has to accept the presence of a variety of voices and behavioral patterns. The globalization debate greatly widened in the 1990s, making it one of the most hotly debated issues in the social sciences. As globalization came to be used to describe the underlying processes and tendencies, the term "Post-Fordism" was progressively dropped. The discussion focused on the Washington Consensus, the rise of multinational firms, and how nation-state authority has evolved as a result of globalization.Multinational businesses (MNCs) have been operating internationally since the eighteenth century while retaining close links to their home nations. Governments in their own nations gave companies the political and military backing they needed to enter and eventually take control of global marketplaces. In exchange, MNCs returned profits that benefited the domestic elites and the stability of the socioeconomic system. MNCs used the so-called mother-daughter industrial system throughout the majority of the 20th century (Dunning 1993). An international branch of a mother firm with headquarters here was established. The parent company's headquarters had direct authority over the subsidiaries. In this model, MNC ownership, management, and image remained connected to the nation of origin of the business.

Nation-states were unable to sustain targeted levels of corporate backing throughout the period's global economic slump, which was accompanied by austerity measures that increased taxes and regulation. In addition, more host nations actively opposed MNCs having a presence on their soil as a result of the oil crisis' detrimental economic effects, the modernization project's loss of legitimacy, and political leftward movements in many administrations. Trans nationalization of activities was the corporate answer. Companies started to separate their presence abroad from home nation interests, adopted national identities when it suited them, avoided undesirable areas, and started looking globally for convenient production locations with neoliberal political, economic, and social environments. Companies worked hard to establish manufacturing networks that went beyond the traditional mother-daughter structure. The new transnational firms were characterized by decentralized production, the development of production and distribution networks, and the international mobility of profit and investment.

The demise of Fordism, its "regulated capitalism," and the supremacy of multinational businesses was heralded by proponents of globalization as the start of a brand-new, more affluent age. The globalization effort was based on the adoption of neoliberal policies, and it was predicated on the notion that a free market was the best regulator of capitalism and the method through which its unintended effects would be handled. These theories provided justification for the demise of the interventionist nation-state. Nation-states started to adopt globally oriented macro-organizational strategies that shifted emphasis away from socially oriented goals (in other words, social stability, equitable socio-economic growth, and welfare spending) to profit-enhancing objectives. These strategies were framed as an effective way to attract emigrating corporate investment, reignite stagnating economies, and generate jobs and profit.This new posture of the state was now understood as the result of internal alterations, as opposed to what was first believed as nation-states' incapacity to manage and regulate global flows. It was emphasized that the victory of neoliberal tickets generated a new political leadership that reoriented governmental activities in a pro-market orientation, despite business organizations' requests for more profit- and free-market-oriented policies increasing.

CONCLUSION

Self-help Group (SHG)-based entrepreneurship has emerged as a powerful force for rural development, providing practical answers to the socioeconomic problems that rural communities confront. The importance, development, and effects of entrepreneurship within SHGs have been thoroughly examined in this research, with an emphasis on its critical role in promoting economic growth, improving livelihoods, and advancing communities in rural regions. The findings underline the dynamic and always changing character of entrepreneurial growth inside SHGs, which is fueled by ongoing improvements in skill-building, access to capital, and market connections. It's important to understand, nonetheless, that the area of entrepreneurship within SHGs for rural development is accompanied by difficulties with market access, skill development, and the need for long-term support systems to nurture and expand entrepreneurial companies.Our understanding of the significance of entrepreneurship in rural development will likely be strengthened by additional research into the long-term socio-economic effects of entrepreneurship within SHGs, creative methods to improve rural livelihoods, and the function of digital technologies in fostering entrepreneurial ecosystems. This research will continue to influence international efforts to eradicate rural poverty, create inclusive rural development, and encourage economic independence.

REFERENCES

[1] M. S. A. Karim, "Entrepreneurship Education in an Engineering Curriculum", *Procedia Econ. Financ.*, 2016, doi: 10.1016/s2212-5671(16)00047-2.

[2] S. A. Macht en S. Ball, "'Authentic Alignment' – a new framework of entrepreneurship education", *Educ. Train.*, 2016, doi: 10.1108/ET-07-2015-0063.

[3] W. Lixia, "Off-campus entrepreneurship tutorial system in China", *Asian Soc. Sci.*, 2016, doi: 10.5539/ass.v12n9p9.

[4] B. Winsor en D. Hanlon, "An opportunity evaluation framework for introductory courses in entrepreneurship", *J. Entrep. Educ.*, 2016.

[5] M. Yepes-Baldó, M. Romeo, C. Martín, M. Á. García, G. Monzó, en A. Besolí, "Quality indicators: developing 'MOOCs' in the European Higher Education Area", *EMI. Educ. Media Int.*, 2016, doi: 10.1080/09523987.2016.1236998.

[6] M. S. Sahrir *et al.*, "An Evaluation of Internship Programme in Improving Graduate Skills and Marketability Among Arabic Language students in IIUM from the Perspective of Malaysian Job Market", *J. Educ. Hum. Dev.*, 2016, doi: 10.15640/jehd.v5n1a21.

[7] L. Liu, "Study of contemporary college students' entrepreneurship training", 2016. doi: 10.2991/icassr-15.2016.136.

[8] C.-L. Yang en Y.-P. Lin, "Manpower Training System Design for Social enterprise.", *GSTF Bus. Rev.*, 2016.

CHAPTER 5
ANALYSIS OF RURAL POLICY IN SELF-HELP GROUPS

Nazia Hasan, Assistant Professor
Teerthanker Mahaveer Institute of Management and Technology, Teerthanker Mahaveer University,
Moradabad, Uttar Pradesh, India
Email Id- nazia_14m@yahoo.co.in

ABSTRACT:

The dynamics and effects of Self-Help Groups (SHGs) on rural development are greatly influenced by rural policy. In the context of SHGs, this study presents a thorough review of rural policy, highlighting its importance, development, and impact on poverty reduction, financial inclusion, and community empowerment. The research goes into the various aspects that highlight the significance of effective policies in maximizing the potential of SHGs for rural development via an investigation of rural policies, government interventions, and their consequences for SHGs. It emphasizes how rural policy frameworks may either help or hinder the success of SHG-driven projects by drawing on development studies, policy analysis, and empirical data.SHGs are now recognized in rural policy as important tools for socioeconomic development. Government programs and efforts assist SHG growth by facilitating lending, creating capacity, and establishing connections to programs that provide for livelihoods.In the context of SHGs and their implications for poverty reduction, financial inclusion, and community resilience, the article analyzes essential terms relevant to rural policy. This study provides a thorough summary, making it a useful tool for policymakers, development practitioners, researchers, educators, and anyone else interested in the relationship between rural policy and SHG performance in rural development.

KEYWORDS:

Community Empowerment, Financial Inclusion, Poverty Alleviation, Rural Policy, Self-Help Groups.

INTRODUCTION

The betterment of the economic and social circumstances of rural residents and areas is the declared goal of arrow rural policies.All policies that significantly affect rural people and places but have objectives unrelated to the economic and social situations in rural areas are considered broad rural policies. These categories would classify broad rural policies as those that affect rural communities in the areas of agriculture, transportation, health, education, economic development, and regional and environmental issues. It goes without saying that many of these primarily sectoral policies and initiatives have varied spatial implications and therefore varying effects on rural people and places[1], [2].

Sectoral policies are specifically avoided in narrow rural policies. They are often more challenging to recognize and classify because they have spatial rather than sectoral aspects. Because the departments of agriculture, health, transportation, and commerce are often structured along sectoral lines, several government entities are responsible for implementing limited rural policy. Looking for aspects of policies that are somewhat dependent on a definition of "rural" is a helpful technique to conceptualize limited rural policies.1 Rural policies, for instance, should be seen as those that provide for people or service providers in less populated areas. Similar to the previous example, a policy that supports the economic growth of historically rural enterprises may be seen as a rural policy even if eligibility may not be connected to a definition of rural. Although the debate in this chapter may sometimes veer into topics related to wider policy domains, it is unavoidable that I will focus mostly on limited rural policy.The words "rural policy" and "rural development policy" also raise definitional problems. Despite the fact that these words are commonly used interchangeably, it is important to differentiate between them. Some people equate "rural development policy" with initiatives to enhance the economic performance of rural regions that are undeveloped, but rural policy really covers a wider range of issues, including service delivery, non-economic standard improvements, and economic development. I often refer to the more broad conception of rural policy[3], [4].

Finally, the debate will concentrate mostly on the development, history, and condition of rural policy now in industrialized nations. 'Rural development' and 'rural development policy' are often associated with poor nations, according to many individuals. For instance, a Google Scholar search for "rural development policy" yields virtually entirely results from the developing countries. However, the policies pertinent to Organization for Economic Co-operation and Development (OECD) nations are the main emphasis of this chapter. The topics discussed here will become more and more pertinent to more nations as much of the globe experiences fast growth. Policy interventions are meant to bring about changes that benefit society. Another reason why rural policy is hard to define and, as we will see, hard to construct, is because policy aims and objectives differ throughout the range of social challenges. Interventions in rural policy often have one of two sorts of justifications.The promotion of justice or equality is the primary motivation for rural policy actions.2 According to one interpretation, fairness is that all citizens, regardless of where they reside, should have equal access to services and job opportunities. In reality, several nations have specific "equivalency" regulations that guarantee that people of rural and urban areas will have about comparable access to services like health care, education, and other necessities. Because of the degree of isolation and low population density of many rural regions, complete equivalency, even among rural regions, is likely impossible. However, for those nations that set equivalency as a goal, it offers benchmarks against which policies and programs may be evaluated and which can be used to inform policy realignment[5], [6].

In other nations, fairness is the guarantee that all citizens have at least some levels of access to economic and governmental services.This concept of fairness results in far more limited policy objectives, but it nevertheless supports rural policy on the grounds of justice and again offers standards for measuring success. Rural and urban populations probably have varied preferences for public services, environmental, social, and cultural facilities, and economic possibilities depending on where they choose to live. Due to this, it is doubtful that complete equality in service provision would always result in the best or most effective policy. A "fair" policy result is generally not the same as one that is "equivalent." Furthermore, due to the variation across rural areas, it is possible that what inhabitants of one rural community or region see as a fair conclusion would vary from what residents of other rural towns and regions view as a fair outcome.

Increased economic effectiveness serves as the second argument for rural policy.In situations when markets would not allocate resources efficiently in the absence of a policy intervention, efficiency may grow. Any of a number of factors, such as the creation of public goods, the spread of externalities, the presence of information asymmetry or monopolistic power, may lead to market failure. These circumstances exist across the economy, although certain types of market failure are more common in rural areas. Rural economies are especially vulnerable to monopolistic power because of their sparse population and distance from important markets, according to both theory and empirical evidence. The majority of policies will often incorporate objectives and explanations for both efficiency and equality. According to a popular misconception.policies and programs intended to enhance distributional outcomes would always result in lower Pareto efficiency than those meant to increase efficiency throughout the majority of conceivable policy outcome ranges. Due to the significant geographical variety involved, rural policy is especially difficult in this regard. On the other hand, efficiency and equity may sometimes go hand in hand. For instance, policies that promote and allow investing in human capital tend to lessen wealth disparities while boosting overall economic output and efficiency[7], [8].

In most regions of the globe, agricultural policy and rural policy have historically been interchangeable terms. This strategy performed rather effectively in the past, when farm families made up a sizable portion of the rural population and agriculture (farming, food and fiber processing and selling) served as the foundation of rural economy. Government initiatives aimed at providing financial assistance to farmers and the agricultural sector ensured a robust and mostly steady engine for rural economies. Non-agricultural rural enterprises supplied farms and agribusinesses with services, markets, and supplies. In rural regions, farms and agribusinesses gave local governments a substantial revenue base. In this situation, measures aimed at boosting agricultural profitability and production also supported rural development objectives.

Nevertheless, thanks to the success of public and private investments in research, technology, and infrastructure that increase productivity, agriculture and other rural industries like mining, forestry, fishing, and manufacturing now employ significantly fewer people than in the past while producing more goods than ever. Due to the increasing capital intensity of these formerly rural sectors, labor was made available and could now work in the services, banking, transportation, commerce, and other industries. There were some of these new employments in rural regions, but the majority were in metropolitan locations where economies of scale and agglomeration economies meant that both labor and capital were more productive.

The traditional economic pillars of rural regions, such as farming, agribusiness, forestry, fishing, mining, and manufacturing, now make up a very tiny portion of overall employment, income, and GDP. These fundamental sectors produce only a modest amount of indirect economic activity (multiplier impacts). And often, these auxiliary employments are found in cities itself. Therefore, the prosperity and possibilities accessible to rural populations are only little and decreasingly impacted by public policy that is focused on these traditional rural industries. Actually, a large number of these sectoral policies have a net adverse impact on rural economies. For instance, Thompson (2007) hypothesizes that US agricultural policy, which subsidizes farm income and stabilizes agricultural commodity prices, has a number of negative effects on rural communities, including farm consolidation and corresponding population losses, higher land values thus reducing competitiveness of rural businesses, and decreased entrepreneurship among farmers and related businesses.

In many industrialized nations, rural policy thought and practice saw something of a rebirth around the turn of the twenty-first century. The Organization for Economic Co-operation and Development has been a crucial observer and broadcaster of developments and best practices in rural policy. A worldwide conference on rural policy was organized by the OECD in Siena, Italy, in 2002. Since then, the organization has hosted similar conferences every year to gauge how well its member countries are doing with regard to modernizing their rural policies. The conference proceedings (OECD 2003) detailed a number of issues that were influencing rural areas at the time and have subsequently served as a guide for developing rural policy in many nations. In many rural areas, agriculture is a big industry, but its significance is waning and it can no longer be relied upon to power the economy of most rural areas.

Second, sectoral strategies are no longer sufficient to address the issues that rural areas confront. Sectoral strategies are crude tools that fall short of addressing the unique problems that most rural areas have. Instead, place-based regulations are required that acknowledge and take use of these similar quirks. Third, it's crucial to acknowledge that urban and rural areas are interconnected regions, but that the rural sections of these regions demand policies that are attentive to their unique advantages and limitations. Typically, policies intended for urban regions won't be acceptable for the same region's rural land. Fourth, rural regions are more than merely issues that need to be addressed to prevent becoming a burden on metropolitan economies. Rural regions provide chances to boost the competitiveness and sustainability of the bigger economies of which they are a part by leveraging their variety and distinctive features.

Additionally, regional economies have responded in a variety of ways as a result of globalization. Some areas have adapted to the new competitive reality and established their niches. Other areas have had trouble adapting and have instead turned to resistance to change. Ironically, one-size-fits-all policies are now even less successful than they were in the past because of the increased variety and specialization.Globalization and technological advancement are undoubtedly connected, but urbanization also has its own effects. Rural and urban communities have become increasingly interconnected as a result of regional economic specialization, yet there is still a political and social divide between them. Because they rely on a shrinking part of the population to provide their water, electricity, and food, rural communities are becoming more and more vulnerable, and urban voters and politicians are less likely to comprehend their needs.

DISCUSSION

Together, these policy considerations need a distinct approach to rural policy, but they also make developing rural policy more challenging and less responsive to these shifting demands. The following parts examine the situation of rural policy as it is at the moment.The decades-old strategies for rural policy are called into question by the New Rural Paradigm. It does not mandate new policies; rather, it offers a general framework for them. The findings and recommendations in the description of this paradigm represent widespread ongoing policy experimentation. This section looks at a few of these policy strategies.None are a cure for problems encountered by rural areas, particularly in a world where problems are so dynamic. others have had moderate success, others are yet unproven, and others have had very small success. It's interesting to note that policy innovation often moves forward before conceptual and empirical proof of its effectiveness

This makes it difficult for theorists and empiricists to stay up with practitioners, but it also gives them a wealth of data to research the problems. Place-based rural policy focuses on possibilities and obstacles in particular regions, particularly those that lag behind more vibrant places, in order to solve inefficiencies and injustices. It is hoped that by focusing on a location's strengths and shortcomings when designing programs, policy investments would provide greater results. Additionally, it is intended that policies would have the most effects on underdeveloped areas, resulting in a decrease in regional imbalance and a rise in regional convergence. There is the reason to assume that such a policy not only improves the performance of the underperforming areas but also speeds up national efficiency and development. Place-based policies may therefore be one of those instances when efficiency and equality might be found to complement one another.

Many of the ideas covered above form the theoretical foundation of place-based policy, which also incorporates physical, cultural, social, and institutional components. The geographical component highlights the value of variety in the process of economic growth and transformation. Diverse natural resources, amenities, labor pools, and distinctive spatial configurations of markets and infrastructure all point to the necessity for regulations that provide program implementation flexibility.Prioritizing economic development objectives and tactics involves taking into account preferences, societal goals as a whole, and interpersonal ties. This is done via the cultural and social elements of place-based policy.People's responses to policy are influenced by a variety of complex, often undetectable cultural impacts on behavior. For instance, localities and areas with a greater cultural attachment for the outdoors will find industrial expansion less alluring. Communities who have a greater sense of ownership over their property are less inclined to sell, rent, or drastically alter how their land is used. Both culturally rooted and economically significant include attitudes toward education, taking risks, entrepreneurship, women's roles, democratic procedures, and many other topics. As a result, policies that take into account regional variance in their response to cultural diversity are probably more successful.

Traditionally, the focus of rural development policy has been on accelerating the pace of increase in rural populations' incomes and productivity. When agricultural policy and rural policy were effectively equated, this meant that increased farm revenues were equivalent to rural development. As a result, it was acknowledged that the most direct routes to rural development were farm income subsidies and initiatives intended to raise the price of agricultural commodities.Gross domestic product (GDP), the most popular measure of economic performance (efficiency), may be used to assess the effectiveness of our rural strategy in rural areas and sectors. Indicators of welfare and equality included measures of median, average, and per capita disposable income as well as the distribution of income.The idea of wealth has lately returned as a goal and a measure of how far economic growth has come. As a substitute for the income distribution as a measure of equality, the distribution of wealth has been proposed. Why is money important? Surely, access to and consumption of goods and services (broadly defined) is more important to a person's wellbeing than accumulation of money. While this is true, it seems that social prosperity is necessary for individuals to continue their consumption of goods and services.

According to Nordhaus, a rise in society wealth is necessary to ensure this constant or increasing level of consumption. And this wealth is made up of more than just cash and fixed assets. It consists of a variety of non-market and intangible capitals that must all be kept up to date or improved in order to guarantee a constant level of consumption in the future. The seven categories of capital identified by Hoffer and re: intellectual, social, individual, natural, built, financial, and political. These capitals may be privately held and managed (as is the case with human capital) or publicly owned and accessible (as is the case with constructed infrastructure, natural capital, and different forms of intellectual capital).

Gross domestic product is the most often used indicator of economic success. GDP is a gross flow metric that doesn't account for asset changes like investment or depreciation. The main emphasis of the stock measure of wealth is the fluctuating stock of assets. Like GDP, well-being is a flow, but it also vitally relies on net wealth, which is income plus other metrics. The estimation of broader indicators of wealth has made significant strides over the past two decades as a result of the expansion of our indicators of economic performance to include a variety of non-market and intangible capitals (especially the natural and environmental capitals) and their associated flows of goods and services.This emphasis on wealth has many policy ramifications, particularly for rural residents and communities. First, concentrating on money guarantees a longer time horizon and more enduring outcomes. Another important aspect of the new rural paradigm is that investment will take precedence over income assistance in rural policy based on a wealth perspective. Third, rural regions, where the bulk of a country's natural capital occurs and which, despite its non-market features, comprises a very big amount of rural wealth, need a higher policy emphasis on natural capital. This kind of rural policy will be very visible for a while, as seen by the increased emphasis on rural wealth building techniques.

The process of creating policies for rural areas is often challenging. Many policy experts have offered their theories as to why this is the case. The most widely accepted conclusion is that the absence of a clearly defined constituency in rural areas makes it harder to implement rural policy. Many rural inhabitants may not easily recognize shared interests with other rural residents as they do with sectoral cooperators and rivals, in contrast to stakeholders from other sectors. In legislation pertaining to agricultural commodities, crop insurance, and even environmental protection, farmers are more inclined to identify their interests. Rural manufacturing will closely monitor legislation pertaining to immigration, taxes, transportation, and regulations. However, it's possible that farmers, rural manufacturers, rural educators, and rural inhabitants as a whole are unaware of their shared interest in policies that support the development of stronger rural innovation systems or better rural internet connectivity.

In the meanwhile, as urban dwellers move farther away from their agricultural roots, they are less conversant with rural issues. Each generation sees a decline in the number of social and family ties between rural people and the increasingly urbanizing population. Politically speaking, elected officials are less inclined to prioritize rural concerns since they have fewer rural voters or personal contact with such issues.Rural policy making is more challenging and less likely to be responsive to rural needs as a result of the declining connections to other constituencies and the lack of a cohesive rural constituency, unless policy analysts collaborate with policy advocates to improve understanding of the problems and appropriate solutions.

Whether in developing or industrialized countries, the development of rural communities has often been influenced by organizations and forces outside of rural communities themselves. Nation-states have long promoted export-oriented natural resource exploitation from rural regions as a crucial part of generating national prosperity. These initiatives were partially accompanied by varied degrees of modernization of transportation and essential services like electricity. In the post-World War II era of decolonization, capitalist nations with colonial histories created land tenure policies that frequently promoted foreign corporate investment, sometimes at the expense of long-standing collective ownership structures Even though some have claimed that these types of development are the result of capitalist development, it is important to keep in mind that the Soviet Union and post-colonial Marxist countries were even more top-down in their collectivization of individual farms into massive aggregated units and reorganization of rural labor around established industries.

Rural communities often objected to this, which frequently led to results that were unsatisfactory in some areas and disastrous in others. Rural development initiatives have all too frequently been facilitated by top-down strategies, started and managed by businesses, governmental organizations, non-governmental organizations (NGOs), international organizations like the World Bank and the United Nations, and private businesses. These methods of rural development have all too often resulted in the income from farming, the exploitation of natural resources, and other productive activities going to outside investors, to assume that all top-down development projects are only cynical endeavors to plunder natural resources would be a mistake. Through the 1970s, and in many respects currently, a modernization narrative drove the development endeavor. This story stated that modernization might raise economic well-being, as well as fundamental indices of quality of life like education and health, to increase quality of life. People might live better instead of working long hours just to get by. This process was crucially aided by modern infrastructure that linked rural areas to metropolitan centers and global markets, but as a price, traditional modes of living had to give way to more "modern" types of everyday activities.

The actual goal of grassroots development activity is to organize for the state to provide development resources. A significant component of the idea of development has been Alinsky's power model of organizing. Conflict between the local community and outside enemies is seen by a linksystyle organizers as the catalyst for community growth. As an organizer himself, Alinksy defined "community power" as a group's effective engagement in processes of local and extracommunity decision-making. A community develops its strength via a series of minor triumphs against institutions outside the group. Each success increases local support for community organizations and fosters a sense of shared confidence in their capacity to deal with problems affecting the whole neighborhood. When the community can lose to outside enemies without losing its cohesion, organizers have succeeded in their mission.

In a nutshell, grassroots development takes place at the fully engaged end of the IAP2 continuum of participatory development. Several agencies have made an attempt to define this area. Smaller development foundations all throughout the world have adopted this idea. For instance, the Inter-American Foundation (IAF) in Washington, DC, works with regional communities and runs on grassroots development ideas.Projects are thus considerably less focused on advancing development goals established in Washington, DC, and much more focused on strengthening local, the types of interventions covered by IAF suggest distinct forms of development work than that carried out by international development banks or by big donor organizations like the US Agency for International Development. Although the main objective is to "improve the quality of life for poor people," the specified strategy for doing so is to collaborate with and support "grassroots groups and nongovernmental organizations."

A comparative review of rural development in 16 Asian nations found that the nations with the strongest institutional links between the central and rural governments performed the best in terms of social and agricultural indices. Once again, it takes grassroots development activities to bring the concerns of underserved areas to the attention of bigger governing entities. In the modern day, grassroots groups often work with other entities to fulfill internal demands, whether the problem is one of social, political, or economic necessity. In many instances, community transformation cannot be institutionalized at the grassroots level. Rural communities with high degrees of autonomy and the ability to utilize local resources while directing the use of extra-local resources have a good probability of realizing their developmental objectives.

Initiatives for rural grassroots development have evolved in many circumstances. In the context of developing nations, grassroots development is frequently a component of larger initiatives to assert national autonomy and independence against wealthy international finance organizations that support international financial institutions and other global elites. These programs could be explicitly linked to movements that oppose the dominance of development programs that are seen to limit economic sovereignty.The same inclusivity and participatory democracy ideas may guide grassroots development projects in Canada, the United Kingdom, or the United States, but they may not be as directly connected to worldwide anti-global capitalism or imperialist movements. It is interesting to note that grassroots activism in Appalachia hasn't always embraced global mobilizing themes centered on ideas like sustainability and anti-corporate global movements. Community context is unquestionably important for the sha6pe that grassroots development takes.while the triumph over the land claims may have seemed especially straightforward, the Miraflores community's capacity to battle and prevail against them was the result of a number of circumstances coming together to support their grassroots endeavor. The majority of people in the Miraflores neighborhood are functional illiterates, making it difficult for them to negotiate the complicated legal landscape of property claims. The NGOs, according to residents of Miraflores, have given them "considerable material and moral support, information, and access to social networks," all of which have aided them in continuing their struggle for land management and family sustenance.

The instances from Kerala and Nicaragua highlight the rising need for resource networks beyond the grassroots level to be used to solve community-level concerns, even if they do not fully reflect the realities of rural development. It is becoming less feasible to only depend on the resources present in one's own neighborhood to handle local concerns and solve local problems in an increasingly globalized and networked world. Rural communities are integrated with urban, state, regional, national, and international sectors, necessitating cooperation and collaboration to handle local challenges. In the contemporary age of globalization, the idea of grassroots development as an independently launched, run, and maintained endeavor is less relevant. Rural organizations so often collaborate with non-local organizations as long as the relationship suits the community's goals and the community retains control over itself and its resources. Although they are absent from the case studies, horizontal links represent a kind of extra-community networking that is important to mention here. External collaborations between communities, generally those that have faced comparable problems, are known as horizontal links. Members of each community interact, exchange ideas and firsthand accounts of problems they've faced, and utilize this knowledge to improve local self-help project decision-making. The capacity of grassroots development to enhance the quality of life in rural areas is limitless.

The capacity of self-development efforts to institutionalize procedures for jointly resolving the present problem at hand and potential future problems in the community determines their effectiveness, as was previously noted. The case studies mentioned above show how grassroots efforts, with the help of outside organizations like political parties, business associations, and other rural communities, have the ability to improve the lives of those who live in rural areas. The idea that organizations have the power to affect their community's well-being and may then show this via collective action is probably at the root of this effort to better the human condition. In every situation mentioned above, communities' reactions to problems were followed by the emergence of new issues. However, they seemed to be better able to handle new difficulties, which is a crucial indicator of grassroots development success.In compared to other development methods, grassroots groups have a variety of benefits, including proximity to the population, knowledge of local circumstances acquired often from the population itself (indigenous knowledge), and responsiveness to local demands.

CONCLUSION

The data made clear highlights the dynamic and changing character of rural policies, which are influenced by a growing understanding of SHGs' ability to be engines for inclusive development. SHGs may thrive and spark socio-economic development in rural areas when access to financing, resources, and capacity-building opportunities is facilitated by effective rural policies. However, it's crucial to understand that the implementation, oversight, and contextualization of rural programs are key to their effectiveness. Our knowledge of the relevance of rural policy in the success of SHGs will likely be furthered by more study into the effect evaluation of rural policies on SHGs, novel policy measures to promote SHG sustainability, and the role of policy advocacy in encouraging community-driven development. This understanding will continue to influence international initiatives to eradicate rural poverty, advance financial inclusion, and strengthen rural communities.

REFERENCES:

[1] L. R. Hawley *et al.*, “Defining and Describing Rural: Implications for Rural Special Education Research and Policy”, *Rural Spec. Educ. Q.*, 2016, doi: 10.1177/875687051603500302.

[2] S. B. Yenigul, “New Approaches in Rural Development Policies and the Effects of These Approaches on Turkey’s Rural Development Policies”, *J. Plan.*, 2016, doi: 10.14744/planlama.2016.47450.

[3] R. Strasser, S. M. Kam, en S. M. Regalado, “Rural Health Care Access and Policy in Developing Countries”, *Annual Review of Public Health*. 2016. doi: 10.1146/annurev-publhealth-032315-021507.

[4] B. Rechel *et al.*, “Hospitals in rural or remote areas: An exploratory review of policies in 8 high-income countries”, *Health Policy (New. York).*, 2016, doi: 10.1016/j.healthpol.2016.05.011.

[5] D. R. Taber, J. F. Chriqui, C. M. Quinn, L. M. Rimkus, en F. J. Chaloupka, “Cross-sector analysis of socioeconomic, racial/ethnic, and urban/rural disparities in food policy enactment in the United States”, *Heal. Place*, 2016, doi: 10.1016/j.healthplace.2016.08.006.

[6] J. Dwyer, “New Approaches to Revitalise Rural Economies and Communities-Reflections of a Policy Analyst”, *Eur. Countrys.*, 2016, doi: 10.1515/euco-2016-0014.

[7] H. Long, S. Tu, D. Ge, T. Li, en Y. Liu, “The allocation and management of critical resources in rural China under restructuring: Problems and prospects”, *J. Rural Stud.*, 2016, doi: 10.1016/j.jrurstud.2016.03.011.

[8] C. Y. Bernabé en M. G. Hernández, “Turismo en Albarracín y Comarca. Acción pública local y dinámica reciente en clave de desarrollo turístico sostenible”, *Anales de Geografia de la Universidad Complutense*. 2016. doi: 10.5209/rev_AGUC.2016.v36.n1.52718.

CHAPTER 6
EXPLORATION OF RESOURCE DEPENDENCE AND RURAL DEVELOPMENT

Satyendra Arya, Associate Professor
Teerthanker Mahaveer Institute of Management and Technology, Teerthanker Mahaveer University, Moradabad, Uttar Pradesh, India
Email Id- satyendra_arya17@rediffmail.com

ABSTRACT:

The sustainability and resilience of rural communities are significantly impacted by resource reliance, which is a key feature of rural development. In the context of rural development, this study presents a thorough discussion of the idea of resource reliance, highlighting its importance, motivators, and effects on livelihoods, economic diversification, and community well-being. The research goes into the multiple aspects that highlight the significance of comprehending and resolving resource dependency in rural settings via an investigation of resource-dependent rural economies, their vulnerabilities, and possible routes for sustainable development. It emphasizes the complexity of resource reliance and how it affects the course of rural development by drawing on multidisciplinary research, development studies, and empirical data. Rural communities that heavily rely on a single industry, such as mining, forestry, or agriculture, might make their communities more susceptible to shocks from the outside world and changes in the market. However, these vulnerabilities may be reduced and sustainable rural development can be supported through wise resource management and diversification.

KEYWORDS:

Community Resilience, Economic Diversification, Livelihoods, Resource Dependence, Rural Development

INTRODUCTION

It is accepted knowledge (almost a cliche, really) among proponents of rural development that the extraction and processing of natural resourcesincluding lumber, fish, energy, and mineralscontributes to jobs, wealth, and development for rural areas. Logically, there are various ways that this happens. The most obvious are the direct returns that happen throughout the extraction, processing, and shipping phases and include royalties and employment. Through the processing and/or transportation of raw materials, or through links to further kinds of development secondary benefits may continue beyond the duration of extractive activities. These growth techniques are often described as the inherent advantage many rural communities have over metropolitan ones; the employment they provide significantly contributes to the mythology of rural living.When I ask my freshman or sophomore-level students to estimate what proportion of all occupations in rural America are in fisheries, forestry, mining, energy, and agriculture (combined), the estimates often start around 30 percent and vary higher from there. Less than 5% of employment in the rural United States is in these natural resource industries, therefore despite these kids' brilliance, they are wrong by an order of magnitude[1], [2].

Although the myth does not really reflect sociodemographic reality, it is strong and has real staying power, not only among these students but also in rural development circles'real' rural jobs are not those found in the service industries or in government, but involve the harvest and processing of the fruits of nature. The second aspect of this mythology is, of course, that these occupations are not only plentiful, but also 'better' ones for rural areas, higher paid, less prone to seasonal fluctuations, and bringing in outside funds. As seen by scholarly works that emphasize the resource curse or the paradox of poverty in the midst of abundance, statistics generally do not support this claim either. These perceptions of rural areas being dominated by resource-based occupations are often disproved by rural sociologists and other academics of rural development, or are at the very least oversimplified. They draw attention to the relative dearth of these positions, their empirical link to negative community outcomes, and the overall reduction in significance of this kind of rural development. Rural areas have been highlighted as continuing to transition from "productivism" landscapes toward landscapes of consumption, according to traditional academic thought. In light of current energy growth in the Great Plains, the Northeast, and elsewhere, where new energy landscapes connected to wind, biofuels, and (particularly) natural gas are fast forming, these norms may be called into question. The assessment of resource dependency as a rural development approach is revitalized by this return to resource dependence. In this chapter, I argue that it's crucial to embrace this new resurrection by opening up this mythology. Fundamentally, doing so requires sharper thinking on our part. This chapter outlines the fundamental connections between well-being and resource dependence, but more importantly, it raises critical queries about (1) what we mean by (how do we operationalize) our fundamental ideas of development and well-being, resources, and dependence, and (2) how the relationship varies across various forms of development, for whom, and in what contexts. The third and last step deals with the probable consequences of large-scale changes, namely climate change[3], [4].

Rural researchers have been interested in the relationship between resource reliance and community development for well over 50 years. Following the development of the metaphors used to depict the connection is informative.Beginning with the idea of community "stability," Researcher proposed conducting forest harvests in such a way (rotated around a central community, with enough time to allow for forest regeneration) that the industry and its associated worker base need not migrate across the landscape but instead remain in a given community. This would enable people to start families, establish roots, and develop strong communities.

The Rio Declaration and the now-famous Brundtland Commission report from 1987, which suggested that sustainable development ensures that the needs of the present generation are met without compromising the ability of future generations to meet their needs, led to the replacement of the "stability" metaphor with that of "sustainability," which suggested that natural capital is preserved to yield ecosystem services into the future. Given the variety of metrics of wellbeing used to evaluate the link between dependency and development, understanding the relationship between resource dependence and rural development requires more precise articulations of what we mean by our basic conceptions. In Chapter 1 of this book, Green and Zinda emphasize that it is very challenging to define development and that it "is one of the most contentious concepts in the social sciences." This chapter reiterates a few principles that are particularly pertinent to discussions about resource reliance since their chapter discusses this in considerable depth. Most importantly, assessments must take into account the costs of growth as well as non-material factors (such as quality of life, happiness, social capital, and so on) that may have only a tenuous empirical relationship to growth. Development is not the same as growth in jobs, income, or infrastructure[5], [6].

Inequitable distribution of benefits (whether seen cross-sectionally or longitudinally) undermines development objectives which is another important factor to take into account. Although it is not the intended consequence of development policies, some kinds of resource extraction, particularly those connected to fast energy development (more on this below), can lead to short-term growth at the price of long-term sustainability.I'll make the argument that historically, dependencies on natural resources for rural development have been defined narrowly and/or reified, with negative consequences. includes demonstrating the effects of expanding the concepts of development, wellbeing, and reliance itself. It is crucial to highlight right away that a large portion of the indicator-based empirical literature refers to "community well-being indicators" rather than actual "development" when discussing its findings. It is useful to start by going over a few important fundamental results from the literature. An in-depth discussion of the ways in which these results differ depending on the development/well-being indicator, the location, the period, and the operational definition of reliance will follow.

The majority of research demonstrate a negative link between community wellbeing and resource reliance. Areas with higher concentrations of employment in the fishing, forestry, mining, and energy sectorssometimes even agriculture is included in the mix—have worse results. However, considering that many of these conclusions derive from single-industry research, which are briefly examined below, this broad generalization conceals a significant amount of heterogeneity that has to be taken into account. This variation is particularly pronounced per sector.

The quick emergence of mining and energy reliance is often accompanied with rapid growth and the emergence of boomtown conditions, supporting prior claims that growth is not the same as development. Numerous early investigations, particularly those conducted in the American West. The results discussed above were part of a wave of research on the connection between rural poverty and resource reliance that began in the middle of the 1990s. The journal Society and Natural Resources published a number of special issues on the subject, and the Rural Sociological Society Task Force on Rural Poverty provided a number of theory-based justifications for the unfavorable results mentioned above, justifications that are still remarkably persuasive today, 20 years later.

Their explanations, in a nutshell, include the following: (1) human capital theory, which suggests that underinvestment in human capital skills such as education often characterizes rural resource-dependent places, and is a 'rational' response to the availability of high-wage employment that does not require these skills; (2) power and natural resource bureaucracy suggests that governmental bureaucracy may become captured by large-scale corporate interests (3) industrial structure, or economic segmentation, where resource jobs become 'peripheral' in that they often are low wage, part time and provide few benefits (based especially on undifferentiated products in the context of market relations that comprise many sellers and few buyers[5], [7].

the social construction of nature, which suggests that certain groups or uses may become 'morally excluded', where popular sentiment about the nature of resources may marginalize and subsequently exclude extractive interests from the resource base. Freudenburg (1992) also describes how a "cost-price squeeze" might reduce wages or employment even when resources are still plentiful. This pressure is linked to the volatility of resource prices and the corresponding employment fluctuation. remark that the problem of land as a component in production, which results in diminished industrial mobility (one cannot mine or chop what is not there, is at the root of all resource reliance.long as the associated development is largely independent of the parent resource industry, the degree to which resource extraction and processing become linked to subsequent economic development and infrastructure is crucial for fostering well-being. If not, the related businesses will be affected by the resource industry's shocks, perhaps escalating rather than balancing changes in well-being.

'Snapshot' secondary data collected during a certain census period is used in the great majority of research examining the link between resource reliance and wellbeing. As a result, it is simple to overlook the fact that the link between reliance and development might vary significantly not just by area and indication but also through time. We looked more closely at the Canadian forest industry between 1986 and 2001, as well as the interactions between its various sectors.The study looked at how the distribution of the forest industry's sectors has changed (in line with the core-periphery issue discussed above), as well as the connection between economic dependency on each of these sectors and wellbeing. geographic variance was also looked at for each of these questions, which is similarly consistent with the geographic comparisons mentioned above. Between 1986 and 2001, forest dependency decreased throughout the country, while regional variations included a 35 percent fall in Atlantic Canada and a modest rise in the Prairies.

The make-up of the forest industry also saw some modification. While logging dependence increased in the west (British Columbia) and north (Canada's Territories), where the industry is still in its infancy, it decreased in the more developed eastern regions (Atlantic and Quebec) and held steady in the central provinces (Ontario and the Prairies). With the exception of British Columbia and the North, employment in the forest service has typically decreased. With the exception of British Columbia and the North, the reliance on lumber rose while that on pulp remained mostly unchanged.

Dependence on resources is linked to worse results over time; does this depend on the industry and location? We looked at the unemployment rate and the median family income. The most outlying forest industries (logging and forest services) were typically (with some regional variation) related with greater unemployment and poorer median family income in levels mentioned.We looked at the association between employment and dependency using four distinct definitions: (1) percentage of employment; (2) percentage of employment income in resource industries; (3) employment; and (4) employment income; and (4) location quotient3 computations. Depending on the operational definition of reliance that was utilized, we got varied findings. For instance, income (Base) methods classified bigger towns with a higher concentration of pulp as resource-dependent, which probably affected how well these communities performed in terms of a variety of well-being variables. Therefore, the conclusions that researchers may get on how resource reliance affects community outcomes rely on their study methodology and how climate change affects their way of life[8], [9].

DISCUSSION

First off, resource-dependent communities often lack resilience in the traditional sense of being able to act quickly and decisively in the face of threats like climate change. The ability of community institutions to plan for the future may be limited by larger-scale market and governance, inadequate human capital resulting from (as was already said) rational underinvestment, and larger-scale market and governance control. Additionally, there is often external pressure to restrict harvests, including governmental attention paid to deforestation as a contributor to climate change and opinions that forest harvesting should be scaled down. Rural communities that rely on the forest may get involved in the political conflict. Long time horizons for decisions (from planting to harvest sometimes takes 50 years or more) may make it challenging to be proactive, particularly considering that market exposure and risk associated to climate change are increasing. Because resource-dependent societies are sometimes somewhat conservative, there is a risk that concern about climate change may be mistaken for environmentalism. Employers and decision-makers may not be motivated to support the very individuals who are often seen to be attempting to drive them out of business. Additionally, decision makers may not link discrete occurrences (such as fires, droughts, and insect outbreaks) to climate change since many of these manifestations are phenomena they are already acquainted with. This is because the nature of the perceived risk is important. As a result, given historical uncertainty and stochasticity, they may not be connected to longer-term patterns, and the effects of any specific occurrence could not be seen as worrisome. There is still more to be done in this area, particularly in light of the growing conversation about climate, energy, and rural communities.

Natural resource dependence is a traditional strategy for rural development that is based on many (possibly contradictory) cherished assumptions. Rural developers and resource boosters emphasize the historical significance of resource-based employment in rural areas as well as the potential advantages that such development may have. The possible flaws in these arguments are recognized by rural sociologists and rural planners. Dependence of communities on these types of development often results in subpar results and greater vulnerability. These academics contend that rural areas have (as they should) mostly gone beyond these types of rural development, at least in the more industrialized nations. However, recent expansions in energy production in North America and elsewhere have given these arguments new life.

The information presented in this chapter is meant to provide both a summary of the research that has already been done in this field and a call to anyone who would conduct more research in this field or use it in practice to identify and value the many types of variability that exist in this field of study. Simply said, there are significant differences in the connection between reliance and development across geography, time, and operationalizations of key concepts. As a result, this chapter contends that historical optimism and pessimism regarding resource reliance and rural development need to be moderated, and that both proponents and detractors (whether academics, policymakers, or businesses) should be wary of making unwarranted generalizations.

The bulk of the conclusions and observations made here are based on analysis of Canadian data. My job with the Canadian Forest Service is in some ways a historical accident, but there are other elements at work as well, including the national backing provided by the Canadian Council of Forest Ministers and the concurrent focus on resource development and community well-being. Rural areas in Canada were (and still are) more economically and culturally reliant on the gathering and processing of raw commodities, which not only supported such inquiry but also resulted in greater degrees of reliance that improved the possibilities for data analysis. Since Statistics Canada statistics are gathered at intervals of five years (as opposed to 10 years in the US), they have historically been superior than US Census data. Additionally, Canada has had excellent data accessibility at the level of "census subdivision." These CSDs have more precise geographic scales than the US county-level data. As a result, they presumably reflect genuine 'community' more accurately than do US counties, neatly avoiding a lingering debate we see in the US over the use of county-level statistics to make claims about 'communities'.

Population increase and economic development are related. Population expansion, on the other hand, is crucial for building healthy economies since they may operate as true magnets for luring immigrants.The cost of caring for a society's children, elderly, and non-workers is distributed as a result of a larger workforce, which also boosts economic production. Additionally, foreign investors seeking to increase their profitability are drawn to local population expansion. Contrarily, population loss calls for cautious budgetary planning at the national level and may need more urgent action at the municipal level.Long-term population expansion in rural areas has been ensured through migration, but recent falls in the birth and death rates have made migration even more crucial. The demographic shift refers to the fact that people are usually living longer and having fewer children than earlier generations around the globe. Although different regions are at various phases of the demographic transition, their degrees of political and economic stability continue to vary greatly. Modern economies depend on labor movements across national and regional boundaries in these spatially uneven conditions, often from poorer, unstable locations to richer, politically stable ones The chances for development in rural areas throughout the globe have been significantly impacted by these migratory patterns.

Most rural areas across the globe face some kind of instability because of in-migration and out-migration. Because individuals relocate to areas where they may find stable sources of income, their instability often mirrors the ups and downs of resource-dependent rural businesses in the global economy. The main trend in rural population has been a fall as rural economies have moved away from manufacturing, traditional kinds of agriculture, and resource exploitation. Urbanization has been increasing globally for many generations as rural populations move to urban areas in quest of jobs and as cities have grown in industrialized countries, but it is now rising most quickly in emerging countries. However, migration to these locations takes place in a variety of diverse social and legal contexts, and these contexts ultimately decide how much immigrants contribute to the economic viability of the local area by influencing their civic and commercial experiences.

Migration and rural development have varying relationships depending on the location. Beyond the outskirts of cities, rural towns often experience development tied to their natural resource base. Rural population growth and wealth usually occur unevenly since natural resources are not dispersed equally and have a tendency to vary in value. Furthermore, not all population expansion affects development in the same way. While rural areas in wealthy countries also see expansion from cities, migration to rural areas in poor countries often starts in other rural areas. While urban-rural movers increasingly shift for leisure, rural-rural migrants mostly move in search of employment. International movers often have a broad range of legal statuses and, as a result, have a different influence on destination communities.

International movements happen for both family repatriation and employment reasons.distinguished based on the economic restructuring that sending and receiving areas have gone through as well as the factors that influence migrants' reasons for moving. We concentrate on three patterns: the first is rural development linked to resettlement in developed countries; the second is rural development linked to remittances sent home by migrants working abroad; and the third is rural development linked to amenity migration in both developed and developing countries.on population composition changes and their economic ramifications to discuss the effects of migration. In particular, we examine literature that sheds light on the contribution that immigration makes to local economic growth in distant, rural areas where cities are not near enough to support growth. Although we base our discussion on situations examined in the United States and Mexico, we also show how the North American experience differs or is similar to that of other industrialized and developing nations worldwide. By doing this, we draw attention to the global influences that have a growing effect on rural development.

The focus of migration study differs greatly;thus, our debate must inevitably take into account various geographical scales and analytical units.Disparity between countries or levels of population density, as well as disparity between areas and communities, are all topics covered in the literature on global development.For instance, the community development literature in the United States places a strong emphasis on counties, towns, or villages since these are the areas where local administration and social continuity take place. Remittance research from developing nations, on the other hand, focuses on effects that arise at the family and household levels. We address a range of implications while drawing from these various literatures.Researchers also focus on migrants' origins and movement in diverse ways. We are aware that domestic actions also have significant development implications, despite the fact that foreign actions get disproportionate emphasis. And although research often depicts migration as a series of discrete voyages, it also sees growth as a result of the accumulation of those experiences. In this article, we address migration as a whole, concentrating on the main migratory streams that arrive in rural areas and the substantial migration flows that make up those streams.

Without an accurate census of the neighborhood's households, local institutions including schools, churches, sports teams, hospitals, post offices, and small businesses cannot function. In many places, the percentage of homes with children and adults in working age has decreased, leaving older people to make up a disproportionate amount of the population. The main local institutions in several of these rapidly aging areas have already been closed down or cut down. Economic restructuring has a direct impact on the decline of the rural population.

Despite being productive and lucrative, prime farmland can only sustain a smaller number of households owing to automation and consolidation. The same is true in many areas that rely on timber, where big businesses vertically integrate the growing, gathering, processing, and selling of wood products. Due to increased global rivalry, many businesses have smaller labor requirements and smaller profit margins than ever before. Rural populations that rely on them have decreased as a consequence. Mineral and petroleum reserves are proven to be important drivers of rural development as small towns expand their infrastructure and labor force.

For instance, relatively high earnings draw local job searchers to the burgeoning petroleum and natural gas industry in the American Great Plains, Southwest, and Appalachia, often displacing employees from other rural sectors.Population growth in communities with access to oil is attracting the attention of national media outlets, which are astounded by the dramatic turnaround in fortunes that some rural areas that had been on the decline are now experiencing.

To accommodate growth and safeguard the environment, the public's long-term health, and safety, communities must expand services like schools, waste management, and utilities quickly enough.The lifespan of communities is the main negative impact of extractive booms. Becauseresource-dependent communities without varied economies are unprepared for economic shocks, they can only flourish for as long as there is a significant demand for their resources. These towns often undergo a steady decline when firms reduce their workforces as resource exploitation becomes less viable or a resource is getting close to its effective depletion.While after a boom, communities may gradually revert to a normal degree of social cohesiveness and togetherness.

Because of labor mobility, an increasing percentage of rural areas have stable populations. For flourishing rural enterprises to endure declining populations and changing locals' employment choices, outside labour may be essential. For instance, rural sectors with substantial manpower requirements include meatpacking, mineral and petroleum extraction, and fish farming and processing. As the dairy sector consolidates, there is an increasing need for personnel to assist manage expanding herds Employers increasingly often recruit foreign employees in areas where these labor-intensive businesses are located as locals look for less taxing, steady, and well-paying employment.

Depending on their country of origin and family characteristics, these new labor inflows have varying implications. Newcomers have the capacity to inject social and economic vigor into their chosen communities. A small number of case studies show that immigrant employees make purchases locally and contribute to the revitalization of failing business areas. Immigrants eventually start small companies to serve their expanding neighborhood. If parents move with young children, they help keep schools running, sustain civic life, and support middle-class employment in local government and the private sector by increasing school enrollments. The precarious legal status of foreign employees in the US offers a number of difficulties for economic growth. First off, immigrant employees are mostly male and are therefore often absent from their families. As a result, they send a sizable amount of their earnings home. It follows that any money sent back to an immigrant worker's country of origin represents a missed chance to generate income for their host community.

Second, there are several reasons for illegal employees to minimize their participation in civic and communal life. Deportations rose when immigration reform resurfaced as a divisive political topic ahead of the 2008 presidential election, and several states passed extraordinarily strict enforcement laws. According to a 2012 Pew Hispanic Center report, the percentage of Mexican immigrants detained during ruthless police raids on businesses and houses increased from 3 percent in 2005 to 17 percent in 2010, a quadrupling of the rate. In reaction, illegal employees have a legitimate suspicion of US institutions including public safety, banks, and hospitals that demand identification. Numerous families with members who are both "legal" and "illegal" are driven to withdraw from public life.

CONCLUSION

Dependence on resources has a substantial impact on livelihoods, economic diversification, and community well-being and is a key predictor of rural development results. The idea of resource reliance has been thoroughly examined in the context of rural development in this study, with an emphasis on its relevance and the complex factors that characterize its effects on rural communities. The information provided emphasizes the potential and problems related to rural economies depending on natural resources. Communities may become fragile if they depend too heavily on one industry, while resilient communities that diversify their economies and manage their resources well may grow sustainably. Policymakers and development professionals must understand the subtleties of resource reliance in order to design interventions that meet regional needs and ambitions.Our understanding of resource dependence and its implications for rural development will likely be strengthened by additional research on creative resource diversification methods, the function of sustainable natural resource management in rural development, and community-based initiatives to improve resource resilience. The policies and programs that are designed to lessen vulnerabilities, encourage economic diversification, and improve the welfare of rural communities will continue to be informed by this information. Resource reliance is still a significant issue in rural development, providing useful information about the approaches to achieve sustainable growth and the ability to create resilient and prosperous rural communities.

REFERENCES:

[1] E. G. A. Olsson, E. Kerselaers, L. S. Kristensen, J. Primdahl, E. Rogge, en A. Wästfelt, “Peri-urban food production and its relation to urban resilience”, *Sustain.*, 2016, doi: 10.3390/su8121340.

[2] O. Jiri, P. L. Mafongoya, C. Mubaya, en O. Mafongoya, “Seasonal Climate Prediction and Adaptation Using Indigenous Knowledge Systems in Agriculture Systems in Southern Africa: A Review”, *J. Agric. Sci.*, 2016, doi: 10.5539/jas.v8n5p156.

[3] M. Furmankiewicz, K. Janc, en Á. Macken-Walsh, "The impact of EU governance and rural development policy on the development of the third sector in rural Poland: A nation-wide analysis", *J. Rural Stud.*, 2016, doi: 10.1016/j.jrurstud.2015.12.011.

[4] A. D. Chatziefthimiou, J. S. Metcalf, W. B. Glover, S. A. Banack, S. R. Dargham, en R. A. Richer, "Cyanobacteria and cyanotoxins are present in drinking water impoundments and groundwater wells in desert environments", *Toxicon*, 2016, doi: 10.1016/j.toxicon.2016.02.016.

[5] G. KAUR en M. SHARMA, "The Contribution of Forest Sector in Building of Green Economy", *J. Chem. Environ. Sci. its Appl.*, 2016, doi: 10.15415/jce.2016.22007.

[6] F. Pierre en S. Wondwosen, "Assessment of the environment pollution and its impact on economic cooperation and integration initiatives of the IGAD region; National environment pollution report – Djibouti", *Res. Gate*, 2016.

[7] H. K. K. Abad, M. Kazemi, A. A. Heidari, en M. Tabatabaian, "Indigenous technology and architectural harmony with the climate; The case of rural housing in the three zones in Semnan province", *Naqshejahan- Basic Stud. New Technol. Archit. Plan.*, 2016.

[8] M. Maksimovic, D. Karabasevic, M. Brzakovic, en P. Brzakovic, "The effects resulting from the application of the concept of the sustainable development of rural tourism on Stara planina", *Ekon. Poljopr.*, 2017, doi: 10.5937/ekopolj1704595m.

[9] C. Salk, M. C. Lopez, en G. Wong, "Simple Incentives and Group Dependence for Successful Payments for Ecosystem Services Programs: Evidence from an Experimental Game in Rural Lao PDR", *Conservation Letters*. 2017. doi: 10.1111/conl.12277.

CHAPTER 7
OUT-MIGRATION AND REMITTANCES IN DEVELOPING COUNTRIES

Avinash Rajkumar, Assistant Professor
Teerthanker Mahaveer Institute of Management and Technology, Teerthanker Mahaveer University, Moradabad, Uttar Pradesh, India
Email Id-avinashtmimt1982@gmail.com

ABSTRACT:

Remittances and out-migration both have a big impact on the socioeconomic situation of developing nations. The importance, factors, and effects on both sending and receiving countries are highlighted in this paper's thorough examination of the dynamics of emigration and remittances. The paper delves into the multifaceted dimensions that highlight the significance of comprehending these phenomena in the context of developing countries through an investigation of migration patterns, remittance flows, and their implications for economic development, poverty reduction, and social change. It emphasizes the complexity and subtleties of out-migration and remittances by drawing on migration studies, development economics, and empirical data.Out-migration is the practice of people moving away from their native nations in pursuit of better opportunities; this practice is often sparked by economic inequality, political unrest, or armed war. Remittances, or the money that migrants send back to their home countries, have helped many families and communities in poor countries improve their quality of living and get access to healthcare, education, and other services.

KEYWORDS:

Economic Development, Migration Patterns, Poverty Alleviation, Remittances, Social Change.

INTRODUCTION

Studies are increasingly claiming that remittances promote inequality within and between families and communities in developing nations by pointing to these new inequities. For instance, higher-status employees may often bring more family members with them and have more wages to remit. Additionally, employees from the lowest socioeconomic backgrounds often transfer fees for a part of their wages, while employees from more stable socioeconomic backgrounds return with their earnings to avoid costs These comparatively wealthy employees often have more secure jobs in the US, own houses in Mexico, and have higher levels of education. differences may disappear over time as more family members spend longer periods of time working in the US. However, because migration is a key strategy used by families to catch up to their neighbors' material status, relative difficulties arise for those families who are unable to send workers to the US. Additionally, since remittances are seldom taxed, there are little community advantages to directly lessen the widening family income gaps. In conclusion, the sending of US profits to Mexico improves the condition of communities and families involved in labor migration. Remittances in Mexico have diverse effects on families and communities because of the stratified labor force and stratified terrain, which is reinforced by labor migration[1], [2].

that examine the connection between rural development and agriculture. The most significant and persistent focuses on national patterns of agricultural structure, that is, the quantity and size of farms and organizational structure, and the effects on a variety of socio-economic and other well-being indices. In the US situation, d Globally, rural regions, their residents, and their agricultural practices vary.To understand how academics have conceived the connection between farming and rural develo6pment, certain assumptions regarding changes in agricultural structure are pertinent. Farming and rural development have been the subject of two general inquiries: (1) How much does farming impact development when compared to other economic sectors (or when other factors are taken into account)? (2) What effects, if any, do various agricultural practices (in particular, large-scale industrialized farms as opposed to smaller-scale farms) have on the growth or well-being of rural areas?

Historically, as countries move toward industrial and post-industrial economies, the number of farms and the size of the agricultural population shrink. The long-term out-migration from rural to urban regions that Kuznets (1955) first noticed has occurred in the majority of countries. The push of production agriculture, in which farms expand and become more capital-intensive and focused on commercial national or international markets, and the pull of urban manufacturing expansion both contribute to this out-migration Globally, agricultural organization has tended to resemble general trends seen in industrialized countries, with the United States serving as an example: The majority of a country's agricultural sales are being generated by bigger, fewer, capital-intensive farms, while the resident farm labor population is drastically decreasing. Regarding the first issue, the degree of effect that farming has on development depends on how the aforementioned structural changes have taken place in every given country. Compared to farming, non-farm employment in manufacturing and services will have a greater influence on both national and rural growth in industrialized countries.

From 75% to 35% of people in developing countries were engaged in agriculture as recently as the late 1990s, with the least developed countries having the highest percentage.For less developed countries, the majority (56.8%) of people still resided in rural areas in 2005, with advantages extending across groups, socioeconomic levels, and geographic locations. The development of bigger and fewer farms is encouraged by market rivalry, the technological treadmill, or the requirement for farmers to continuously embrace new capital-intensive equipment to compete. Larger and fewer farms affect the class structure of farms and rural communities by reducing the total number of farms. The political economy approach finds no such essential link, in contrast to neoclassical notions that regional equilibrium will be formed and rural regions would gradually catch up to metropolitan areas through time. The likelihood of cumulative, uneven growth, however, is higher.Some rural areas see long-term exodus of residents and ongoing poverty, never completely recovering. Additionally, the political economics perspective regards labor as "sticky," in contrast to neoclassical beliefs regarding labor mobility.Farmers and other workers make decisions within settings of their families and communities rather than acting in an atomistic manner. People are connected to their communities via household livelihood plans, off-farm jobs, familial connections, and regular social routines. It's possible for people to stay put even while farming is no longer a reliable source of income.Regional growth processes inside countries are complicated by changes to the world agricultural system. There is a wealth of literature on the rise of multinational businesses in agriculture, their sway over the world's food supply, and how they influence rural communities via infiltrating supply networks[3], [4].

Sales are often used as a proxy for other measures of farm organization since it is considered that they correlate with one another. Scale, however, has limitations as a measure because: (1) the extent to which sales and organizational featurescoincide is still a matter of empirical debate; (2) family farms are becoming larger in size as a result of technology; and (3) scale cannot account for organizational factors that social scientists believe may have a negative impact on communities. These organizational characteristics include: the employment of hired labor; the use of absentee ownership; the vertical integration of businesses into farming, such as via contract farming agreements; and the legal distinction between family farms and enterprises that are not owned by families. Although studies also use these organizational metrics, scale often serves as the common denominator.

How scale indicators and organizational characteristics of farming cohere and how they could shed light on national and regional patterns of farm structure constitutes a current research need. This issue has received attention in earlier studies in an effort to comprehend the complexity of production agricultural structural patterns. Scale seems to be a constant proxy, although this issue has becoming less important over time. Sales have also been thought to simply be connected in a linear sense to community well-being, continuing the dispute over big vs small farms.Although the dispute over rural development is often framed in terms of big versus small, or "family," farming, some earlier research has focused on the differences within the family agricultural sector and their effects on community development. Researchers used to define family farming as moderate-sized farms where the operators owned or controlled the land, labor, and capital; utilized minimal hired labor; and where the family's primary source of income was agriculture. Small, part-time businesses have been characterized as "semi-proletarianized" businesses in the political economics literature, which differs from traditional, moderate-sized "family" businesses[5], [6].

DISCUSSION

Sales are often used as a proxy for other measures of farm organization since it is considered that they correlate with one another. Scale, however, has limitations as a measure because: (1) the extent to which sales and organizational features (see below) coincide is still a matter of empirical debate; (2) family farms are becoming larger in size as a result of technology; and (3) scale cannot account for organizational factors that social scientists believe may have a negative impact on communities. These organizational characteristics include: the employment of hired labor; the use of absentee ownership; the vertical integration of businesses into farming, such as via contract farming agreements; and the legal distinction between family farms and enterprises that are not owned by families. Although studies also use these organizational metrics, scale often serves as the common denominator.

How scale indicators and organizational characteristics of farming cohere and how they could shed light on national and regional patterns of farm structure constitutes a current research need. This issue has received attention in earlier studies in an effort to comprehend the complexity of production agricultural structural patterns (Wimberley 1987). Scale seems to be a constant proxy, although this issue has becoming less important over time. Sales have also been thought to simply be connected in a linear sense to community well-being, continuing the dispute over big vs small farms.

Although the dispute over rural development is often framed in terms of big versus small, or "family," farming, some earlier research has focused on the differences within the family agricultural sector and their effects on community development. Traditional research definitions of family farming included moderate-sized farms with operators who owned or controlled the land, labor, and capital, used minimal hired labor, and derived the majority of their income from farming. tiny, part-time businesses have been characterized in political economics literature as "semi-proletarianized" businesses that operate differently from traditional, moderate-sized "family" businesses during the agricultural transition, when tiny, marginal farms saw a sharp drop[7], [8].

results are often divided into three categories. The most common topic of study is socio-economic well-being, and common indicators include measurements of economic success like employment growth, income levels and growth, and more general distributional conditions like poverty rates and income inequality.

The term "community social fabric" refers to social organizational traits that represent the social life's stability and effectiveness in the community. Population change, social disruption indicators (such as crime rates, birth rates of teenagers, social-psychological stress, community conflict, and interference with property enjoyment), educational attainment and schooling quality, health status, and civic engagement (such as volunteering and voting) are examples of indicators. Health-related issues and the quality of the soil, water, and air are examples of environmental indicators. The majority of attention is placed on socioeconomic well-being, in part due to the fact that measurements are easily accessible and because these indicators are also connected to other social fabric and environmental outcomes.Another area for investigation is the processes or routes through which farming influences the aforementioned results. When these systems are explained at all, it is usually in a schematic and hazy manner. Most studies presume that these channels exist and will eventually appear with either good or bad results rather than exploring or even mentioning the many direct and indirect ways that farming influences communities. While the potential for long-term vs short-term effects may be acknowledged, the timing of when they might become apparent is seldom covered. According to research design, some studies are better able to pinpoint these processes than others in this gap. But the problem is complicated all around.

Examples of the complexity that must be taken into account are quantity and quality (for example, pay) of jobs created, the extent to which farms buy inputs and sell outputs locally, the quality of local environmental conditions, and local decision-making about economic development and other public-policy areas are all ways that farming directly affects community well-being. There should be a lot of indirect consequences as well.First-order, indirect impacts on local economic performance and wellbeing arise because overall employment in the community, wages and income (for example, economic multiplier effects), the local poverty rate, and income inequality are all impacted by the amount and quality of jobs combined with purchases. The employment generated by nearby farms has first-order, indirect impacts on the social structure of the community by changing the demographic and socioeconomic makeup of the area.Through the first-order impacts mentioned above, second-order, indirect effects on the local social fabric are created. Indicators of social disruption in a community, such as crime, family instability, and the high school dropout rate, as well as local demand for education and other public services, the property tax base, and the financial health of local government, are all correlated with population size and social class composition[9], [10].

Numerous gaps may be found in existing quantitative research. They all need significant update in order to conceptualize farm structure and determine if results differ from the past. The majority of them are based on data from before the 2000 decade. Additionally, two fundamental conceptual issuesspatial dependency and endogeneitythat regional scholars now understand have an impact on studies utilizing population aggregates need updating. In terms of geographical dependency, socio-economic results in any one community are probably related to other socio-economic and environmental factors in neighboring communities.As a result, there are theoretical justifications for accounting for geographical dependency in the residual and dependent variable as well as spillovers in control variables in multivariate regression models. Endogeneity is the phrase used to describe the age-old challenge of establishing causation: farm structure and prosperity are likely to be determined jointly, i.e., farming may influence growth and poverty and vice versa. Future study must use techniques that have recently gained popularity in the regional science literature to address spatial dependency and endogeneity.The effects of farming are also studied using other approaches. Sociologists have examined the impact of living close to or working on big vs family farms on socio-economic well-being and community social fabric metrics using surveys of farm families and/or community inhabitants.

The country's many socio-economic, social fabric, and environmental well-being indicators, as well as organizational and farm scale indicators, show negative effects on a variety of levels. Case studies that concentrate more on these particular indicators as well as studies of CAFO communities were more likely to reveal negative results for local social fabric indicators. Closer to CAFOs, people often experience a decline in their capacity to enjoy their land, younger and mid-sized farmers face barriers to accessing markets, and community friction tends to rise as inhabitants become split about the advantages and disadvantages of these operations.

However, research also shows that there might be conflicting or trade-off effects. These happen in particular when studies show that big farms boost overall community revenue but decrease overall agricultural employment and widen income inequality. There is some evidence to suggest that more recent research have shown large-scale farming to have fewer negative effects. government policies governing both the farm and non-farm rural economies, such as the control of corporate farming and income transfer programs for the underprivileged, may contribute to this. In the case of quantitative research in particular, it could also be attributable to more reliable technique. The impacts of farming may be more likely to fade when more effective techniques for adjusting for external community variables are used.

DISCUSSION

At the programmatic level, a wide range of development initiatives are being carried out by different groups of farmers, consumers, and local government organizations. These initiatives seek to realize a number of specific interest goals, such as increased farm profitability for farmers), increased food security to meet needs related to health and social justice, and increased food quality for discerning consumers Many of these endeavors fall under the category of "civic" agriculture, according to Lysonwho makes the case that "communities that nurture local systems of agricultural production and food distribution as one part of a broader plan of economic development may gain greater control over their economic destinies, enhance the level of social capital among their residents, and contribute to rising levels of civic welfare and socio-economic well-being.

Civic agricultural development includes, for instance, the growth of community gardens, farmers' markets, produce auctions, farm-to-school and farm-to-restaurant initiatives, and community-supported agriculture (CSA) arrangements that bring together farmers and consumers in a mutually beneficial way while sharing risk. These initiatives strengthen links between neighborhood farmers and the community and open up new markets where they may sell their goods for more money, leading to greater profitability. There may be obstacles to carrying out these activities (such as where to put a farmers' market or community garden, or requirements for health and quality certification), in which case the formation of food policy councils and the advice of community development and planners is helpful.For small and medium-sized farmers, especially those near major metropolitan markets, the local food system movement and consumer trends open up new prospects. We now focus on how farming is supported as an economic activity in such places by the rural development backdrop.

The association between rural development and agriculture probably conjures up pictures of rural tiny towns surrounded by vast farms producing a few or few specialized commodities. However, a significant portion of US agricultural output takes place in less isolated rural areas, or what is known as the rural-urban interface. In 1997, metropolitan counties produced 79% of fruits and vegetables, and 68% of vegetables, according to a comprehensive study on urban-oriented agriculture by 2007, production in RUI counties with reasonably thriving agricultural sectors accounted for 41% of all US agricultural sales.

Geographers have long recognized the position of especially higher-value and perishable forms of agricultural produce in these zones, even if social scientists and policy officials may not fully understand the presence of significant agricultural activity at the RUI. The nineteenth-century geographer developed what is arguably the most well-known model of agriculture at the RUI. He explained how the type of farming would vary depending on its proximity to the urban edge depending on how easy or difficult it would be to transport the specific commodity to nearby urban markets. Fragile and perishable things, like fruits and berries, or other hard-to-transport goods would be found closest to the edge of an urban area, whereas easily transportable goods, like animals, would be found further away from urban areas.

It proposed a revised model that recognized competition for land by both urban and rural interests as a key factor in increasing land rents and prices and necessitating more intensive production (such as vegetables and fruits that generate higher returns per acre) be used instead of the original model, which was less aware of the influence of transportation and perishability. In contrast, locations with little to no severe urban rivalry would have a higher concentration of less intense and more land-intensive goods, including feed grains and pastures.This theoretical perspective has the assumption that as urbanization pressures increase and the area of land impacted by cities widens, the agriculture sector would adapt dynamically. This geographic extension of the urban-influenced zone is compared to a perimetropolitan bow wave, where the effect of urban development occurs before the apparent arrival of new homes and inhabitants.

Specialists in rural development should pay attention to the distinctive demands created by the RUI scenario. For instance, our own research has concentrated on the farmers' adaptive responses to rising land rents and the difficulties of farming in the presence of many non-farm neighbors. The need of creating social capital, or networks of contact and familiarity, between farmers and their non-farm neighbors, has been recognized as one of the development requirements. Farmers who establish these connections have fewer disputes with their neighbors over farming methods, and they also benefit local agriculture as a whole because people who are familiar with farmers are more likely to support farm development in the neighborhood. The practical application of these results emphasizes the significance of deliberate initiatives to unite farmers and non-farmers in order to build social capital.

Individual farmers may take such action, but community-level initiatives that unite various local interests are also necessary.A second area of improvement is needed to address how farming is passed down from generation to generation. Farmers at the RUI must contend with growing competition for available land, which drives up land prices and makes business development more challenging. This becomes especially troublesome since, in order to fulfill the demands of two generations (an older and younger farmer) throughout the succession process, integrating the next generation farmer into a family farm enterprise sometimes necessitates a period of farm expansion. We find a number of tactics used by RUI farmers, such as activities that increase farm productivity on already-existing property and the creation of ancillary farm companies, such a retail or angertainment venture.

Conceptually, this work is attentive to the issue that many medium-scale farms in the existing structure of agriculture are both too large and too small to be economically viable in modern commodity chains. They are both unable to directly sell their full produce to customers.The value chain approach aims to form strategic partnerships between medium-sized farmers and other food businesses to enable them to provide regional and multistate markets with greater quantities of high-quality food. Capitalizing on the quantity and quality that medium-sized farms can provide in collaboration with complementary businesses is a crucial component of this strategy. An essential benefit of this kind of growth is the fair distribution of revenues among the participants in the value chain.Theoretically, the mid-scale value chain may be economically advantageous since it offers a market for medium-scale agricultural products and a higher rate of return on investment because earnings are distributed more fairly throughout the value chain. Numerous difficulties arise in reality, such as the fundamental logistics of managing value chains and coordinating supply networks, as well as how to promote or distinguish goods from those of competitors.

CONCLUSION

The material made available emphasizes how varied and intricate migration patterns and remittance use are. Remittances have replaced many families' primary sources of income, helping to raise living standards and increase access to healthcare, education, and employment opportunities while outmigration has been linked to brain drain and social unrest in the sending nations. Policymakers and development professionals must establish a balanced strategy that leverages the advantages of remittances while tackling the difficulties posed by migration. Our knowledge of these phenomena will likely be furthered by more study into the long-term socioeconomic implications of migration and remittances, creative financial methods to use remittance flows for development, and regulations that support safe and orderly movement. This understanding will continue to influence international initiatives designed to maximize the potential of emigration and remittances to promote economic growth and enhance the welfare of communities in developing nations.

REFERENCES:

[1] H. A. La en Y. Xu, “Remittances, social security, and the crowding-out effect: Evidence from Vietnam”, *J. Asian Econ.*, 2017, doi: 10.1016/j.asieco.2017.02.002.

[2] E. Castro-Palaganas *et al.*, “An examination of the causes, consequences, and policy responses to the migration of highly trained health personnel from the Philippines: The high cost of living/leaving-a mixed method study”, *Hum. Resour. Health*, 2017, doi: 10.1186/s12960-017-0198-z.

[3] S. Wongsawat, “Predicting factors for quality of life of elderly in the rural area”, *Int. J. Arts Sci.*, 2017.

[4] G. de Kerviler *et al.*, “Estimation of the source signal characteristics and variability of blue whale calls using a towed array”, *SSRN Electron. J.*, 2017.

[5] M. Arafat, “Effect of migration on employment (A case study of district Hangu, Pakistan)”, *Int. J. Account. Econ. Stud.*, 2017, doi: 10.14419/ijaes.v5i1.7122.

[6] I. Grabowska, M. P. Garapich, E. Jaźwińska, en A. Radziwinowiczówna, “Migrants as

Agents of Micro Social Changes", in *Migrants as Agents of Change*, 2017. doi: 10.1057/978-1-137-59066-4_7.

[7] N. Kumar en R. B. Bhagat, "Interaction between Migration and Development", *Environ. Urban. ASIA*, 2017, doi: 10.1177/0975425316683869.

[8] T. M. Ing, "A Chinese labour broker in Malaya: Lee Kwai Lim and his Kam Lun Tai company", *J. Malays. Branch R. Asiat. Soc.*, 2017, doi: 10.1353/ras.2017.0020.

[9] J. Agyei, "Male Out-Migration and Remittances for Households Left Behind in Northern Ghana", *Glob. J. Interdiscip. Soc. Sci.*, 2016.

[10] A. R. Dhungana en D. Pandit, "Socio - Economic Impact of Remittance on Households in Lekhnath Municipality, Kaski, Nepal", *Econ. Lit.*, 2016, doi: 10.3126/el.v12i0.14886.

CHAPTER 8
INVESTIGATION OF ALTERNATIVE AGRICULTURE AND RURAL WELL-BEING

Chanchal Chawla, Professor
Teerthanker Mahaveer Institute of Management and Technology, Teerthanker Mahaveer University, Moradabad, Uttar Pradesh, India
Email Id- chanchalchawla0@gmail.com

ABSTRACT:

Alternative agricultural methods have gained popularity as viable solutions to improve rural wellbeing in the face of environmental problems and worries about food security. In-depth information on alternative agriculture and its importance in improving the socioeconomic and environmental circumstances of rural communities is provided in this study. The research digs into the many aspects that highlight the significance of these practices in rural development via an investigation of several alternative agricultural systems, such as organic farming, agroforestry, and permaculture. It emphasizes how alternative agriculture contributes to rural well-being by promoting sustainable livelihoods, biodiversity protection, and robust food systems. It does this by drawing on environmental studies, agricultural economics, and empirical research. By putting an emphasis on ecological sustainability, less chemical inputs, and community involvement, alternative agriculture departs from traditional, resource-intensive agricultural techniques. Through a variety of revenue streams, these methods not only promote the environmental sustainability of rural regions and improve soil health.

KEYWORDS:

Biodiversity Conservation, Food Security, Organic Farming, Permaculture, Sustainable Livelihoods.

INTRODUCTION

Instead of focusing on alternative agriculture's immediate effects on rural development or well-being, research on it often focuses on the development environment that supports it. When examining well-being, the major emphasis is on people acting as producers and consumers, as determined by survey data.Subjective well-being indicators are often utilized, especially social-psychological assessments and behavioral markers of networks and community involvement. It is difficult to extrapolate upward from the available evidence to draw conclusions regarding advancements in rural development. Additionally, it is unclear what causes communities that promote alternative agriculture to There are still holes in both traditions, notably in alternative agricultural literature. Improvements in farm structure conceptualization, measurement, and consideration of a variety of community well-being outcomes are among them. The ways that farming influences communities are not fully understood. It is necessary to pay attention to evaluating both the longer-term as well as the shorter-term consequences, as well as the direct and indirect channels of influence. A working presumption should be the understanding that farming has different effects on different social groups within the community. varied research designs offer varied advantages and disadvantages, proving the value of multimethod methods. And last, the issue of causation will still be problematic. It will be difficult to promote the advantages of one kind of manufacturing over another unless more significant efforts are undertaken[1], [2].

The importance of discourse in policy is equally significant. The federal government and international policies have received the majority of attention in production agricultural literature. Since traditional farm programs do not cover commodities, subnational governments (state and local) policies and programs, including local zoning and planning, as well as non-governmental and locally indigenous self-development initiatives, have received more attention in the alternative agriculture literature. Although there are various definitions of entrepreneurship, the majority incorporate the ideas of taking risks and innovation, which might include either new products or new methods and ways of doing things.

The quote credited to Ralph Waldo Emerson, "Build a better mousetrap, and the world will beat a path to your door," serves as an illustration of innovation. This claim suggests that a current product will be improved rather than a completely new one. Typically, people think of entrepreneurs as those who create new businesses, new processes, or new goods. For example, Hewlett and Packard created the first computers in their garage. Henry Ford invented the assembly line, which made it possible to mass-produce cars at a cheap cost. Although Ford did not create the automobilea task largely credited to Karl Benz in Germany,he altered the way it was put together. A well-known example of an entrepreneur is Starbucks' Howard Schultz, despite the fact that all he really did was introduce the corner coffee shop, a concept that had been successful in Italy, to the US. His company has seen great success and has spread across most of Europe, but it has yet to enter the Italian market, which continues to have some of the highest standards in the world for coffee consumption[3], [4].

Sam Walton, Mary Kay, and Mitt Romney are a few more well-known entrepreneurs who combined already-existing goods or services in novel ways to become exceedingly rich. In order to increase the efficiency of distributing common consumer goods, for instance, Walton carefully observed and learned from existing retailers However, Walton did not create any new products or significantly enhance any existing physical products. Critics of Wal-Mart sometimes forget that the company's current behemoth began as a small shop. Walton also serves as an example of how innovation and entrepreneurship are not only restricted to metropolitan regions but may flourish outside.In fact, farmers in rural areas resemble the prototypical entrepreneur in many ways. They are risk-takers who settled the land in both the US and Europe, investing money to combine scarce soil, seed, and water resources, waiting for crops to mature, and then storing, delivering, and marketing them to consumers.

Similar to the Staples big-box store format created by Bain Capital investors for urban areas, which essentially outcompeted existing mom-and-pop stationery stores by selling a greater variety of products at lower costs to consumers, loggers and coal miners who extract natural resources from remote areas can be seen as classic entrepreneurs. Entrepreneurs who reinvent an industry or start a brand-new one gets the highest praise. Due to their crucial contributions to the development and expansion of personal computing, Steve Jobs and Bill Gates should be addressed in this context.Although it has already been mentioned that entrepreneurship can flourish in rural areas just as well as in urban ones, rural areas frequently lack the scale and density necessary for businesses to mature and expand successfully for a discussion of how space and geography relate to entrepreneurship.This involves access to both resources and consumer markets, which is crucial for reducing transportation costs as well as for being able to more closely follow changing customer preferences. For instance, discusses the stories of Nokia in Finland and Gerber goods in the US, two businesses that began in rural regions before expanding to metropolitan centers. A critical mass and density of highly trained employees are required in a so-called innovation-oriented economy in order to promote entrepreneurship, particularly given that new insights are increasingly based on contributions from many sectors.

There are issues with the self-employment statistics, which are prevalent in most of the work covered here. The Bureau of Economic Analysis (BEA) provided the figures, which were created from Form 1040 Schedule C income tax filings. Since individual states do not maintain or even publish these sorts of data, the self-employed are often not taken into account when formulating state economic development policies. The reported figures are overstated because self-employed people who operate in two or more fields might be included twice, but they also exclude all of the underreported economic activity, which is thought to be worth more than $350 billion in the US. It is crucial to note that, in contrast to the BEA statistics, which indicate rises, both the Current Population Survey (CPS) and US decennial Census data show flat or even dropping self-employment rates. The Census question only allows for either/or responses, however the BEA statistics allow for multiple job holding, which is more in line with the current state of US labor markets. This gap is partly explained by this difference. In recent years, a number of peer-reviewed publications employing the BEA data have been published in prestigious economics and regional science journals to shed light on the phenomena of entrepreneurship in particular in rural regions. employees in the overall rural workforce climbed from under 14 percent in 1969 to over 22 percent in 2010. The structural split that occurs in this trend around the recession of 2000, which was followed by a "jobless" recovery, is perhaps the most notable. After this year, the percentage of self-employed people grew at a far faster pace than it had before, with the trend only briefly halted in 2008 at the height of the housing crisis.Economic developers cannot afford to overlook the fact that the self-employed constitute a crucial part of the rural labor force and are clearly growing more and more significant. Within ten years, rural regions will have one self-employed worker for every two wage and salary workers, if current trends hold[5], [6].

DISCUSSION

The BEA statistics also make it possible to compute the returns to self-employment consistently through time and at the county level. Therefore, this extensive county-level data set, which spans as far back as 1969, is exceptional in that it enables distinct studies to be carried out for rural and urban regions. As previously mentioned, a crucial distinction in the literature is between entrepreneurship of necessity and opportunity. The former is said to include laid-off workers who are forced into self-employment because there aren't enough jobs paying wages and salaries, whereas the latter refers to a conscious decision made to work for oneself because the person has identified a lucrative opportunity. The returns to self-employment can be used as a proxy to distinguish between these two types, those who pursue opportunities earn more money than those who are forced to work fordo. Salary employment in manufacturing companies, followed by eventual entrepreneurship due to opportunity or need in the supply of services. The average business size shifts from small to big throughout these same three phases, and both small and large enterprises may be found in the innovation-based service sector. With this backdrop, the next part looks at how economic development professionals in the US often see entrepreneurial activity. In summary, the first wave may be characterized as a time when localities alone turn outside of their boundaries for economic relief, which often takes the shape of industrial recruiting or federal funding. The second wave (BRE) is more inward-looking and focuses on entrepreneurs as well as the retention and growth of current enterprises. The third wave emphasizes on public-private partnerships to boost competitiveness. While BRE initiatives are employed in some areas, many still place a heavy emphasis on industrial recruiting at the expense of supporting local entrepreneurs or firms. It is crucial to take all three waves into account. However, as we will see, the latter provide a tremendous opportunity. enormous opportunity[7], [8].

The potential for entrepreneurship to propel rural economies into faster development paths may be overstatedwho is perhaps the most strident opponent. Nevertheless, there is a lot of ignorance about the potential significance of entrepreneurs. The US prides itself on being made up of hardy independent and opportunity-seeking individuals, and the US is still viewed by many Europeans as the "land of unlimited opportunity," yet more research has been conducted on regional entrepreneurship in Europe than the US. This lack of attention to entrepreneurs and the self-employed in the US is remarkable compared to Europe. One explanation for the lack of focus on entrepreneurs may be the belief that self-employment is just a temporary fix for financial hardship and that the immediate economic impact of entrepreneurs is frequently difficult to understand or is simply assumed, as in the case of Bill Gates. contrast, securing a large manufacturer or processor might result in high-profile ribbon-cutting events that grab the interest of the media. But as money and the means of production flow with increased ease throughout the globe to the location providing the lowest-cost labor with the fewest skills necessary, the likelihood of future achievements in luring this sort of growth from outside the country is diminishing. Recruiting or producing well-known success stories like Sam Walton, Bill Gates, or Mary Kay would seem to be even more beyond the capabilities of the typical county economic development organization.

This also begs the question: since entrepreneurship is primarily an individual's effort, does the public sector really have a place in encouraging such activity?People who advocate for entrepreneurship or self-employment and view it as a way to boost slow local economic growth sometimes overlook the fact that not everyone has the character traits or willpower necessary to succeed as an entrepreneur. Not all people can access the high-skill, high-education economy and corresponding employment prospects, and not all people can adjust to the rigors of working for yourself or have the intrinsic tenacity required to succeed. However, if at least some people have the aptitude and motivation to work for themselves.

Itdisparities in attitudes about entrepreneurship and associated activities using individual-level GEM data collected between 2001 and 2006. For the purpose of creating and evaluating any effective policy initiatives, it is crucial to understand how these differ among geographies and demographic features. The NUTS (Nomenclature of Territorial Units for Statistics) data allow these writers to create non-metro proxy regions even if they lack cleanly segregated data for rural and urban areas. For instance, they divide Bavaria into the metro area of Munich and a non-metro residual, arriving at a total of 147 regions. One of their intriguing findings is that less densely populated locations tend to have greater levels of the fear of failure associated with starting a company. They further support the idea that success breeds success in that areas with higher levels of entrepreneurship also produce more start-ups, which they ascribe to a beneficial demonstration (or network) impact. They issue a warning that entrepreneurial energy varies by location and that programs and tactics that are designed to work in all regions are likely to be unsuccessful.if or whether the public sector should assist independent contractors or business owners relies on two factors: (1) if policy alternatives are initially accessible; and (2) whether or not the self-employed provide any local economic advantages in addition to the money they make individually. poor returns give the impression that there may be no advantages to promoting self-employment via public policy, but the reality is much different.

This problem is then discussed.Determining whether self-employment 'causes' local economic growth or whether local growth creates the conditions that enable more people to become self-employed presents a significant challenge in determining the impact of self-employment on the local economy.A regression of local economic growth on changes in local self-employment rates and other explanatory factors in this case would result in biased parameter estimates and perhaps inaccurate interpretations. Relatedly, if the self-employed successfully compete with established enterprises, it would indicate that they are more productive and efficient and, as a result, need fewer staff.

Neither in the country nor in the city is the intentional desire to have a family or to continue an honorably formed one and to uphold its traditions as common as it should be. Such a reason only appeals to people with mental and moral substance, people who will always be the default leaders of their communities until society starts to fall apart due to moral deterioration.However, there are more chances in the country than in the city to carry out that decision. The rural house is an integral aspect of the rural business and the country estate, which contributes to the rural family's stronger economic solidarity when compared to the urban family.Rural areas serve as the population's nursery. The largest social divide, according to some, is not between employees and employers, but rather between city dwellers and rural dwellers. There is no denying that metropolitan life has quite distinct inclinations than rural life. In order to distinguish city dwellers from rural dwellers, city life has a tendency to foster ideas, stand Ards, attitudes, and manners that are distinct from those of rural life. If this trend were to continue unchecked for many generations, it may result in bigger disparities than it does, but it is restrained by the need to constantly supply the cities with people from the countryside. Many of the most well-known individuals may be found in any contemporary metropolis, and the vast majority of them are descended from parents or grandparents who lived in the country. Due to the fact that city dwellers are often recent immigrants from the countryside—within two, three, or at most four generationsthere can never be the same degree of separation between city dwellers and country dwellers as would otherwise exist[9], [10].

However, if we examine the issue historically, we see that there have been instances when this disparity was a very genuine one. It's amazing how many obscene phrases there are that, until recently, simply meant "countryman." These terms were probably invented by city dwellers. Heathen, heathen, boor, criminal, and even peasant, as that term is sometimes used, all with roughly the same basic meaning in different languages, are examples that demonstrate how poorly the countryman was regarded at various points in time by his city relatives. However, this lack of respect is usually only the consequence of individuals who depend on other people for their livelihood failing to recognize the value of those who depend on the land for their livelihood.This failure might sometimes be attributed to a lack of awareness for the true virtues and several superb traits of individuals who cultivate the land. An old profession that has been practiced by many generations has amassed a tremendous store of knowledge and expertise, most of which escapes the written book and is passed down from father to son on the tenuous ground of oral tradition or of live example. Agriculture is one such career. Tilling the soil has earliest claim to that title, unless the term "trade" is limited to certain mechanical activities. Working with flint has been dubbed the Oldest Trade in the World.

Due to its age and universality, a body of rural knowledge and technology has developed that has no equivalent elsewhere yet is completely ignored by, if not completely unknown to, the urbanite. However, since so much of it is acquired outside of schools by the actual act of doing agricultural labor, father and son working side by side for generations, it is not often referred to as learning. Furthermore, learning the amazing skill of rural labor is so routine that we usually take it for granted and fail to recognize that it is a rural skill. Some of the simpler tools of contemporary husbandry are among the most well adapted devices known to man, with more delicate points on which quality in their shape and manufacture hinges. One such is the ordinary plow. It takes extreme finesse to shape the moldboard such that it provides the most efficiency with the least amount of resistance. Thomas Jefferson himself spent years deliberating and calculating the solution to this issue. Although this section of his work has not garnered as much attention as that which he dedicated to the issue of the ideal form of government, it cannot be said that it was any less significant.These factors ought to work together to lend character and dignity to rural life and labor, at least in the eyes of those who look beyond just surface-level culture, manners, or artistic expression and are able to recognize the relative worth of diverse means of subsisting to the world.

These factors should also highlight some of the genuine risks associated with living in a rural area. Those who need the stimulation of excitement and interaction with other guys to keep their thoughts engaged find the absolute seclusion of farm life to be dreary. These individuals typically fall into a moral and mental stupor that helps to excuse some of the insults that have been directed at them. This is a threat to which a young nation like ours is especially vulnerable. Even highly ineffective human specimens have been able to compete in environments when living circumstances are as favorable as they have been in this nation up to this point. They could live in peace for many generations if they are lucky enough to acquire land that does not attract additional modern farmers. As a result, one discovers a level of illiteracy, incompetence, and moral decay in remote areas of various parts of our nation that is probably unheard of in any country in western Europe. All of these incompetents are quickly sent to the almshouse or driven to crime, which leads to jail or the gallows due to the harsh competitiveness of those ancient and densely inhabited nations.

We must prepare for the unpleasant possibility of a century or more of weeding out in our nation as our population grows, land becomes more in demand, and the conditions of existence get tougher and harsher, as they obviously will for weaklings.In the same way that city slums are, in a sense, the result of overcrowding, these rural slums seem to be the result of isolation as far as situations outside of the person are concerned. Despite the fact that both situations' underlying characteristics are personal—rather than environmental—the environment nonetheless has a role in each of them. Isolation has the effect of destroying any regard for custom, authority, or social norm in weak personalities. Each person tends to become a law unto himself, following his weak and erratic will, sometimes toward charming nonmorality, sometimes toward terrible lawlessness, and society tends to split apart into its constituent parts. The weak character loses its feeling of social responsibility and is controlled by whim and caprice without any of the limitations that society provides to strengthen it. They may also become distrustful, depressed, and angry with restraint or intervention.

The domesticated turkey contributed so little and in so few locations to the Indian economy that, for the sake of this essay, it may be completely disregarded.The dog belonged to the hunting economy rather than the pastoral stage since it was mostly utilized in the pursuit, but sometimes for sustenance. There were no Indians in North America who ever obtained even a small portion of their livelihood from the herding and rearing of domesticated animals, since we do not see in these two situations even the appearance of a pastoral economy. For many years even after the arrival of the white man, the horse was the only domestic animal that increased the wealth of the Indians.

He, like the dog, was primarily utilized in battle and pursuit, therefore he too belonged to the hunting economy. Contrarily, agriculture was practiced everywhere across the world with the exception of the extreme north, where it was impractical. Some tribes, like the Pueblos and the countries of Mexico, had developed the practice of soil cultivation to a respectable level of sophistication. Therefore, it is acceptable to assume that the Native Americans who lived in the region of North America that is now part of the United States moved straight from the hunting and fishing stage into the agricultural stage without ever going through the pastoral stage. Another theory holds that they were farmers before switching to hunting because to the availability of wildlife, particularly after the comparatively late growth of the bison.

Before becoming tillers of the soil, Asia and Europe typically had a pastoral period of development. Therefore, a study of the economics and pastoral life must be included in the study of the evolution of agriculture as we now know it. According to the book of Genesis, the early Hebrew patriarchs' lives were notably pastoral. Abraham was a herdsman and a cattle rancher when he left Ur of the Chaldees and moved westward into what is now known as Palestine. He was unlike the cattle ranchers of our Far West in several ways, but most notably in that he had no fixed residence and instead lived in tents while moving around with his flocks and herds in search of pasture. His lifestyle closely matched that of contemporary Bedouins, who are still in the pastoral stage, in this regard. It wasn't until the Hebrews spent time in Egypt that they were compelled to till the land.

The exact kind of life followed by the Hebrew patriarchs and current Bedouins would not have been possible in Europe's colder environment. However, it is widely acknowledged that the European races were largely herders in their early homes, before the beginning of written history. The first Greek and Italian immigrants on each peninsula were likely shepherds traveling in search of pasture for their flocks and herds. They arrived pulling ox-drawn carts along behind them while carrying their wives, children, and any household belongings they had. Although the Germans were starting to engage in a primitive kind of agriculture during the time of Tacitus, much as the Britons were at the time of Caesar's invasion, the inhabitants of northern Europe were still surviving off the fruits of their herds at a far later period. It is fairly certain that Ireland remained a pastoral nation up to the middle of our era's seventh century. Some barbarian thought it would be fun to play with a baby animal after capturing it. If there was enough food available, he may choose to retain it as a pet rather than sacrifice it to his own hunger.

When many pets were maintained in the same hamlet, they eventually came together to form the core of a herd and over the course of years, multiplied. The benefit of having a herd of this type to fall back on in times when game was rare would then be obvious to anybody of average intellect. Many individual animals from these herds would undoubtedly flee and return to the wild if given the chance. Only the most docile animalsor those who were closest to their human masterswould survive domestication. Again, we may reasonably think that the less tamable pets would be sacrificed rather than those with kinder personalities if it were necessary to kill any of these animals for sustenance. Generation after generation, this process of selectionwhich involves the eradication of the less tame and preservation of the tamerwould eventually lead to the breeding of a tame or domestic variety of the animals in question, which would be distinct from their wild cousins in many ways.

CONCLUSION

The research provided emphasizes the alternative agriculture's many advantages for rural populations.These methods not only boost income and food security but also lessen agriculture's environmental impact, therefore reducing the negative consequences of climate change. Policymakers and development professionals must encourage the use of alternative agriculture while resolving issues with information sharing, market access, and regulatory frameworks. Our awareness of the potential of alternative agricultural techniques will grow as more is learned about their scalability, creative methods to promote their adoption, and long-term effects on rural well-being and ecosystem health. The policies and programs that promote sustainable rural development and enhance the welfare of communities across the globe will continue to be informed by this understanding.Alternative agricultural methods provide a comprehensive and sustainable approach to rural well-being, delivering paradigm-shifting insights into agribusiness success, environmental sustainability, and food security. They also have the potential to spur inclusive rural development.

REFERENCES:

[1] L. C. Ponisio en P. R. Ehrlich, "Diversification, yield and a new agricultural revolution: Problems and prospects", *Sustainability (Switzerland)*. 2016. doi: 10.3390/su8111118.

[2] J. Lankoski, "Alternative Payment Approaches for Biodiversity Conservation in Agriculture", *OECD Food, Agric. Fish. Pap.*, 2016.

[3] A. Rissing, "Alternative economic strategies and the technology treadmill: Beginning vegetable farmers in Iowa", *Econ. Anthropol.*, 2016, doi: 10.1002/sea2.12061.

[4] A. Barragán-Ocaña en M. del C. del-Valle-Rivera, "Rural development and environmental protection through the use of biofertilizers in agriculture: An alternative for underdeveloped countries?", *Technol. Soc.*, 2016, doi: 10.1016/j.techsoc.2016.06.001.

[5] A. Gelli *et al.*, "Evaluation of alternative school feeding models on nutrition, education, agriculture and other social outcomes in Ghana: Rationale, randomised design and baseline data", *Trials*, 2016, doi: 10.1186/s13063-015-1116-0.

[6] OECD, *Alternative Futures for Global Food and Agriculture*. 2016. doi: 10.1787/9789264247826-en.

[7] U. Mahajan en B. R. Bundel, "Drones for Normalized Difference Vegetation Index (NDVI), to Estimate Crop Health for Precision Agriculture: A Cheaper Alternative for Spatial Satellite Sensors", in *International Conference on Innovative Research in Agriculture, Food Science, Forestry, Horticulture, Aquaculture, Animal Sciences, Biodiversity, Ecological Sciences and Climate Change (AFHABEC-2016)*, 2016.

[8] M. E. Haque, R. W. Bell, M. A. Islam, en M. A. Rahman, "Minimum tillage unpuddled transplanting: An alternative crop establishment strategy for rice in conservation agriculture cropping systems", *F. Crop. Res.*, 2016, doi: 10.1016/j.fcr.2015.10.018.

[9] H. Zachary Floyd, "Separate Tables: Segregation, Gentrification, and the Commons in Birmingham, Alabama's Alternative Food and Agriculture Movement", *DNA Mediat. Assem. Protein Heterodimers Membr. Surfaces*, 2016.

[10] I. Husti, M. . Daróczi, I. Kovács, en K. Béres, "Strip till: an economic alternative for the hungarian agriculture", *Hungarian Agric. Eng.*, 2016, doi: 10.17676/hae.2016.29.21.

CHAPTER 9
RURAL DEVELOPMENT ATTRIBUTES OF TOURISM: AN OVERVIEW

Anushi Singh, Assistant Professor
Teerthanker Mahaveer Institute of Management and Technology, Teerthanker Mahaveer University, Moradabad, Uttar Pradesh, India
Email Id- anushigaur@rediffmail.com

ABSTRACT:

With chances to improve socioeconomic well-being, conserve cultural legacy, and safeguard natural resources in rural regions, tourism has emerged as a powerful driver of rural development. This essay offers a thorough analysis of the factors that contribute to rural development, highlighting the importance, variety, and effects of tourism on local economies, community empowerment, and long-term progress. The study goes into the many facets that highlight the significance of tourism as a catalyst for rural development via an examination of rural tourism models, community participation, and the preservation of local culture and environment. It illustrates the challenges and opportunities of rural tourism for promoting inclusive and sustainable development by drawing on studies of tourism, development economics, and empirical data. Agrotourism, ecotourism, and cultural heritage tourism are just a few of the activities that fall under the umbrella of rural tourism. It promotes a feeling of ownership and enables rural people to directly profit from the sector's economic advantages by encouraging their active engagement in tourist operations.

KEYWORDS:

Community Empowerment, Cultural Heritage, Economic Diversification, Rural Development, Sustainable Tourism.

INTRODUCTION

Rural areas worldwide are undergoing a major and prolonged post-industrial shift inside industrialized economies. Family-run farms, small-scale mining, rustic tourism, and other sources of household economic support are giving way to corporate agriculture and forestry on an unprecedented scale, as well as to nimble, globally competitive primary processing firms (manufacturing) and the rise of the service sector. The effects of this transition on rural development include radical changes in regional economic structure, wide-scale socio-demographic change, and household income inequality caused by an increase in retirees and more affluent amenity migrants as well as low-wage, seasonal work. Long-term rural dwellers may be encouraged to age in situ by retaining generational roots, but there are still few economic opportunities, enduring poverty, and a constant exodus of young people to cities[1], [2].

Despite this, the organization of modern rural areas is complicated and difficult to describe using broad generalizations. Although initial distinctions that reflect remoteness, population size, and distance to metropolitan area can be made using standardized definitions of rural North America and the European Union studies place a greater emphasis on the economic structure and predominating economic activity.With these later criteria, key rural traits that indicate fundamental problems with rural welfare, economic structure, community development, and amenity basis are starting to be sorted out. By doing this, it is possible to discern between conceptual aspects that are relevant for comprehending regional development and the function of tourism in rural regions.

As a preface, it is important to highlight that definitions of tourism differ based on the discipline of the author. The one thing that all definitions of tourism have in common is leisure travel: the activities that people engage in away from their homes for objectives that entail V Similar changes were occurring in the personalities of their owners at the same time as our domesticated animals' characters were changing. People or tribes who were the first to realize the benefits of owning flocks and herds and take use of those benefits would flourish more than their less intelligent neighbors. The advantage would be on the side of those who took use of this more plentiful and long-lasting supply of food in the fierce battle for existence that always existed among primitive communities.Those who were too ignorant or lazy to take use of this advantage would be eliminated, or, essentially, their lands would be taken from them by their wealthier neighbors. The area would eventually become totally populated by men of this highly developed and intelligent kind, thanks to a selection process that was in some ways comparable to that used to create a domesticated animal variety. There are still reversions to the untamed form of man today, even in the most civilized cities.

The most violent criminals, anarchists, and even some bellicose socialistsin fact, the whole underworld of revoltare rebelling against the constraints and institutions of civilized society. They are the wild creatures in the herd of humans.a response to civilization. The change, however, influenced their laws and institutions, their religion, and their concepts of morality as well as the character of "the individual men." The creation of a new idea of property was among the first of these developments to take place. The idea of capital was created when mankind started to value their herds as a source of revenue and to live off of their output. The concept of capitalism refers to the belief that there is a pool of wealth that may be used as a source of revenue[3], [4].

It needed some restraint and planning since, if not, it would be devoured during times of famine, cutting off the source of future revenue. We can be certain that no individual nor group of men would be ready to peacefully share the benefits of their work with others after they had successfully built up a herd.The move to the pastoral economy brought with it the institution of private capital and gave it significant significance, in contrast to the economy of the hunting and fishing stage, when there was essentially no private capital and very little private property.The possession of significant riches as well as skill in war or the hunt became the foundation for distinction when wealth started to be measured in terms of cattle.a response to family life. Along with the notion of the value of money and the profits to be made, there was also a view of the worth of work and the appeal of being associated with affluent flock owners. Women realized the advantage of being tied to a herdsman who could provide them with food, clothes, and shelter rather than to a hunter who, at most, could only guarantee an uncertain existence. It was particularly recognized that women and children were important helpers to the herdsman.

The fairly free and ambiguous style of family life that existed during the hunting period was replaced by the patriarchal family, which was born out of this circumstance. In a patriarchal family, the flock owner was the head of the household. His wives, who were essentially his slaves, were typically purchased from their fathers, and all of his children, including married sons, were under his control as long as he was alive, with the exception of any daughters he may have sold to other herdsmen as wives, in which case they were subject to their new owners. Children, grandkids, and great grandchildren sometimes made up the whole home. They were all members of the herd and were subject to the herdsman's rule, the eldest surviving male ancestor.

These often concentrate on underutilized local resources or distinctive natural characteristics offered by public domains. As the number of visitors rises, small business interests adapt to the changing needs of local and out-of-town customers for retail and service services. This stage of development is characterized by a fast rise in both visitor numbers and local reactions to traffic congestion. Growth eventually slows, and planning for destination tourism must deal with crucial problems including capacity, consolidation, and stagnation. The destination may then transition to next stages of either renewal or decline, depending on how well this forward-looking strategy works[5], [6].

Traditional test requirements call for exploratory interests. These often concentrate on underutilized local resources or distinctive natural characteristics offered by public domains. As the number of visitors rises, small business interests adapt to the changing needs of local and out-of-town customers for retail and service services. This stage of development is characterized by a fast rise in both visitor numbers and local reactions to traffic congestion. Growth eventually slows, and planning for destination tourism must deal with crucial problems including capacity, consolidation, and stagnation. The destination may then transition to next stages of either renewal or decline, depending on how well this forward-looking strategy works.traditional test. The concept of rural tourism often revolves around experiencing leisure needs with outdoor recreation at its center. Rural tourism is reliant on natural resource bases, which often have secondary applications based on commodities.

DISCUSSION

Interaction between alternative uses is necessary for joint production, often known as the entangled production linkages of multioutput processes. There is a widespread lack of theory to describe the tourist product that is pertinent to policy in ise. An out-of-date theoretical framework that is frequently used to explain rural macroeconomic-amenity relationships extends the wage curve to account for the trade-off between amenities and income from wages and salaries, employment opportunities, and higher land rents within the context of household utility functions Amenities are capitalized into income from wages and salaries, rents, and employment. Regions with greater levels of amenities may anticipate equilibration with less negative impacts on wages and salaries. This specific theory ignores links involving changes in regional income distribution and is still growth-focused, failing to comprehend the complex interactions between tourism and the rest of the economy.

This increase in retail and service sector activity thought to be tourism-sensitive has been attributed to increased disposable incomes, leisure time, transportation technology, and the improvement of rural infrastructure.The need for rural natural amenities has also grown, which is often a result of the stage of development, the availability of natural resources, and the popularity of outdoor activities. Leisure travel has effects on rural development that go beyond the conventionally defined, tourism-sensitive retail and service industries. In fact, the rural development aspects of leisure travel become fairly wide if we take into account amenity-driven residential development and its links to rural property, real estate, building and renovation, and financial services. Practical ideas about regional development related to tourism are neither directly supported by a wealth of relevant theory nor are they. This "Leiper-side" approach to comprehending the tourist product, which is somewhat industrialized and experience-based, finally deals with the provision of visitor experiences and ensuing regional economic production-related factors. An adjustment to a new environment of social interactions. The private for-profit businesses that provide products and services to both visitors and non-tourists are listed across the top of this figure. These businesses, the majority of which are engaged in the personal service and retail sectors of the regional economy, rely on the receipt base of leisure-based non-local visitors (tourists) and local consumers (non-tourists). The bucolic rural landscapes that are multifunctional, producing simultaneously agricultural, forestry, and mineral commodities and their forward-linked processing outputs (food, wood products, and processed minerals), are what attract tourists (nonlocals) to the region. In order to provide a sustainable tourist offering, public outdoor recreation providers and private non-tourism actors play significant and essential roles.

Non-tourism inputs eventually give unpriced amenity-based subsidies to those private enterprises engaged in the retail and service sectors by acting as joint producers, suppliers of the experience-scape itself, and the service supplier of site-specific recreational assets. This amenity subsidy is provided to these for-profit businesses engaged in transportation, overnight lodging, dining and drinking, entertainment, and local retail by stimulating demand for non-local leisure travel. A significant portion of additional non-local contributions to receipts come from the finance, insurance, real estate, and other related sectors (for example, construction and remodeling, arts and crafts, and recreational toys like boats and their docking equipment). This is especially true if we expand the definitions of tourism to include recreational homeowners and other amenity migrants, such as retirees (indeed, these involve leisure travel). In fact, mounting empirical data points to amenities' role as the main driver.

Despite the fact that they have excellent hotels and restaurants, visitors seldom ever visit rural areas. Instead, the fact that these areas have distinctive natural resource endowments is what drives people to come there. Lakes, coasts, mountains, woods, and picturesque rural vistas are the primary inputs used in the development of rural tourism. Natural assets that may be accessible at recreational locations, which are often publicly owned and controlled, drive a significant percentage of the demand for rural travel overall and the rural tourism industry. The success of developing the rural tourism industry relies on how effectively tourism intermediaries provide the fundamental experience of leisure tourists. The tourism product is a jointly created collection of public and commercial products and services that ultimately caters to the experience-base of leisure visitors from outside the area. Aside from the distributive aspects, it has been shown that tourism is a significant source of revenue for rural areas; this is especially true if conventional methods of income development deteriorate under less varied economic frameworks. Despite this, there are significant concerns about local relevance and net impact related to the influx of cash spent by out-of-town leisure tourists. Given the prominence of international hotel and restaurant chains, a large portion of this influx seeps back out of the rural area to benefit outside investors. Additionally, it is essential to take into consideration the net impact of the tourist product locally rather than just the gross impact, which is customary[7], [8].

This net impact necessitates regional definition and an accounting for regionally-based local leisure travel. With the exception of the moment when space travel is suddenly feasible, the closer we go to a zero-sum result, the greater the zone we create. Which places would benefit and which would suffer depending on how the tourist product was produced, if we were to Tourism puts pressure on land uses, causing them to change from productive usage capacity to speculative and amenity-driven values. Certainly, based on our experience with lakefront development, we feel that placing a high premium on high-amenity sites works to uproot lower- and middle-income locals by relocating their alternatives for cheap housing to lower-amenity sites in the same rural area.It's crucial to remember that complexes focused on amenities are not ecologically friendly. Recreational traffic congestion has the ability to negatively impact both land and aquatic ecosystems by importing invasive species, creating conditions for bio-system function to deteriorate, water quality to deteriorate, and releasing a number of contaminants. Additionally, as the bulk of travel is now done by private automobiles or airlines, leisure travel which acts as a distinguishing feature of the tourist product itself)necessitates large energy consumption and substantial carbon footprints.

As a crucial aspect of neoliberal globalization, the trend toward the feminization of work in the US is paralleled in many parts of the globe. According to Peterson (2005), the feminization of employment entails both the number of women in the workforce rising and the worsening of working conditions for both men and women. Globally, formal employment for women has grown while it is dropping for males; this does not necessarily translate to more gender equality but rather to worsening working conditions for men. In short, more women and feminized men are working in these jobs as more of them become casual, irregular, flexible, and precarious. Now, manufacturing no longer employs as many people in rural regions as wholesale and retail commerce. When factories close or manufacturing jobs are lost as a result of economic restructuring or plant relocation to other regions or nations, rural areas are sometimes severely impacted. Plant closures in rural communities with a single industry may have an effect on the whole neighborhood.

Plant closures in rural locations might have differing effects on men and women because of the segregation of gender in the workforce.Rural women's employment has grown, yet despite this, they often labor in terrible conditions with low pay, erratic hours, and unstable jobs. The employment of women in rural America fits within the greater framework of neoliberalism and globalization. When comparing female factory workers in the US with female factory workers in other countries, Patricia Fernandez-Kelly makes the point that most women are more motivated to find work in order to maintain their standard of living than to become free. Despite their relative riches, she claims that US women are very similar to their counterparts in China, Nicaragua, and Mexico. Despite these similarities, race and country heritage still divide gender and class awareness.

Few rural development initiatives have paid attention to gender concerns or actively sought out employment for women. Nevertheless, women often hold the service occupations that have taken the role of industry, agriculture, and natural resource employment in rural regions. These include both lower-paying positions like servers, shop clerks, and healthcare assistants as well as higher-paying professions like teachers and health care providers.While some of these occupations allow women to have some financial independence, others leave them dependent on their spouses, partners, friends, relatives, other family members, or the government. Given the continuation of gender segregation in the workforce, local communities and governments must take opportunities for both men and women into account when developing economic development programs. Small-business development and entrepreneurship have been hailed as the solution to the nation's and localities' employment issues, as well as the source of innovation and a path toward long-term economic recovery.

The concentration of rural industries including agriculture, forestry, and coal mining has harmed typical small-scale enterprises in rural regions and is not promising for the development of employment in these industries.Similar to this, big box retailers like Walmart, Lowes, and Home Depot have actively driven out of business small rural retailers like pharmacies, hardware shops, and grocery stores.Although it's still debatable to what degree small-business growth and entrepreneurship will revivify rural communities and provide well-paying employment for women or men, many rural women in the US and other nations are turning to small-scale entrepreneurial prospects to make a living. Starting a small company may seem like a smart alternative for women who live in remote regions and have limited access to decent positions in formal employment. Rural women often have lengthy commutes, little alternatives for elder or child care, and may choose small businesses for both non-economic and economic reasons. The success of microcredit initiatives for women in

South Asia served as one of the early impetuses for women's entrepreneurship. Outside of the US, particularly in developing nations where there are few official work alternatives for women, entrepreneurship and small companies provide a wide range of opportunities. Asian microcredit initiatives have targeted women for modest loans to boost their entrepreneurial endeavors, including the Grameen Bank and Self-Employed Workers Association (SEWA). These initiatives, which depend on women's organizations, have good loan payback rates. These microcredit schemes have been copied several times in underdeveloped nations, and along the way, many lessons have been learnt. Targeting impoverished women and using group-based tactics are two of the advantages of microcredit initiatives. NGOs that provide microcredit often target impoverished women, and they have the potential to reduce social inequity and raise the income of the underprivileged. Second, group-based techniques provide some opportunities for collective social action and change by providing underprivileged women with the chance to be a part of groups. Numerous people have criticized microcredit initiatives, and as Kabeer (2005) argues, they are not a panacea for eradicating poverty and empowering women. First, the financial resources available to individual women and women's organizations are sometimes relatively limited and insufficient to even attempt to lift disadvantaged women out of poverty. Second, joining these credit organizations does not guarantee that women will become more powerful. Third, the funds are often used for smaller-scale revenue-generating activities that are typically carried out by women and provide little opportunities for them to enter less conventional fields that provide opportunities to make significant income. And lastly, despite structural elements that support poverty, financial resources by themselves are unable to lift people out of it. In response to criticism, more modern microcredit initiatives also often incorporate financial education, training, health care services, and other efforts to increase women's chances of economic success and empowerment[9], [10].

Despite the fact that more women are farming, they often lack access to essential resources like land, credit, cash, and education that are necessary for a farm's success. Women farmers in the US, other industrialized nations, and developing nations all encounter these obstacles. Rarely do women own land, which is plainly essential for agricultural development. As was already said, more women are farming in the US, although on smaller plots of land. The trend of restricted property ownership for women is a concern in many emerging nations. Women often cultivate less land, on subpar soils, in divided plots that are frequently distant from marketplaces. Arrangements for women's tenure are often precarious and reliant on their spouses or other male family members.

They often have land usage rights but no long-term security. Lack of stable land ownership closely correlates with restricted credit availability. Due to the seasonal nature of agriculture, farmers often need financing in order to buy crops and animals. Due to the absence of land as collateral, women often have limited access to credit, albeit small-scale loan programs have assisted women farmers in certain places. Both in the US and in developing nations, women farmers often lack the funding they need to expand their businesses. Small-scale loan programs provide women farmers some resources, but they seldom give them enough to buy tractors, vehicles to transport their crops to markets, or money to build barns or cold storage facilities. Another barrier for women farmers is knowledge access. Agricultural production receives less formal instruction for women farmers than for males. Agricultural extension programs and farmers' field schools have made great attempts to reach women farmers, however issues with Both larger-scale corporate farms and smaller-scale subsistence farmers are impacted by the growing integration of global markets. New patterns of distribution and consumption are brought about by these international marketplaces.

In most parts of the world, and particularly in those with limited resources, women are devoting an increasing percentage of their time to reproductive work, such as caring for their families' physical and emotional needs as well as providing for their families' nutritional needs. Due to the legacy of structural adjustment initiatives that curtailed government services, many of these services are now provided by women doing unpaid labour. Few studies have contrasted altering gender divisions of labor in families between rural and urban locations, despite some indications that rural males are engaging in reproductive tasks. Additionally, the loss in government services also translates into a fall in women's employment in rural regions, particularly in so-called 'excellent' sectors like social work and teaching. Due to a lack of services and appropriate transportation, many rural towns have traditionally had a low dependence on government programs and services. Rural programs are often the first to be eliminated as a result of the neoliberal movement's aim for the reduction of social and government subsidies. For instance, there are fewer organizations available to assist rural women who have been sexually assaulted. In addition, since they lack privacy, feel physically alone, and mistrust government institutions, women are often hesitant to disclose sexual attacks. Due to a lack of qualified medical professionals, the stigma associated with the illness, and transportation difficulties, people with HIV/AIDS are less likely to seek and get competent treatment in rural locations.Clearly, gender relations in homes have changed as a result of changes in work options throughout the world. Traditional gender roles have sometimes been rewritten, which has led to unfavorable dynamics in families and households. In other instances, the redefining of gender roles in rural communities opens the door to new, more egalitarian relationships between rural men and women. In various geographical, racial, and socioeconomic contexts, these gender dynamics manifest differently for men and women.

CONCLUSION

The offered data emphasizes how rural tourism has the potential to promote inclusive and sustainable development. Rural tourism aids in economic diversification, improved livelihoods, and the empowerment of rural inhabitants through promoting community involvement, cultural preservation, and environmental conservation. Recognizing the many types of rural tourism is crucial for development practitioners and policymakers, who can then design initiatives to meet regional needs and ambitions. 6We will get a deeper knowledge of this industry as more study is conducted on creative tourism models, community-based sustainable tourism strategies, and the long-term effects of rural tourism on socioeconomic development. The potential of rural tourism to promote inclusive and sustainable rural development will continue to be taken into account by policies and initiatives. The potential for driving inclusive development in rural communities across the globe makes rural tourism a vital and transforming force for rural well-being, providing insightful information on economic success, cultural preservation, and environmental sustainability.

REFERENCES:

[1] E. Kim en I. Park, “The effect of DMZ value attributes on eco-tourism attributes, tourism satisfaction, and word of mouth intention -focused on Imjingak nation tourism attraction”, *Indian J. Sci. Technol.*, 2016, doi: 10.17485/ijst/2016/v9i46/107394.

[2] M. C. Ottenbacher, R. J. Harrington, S. Fauser, en N. Loewenhagen, “Should culinary tourism and hospitality service attributes be defined as primary tourism drivers? An expectancy-fulfillment grid approach”, *J. Foodserv. Bus. Res.*, 2016, doi: 10.1080/15378020.2016.1185879.

[3] B. Aydin en M. D. Alvarez, “English-speaking tourists’ evaluation of sustainability attributes in cultural tourism destinations: The case of Cusco”, *Teorija in Praksa*. 2016.

[4] D. Z. Jovicic, “Key issues in the conceptualization of tourism destinations”, *Tour. Geogr.*, 2016, doi: 10.1080/14616688.2016.1183144.

[5] M. A. Bonn, M. Cho, J. J. Lee, en J. H. Kim, “A multilevel analysis of the effects of wine destination attributes on travel constraints and revisit intention”, *Int. J. Contemp. Hosp. Manag.*, 2016, doi: 10.1108/IJCHM-01-2015-0010.

[6] A. O. Ajake, “Tourism marketing strategies performance: evidence from the development of peripheral areas in Cross River State, Nigeria”, *GeoJournal*, 2016, doi: 10.1007/s10708-015-9643-5.

[7] D. Dimitrovski, “Urban gastronomic festivals—Non-food related attributes and food quality in satisfaction construct: A pilot study”, *J. Conv. Event Tour.*, 2016, doi: 10.1080/15470148.2015.1136978.

[8] A. M. Shahril, S. Bachok, N. Baba, Z. A. Hamid, en D. A. Razak, “Sports tourism event attributes, destination image and revisit intention”, 2016. doi: 10.1201/9781315386980-141.

[9] N. Boukas en V. Ziakas, “Tourism policy and residents’ well-being in Cyprus: Opportunities and challenges for developing an inside-out destination management approach”, *J. Destin. Mark. Manag.*, 2016, doi: 10.1016/j.jdmm.2015.12.004.

[10] W. Suntikul en U. Dorji, “Local Perspectives on the Impact of Tourism on Religious Festivals in Bhutan”, *Asia Pacific J. Tour. Res.*, 2016, doi: 10.1080/10941665.2015.1069365.

CHAPTER 10
GENDER MAINSTREAMING AT THE HEART OF POLICIES FOR RURAL GENDER ISSUES

Vivek Anand Singh, Assistant Professor
Teerthanker Mahaveer Institute of Management and Technology, Teerthanker Mahaveer University, Moradabad, Uttar Pradesh, India
Email Id- vivekanand.ima@gmail.com

ABSTRACT:

For resolving rural gender problems and advancing gender equality in rural regions, gender mainstreamingthe process of incorporating gender views into all policies and practicesis essential. The importance, difficulties, and possible effects on women's empowerment, social equality, and rural well-being are highlighted in this paper's thorough discussion of gender mainstreaming in rural development programs. The research digs into the multiple aspects that highlight the significance of gender mainstreaming in rural environments via an investigation of gender-responsive policies, capacity-building programs, and community participation. It shows the intricacies and transformational possibilities of this method by drawing on gender studies, rural development literature, and empirical data. By ensuring that gender views are included into policy creation, implementation, and assessment, gender mainstreaming seeks to eliminate gender inequities. It aims to address problems including uneven access to resources, poor economic possibilities for women, and the maintenance of conventional gender norms in rural communities.

KEYWORDS:

Gender Equality, Rural Development, Social Inclusion, Women's Empowerment.

INTRODUCTION

Gender mainstreaming strategies have been at the core of rural development in several nations. The liberal, Western-led approach to women in development (WID), which seemed to just operate at the periphery of the development effort rather than push for significant reforms in development, was criticized, and gender mainstreaming was promoted by women's advocates in Beijing. These WID initiatives often took the shape of small-scale animal farming, handcraft manufacturing, sewing school uniforms, and other stereotypically feminine duties in rural regions. While some of these programs were successful in increasing rural women's wages, they fell short in challenging the mainstream agricultural development paradigm, which emphasized large-scale commodity production. He acknowledges that gender mainstreaming has varying effects in various industries, but he offers compelling arguments for why it may be less successful in agriculture than in other industries. She gives an initiative to aid women farmers from Yemen as an example[1], [2].

The goal of the initiative was to increase agricultural extension's competence to deal with female farmers. Women farmers in Yemen produce a significant portion of the food consumed by households, yet they are seldom ever recognized as farmers by extension staff. The programme was first managed by the Department of Agriculture's Rural Women's Directorate. The initiative was abandoned with the justification that because gender had been mainstreamed, there was no longer a need to invest resources in women since it had become the standard approach to dealing with rural women. She also sheds light on Ethiopia's comparatively poor performance of gender mainstreaming in agriculture compared to schooling.the process of gender mainstreaming was treated seriously. Instead of receiving assistance from the Ministry for Gender Equity, the Ministry of Agriculture sought to develop a successful agricultural industry.

Ourselves of the somewhat triumphalist vocabulary of gender mainstreaming, which, in Andrea Cornwall's words, "presents gender transformation as a do-able, "technical" problem that can be overcome with enough determination and commitment." This optimism is consistent with neliberal presumptions that it is simple to engage the state, institutions, and individuals in the cause of gender equality. After the UN Conference on Women in Beijing in 1995, Sweetman (2012) summarizes the general failure of gender mainstreaming and makes a critical argument against it. Almost 20 years after Beijing, women are still waiting for national and international policies to change in order to represent the concerns of women in the global South, according to the author. Women's goals are not adequately reflected in decision-making processes in development organizations, which are still dominated by white, affluent men. The world continues to follow a development model based on unlimited economic growth, despite the fact that this is unsustainable from both an environmental and a human perspective, which means that feminist economic perspectives and insights are completely absent from the global economy[3], [4] .

Promoting rural women's networks is a last tactic that has often been disregarded in the emphasis on gender mainstreaming. Women, Food, and Agricultural Network, Vermont Women's Agricultural Network, and other rural women's agricultural networks in the US provide policy efforts, education, and empowerment linked to women in agriculture and rural America. Women's agricultural producer groups in Africa and India have worked to improve their access to markets and support female entrepreneurs. Women can be empowered, their safety can be increased, and their livelihoods may be improved through creating networks and partnerships for women in particular places, states, regions, and across the world.

This optimism is consistent with neoliberal presumptions that it is simple to engage the state, institutions, and individuals in the cause of gender equality. After the UN Conference on Women in Beijing in 1995, summarizes the general failure of gender mainstreaming and makes a critical argument against it. Almost 20 years after Beijing, women are still waiting for national and international policies to change in order to represent the concerns of women in the global South, according to the author. Women's goals are not adequately reflected in decision-making processes in development organizations, which are still dominated by white, affluent men. The world continues to follow a development model based on unlimited economic growth, despite the fact that this is unsustainable from both an environmental and a human perspective, which means that feminist economic perspectives and insights are completely absent from the global economy.

Women's agricultural producer groups in Africa and India have worked to improve their access to markets and support female entrepreneurs Women can be empowered, their safety can be increased, and their livelihoods may be improved through creating networks and partnerships for women in particular places, states, regions, and across the world. The tribe, a large collection of linked households claiming descend from a common male ancestor, sprang from the patriarchal family. The fact that patriarchal society was built on kinship rather than on neighborhood or place of abode in a specific location is an important feature about it. A person from such a community or tribe would never have thought that just because you were his neighbor or shared the same land, you had the right to participate in his government or religion. You were not a member of his tribe until you were adopted into a make-believe family, and you could not practice his religion unless you were adopted into a make-believe family.

It would have first looked horrible indeed that one guy had a greater right than another to graze his flocks on a certain piece of land.However, it was eventually agreed upon that each herdsman or the leader of each pastoral group was to confine his livestock to certain regions in some instances. Because land was becoming limited, or rather because their herds and shepherds were becoming so numerous as to encourage disputes, Abraham and Lot decided to separate and each to confine himself to a certain district.This was the birth of the concept of land ownership because once people start to talk about "mine" and "thine," they are starting to think about "property." However, because the patriarchal family was a sizable group and the patriarch was its leader, it was not technically private property in this situation but rather group or tribe property[5], [6].

DISCUSSION

Each tribe would become more constrained in its territory as this process continued and families developed into tribes and tribes multiplied in size. The roaming existence gave place to sedentary life, often in small towns surrounded by woods and pasture, as each tribe started to control a specific territory with clear borders. The property remained tribal rather than individual for many years. A more productive means of procuring food became absolutely necessary as the population of the community continued to grow and the amount of grazing land could no longer be expanded. This was seen in the crop-growing process. According to estimates, an area of land sufficient for the sustenance of 100 people by grazing animals would sustain three to four times as many when put under conventional cultivation. The outer territories were left in pasture and woods in the beginning, and only small fields of unusually rich ground, often close to the hamlet, were cultivated. These fields may have initially been farmed communally and the harvest distributed communally, but before recorded history the system of pure communism had been abandoned in some regions of Europe and shortly thereafter in other regions, even though a modified form of communal farming persisted until well into the historical period. It was a kind of farming where the fields belonged to the whole village as a whole, but each family was given a part to cultivate food for their personal needs.

After a few generations of settled village life for the pastoral tribe, the traditional notion of kinship as the foundation of organization started to fade, and territoriality, or residency within a certain region, started to take its place. The community was divided up into families that resembled contemporary households in several ways. The increased interest in tillage contributed to this shift. The notion that one must labor in order to eat is deeply ingrained. It was difficult to tell the difference between the output of one man's work and the livestock of the whole community as long as they were all herded using communal effort on communal property.

Microfinance was created as a means of severing the cycle of poverty that many people in underdeveloped nations experience. Muhammad Yunus, one of the pioneers of microfinance, contends that the poor are systematically excluded from access to formal financial services and face numerous discriminatory obstacles to capital accumulation, which frequently prevents them from keepingthe genuine results of their labor. In Bangladesh in 1976, he founded Grameen Bank as a result of his understanding of the causes and maintenance of poverty. The undisputed success of Grameen Bank encouraged the replication of Grameen-style microfinance institutions (MFIs) across the developing world in the following years, buoyed by high repayment rates and decreases in poverty.

Thousands of MFIs are now active in almost every emerging nation.Many MFIs initially adopted Grameen's lending strategy, but as the sector changed, so did the operational procedures. MFIs started offering services relating to savings, insurance, remittances, and consumer loans rather than only giving microcredit for businesses looking to generate revenue. The lending process also evolved when MFIs began providing loans to individuals as well as solidarity groups, to males as opposed to only women, and to the moderately poor as opposed to just the really poor. The commercialization of microfinance activitiesas some MFIs started using a for-profit business modelwas the most contentious change. While opponents of commercialization claimed that such profit-seeking off of the labor of the poor would undermine the original goal of microfinance, which was to reduce poverty, proponents of commercialization asserted that this was the only way to ensure both financial sustainability and faster growth.

For many microbusiness owners and low-income families, credit serves an essential purpose. Credit may often be used to facilitate household purchases of food, clothing, and domestic products. It may provide funding for significant social and religious occasions like weddings, funerals, and birthdays. Credit is also required for both anticipated and unanticipated expenditures associated with healthcare and education. Credit may be used by microentrepreneurs, or company owners with three or less workers, for inventory purchases, equipment maintenance, licensing and registration fees, and business growth. In general, many impoverished families and companies in the developing world depend on access to credit to run on a daily basis. The supply of credit is included in the wide definition of microfinance, which is described as "banking and/or financial services targeted to low- and moderate-income businesses or households." Microfinance, which also encompasses services including savings, insurance, and remittances, also includes microcredit as "part of the field[6], [7].

Despite the widespread need for credit in everyday life, access to formal credit markets has traditionally proven elusive for many disadvantaged people all over the world. Poor people have been cut off from formal economic institutions due to a combination of undeveloped banking and financial sectors in developing nations and the prejudiced view held by banking authorities that the poor are financially unreliable and unworthy of investment. In these situations, the impoverished have often resorted to unauthorized sources of credit, including moneylenders. These unofficial loans have historically been characterized by annual percentage rates that "routinely rise into the hundreds," shaky collection procedures, and default consequences that may be detrimental for low-income borrowers whose precarious livelihoods make them susceptible to damaging economic shocks and where there are fewer options available due to isolation and sparse population. Many governments have put in place rural credit initiatives to provide access to formal finance in rural regions. But the effectiveness of these state initiatives has been modest. Because borrowers perceived loans as government aid rather than as financial transactions, repayment rates were usually poor. Local patronage networks influenced lending practices, resulting in loans going to politically connected and richer customers rather than the designated receivers and the poorest community members. Importantly, ever-changing political environments forced budget reprioritizations and the suspension or reduction of funding for rural lending initiatives.

Early microfinance practitioners were aware of these systemic issues and saw microfinance as a means of giving underprivileged groups in developing nations formal and trustworthy access to credit. Muhammad Yunus, the founder of Grameen Bank, pointed to anti-poor prejudice and a lack of interest on the part of banks and government authorities as the main causes of the lack of formal credit outlets in rural areas in Bangladesh in the 1970s. As the only accessible choice left, the informal moneylender made things worse by charging excessive interest rates. These problems were made worse by other elements that acted as obstacles to entering the formal credit markets, such as geographic isolation, the lack of official state identity, and the absence of legal collateral. Solving such structural problems is one of the main aims of microfinance.

Grameen Bank is the organization that is officially recognized with creating the microfinance sector. It started as university research undertaking in Bangladesh in 1976 under the direction of Muhammad Yunus, an economics professor at the University of Chittagong. In the project, Yunus and his students provided low-income inhabitants of adjacent villages with tiny loans of money, often less than $30. Yunus went against conventional wisdom by giving direct loans to low-income locals without demanding any extra training. After a resounding success with the research, Yunus extended the program to other villages and finally established the Grameen Bank (Grameen Bank 1998). using a non-profit strategy that was largely social. The growth of the microfinance sector via the use of unusual lending techniques, notably solidarity group lending, has been one of the most fascinating elements of the sector. With this approach, a group of borrowers, consisting of 15 to 30 people, depend on one another to ensure payments and to establish a group incentive to use the loans for income-generating activities. A member's default has an adverse effect on all other members. The idea of solidarity group financing came about as a result of a common obstacle that many prospective borrowers faced: a lack of collateral.

MFIs believed that impoverished borrowers might utilize social capital to insure against the loan in the absence of a property title or other legal security. It was thought that a group of people could keep an eye on one another to ensure that loan repayments were completed on time and that they could also monitor how the loan was used to determine if a negative consequence was probable. 'Group lending arrangements effectively make a borrower's neighbors co-signers to loans, minimizing concerns produced by informational asymmetries between lender and borrower,' adds Morduch. Now that neighbors have incentives to keep an eye on one another and exclude problematic borrowers, repayments are encouraged even in the absence of collateral restrictions. Lending practices and microfinance products have changed more recently. Although solidarity lending is still commonly used, many MFIs are now involved in individual lending, which was considered as a good option since it was more flexible, required less work, and took less time. Additionally, many MFIs now provide a wider range of items. Customers may now access services relating to savings, insurance, remittance transfers, and consumer credit in addition to credit for commercial purposes[8], [9].

Grameen Bank is the organization that is officially recognized with creating the microfinance sector. It started as university research undertaking in Bangladesh in 1976 under the direction of Muhammad Yunus, an economics professor at the University of Chittagong. In the project, Yunus and his students provided low-income inhabitants of adjacent villages with tiny loans of money, often less than $30. Yunus went against conventional wisdom by giving direct loans to low-income locals without demanding any extra training. After a resounding success with the research, Yunus extended the program to other villages and finally established the Grameen Bank using a non-profit strategy that was largely social. The growth of the microfinance sector via the use of unorthodox lending techniques, particularly solidarity group financing, has been one of the most fascinating elements of the sector. With this approach, a group of borrowers, consisting of 15 to 30 people, depend on one another to ensure payments and to establish a group incentive to use the loans for income-generating activities. A member's default has an adverse effect on all other members. The idea of solidarity group financing came about as a result of a common obstacle that many prospective borrowers faced: a lack of collateral.

MFIs believed that impoverished borrowers might utilize social capital to insure against the loan in the absence of a property title or other legal security. It was thought that a group of people could keep an eye on one another to ensure that loan repayments were completed on time and that they could also monitor how the loan was used to determine if a negative consequence was probable. 'Group lending arrangements effectively make a borrower's neighbors co-signers to loans, minimizing concerns produced by informational asymmetries between lender and borrower,' adds Morduch. Now that neighbors have incentives to keep an eye on one another and exclude problematic borrowers, repayments are encouraged even in the absence of collateral restrictions. Lending practices and microfinance products have changed more recently. Although solidarity lending is still commonly used, many MFIs now participate in individual lending, which was seen to be a good substitute since it was more adaptable, required less work, and took less time. Additionally, many MFIs now provide a wider range of items. Customers may now access services relating to savings, insurance, remittance transfers, and consumer credit in addition to credit for commercial purposes. These adjustments are essentially the result of the microfinance sector's development and growth, which is covered in the next section.

The microfinance sector has expanded over the last three decades from a small number of pilot projects in South Asia and Latin America to a significant sector with activities in almost every nation on earth. The microfinance movement has had many watershed events in recent years. In 2000, the United Nations recognized microfinance as a crucial element to the achievement of the Millennium Development Goals, which included numerous other significant goals and intended to reduce extreme poverty worldwide by half by 2015. Muhammad Yunus received the Nobel Peace Prize in 2006 in recognition of his decades of work in microfinance and the contribution it made to eradicating severe poverty in Bangladesh.The United Nations and Nobel committee honors came with worldwide prominence, which raised the profile of microfinance and gave the tactic broad acceptance.

South Asia has the biggest number of active borrowers, partly because Bangladesh and India have active microfinance markets and have huge, dense populations. Whether or not a country's financial regulatory sector permits an MFI to accept customer deposits at all determines how many depositors an area has. Depending on the degree of income of the target customer group, the average loan balance may or may not be relevant. In general, an MFI's average loan amount will be deemed to have deep outreach if it routinely reaches the population's lowest income deciles. The average debt balance has been used as a stand-in for poverty level by various observers. There is a widespread belief that as an MFI's average loan amount rises, mission drifta phenomenon where an MFI moves towards a richer clienteleis taking place.As microfinance operations moved towards a commercialized paradigm that prioritized profit maximizing and efficiency-seeking, concern regarding mission drift grew. More MFIs started thinking about how they could reach a larger number of people through increased outreach, which is defined as an MFI's effectiveness in reaching its target market and distributing its sustainability that did not depend on state subsidies or private donors, as it became clear that clients were frequently able to repay loans. Many policymakers and business professionals believed that adopting a commercialized model of microfinanceone that prioritizes profit maximization and draws on the private financial marketswould enable MFIs to increase their reach and raise enough money to support themselves. The initial goal of microfinance, reducing poverty, is said to have been sacrificed in favor of profit maximization, according to critics of commercialization[10], [11].The change in approach is seen by proponents of commercialization as a necessary and unavoidable evolution of the microfinance industry. The reach and capacity of an MFI to enter new markets must be high in order to give loan access to the greatest number of individuals, which calls for significant capital. Microfinance organizations that rely on public funding or private contributions may not have the same flexibility to grow and meet market demands.

CONCLUSION

The data put out emphasizes the need for gender-responsive laws and procedures that acknowledge and address the particular difficulties experienced by rural women. Gender mainstreaming may aid in dismantling conventional gender roles, improving women's access to resources, and fostering social inclusion by incorporating gender views into all facets of rural development, including agriculture, education, healthcare, and government. Gender mainstreaming must be given top priority by politicians and development professionals in order to be effective as a strategy for rural development. Our knowledge of this crucial aspect of rural development will be deepened by more study on the efficacy of gender mainstreaming strategies, creative capacity-building efforts, and the long-term effects on women's empowerment. With the potential to improve social justice, women's empowerment, sustainable rural development, and rural communities all over the globe, gender mainstreaming is a transforming force in the field of rural gender problems.

REFERENCES:

[1] R. de Cássia Maciazeki Gomes, C. Nogueira, en M. J. F. Toneli, “Mulheres em contextos rurais: Um mapeamento sobre gênero e ruralidade”, *Psicol. e Soc.*, 2016, doi: 10.1590/1807-03102015v28n1p115.

[2] M. Lowe, D. R. Chen, en S. L. Huang, “Social and cultural factors affecting maternal health in rural Gambia: An exploratory qualitative study”, *PLoS One*, 2016, doi: 10.1371/journal.pone.0163653.

[3] T. Khanna en M. Das, “Understanding open defecation in rural India”, *Glob. Public Health*, 2016.

[4] S. Zhang, E. Loaiza, en R. Snow, “Sub-national Estimates of Human Capital Indicators: Localizing Investments for the Demographic Dividend”, *African Popul. Stud.*, 2016, doi: 10.11564/30-2-842.

[5] V. Bérenger en A. Verdier-Chouchane, “Child Labour and Schooling in South Sudan and Sudan: Is There a Gender Preference?”, *African Dev. Rev.*, 2016, doi: 10.1111/1467-8268.12200.

[6] J. S. Maguire, “Introduction: Looking at food practices and taste across the class divide”, *Food, Cult. Soc.*, 2016, doi: 10.1080/15528014.2016.1144995.

[7] G. Tenna Alemu, “ADDRESSING GENDER IN AGRICULTURE AND RURAL DEVELOPMENT IN ETHIOPIA : REVIEW”, *J. Radix Int. Educ. Res. Consort. RIJSS RADIX Int. J. Res. Soc. Sci. RIJSS*, 2016.

[8] T. Johansson, E. Segerstedt, T. Olofsson, en M. Jakobsson, “Revealing social values by 3D city Visualization in city transformations”, *Sustain.*, 2016, doi: 10.3390/su8020195.

[9] T. Gezahegn, Z. Birhanu, M. Aman, M. Dessalegn, A. Abera, en J. Nyagero, “Peer communication on sex and sexual health among youths: a case of Debre Berhan university, Ethiopia”, *Pan Afr. Med. J.*, 2016, doi: 10.11604/pamj.supp.2016.25.2.9631.

[10] L. Vadrevu, V. Kumar, en B. Kanjilal, “Rising challenge of multiple morbidities among the rural poor in India—a case of the Sundarbans in West Bengal”, *Int. J. Med. Sci. Public Heal.*, 2016, doi: 10.5455/ijmsph.2016.25082015129.

[11] V. O. Zogo en B. N. Epo, “Assessing Gender Inclusion in Cameroon’s Rural Transport”, *J. African Transform.*, 2016.

CHAPTER 11
DISCLOSURE OF POVERTY REDUCTION IN RURAL AREAS

Vipin Jain, Sr. Professor
Teerthanker Mahaveer Institute of Management and Technology, Teerthanker Mahaveer University, Moradabad, Uttar Pradesh, India
Email Id- vipin555@rediffmail.com

ABSTRACT:

Rural poverty reduction is a worldwide concern with significant socioeconomic and humanitarian ramifications. This article presents a thorough review of policies and programs designed to reduce poverty in rural areas, highlighting their importance, difficulties, and effects on livelihoods, food security, and social well-being. The study digs into the many characteristics that highlight the significance of tackling poverty in rural environments via an investigation of multi-dimensional poverty, rural development initiatives, and creative methods to poverty reduction. It shows the challenges and promise of attempts to reduce poverty by drawing on development economics, social sciences, and empirical data. Rural poverty, which is often defined by a lack of access to economic, healthcare, and educational possibilities, calls for focused interventions that provide communities the ability to end the cycle of poverty. These interventions include a broad variety of tactics, including social safety nets, capacity-building initiatives, and agricultural development and microfinance.

KEYWORDS:

Agricultural Development, Food Security, Livelihoods, Rural Poverty, Social Inclusion.

INTRODUCTION

Although a lot of policy leaders and business people have commonly maintained that MFIs may concentrate on maximizing profits without leading to mission drift, thorough evaluations of results over an extended period of time demonstrate the opposite. Recent academic research has shown that a number of practices related to monetary sustainability and profit maximization lessen the reach of poverty. These findings show that there is typically a trade-off between outreach and financial viability, and that this trade-off frequently entails an MFI displacing the very poor in favor of the moderately poor.They discovered that an institution's lending strategy was a predictable variable in terms of outreach and profitability. Individual-based lenders, as opposed to those based on solidarity and village banks, "are more profitable than others, but only to a certain extent." Delinquency rates rise and loan demand decreases when interest rates go over a certain point. The authors also discover no connection between profitability and average loan size. It's significant that they discover that "larger loan sizes are associated with lower average costs for both individual-based lenders and solidarity group lenders," which presents a disincentive for MFIs to maintain a high depth of outreach owing to human cost[1], [2].

MFI's financing sources have a significant influence when assessing the effect that higher regulation has on outreach results. The authors examine the income statements of 245 MFIs, and they claim that since MFIs that accept savings deposits are subject to greater on-site regulatory oversight than MFIs that do not, they are more likely to have larger average loan amounts and lend less to women. The authors' hypothesis that "profit-oriented MFIs that have to comply with prudential supervision respond by curtailing their outreach to segments of the population that are more expensive to serve"is supported by these findings. MFIs that depend on donations rather than deposits for financing are more likely to keep their average loan size constant and to continue their regular lending practices to women.Gains in efficiency have a similar pattern of having a detrimental impact on outreach. The authors claim that an institution with a smaller average loan amount is more likely to be less efficient after analyzing more than 1300 MFIs. They also discover that MFIs with a higher proportion of female borrowers are more likely to be inefficient. Overall, these findings suggest that MFIs should lessen their emphasis on the disadvantaged if they want to increase efficiency The authors add a warning by saying that efficiency-seeking MFIs may contribute to greater macro-level advances, which may have a cascading impact and aid in the eradication of poverty[3], [4].

Information sharing has been a key efficiency-seeking tactic.Particularly via solidarity lending and credit bureaus, several MFIs have made contributions to novel and creative means of minimizing asymmetric information. However, there are trade-offs with this approach in terms of efficiency and reach. investigates how information sharing might be enhanced via social relationships in solidarity group financing. According to the author, "monitoring and enforcement activities do improve the outcomes of group lending, and those social connections, broadly defined, facilitate the monitoring and enforcement of joint liability loan contracts. The results provide clear evidence of peer-to-peer monitoring, notably with regard to default status and the factors that contribute to it, as well as a relationship's decline in the event of a negative outcome. The results also show that when group members are geographically and culturally concentrated, loan outcomes are most favorable.

Markets become more competitive, "the onus for the market's inclusiveness passes from the practitioners of microfinance to the donors." They contend that although both subsidized and non-subsidized MFIs may compete successfully in the same market, proper subsidy targeting is necessary to avoid unfair competition and guarantee that subsidies are given to the lowest borrowers. In order to "monitor borrower quality and indebtedness" and "improve lending targeting," the authors advise using credit bureaus or internet-based central risk management systems. According to the authors, the creation of credit bureaus minimizes information asymmetry and affects both borrowers and lenders. When lenders have access to updated information about borrowers, those with lower repayment rates are eliminated, new clients' repayment performance improves, employment efficiency rises thanks to more loans made without lowering portfolio performance, and solidarity group sizes fall. Similarly, payback rates increase when borrowers are aware that lenders may view information about their repayment habits, especially in solidarity group lending, which supports the idea that group lending can lessen asymmetric information. Borrowers who were rejected and those who miss out on insurance prospects because of a reduction in solidarity group sizes are the losers in this new situation[5], [6].

Since the 1990s, several governments in developing nations have started land titling initiatives, often working together and using financial assistance from international development banks. For instance, the World Bank and the Mexican government collaborated on PROCEDE (Program for Certification of Rights to Ejido Lands), a project that aimed to accomplish three main goals: surveying and certifying parcels; certifying rights to common use lands; and titling urban plots for private use. PROCEDE was launched in the early 1990s by the Salinas administration. Each farmer is given a certificate, but the land is not really theirs until the farmer's estate is transferred after his or her passing; at that point, the new owner may file for an official title. The plot may now be sold or put up as collateral for a loan, proving that a number of enduring market flaws on both the supply and demand sides hinder real market activation via asset collateralization. According to the authors, banks might be reluctant to lend because of high transaction costs and the low value of the collateralized landholding, whereas small landholders might practice "risk rationing" and be reluctant to borrow because insufficient insurance coverage would leave them exposed in the event of a transaction gone wrong. Due to liquidity restrictions brought on by the aforementioned flaws in the credit market, land-poor households would not be able to transact with land-rich households, so the land rental markets would also remain stagnant and based primarily on "intra-class" rather than "inter-class" exchanges. Furthermore, given the likelihood of a "wealth threshold" that would prevent land-poor households, even those with land titles, from using "credit markets to finance fixed investment or purchase additional land," land ownership markets may result in a bias in favor of land-rich households. This would put land-rich households in the best position to use credit for land accumulation. Market-based development techniques, like microfinance, are significantly challenged by the presence of imperfect markets in underdeveloped nations. Due to geographical remoteness and the previously mentioned problems with land collateralization, for-profit MFIs, the microfinance sector's fastest-growing subsegment, have yet to significantly enter the rural market. Due to these factors, state-funded credit programs and nonprofit MFIs continue to be the principal providers of services to rural communities.Increases in technology have helped to minimize the transaction costs associated with rural lending. However, rural regions have not yet provided an attractive investment climate comparable to metropolitan areas for MFIs that emphasize maximizing profits[7], [8].

DISCUSSION

A pattern of unequal development among non-metropolitan municipalities in the area was present at the time of this wave of expansion. While some of these non-metropolitan areas have seen population reduction, economic stagnation, and decline over an extended period of time, others have seen population increase and economic progress. The expansion of the ethanol business may alter this pattern of development, which is one potentially significant development effect.Long-term industry expansion might slow the decline and stagnation of non-metropolitan areas that are used as production hubs, and it might even promote that growth and development by creating new jobs, new revenue streams, and local tax revenues. Additionally, the production of ethanol may open up new markets for regional businesses in non-metropolitan areas (such as grain wholesalers and producers, transportation companies), resulting in a cascade of positive economic impacts.

The geographical organization of value/commodity chains in ethanol production determines how much of these impacts are felt. The expansion of the ethanol business has been hailed as a potential answer to the challenges of non-metropolitan municipalities and the areas around them in terms of economic development. For instance, in a 2007 presentation at Kansas State University, former President Bill Clinton said: "The best thing about biofuels... is that they don't move well. We can rejuvenate rural America by doing away with large, lengthy pipelines and building new production facilities and distribution networks every 50, 100, or 200 miles. When compared to those who work in service sector businesses, we can reverse the aging of small towns and rural regions (As a result, proponents of the ethanol industry have argued that placing ethanol plants in non-metropolitan areas will bring in desperately needed jobs that pay higher wages, boost local tax revenues, improve public services, trigger new multiplier effects in the local economy, and draw in and keep new residents. These anticipated effects are typical of community development initiatives, whose proponents depict development as a public benefit in an effort to win over local residents and the government.

It is important to highlight that the North Central region's fast ethanol factory expansion has not been without criticism. Some non-metropolitan areas have experienced conflict as a result of plans to build an ethanol production theirgroups believe that ethanol factories increase air pollution, increase heavy truck traffic, and pose risks to the health and safety of local residents. They also believe that ethanol factories increase air pollution by emitting an offensive odor, releasing airborne particles, and releasing other potentially hazardous organic compounds. According to some anecdotal data, recent immigrants who relocated to the rural region for certain quality-of-life traits that they believe are endangered by the installation of an ethanol facility may have created opposition organizations. Thus, the ethanol plant would put their quality of life concerns up against those of nearby farmers and other community members whose economic interests would be served by the facility.In certain instances, municipal tax benefits have been given to ethanol-producing enterprises as part of the economic development package intended to entice the building of the facility, sparking further controversy. In this instance, the ethanol factory's anticipated effect on municipal tax collections is significantly diminished and postponed until the tax cut expires. The provision of a tax break to the ethanol factory itself serves to limit the impact of the factory in generating additional local tax revenue that could be used to support and enhance local public services, even though the spending of wages by workers employed by the ethanol factory may benefit local businesses and generate some local tax revenue.

It remains to be seen how much of these effects are seen in non-metropolitan areas where ethanol facilities are situated. Furthermore, unless ethanol is utilized more widely in the manufacturing of motor vehicle gasoline, it may be several years before the full extent of these effects is understood. Comparing the features and circumstances of non-metropolitan locations where ethanol factories have been built and put into operation with those of non-metropolitan localities where ethanol factories have not been built is one matter that may be looked at at this point in time. This will shed light on how the ethanol industry's expansion could affect the pattern of unequal development in the area as well as the kinds of localities that are being impacted by these companies' effects on local development. How value chains in ethanol production are spatially arranged will have a significant impact on the degree to which the alleged economic advantages of an ethanol plant are realized within the community in which the facility is situated. A "commodity chain" or "value chain" is the series of interconnected economic operations involved in the manufacturing, marketing, and distribution of a single good or commodity. A value chain's organizational structure identifies it. At one extreme, each business in the chain exclusively engages in one activity, with exchanges between them being regulated by markets (the value chain is therefore entirely structured around the social division of labor). The value chain is totally structured inside a company's technical division of labor in complete vertical integration, which is the opposite extreme. In this case, all chain operations take place within the organizational hierarchy of a single company. Organizational structures that combine market contracting (or outsourcing) with vertical integration fall in the middle of these two extremes.

Because the economic activities that make up the chain may or may not occur in the same area, the division of labor in a value chain includes a geographical component. The value chains for an increasing number of commodities are becoming more globalized due to the phenomena of globalization. Grain is often trucked into an ethanol production on a just-in-time basis when utilized as an input, ensuring a constant flow of trucks entering and exiting a facility. The grain is milled, mashed, heated, saccharified, cooled, and fermented in order to turn it into ethanol.The liquid ethanol is subsequently separated from the bio-crop's solid byproduct (known as stillage) during distillation. After distillation is finished, the ethanol is transferred to storage tanks to wait for transportation. Ethanol cannot be carried via a pipeline due to its corrosiveness. As a result, it is often delivered by truck or rail. Five rail cars each day transport grains into the facility and ethanol out of it, to use it once again as an example. So it's crucial to have close access to the rail and truck infrastructure[9], [10].

The main use for ethanol is as a fuel additive, where it is purchased by petroleum refineries as an input to be blended with gasoline. This application is at the downstream end of the value chain. Using ethanol as an industrial solvent (mostly in the production of chemicals and paints), as well as a component in cosmetics, medications, and drinks, also has much smaller markets. Distillers' grains are a significant byproduct of the stillage that is removed from the ethanol during the distillation process. These are added to animal feed to improve the nutritional content for cattle and other animals. As a result, distillers' grains provide ethanol producers a new source of income. Manufacturers of animal feed, independent or integrated cattle feedlots, and independent cattle and livestock farmers are potential customers for distillers' grains.

This pattern of geographical development may have a relationship to the ethanol industry's rapid expansion and relative youth. firms have more freedom to choose their locations during the early stages of development in an industry that experiences rapid growth because they are not yet constrained by sizable investments in physical infrastructure and industrial complexes. However, in order for businesses to continue operating, they still need to be situated in a position where they can get the raw materials needed to create their products and deliver those products to the people who buy them. The idea of locational capabilities relates to the degree to which a company can do something at a particular location.Determine if there are any economic activities in the structure of value chains in ethanol production to which ethanol plants have been strategically positioned in close proximity is a second important goal of this study. This will shed light on whether the locational requirements of ethanol factories in the North Central region follow a systematic pattern and help identify the points along the value chain of ethanol production that are most likely to have a multiplier effect on the local economies of non-metropolitan localities. Finally, this research will provide light on the causes of the mostly non-metropolitan locations of ethanol facilities.

It is crucial to note that this topic has been covered in a number of previous researchThere are a number of significant ways in which this study may be separated from these other investigations. First, a locational model for ethanol plants is specified using commodity/value chain analysis as the overall theoretical framework. The earlier research either concentrated on finding correlates of the site of ethanol factories experimentally, without reference to an established corpus of social theory, or they examined a more limited number of locational variables. The great majority of ethanol plants in the US are located in the North Central area, which is comprised of 12 states and is the main geographic site of the ethanol sector. It only examined four states in the North Central area, in contrast to Lambert et al. (2008) who examined the US as a whole. Last but not least, the time span for each of these earlier investigations was seven years, from 2000 to 2007.

Ethanol production facilities that are presently running in the US, including the principal biocrop (or feedstock) used to make ethanol, the location of the facility, and its production capacity. Second, information was gathered from the Ethanol Producer Magazine, which also keeps an online directory of active ethanol facilities in the US. With the inclusion of the factory's opening date, this database has the same information as the RFA database. Last but not least, information on the locations of active ethanol facilities was also gathered from trade organizations that support the ethanol business in each state.8 These sources were then cross-referenced to ensure accuracy before identifying ethanol facilities as being active in the area.

A contingency table cross-tabulating the number of ethanol plants operating in 2010 by the geographic location of a county. There were 165 ethanol facilities operating in the 12-state area, spread among 152 of the 1055 counties. 13 counties had two functioning facilities, while 139 had one, out of the 152 counties having an ethanol factory in operation. Furthermore, 36 (21.8%) of the ethanol facilities were situated in metropolitan counties, compared to 129 (78.2%) that were in non-metropolitan counties. According to these statistics, the chances of a functioning ethanol plant being situated in a non-metropolitan county as opposed to a county that is a part of a metropolitan region are somewhat less than 4:1. In actuality, a big portion of the ethanol sector is located outside of major cities. The counties in the North Central area having at least one active ethanol facility are shown on a map. This map shows that the ethanol business is geographically dispersed among non-metropolitan counties of the other states that make up the area, even though it is mostly concentrated in the "corn belt" states of Iowa and Nebraska. Indicators reflecting the local existence of upstream links in the ethanol value chain made comprised one set of independent variables. This included indicators of the local production of important bio-crops in the North Central region (corn, sorghum), the local presence of business establishments that manufacture relevant industrial equipment (distilleries, storage tanks, and equipment), the local presence of business establishments that distribute grain (grain wholesale firms, grain elevators), and the local presence of workers with occupational skills relevant to ethanol production (producers, distillers, and equipment manufacturers). We anticipate that counties with a greater local presence of these characteristics will be more likely to serve as sites for running ethanol factories, assuming that proximity to key upstream inputs in the ethanol value chain is advantageous to ethanol manufacturers.Indicators of the local existence of downstream links in the ethanol value chain were included in her collection of independent variables. This included telltale signs of the existence of significant local companies in transportation (trucking, rail), petrochemicals, animal feed producers, animal slaughter and processing (also known as meat packing), and other businesses that kept cattle on feed. We anticipate that counties with a greater local presence of these elements will be more likely to be used as sites for ethanol plants, assuming that proximity to key downstream links in the value chain is advantageous to ethanol factories.

The logistic regression model also included a set of control variables to statistically account for the geographical context, pay rates, and human capital. As control factors, four geographical context indicators were used. Whether or not a county was non-metropolitan and close to a metropolitan area was one of the first two indications, as was whether or not it was non-metropolitan and not close to a metropolitan region.These variables were included to the logistic regression model to account for the industry's geographical dispersion and other non-metropolitan locales' characteristics that could not be observed and included in the model (such as the production of bio-crops other than maize and sorghum).In order to adjust for non-metropolitan spillover effects not captured by variables in the model (for example, larger market demand for gasoline mixed with ethanol), neighboring non-metropolitan counties were differentiated from those not adjacent. The presence or absence of an interstate highway inside a county was the third determinant. This was utilized to regulate immediate vehicle access to the main US transportation corridors. According to our hypothesis, counties with quick access to interstates will be more likely to have an active ethanol plant.

The proportion of the total population that resides in an urban region serves as the fourth spatial context indicator. This was used as a control variable to account for other advantages of living in an urban area that were not specifically assessed by the model, such as variations in infrastructure (for instance, utilities) and the accessibility of various urban facilities for both employees and residents. According to our theory, counties with higher proportions of urban residents are more likely to be home to an active ethanol manufacturing.As control variables, two wage rate indicators were used. The average salary for each employed worker served as the first indication. The second statistic was the proportion of working poor families, which provided a more precise estimate of the prevalence of low pay employment. Considering that ethanol companies have a motivation to reduce them.

In order to maximize profitability, we predict that counties with lower average worker incomes and greater proportions of working poor families will be more likely to host an ethanol plant.One metric was used to assess human capital: the proportion of people aged 25 and over with a college degree. This was utilized to control for the local employees' educational backgrounds, irrespective of their job history and skill set. We hypothesize that counties with a higher proportion of people with college degrees will be more likely to be the location of an operating ethanol factory because ethanol factories are presuming that college graduates would be more likely to be hired compared to workers with lower educational credentials.By being more precise, the logistic regression model pinpoints circumstances and links in the value chain of ethanol production that are consistently present in counties that are home to an active ethanol plant as opposed to counties without one. The estimated model, in turn, sheds light on whether there is a regular pattern of locational requirements in the counties where businesses in the ethanol sector have decided to put their plants. Additionally, it sheds light on the characteristics of regional multiplier effects resulting from ethanol facilities. In order to assess the impacts of independent variables measuring the upstream and downstream value chain links as well as the control variables both individually and collectively, the logistic regression analysis used a block model technique. Additionally, diagnostics were carried out on each logistic regression model in accordance with the Menard methodology.By using the tolerance statistic and looking at bivariate correlations, the degree of multicollinearity among the independent variables was evaluated. It was decided to look for non-linear correlations using the Box-Tidwell test. Last but not least, outliers were identified and the reliability of their variable scores was evaluated using studentized residuals.

CONCLUSION

The findings underline the need for comprehensive strategies that address the underlying factors contributing to rural poverty, such as poor access to opportunities for employment, healthcare, and education. Effective measures to reduce poverty must include agricultural development, microfinance, social safety nets, and capacity-building initiatives.Rural poverty reduction must be given top priority by policymakers, and initiatives must be tailored to local conditions. We will get a deeper knowledge of this significant development problem when more research is conducted on the effects of poverty reduction initiatives, creative social inclusion methods, and the measurement of multidimensional poverty.Rural poverty reduction is a driving force behind sustainable development, providing insightful information on human dignity, social fairness, and inclusive growth. It also has the ability to raise millions out of poverty and create resilient and prosperous rural communities around the globe.

REFERENCES:

[1] J. P. Mpakaniye, “The Contribution of Microcredit Advanced to Women on Poverty Reduction in Rural Area of Rwanda”, *SSRN Electron. J.*, 2016, doi: 10.2139/ssrn.2811980.

[2] A. Bhatia, “Rural Development through E-Governance Initiatives in India”, *IOSR J. Bus. Manag.*, 2016, doi: 10.9790/487x-15010010161-69.

[3] A. Ali en S. Labhane, “Role of Microfinance and SHG in the Development of Rural India and the Associated Women Empowerment”, *IBMRD’s J. Manag. Res.*, 2016, doi: 10.17697/ibmrd/2016/v5i2/100474.

[4] Y. Liu en Y. Xu, “A geographic identification of multidimensional poverty in rural China under the framework of sustainable livelihoods analysis”, *Appl. Geogr.*, 2016, doi: 10.1016/j.apgeog.2016.06.004.

[5] T. D. Dabwor en A. C. Abimiku, “Poverty incidence in Nigeria: Does financial deepening matter?”, *J. Econ. Int. Financ.*, 2016, doi: 10.5897/jeif2015.0693.

[6] F. Arthur, W. Agyemang-Duah, R. M. Gyasi, J. Y. Yeboah, en E. Otieku, “Nexus between Artisanal and Small-Scale Gold Mining and Livelihood in Prestea Mining Region, Ghana”, *Geogr. J.*, 2016, doi: 10.1155/2016/1605427.

[7] X. Wang, H. Luo, X. Qin, J. Feng, H. Gao, en Q. Feng, “Evaluation of performance and impacts of maternal and child health hospital services using Data Envelopment Analysis in Guangxi Zhuang Autonomous Region, China: A comparison study among poverty and non-poverty county level hospitals”, *Int. J. Equity Health*, 2016, doi: 10.1186/s12939-016-0420-y.

[8] L. Huicho *et al.*, “Examining national and district-level trends in neonatal health in Peru through an equity lens: A success story driven by political will and societal advocacy”, *BMC Public Health*, 2016, doi: 10.1186/s12889-016-3405-2.

[9] V. T. Thanh en N. A. Duong, “Promoting Rural Development, Employment, and Inclusive Growth in ASEAN”, *ERIA Discuss. Pap. Ser.*, 2016.

[10] T. A. Chowdhury en P. Mukhopadhaya, “Functioning Achievements in Urban Bangladesh: A Comparison with Rural Areas”, *J. Contemp. Asia*, 2016, doi: 10.1080/00472336.2015.1089581.

CHAPTER 12
ISSUE OF LAND GRABBING IN THE NAME OF DEVELOPMENT IN RURAL AREAS

Sumit Kumar, Assistant Professor
Teerthanker Mahaveer Institute of Management and Technology, Teerthanker Mahaveer University, Moradabad, Uttar Pradesh, India
Email Id- sumit888@gmail.com

ABSTRACT:

The controversial subject of land grabbing in the name of development has serious effects on rural populations, livelihoods, and socioeconomic stability. This essay offers a thorough analysis of the phenomena of land grabbing in rural regions, focusing on its causes, effects, and the intricate dynamics that underpin such actions. The study digs into the complex issues that highlight the significance of tackling land grabbing in the context of rural development via an examination of land tenure systems, foreign investment, and displacement. It underlines the intricacies and risk involved with these practices by drawing on research on land rights, development economics, and empirical data. Land grabbing often entails the extensive purchase of land, frequently by strong actors like governments or companies, for uses ranging from mining and real estate to agricultural and infrastructure development. This often leads to the eviction of rural populations, the loss of livelihoods, and the destruction of the environment.

KEYWORDS:

Displacement, Land Rights, Rural Development, Socio-economic Consequences, Sustainable Land Use.

INTRODUCTION

After Addax Bioenergy, a unit of the Swiss-based energy company Addax & Oryx Group, was awarded a 50-year lease for over 20 000 hectares in the Makeni region of central Sierra Leone to generate ethanol for sale to the European Union (EU) market, a land dispute erupted. Local farmers were informed that the Addax project would not have an impact on the seasonally waterlogged 'bolilands' where the majority of subsistence rice production takes place because the sugarcane was to be planted in drier areas when they signed away their land with thumb prints in villages of mud huts without electricity or running water (The company made the following initial commitments: to create 2000 jobs; to teach and assist farmers with inputs and agricultural equipment; to bring about the development of infrastructure; and to provide additional employment possibilities for local companies and outgrowers.1 In contrast, Addax has only hired 50 local men since 2008 to work in their sugarcane nursery, paying them a meager $2.50 per day on a temporary basis Other food crops, such cassava and wild palm trees used for cooking oil, were destroyed when the land was leased, while irrigation lines put up by the corporation have drained portions of the bolilands, harming the rice fields (To make room for the sugar plantation, local pastoralists and land renters are being evicted, and the widespread use of chemical pesticides and fertilizers for the manufacture of agrofuel is endangering the groundwater and food crops in neighboring regions[1], [2].

By the same token, Addax benefits from a wide range of incentives, exemptions, and safeguards provided to foreign agricultural investors in Sierra Leone as a consequence of legislative revisions suggested by the International Finance Corporation (IFC) of the World Bank.3These include competitive tax rates with a full exemption from corporate income tax until 2018, a three-year import duty exemption on any other plant and equipment, and a full exemption from import duty on agricultural machinery, agro-processing equipment, and other important inputs. With new waves of large-scale land enclosures by foreign investors, the conversion of local land uses into monoculture-based, export-oriented enterprises, and the 125 percent tax deduction for expenses on research and development, training, and export, this global rush for farmland directly threatens rural economies and livelihoods, land reform initiatives, and global food security. Without a doubt, the case studies included in the World Bank's 2010 report Rising Global Interest in Farmland show unequivocally that these agreements favor corporate entities disproportionately at the detriment of rural lives and surroundings. The report, which focuses on large land transfers in 14 different countries between 2004 and 2009, highlights how most projects: (1) disregarded the correct legal procedures for land acquisitions; (2) forced local residents to leave their homes without compensation; (3) encroached on areas not transferred to the investor; (4) had significant negative effects on women; (5) were environmentally destructive; (6) created far fewer jobs than promised; (7) leased land for free or significantly below its value; and (8) excluded women from participation. (Large-scale foreign investments are portrayed as a chance for agriculture-led development, poverty reduction, and economic growth in rural regions. While acknowledging that "landlessness and land fragmentation are growing globally," large-scale acquisitions have resulted in increased land concentration, forced evictions, and "land-use changes to the detriment of food security, bio-diversity, and the environment," IFAD continues to make the case that "increased investments in food and agro-fuel production flowing to rural areas of developing countries could present important benefits and opportunistic opportunities." When considering appropriate responses to this global phenomenon, these include the growth of processing industries, improved seed varieties, knowledge, financial services, and new technologies, increased agricultural productivity, livelihood diversification and job creation through contract farming and outgrower schemes, and improved access to trustworthy markets[3], [4].

On the one hand, the assertion that massive investments can increase production in low-yield regions of countries with plenty of land and thus improve global food and energy security reflects the reductionism of mainstream, capital-centric projects of agrarian transformation and does not take into account actual land uses, resource rights, or land reform agendas. On the other hand, the claim that land purchases promote rural development by giving smallholders access to inputs, technologies, and markets through contract farming and other "partnership" arrangements is unfounded because it fails to place the growth of commercially oriented farming within the international supply chains for agrofood and agrofuel that are monopolized by corporate capital. A priori denies the idea of other development routes and fails to hear the cries of people who are actively working toward or trying to realize alternative, better, development pathways.In line with this, public investors are increasingly complicit in and actively involved in land grabbing operations under the guise of "development," which only serves to exacerbate the root causes of the world food, energy, and climate problems. 2008 saw the greatest levels of agricultural commodity prices on the worldwide market in thirty years, with global wheat prices rising 130% and rice prices rising 74%, along with similarly spiraling costs for maize, soybeans, cooking oil, and other key consumables. A series of food riots as a consequence broke out in more than 40 nations throughout the world, from Haiti to Cameroon to Indonesia, as people rushed to the streets in rage at not being able to afford to buy the food they need. Creating a "perfect storm scenario" by simultaneously combining many causes (weather issues, the conversion of crops into agrofuels, increases in oil prices, speculative trading, and rising meat demand).

According to win-win narratives on land grabs, farmland investments perform best as a rural development tactic when they foster new contractual relationships between smallholders and agribusinesses. Notably, all development organizations are urging the creation of contract farming programs as a substitute for outright land purchases or leasing that can give farmers access to credit and technological advancements, a ready market and increased cash earnings deals and agroindustrial projects throughout the global South. In particular, institutional and private land grabbers are increasingly presenting their initiatives as "impact investing" for the growth of "transformative" agriculture and "mutually profitable partnerships" in the developing world while working to integrate smallholders into commercial food chains (Gillam 2010; Chen 2010). In other words, the private sector has reframed contract farming as a new business model that can "transform" old agricultural systems into dynamic and opportunistic firms to show that farmland investments have a "social impact" in addition to being economically profitable. Undoubtedly, contract farming has been and continues to exist as a means of removing middlemen, avoiding competition, and structuring markets to the benefit of dominating players in increasingly globalized agrofood commodity chains.11 Contract farming, according to Watts, is the practice of establishing relationships that "replace open-market exchanges by linking nominally independent family farmers with a central processing, export, or purchasing unit that regulates prices, production practices, product quality, and credit arranged in advance under contract." The contract limits "what one might call the social space of autonomy and subordination that the grower occupies in relation to the labor process ralproletarianization, premised on the 'adverse incorporation'12 of smallholders into new value chains dominated by corporate capital." In other words, when small producers are institutionally caught into, rather than excluded from, global food and agricultural markets, the formation of contract and outgrower programs becomes a mechanism for intensified rural dispossession. More specifically, the idea that contract farming presents a "development opportunity" is based on win-win strategies' obsession with "naturalizing" uneven social interactions and "representing that inequality as just". In this way, the rhetoric of win-win situations reflects an attempt to "neglect, silence, or misrepresent power struggles and unequal and conflictual relations, which are pervasive among participants in global value chains and clearly intrinsic to the structure of relations of production and surplus extraction in contemporary capitalism," rather than addressing the political-economic causes of rural poverty. In recent years, the development apparatus has gotten more and more engaged in land grabbing, going far beyond the creation of justifications. In reality, development organizations like the World Bank, the UN, regional agencies, and single-country organizations have unleashed a variety of resources aimed at: (1) financing profit-seeking enterprises through investment funds; (2) providing information, consultancy, and infrastructure to private investors; and (3) changing laws to create an environment that is conducive to investment[5], [6].

DISCUSSION

Attracting private cash for land grabs has, in part, been made possible by the existence of multilateral and development financial institutions as cornerstone or anchor investors in a variety of international investment funds. In other words, the majority of privately operated financial instruments that are driving the race for farmland throughout the globe have been established with the direct involvement of public development funds For instance, the International Fund for Agricultural Development (IFAD), the Netherlands Ministry of Foreign Affairs (NMFA), the Australian Government Aid Program, the UK Department for

International Development (DFID), and the Alliance for a Green Revolution in Africa (AGRA) all contribute funding to the Africa Enterprise Challenge Fund (AECF), a special partnership initiative of AGRA. The fund, which focuses on agribusinesses as important drivers of agricultural growth, offers kick-start grants of between $150 000 and $2.5 million to for-profit private sector companies looking to work in Africa. To date, it has committed more than $30 million to 40 business deals, leveraging about $150 million from the private sector Similar to this, the African Agriculture Fund (AAF) was established in collaboration with the private equity and corporate finance advisory firm Phatisa Group by IFAD, the African Development Bank (ADB), the French development agency (AgenceFrançaise de Développement), the Spanish Agency for International Development and Cooperation (AECID), AGRA, and the West African Development Bank. Aiming to "back private sector companies that implement strategies to increase and diversify food production and distribution in fueling the global land grab through the provision of technical assistance and advisory services aimed at improving the investment climate of foreign markets," the fund has a total value of over $300 million. In particular, the IFC and the World Bank's Foreign Investment Advisory Service (FIAS) have developed a wide range of products to help nations open up their land markets to foreign investors,14 create domestic investment promotion organizations, and reduce institutional and administrative barriers that "inhibit business growth"To facilitate the acquisition of farmland by foreign investors, teams of consultants are regularly parachuted ito Africa, Asia, and Latin America "to rewrite laws, register titles, and set up satellite mapping and cadastral systems." For instance, in 2008, FIAS assisted Sudan in changing six investment regulations, and since then, more than 1 million hectares of land have been distributed via different land agreements that end, FIAS has worked to establish or strengthen Investment Promotion Agencies in a number of countries, including Sierra Leone, Cape Verde, Senegal, and Tanzania, in an effort to expedite the procedure that foreign investors must go through in order to purchase property.This unique international regime of investment protection is directly influencing social and economic outcomes that have an impact on local livelihoods and food security, especially when combined with the direct involvement of development agencies in for-profit investment funds and the development of business-enabling environments in recipient countries. In actuality, the combination of these policies is encouraging further land grabbing and rural dispossession on a worldwide scale by supporting stronger rights and protections for private investors[7], [8].

The number of people living in poverty is second only to Asia in Africa, which has the greatest rate of poverty of any continent in the world. The 49 nations that make up sub-Saharan Africa (SSA) on the African continent have far greater rates of poverty than the six nations that make up North Africa. In SSA, rural regions are home to 3/4 of the population who subsist on less than $1.25 per day (IFAD 2010). SSA's rural population has been the focus of policies and initiatives promoting rural development for more than 50 years. Despite these initiatives, from 1988 to 2008, a 20-year span, the rural poverty rate increased (IFAD 2010). Based on the $1.25 per day poverty level, East Asia and South Asia had greater rural poverty rates in 1988 than SSA. However, during the next 20 years, the rankings changed, and by 2008, SSA's rural poverty rates were far higher than those of East and South Asia and all other global regions combined. Based on the $1.25/day poverty standard and the $2.00/day poverty line, respectively, the projected rural poverty rate in SSA in 2008 was 62 percent and 87 percent. Moreover, from 72% in 1988 to 75% in 2008, the percentage of people living in poverty in rural areas of SSA has increased.

Rural dwellers in SSA, like those in rural regions in many other developing nations, have few options for a living, little access to public services, and less influence over national policy. Rural development is severely constrained by remoteness, and the barrier it offers to the creation of revenue and democratic involvement cannot easily be overcome by "getting" market pricing or citizen engagement.Although land and natural resources are abundant in rural regions, other types of capital, such as human, financial, physical, and maybe even social capital, are often far more rare in rural than in urban setting.

Rural regions lack or have limited settlement-size agglomeration economies, which are a key factor in urban expansion and result in significant gaps in marketplaces and social networks. However, rural regions vary in kind and have different growth possibilities depending on their location, resource endowment, climate, and demographic makeup, even despite the impacts of Although major development indices show that Africa lags behind the rest of the globe, there is increasing optimism about the continent's possibilities for economic growth (The Economist 2011), especially those for rural and agricultural development.

An increase in the number of nations with democratic institutions and elected leaders, a decrease in civil wars, the availability of new food production technologies, a renewed emphasis by African governments and foreign donors on agriculture as an engine of economic growth, the remarkable penetration of mobile phone networks into the remotest corners of the continent, and an increase in the number of democratic institutions and elected leaders are all causes for optimism.The renewed confidence is partially supported by the gross domestic product (GDP) growth rates that were quite strong in many African nations throughout the first decade of the twenty-first century, despite a worldwide recession. However, the distribution of Africa's growth among its regions, economic sectors, and demographic divisions is very unequal. Although rural resources, particularly minerals, have played a significant role in most of the recent expansion, there are still numerous obstacles to distributing the advantages of economic progress to rural populations.

In the latter part of the 1970s and the beginning of the 1980s, integrated rural development (IRD) was promoted. According to Johnston and Clark (1982), this strategy placed a focus on the joint identification of priority issues and the involvement of intended beneficiaries in the implementation of solutions. IRD aims to give beneficiaries more control over their resources and destiny. The formation of rural organizations, the generation of rural non-farm income, small-scale rural industries, the conservation of natural resources, the construction of rural roads, the provision of rural water supplies, the provision of health care in villages, and other activities were all the focus of participatory-process and empowerment initiatives.

Small-scale agriculture is a recurring issue in the literature on rural development in Africa from a sectoral perspective, which reflects the relative significance of the industry for national economies and family livelihoods (Ellis and Biggs 2001). Since agriculture is the primary source of income, it is impossible to see how rural poverty could be significantly reduced without a strong focus on agriculture. However, with consistently low rates of productivity development, agriculture has been a disappointing source of economic prosperity in SSA. However, a technocratic strategy for rural development that placed a heavy emphasis on raising agricultural output would fall short in terms of enhancing food security and lowering poverty. To sustainably increase agricultural output, a number of additional rural development issues, including those related to transportation, education, health care, nutrition, rural finance, governance, and climate change, must be taken into consideration.

Many authors and practitioners found the wide, multisectoral vision of IRD to be compelling, but the strategy ultimately proven to be unsustainable (USAID/Armenia 2005). Technical support was a significant financial component of IRD programs, which were mainly staffed by expatriates and highly sponsored by foreign aid groups. The substantial injection of foreign resources—both financial and humanfailed to foster local ownership and empowerment. In Africa, donor-funded IRD programs often established their own management structures in opposition to national and local governing structures and forewent emphasizing productivity gains.

Empowerment and partnership are difficult processes. According to Harrison (2002), there are often gaps between the ideal and the reality in participatory programs when the agenda for involvement is set by specialists in development rather than the intended beneficiaries. The rhetoric of involvement, which is common in the development community, often hides the powerful influence that funders and their contractors have on the planning and execution of rural development projects. Harrison makes the point that organizations carrying out "participatory" programs often overlook the diversity of localities and fail to take into account the local challenges and solutions that a really participatory process would take into account in the context of natural resource management efforts in Ethiopia.

Another strategy for rural development used in Africa starts a project's formative phases in an effort to get participation "right."Beneficiaries of rural development are included in participatory rural appraisal (PRA), which entails beneficiaries working side by side with practitioners and academics in development to influence the process of discovery and issue identification. Village mapping, transect walks, seasonal calendars, trend analysis, and subjective assessment of wealth and well-being are some of the tools used in PR). Conflict and negotiation are emphasized from a different perspective on participation, where they are seen as unavoidable and maybe even crucial components of development decision-making.

Amartya Sen's early 1980s writings on the causes of famines had a significant influence on how rural development was thought of and carried out in Africa (Sen 1981). Sen made the case that famines in East Africa, the Horn of Africa, India, and other places happened at times when the areas or countries in question produced an excess of food in a number of articles and books. Control over resources is what counts, and both may be weakened by environmental, political, social, and economic shocks. Sen's publications served as a catalyst for later studies to concentrate on the reasons why certain famines result in widespread malnutrition and hunger while others do not.Sen's concern with household command over resources was elaborated upon by the sustainable rural livelihoods concept, which was particularly championed by the British Department for International Development (DFID) starting in the late 1990s. This strategy focuses on the resources that families may utilize to generate income as well as challenges to their ability to control those resources.

Since the middle of the 1990s, a renewed emphasis on eradicating poverty has given rise to increased interest in African rural development. The so-called "Washington Consensus" started to break down after nearly two decades of structural adjustment programmes (SAPs), which were required as a condition for developing countries to receive loans and grants by the International Monetary Fund (IMF) and the World Bank and supported by some donor countries.

Governments were compelled under SAPs to cut public employment and spending while promoting market liberalization, particularly privatization and deregulation. By the middle of the 1990s, it was clear that this policy prescription led to insufficient public investments and expenditures in SSA to provide poor families with the advantages of growth SAPs were criticized for allegedly making no growth-related contributions. Each Heavily Indebted Poor Country (HIPC) participant has been obliged to create a Poverty Reduction Strategy Paper (PSRP) since 2002. This document lays out the country's goals for reducing poverty as well as for market liberalization and other changes. Africa is home to 33 of the 39 HIPC nations.

Since thebulk of the poor reside in rural regions, there has been a renewed emphasis on bringing families out of poverty, which has prompted greater attention to rural development.

In contrast to the average yearly nation growth of 4% in the rest of the globe, the 48 SSA countries' GDP increased throughout the period 2001–2011 at an average annual rate of 4.9 percent, excluding Somalia (globe Bank 2012). The SSA GDP growth rate for the same time period was over 3% annually in 35 nations, over 5% annually in 20 countries, and over 7% annually in 9 countries.

Over the last two decades, there have been significant changes in the markets that influence the entry and outflow of commodities from rural regions. In many African nations, monopolistic parastatal firms had grown to dominate the selling of agricultural inputs and products between the time of independence and the early 1980s. The efficiency needed for financial self-sustainability was seldom accomplished by parastatals, which instead excessively taxed its intended beneficiaries (by, for instance, paying farmers less than the price of commodities on the global market, frequently by a significant margin). In addition, the national treasury provided subsidies to a large number of parastatals (Binswanger-Mkhize and McCalla 2010). By 1990, the IMF and World Bank's structural adjustment programs had privatized the majority of their parastatals engaged in marketing. National governments and donors then created policies to encourage the private sector, which includes businesses and agricultural producer associations, to take on marketing responsibilities.

1. In SSA, agriculture still accounts for the majority of jobs, revenue, and food production in rural areas. Most rural dwellers are directly involved
2. in agricultural production as either laborers or as managers of laborers and

land. The only cash crops used to be traditional export products like coffee, tea, cocoa, cotton, and sisal, but now many farm families now sell a part of their harvest of food crops for cash. The farm size is still just sufficient to meet the household's subsistence food requirements; it is not, however, big enough to provide the revenues to which many families aspire. The agricultural sector's dominance in rural SSA is primarily the result of the fact that it serves as the primary repository for resources, particularly human resources, rather than because it has historically been a dynamic industry. SSA's agricultural value added expanded more slowly than any other significant global area between 1971 and 2000, at a pace of just 2.5% annually.During this time, agricultural value added developed more slowly than population, which led to significant worries about food security. The agriculture value added growth rate climbed marginally to 2.8 percent in the 1990s. The rate grew to 3.4 percent in the first ten years of the twenty-first century, outpacing population growth. Agricultural value added increased, however rather than rising yields, the majority of the growth was due to increased area.

From 1960 to 2005, grain yields in SSA as a whole were almost static; in contrast, yields in every other developing country increased significantly during this time.For people of rural areas, non-farm industries also offer income and necessary products and services. However, when compared to other major global regions in terms of the sectoral proportion of total national value added, Africa has diversified away from agriculture the least (IFAD 2010). The majority of non-farm businesses in rural areas are small businesses with only family members working there. These businesses perform tasks like brewing beverages, making charcoal, making furniture, making clothes, making repairs of all kinds, and selling basic farm and household supplies in stores. Rural businesses that seldom employ more than 10 to 20 people also provide employment in rudimentary agriculture and natural resource processing. Manufacturing in SSA as a whole, comprising both urban and rural regions, expanded modestly from 2001 to 2010, with an annual average value-added growth rate of 3%. SSA figures on rural manufacturing are not often accessible, but it is clear that the rural manufacturing growth rate has been substantially lower than the 3 percent average rate.

CONCLUSION

Policymakers, scholars, and development professionals must pay attention to the complicated and divisive problem of land grabbing for development. In-depth analysis of the relevance and difficulties of land grabbing in rural settings has been offered in this study, with a focus on its potential to jeopardize land rights, uproot people, and obstruct sustainable development. The data put forward emphasizes the necessity for open systems of land tenure, sensible land-use policies, and protections to preserve rural populations' rights and means of subsistence. Because land grabbing often takes place in areas with poor governance and insufficient legal systems, it is critical to develop institutions to guarantee fair land allocation and safeguard vulnerable communities. The rights and welfare of rural populations should be given top priority in efforts to combat land grabbing, which also encourages sustainable land use and development. We will gain a deeper knowledge of this important topic when more study is conducted on the causes of land grabbing, creative policy responses, and the long-term socio-economic and environmental effects of these activities.

REFERENCES:

[1] S. Mollett, "The Power to Plunder: Rethinking Land Grabbing in Latin America", *Antipode*, 2016, doi: 10.1111/anti.12190.

[2] F. Kariuki en R. Ng'etich, "Land Grabbing, Tenure Security and Livelihoods in Kenya", *African J. Leg. Stud.*, 2016, doi: 10.1163/17087384-12340004.

[3] L. Coscieme, F. M. Pulselli, V. Niccolucci, N. Patrizi, en P. C. Sutton, "Accounting for 'land-grabbing' from a biocapacity viewpoint", *Sci. Total Environ.*, 2016, doi: 10.1016/j.scitotenv.2015.09.021.

[4] C. Friis en J. Ø. Nielsen, "Small-scale land acquisitions, large-scale implications: Exploring the case of Chinese banana investments in Northern Laos", *Land use policy*, 2016, doi: 10.1016/j.landusepol.2016.05.028.

[5] T. Haller, H. Van Dijk, M. Bollig, C. Greiner, N. Schareika, en C. Gabbert, "Conflicts, security and marginalisation: Institutional change of the pastoral commons in a 'glocal' world", *OIE Rev. Sci. Tech.*, 2016, doi: 10.20506/rst.35.2.2532.

[6] C. D. Huggins, "LAND-GRABBING , AGRICULTURAL INVESTMENT AND LAND REFORM IN THE DEMOCRATIC REPUBLIC OF CONGO", *ResearchGate*, 2016.

[7] S. Schlimmer, "Bureaucracy Versus Land Grabbing? Replacing The State in a Fashionable Debate in Tanzania", *Mambo!*, 2016.

[8] M. Nino, "Land grabbing, sovranità territoriale e diritto alla terra dei popoli indigeni", *Diritti Um. e Dirit. internazionale*, 2016.