

Problems of Rural System in India, Need for Addressing Them in Rural Development Planning

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Abstract:- India is one of the rapidly urbanizing nations but still, the majority of the Indian population (61% according to the 2011 Indian census) living in rural areas, rural development is very important for the effective development of the country, they also contribute to the 46% of the national income. In India, the majority of rural areas are crippled with many problems that are acting as barriers to the development of rural areas. The main objective of this research paper is to study and understand the problems and challenges in rural areas which are existing, to discuss and describe the factors for the occurrence of these problems in rural areas. These problems impose their harmful effects on the living conditions of the people and are affecting as a barrier to growth and development. This study helps us to understand the causes of the backwardness of the rural areas and also guides us to the measures, which should be taken by the government to improve the living conditions of the people and the importance of developing the rural system for the overall development of the country.

Keywords: Rural India, Poverty, Rural development, urbanization, agriculture, Infrastructure, irrigation

INTRODUCTION

In general, a rural area or countryside is a geographic area that is located outside towns and cities with less number of facilities like services and amenities. "All population, housing, and territory not included within an urban area. Whatever is not urban are considered rural." (U.S. H.H.S). Rural areas as those areas with a population of less than 49,000 (tier-3 to tier-6 cities) typical rural areas have a low population density and small settlements (RBI).

Almost 70% of India's population living in rural areas contribute to a great chunk of the Indian economy. In rural areas, a large number of populations are dependent on agriculture for their income. Though different countries have different definitions of rural for statistical and administrative purposes, all these rural areas are equally important for the sustainable development of the country and the rural system development should be considered as a part of the country's development. But due to a lack of concern for the development of the rural system, people in these areas are plagued with many problems and the rural system of the country is getting crippled day by day. To achieve the overall development of the nation there is a need to concentrate more on the rural areas to implement the policies and development measures. There are several barriers to the development of the rural areas, to alarm the decision-makers, policymakers, and planners regarding the challenges of the rural system it is necessary to study the problems.

The major problems that have been identified by literature review in many rural areas are poverty, illiteracy, unemployment, homelessness, crime, social evils, lower living standards, lack of facilities, services, and health. From the past 20 years in India, there is rapid growth and development in cities and urban but not in rural areas, this is the main factor for out-migration from rural areas to urban areas. For India's economy to be strong the rural economy needs to grow (World Bank) but rural areas are plagued with numerous problems like illiteracy; unemployment, and lack of basic infrastructure like schools, colleges, hospitals, sanitation, etc., Many policies and programs are implemented by the government organizations with the major objective to promote the well-being of rural communities, but some of these problems directly or indirectly responsible for the mismanagement of policies, schemes, and programs. If these problems are not addressed properly, they further increase and completely affect the rural system and negatively impact the complete balance of the country's development.

This research paper mainly aims to discuss the problems of the rural areas in four main components they are problems related to people, agriculture, infrastructure, economy, leadership, and administration these problems guide to the conclusions why they must be concerned and the need to address them in planning and development of rural areas.

LITERATURE REVIEW

PROBLEMS OF RURAL DEVELOPMENT

The problems in rural development are mainly categorized as People related problems, Agricultural related problems, Infrastructure related problems, Economic problems, Leadership related problems, Administrative problems. These problems are interdependent and influence the complete rural system, these challenges must be addressed for the development of the overall rural system.

Problems related to people:

1. Health:

From the time of independence to date, several urban developments and growth-oriented programs were implemented in India, but still half of the population of rural areas are below the poverty line. Nearly 70% of all deaths, and 92% of deaths due to communicable diseases, occurred among the 20% of the poorest population. Life expectancy rose from 33 years to 62 years in

1947-98, the infant mortality rate decreased from 146/1000 live births to 72/1000 live births in 1947-1999. The health of the rural population is decreasing due to the most hazardous atmosphere, living conditions, unsafe and unhygienic birth practices, no proper sanitation, non-availability of potable water, poor nutrition. The majority of the rural population has limited resources, they spend minimal amounts on food and necessities.

Lack of knowledge plays an important role in the health of the individuals of rural areas most of the people have their own beliefs and practices regarding health, they prefer unprescribed and traditional medicines without consulting doctors. The majority of rural deaths are due to infections and communicable, Waterborne infections, which account for about 80% of sickness in India. 72.5% of women aged 25–49 years marry before 18 and have very early pregnancy (75% of married women had their first pregnancy below 18 years of age) risk of the lives of women and children are higher in rural areas due to early marriage and pregnancy.

Rural population covered by 5,263 sub-centers; 32,387 public health center (PHC) and 1,48,248 Community Health Centre (CHC) covered all over the rural areas of the country, but the facilities and services provided are not proper and non-availability of doctors pressuring people of rural India to approach nearby urban areas.

2. *Poverty:*

India is one of the rapidly growing economies in the world, yet around 73 million people are living in extreme poverty (Brookings report). India's poverty is primarily rural it comprises one-third of the poverty-stricken individuals. Scheduled caste, Scheduled tribes, Landless laborers, and casual workers are mostly prevailing in the conditions of poverty. The conditions of poverty among rural communities are characterized by a lack of financial resources, land, assets, property, and other resources.

The majority of the poverty-stricken people are employed in the agriculture sector and other activities such as animal husbandry, fisheries, and daily workers. Poverty is a complex phenomenon and it overlaps and is interlinked with political, social, economic systems. The poverty of individuals is also one of the main factors which lead to the growth of a shortage of assets, discrimination, and incapability. Poverty-stricken individuals of rural communities usually migrate to urban areas in search of better opportunities and facilities, but many people due to the increased cost of living in the urban areas end up residing in urban slums or homeless.

The main cause of poverty is the exploitation of the worker class by the capitalist class (Karl Marx). The important factors that influence poverty in India are Unemployment, Illiteracy, and unawareness, the occurrence of natural calamities, disasters, Inadequate financial management, Borrowing loans, Large families, Health care needs, Migration. These causes have a direct and indirect impact on poverty which are interdependent. For example, if an individual or family is poor it is difficult to get an education and employment this will again cause the situation of poverty.

India stands 62nd among 107 countries with an MPI score of 0.123 and 27.9% population identified as multi-dimensionally poor, the number was 36.8% for rural and 9.2% for urban India (Global MPI 2020).

3. *Illiteracy:*

It is defined as “one who can both read and write a short simple statement on his everyday life” (UNESCO). Rural areas do not possess adequate resources required for their livelihood opportunities, lack of social infrastructure facilities such as schools, colleges are completely absent or barely available, and affordability of the people is also low in rural areas leading to fewer literacy rates. The living conditions of many individuals are in the deprived state, people tend to migrate to urban areas for social infrastructure facilities to meet their basic needs in urban areas but they prefer to make their children as bread earners.

Lack of financial resources, educational facilities, teaching-learning methods, transport facilities, Social disputes are the identified main causes of illiteracy in India. Education and literacy are the vital development indicators and key variables to measure development, quality of life, awareness level, and skill of the people. In India, 75.7% male and 62% female are literate, in rural India 72.3% Male and 56.8% Females in the year 2014 (NSS Report). The percentage increase in literacy rate from 2001 to 2011 is 26% female, 10% male, 14% total.

On April 1, 2010 Right to Education Act (RTE) was implemented India joined 134 countries to emphasize the significance of free and compulsory education for children of age groups 6-14 years. Under this act, four key areas must be developed for the positive transformation of the education sector they are availability, accessibility, acceptability, and adaptability. There is a 19.4% increase in enrolment in primary school from 2006 to 2009 and improvement of the infrastructure for the school. This act has a very positive impact on the rural areas, yet there are a lot more changes to be brought to increase the literacy rate and the main important focus must be on the female literacy rate.

4. *Unemployment:*

Unemployment is a condition when a person is able and willing to work normally, dependent upon his earning to provide the necessities of life for himself and the family is unable to obtain gainful employment (Gillin). Individuals in rural areas are dependent on agricultural activities or small and marginal works in nearby urban areas.

The unemployment in the rural areas is mainly three types they are open unemployment, disguised unemployment, educated rural unemployment. Agriculture in the Indian context mainly dependent on rainfall and season so at the time of sowing, harvesting, spraying fertilizer requirement of workers is more during this time and in the remaining season people are unemployed. So as unemployment increases the income of the individual and family decreases and poverty increases.

In rural communities, the problem of unemployment is severe. As the opportunities in rural areas are limited, they start migrating to the cities for jobs which leads to the formation of slums. When individuals are looking for employment opportunities, they

need to ensure that they possess adequate skills and abilities to put into practice their job duties in a well-organized manner. Causes of unemployment can be described as Lack of basic literacy skills, Lack of information, Decent work deficit, Skills mismatch, Lack of work training, Social restraints upon women. The rate of unemployment in rural India in 2017-18, four percent of females and six percent of males were unemployed, while the unemployment rate was higher in urban India. However, urban women had a higher unemployment rate than rural women in the country.

5. *Homelessness*

As the population of the country increases the housing shortage of the people is also increasing in India. Types of homelessness in rural areas are mainly Displaced persons, migrants, Inmates of Institutions, slum squatter residents, Itinerant groups, the present housing shortage of rural areas is less compared to urban areas, cities but not negligible every one out of 10 individuals in rural areas is homeless.

Homelessness is a condition when individuals do not have any form of shelter or housing accommodation, homeless individuals are residing in temporary shelters, Pavilions, on the roadside, or congested living. Housing is the basic requirement, if people are homeless, they experience many problems in fulfilling requirements, quality, and standards of life are also reduced.

The major causes of homelessness are affordability, poverty, landlessness, natural calamities, disasters, wars, communal riots, and political conflicts. Though the government is implementing many development programs to reduce the housing shortage in rural areas with the vision "Housing for All", due to a lack of proper interventions there is still mismanagement of supply and demand of the housing sector. In rural areas, 1,165,167 people were houseless i.e., 0.85% of the rural population (Census 2001). Disasters are one of the major reason people drive to the condition of homelessness 600,000 people were made homeless by the Gujarat earthquake in 2001 (Times Higher Education, 2003), while 275,000 houses were destroyed in the 1999 Orissa cyclone (Rediff On the Net, 1999), flooding of the southern states of Andhra Pradesh and Karnataka in 2009 when 2.5 million people were made homeless. There is a lot of mismanagement of demand and supply presently but these disasters add more to the shortage of housing.

6. *Crime and Violence:*

Crime and violence in rural areas are also increasing particularly against marginalized communities, minorities, and women. All individuals irrespective of gender, age, caste, race, ethnicity, and socio-economic background have been the victims of crime and violence. The major cause behind these crimes and violence are generally poverty. The important types of violence that are identified in the rural areas are Verbal abuse, Physical abuse, Trafficking, Exploitation, Theft and Robbery, Sexual Harassment, Dowry deaths, Domestic violence.

In rural communities, girls and women are the ones, who get subjected to abuse and mistreatment more as compared to males. The birth of the girl child is still not appreciated and preference is given to male children. They are not encouraged to study and there are still many cases of child marriages of girls and they are facing harassment for dowry. On the other hand, more attention is paid towards male children, particularly, their education, health, diet and nutrition, participation in other activities. Therefore, in this manner, girls and women experience neglect and discriminatory treatment. They are not given equal rights and opportunities as compared to males. In some cases, they usually carry out their daily routine in the management of household responsibilities and are discouraged from participating in any tasks and activities.

The caste system is still seen in many rural parts of India, people belong to scheduled caste and scheduled tribes are discouraged, abused, and get exploited. Though the government of India enforcing many rules and acts to bring social equality, there are many backward areas still people are constrained on basis of caste.

In the case of girl safety rural and urban areas are equally not safe, there are about 10000 women, 26 % reported physical violence from spouses during their lifetime. Every hour, at least two women are sexually assaulted and every six hours, a young married woman is beaten to death, burnt, or driven to suicide. It is appalling to learn that 28.4 percent of pregnant women suffer domestic violence.

Problems related to agriculture

India is predominantly a rural country, 68.8% of the country's population and 72.4 percent of the workforce resided in rural areas (2011 Census). However, a steady transition to urbanization over the years is leading to the decline in the rural share in population, workforce, and GDP of the country. India's population increased by 31.8% (urban) and 12.18 % (rural) between 2001 to 2011. 50% of the increase in urban population during this period was due to the rural-urban migration and re-classification of rural settlements into urban. Population forecasting indicates India will continue to be predominantly rural till the year 2050 after which the urban population is estimated to overtake the rural population (UN).

Agriculture is the major source of income in rural areas, In most of India's agriculture system there is no proper irrigation and still depend on rainfall for irrigating crops, in addition to irrigation people of the rural area face several problems that are related to agriculture like small landholdings, unavailability of inputs, lack of economic infrastructure, storage facilities and mechanization.

1. Small and Fragmented landholdings

The term agricultural landholding refers to the average size of land held by farmers. Indian agriculture is mostly rainfall dependent and it is difficult to provide irrigation for small and fragmented land-holding, which leads to very less yield and income for farmers of rural areas. The average size of landholding in India reduced from 2.28 ha (1970-71) to 1.82 ha (1980-81) and 1.50 ha (1995-96). The number of small and marginal agricultural land holdings in India has registered increased from 2015-16 compared to 2010-11 (Tenth agricultural census). The land is a very precious and limited resource due to small landholdings land is underutilized and wasted for providing boundaries. The vulnerability of small landholdings is more serious in densely populated and intensively cultivated states like Kerala, West Bengal, Bihar, and the eastern part of Uttar Pradesh the average size of land holdings is less than one hectare, and in certain parts, it is less than even 0.5 hectares. The average landholding in Nagaland is highest (5 ha) and lowest in Kerala (0.18 ha)

Small landholdings are some of the main causes of our low agricultural productivity and the backward state of our agriculture. In small and fragmented fields providing irrigation is more difficult when compared to the larger fragments of land, a lot of fertile agricultural land is wasted in providing boundaries for small fragments of land, manual power in moving seeds, manure, implements, and cattle from one piece of land to another increased, under this circumstance farmer cannot improve there yield this leads to less income.

2. Unavailability of Inputs

Seeds are the basic input for attaining higher crop yields and sustained growth in agricultural production, using the right quality of seeds will lead to an improved and healthy crop. Distributions of best-quality seeds are critical as the production of these seeds is difficult and supply is challenging, especially for small and marginal farmers mainly because of exorbitant prices of better seeds. Rashtriya Krishi Vikas Yojana, Macro management Agriculture, ISOPOM, are the initiatives for developing the investment in seed manufacturing.

To solve the problems, the Government of India established the National Seeds Corporation (NSC) in 1963 and the State Farmer. Corporation of India (SFICI) in 1969. Thirteen State Seed Corporations (SSCs) were established to ensure the supply of improved seeds to the farmers. In 1966-67 High Yielding Variety Programme (HYVP) was launched as a major thrust plan to increase the production of food grains in the country.

Fertilizers and manures are the organic/inorganic, natural/synthetic material used to supplement plant nutrients and enhance the plant's growth. Fertilizers are also one of the important inputs for agriculture, lack of awareness, and skill of farmers in rural areas they are not used properly for optimum utilization of crops. Many of the manufactures in the market sell duplicate fertilizers which do not have an impact on crop so as they are destroyed by insects and pests. Indian soils are mostly nitrogen and phosphorous deficient, use of fertilizers with ample water can effectively increase the strength of the crop. Fertilizers are costly and excessive use is hazardous to the health of humans, animals, and crops, to reduce the harmful effects the government is promoting Organic farming and manure which is environmentally friendly and the quality of yield is good and healthy.

3. Water resource and Irrigation

Water is the critical input for the proper growth of the crop, if good seeds and fertilizers are available but the water is not properly available the crop will fail to grow its full potential. Though India is blessed with several rivers and tributaries it is not a water-rich country. India has 4% of the world's fresh water, out of which 80% is used in agriculture and the second largest irrigated country in the world after China, and the cropped area which is under irrigation is only one-third in India.

40% of irrigation water is from groundwater in rural areas, due to fewer obstructions for infiltration groundwater level is less compared to urban areas but it is difficult to monitor and regulate groundwater for irrigation purposes. Irrigation is the most important agricultural input, most of the agricultural land is dependent on the rainfall so the agricultural practice is seasonal. In India rainfall is uncertain and unreliable this is the reason we are not able to achieve progress in agriculture unless more than half of the cropped area is brought under assured irrigation and properly monitored the situation of agriculture will fall further in India.

In states like Punjab, Haryana and the western part of Uttar Pradesh over half of the cultivated area is under irrigation. It is not advisable to provide over or under irrigation, it must be uniform and monitored in all the stages so the irrigation capacity must be increased. If the crop is properly irrigated with the best agricultural practices the yield increases.

4. Lack of mechanization

In India, the total number of workers in 1991 is 59.1% it is estimated that the number of workers will fall to 25.7% by 2050, which indicates a severe labor shortage by 2050. The drastic drop in the available workforce will have a significant on crop yields and productivity and income of the farmers in rural areas.

Despite the large-scale mechanization of agriculture in some parts of the country, most of the agricultural operations in larger parts are carried on by human hand using simple and conventional tools and implements like a wooden plow, sickle, etc. Little or no use of machines in plowing, sowing, irrigating, and transporting the crops which delay the harvesting period and sometimes lead to spoiling of the crop during bad weather conditions. In India majority of the farmers have small and fragmented landholding is the main reason for low levels of mechanization and the farmers of rural areas cannot afford the high labor wages, to reduce

the wastage of the labor force and to make farming convenient and efficient, there is a need for mechanizing the agricultural operations.

If proper mechanization is provided it reduces the time delay and also the requirement of the manual work is also low, machinery is an important and crucial input for efficient and timely agricultural operations, facilitating multiple cropping and thereby increasing production and income of the rural farmers. In India, overall farm mechanization is about 40-45% which is very much low compared to the USA (95%), Brazil (75%), and China (57%). For inclusive growth of agriculture in India, a submission on Agricultural Mechanization was launched in 2014-15, under this scheme state governments are training assists farmers for procurement of various agricultural machinery but there is no much improvement seen till now.

5. Inadequate marketing and storage facilities

In India the rural agricultural market is in bad shape, the absence of good marketing facilities, the farmers have to depend upon local traders and middlemen for market and these people exploit farmers of rural areas and sell the products at throwaway prices. Because of the lack of good market prices, many farmers fall into debt.

Storage facilities in rural areas are absent or inadequate under such conditions the agricultural products can't be stored for long durations so farmers are forced to sell their products immediately after the harvest at the prevailing market prices with greater losses, farmers are exploited by local traders in such situations. It is estimated that the post-harvest losses are 9.3% of which nearly 6.6 percent occurred due to poor storage conditions alone (The Parse Committee). Scientific storage is necessary and very essential to avoid losses and to benefit the farmers and the consumers alike.

Infrastructure related problems

Infrastructure is the backbone of any country; it plays a very important role in supporting the nation's economic growth. Rural infrastructure in the country, then it is crucial for agriculture, agro-industries, and poverty alleviation in rural areas. Rural infrastructure in the country comprises rural roads, canal works for irrigation and drainage, rural housing, rural water supply, rural electrification, and rural telecommunication connectivity. Rural infrastructure must be self-sufficient for providing the basic amenities to people that can improve their quality of life and also can reduce the migration of people to urban areas for better facilities. The development of rural infrastructure can lead to improved access to market centers for rural producers, better availability of inputs and raw materials at reduced prices, and improved mobility. Better water supply, electricity, sanitation, waste management not only improve the health of the people of rural areas but also living standards and generate employment opportunities.

1. Rural road infrastructure

Any area the development depends on how well it is connected provides mobility and connectivity to people living in rural areas. It also provides the needed boost to agricultural activities by making available water, seeds, and other raw materials to the farmers in time. By improving connectivity, rural roads also enhance employment opportunities for the rural people in the non-agriculture sector, thereby, increasing livelihood opportunities. Rural roads also ensure that the rural areas are served with better services and all the benefits offered by the nearby urban areas and state. There are a lot of deaths due to not having timely access to the health services in rural areas better mobility provides access to education and health services.

But the rural roads are either earth graveled or very bad condition; dilapidated condition because of such roads people have difficulty in traveling, transportation of goods, last-mile connectivity which should include the rural areas are lacking in our country. Sometimes the condition of the road is so bad that it is a difficulty for daily activities of the people who travel for daily employment, education and hospitals.

To develop these rural roads there are many government schemes namely, Pradhan Mantri Gram Sadak Yojana (Prime Minister's Rural Roads Scheme) was launched in December 2000 by the Indian government to provide connectivity to isolated rural habitations. The scheme visions that the rural road infrastructure will be constructed and maintained by the village panchayats. In some parts of India, the government has attempted to manage the program directly as a local social spending program.

2. Rural electrification infrastructure

Rural electrification is often considered to be the backbone of the rural economy. Rural electrification has the potential to meet most of the needs, the impact of increasing rural electrification can be seen on improved farm productivity, improved health and education, improved communication, and economic development through the creation of employment in rural areas, there are many rural areas where the electricity is on-time basis and many remote houses are still in darkness.

From the time of independence to recent developments, there are many rural electrification initiatives in India, including aspects of integrating renewables in a major way in the rural electrification process. It fulfills the requirements of agriculture and other activities these include the irrigation pumps, small and medium industries, village industries, cold storage chains, healthcare, and education, etc., which have both direct and indirect impacts on the development of the rural areas.

3. The rural water supply system

In most of the rural areas, the main source of drinking water is boring wells, springs, lakes, reservoirs, streams, and rivers. The water which is available for rural communities is not treated and is hazardous to the health of humans, animals, and vegetation.

The quality of water depends on the source of water, Surface water (lakes, reservoirs, streams, and rivers), is a source for approximately 50% of our population.

In many rural areas, the surface water sources are used for washing cattle, clothes, bathing purposes this is the main reason for poor quality consumption of untreated water causes cholera, jaundice, diarrhea. The water collected from these sources must be treated extensively. Though water supply and sanitation have increased in India compared to the time of independence many people don't have access to potable water in some of the rural areas they need to travel more than 2km for drinking water.

The major identified problems supply of drinking water are quality, availability and reliability, and sustainability. In India most of the perennial surface water resources, rivers, and streams are wiped out due to overexploitation and extraction, creating water scarcity. For most of the rural local bodies, the water supply system is in bad shape as there is no maintenance of existing and no new developments are taking place.

Economic problems

The income of people in rural areas is very less compared to the urban areas and home to most of the poor middle-income groups. 88% of the extremely poor live in rural areas, where poverty rates are four times higher than in urban areas and decent work deficits are typically severe (ILO calculations). Nearly 20% of people employed in rural areas live in extreme poverty, compared with just over 4 % in urban areas.

There are many places in India where the income of the farmer is very low that they can't afford three meals per day for their family. The main reason for the low economy of rural areas is completely dependent on agriculture; the small-scale industries are not developed properly. From the existing industries, trade and commerce are difficult because of the poor transport conditions. Rural labor markets are not functional and they have seasonal works demand labor is more at the times of sowing and harvesting. Though the rural economy has the potential for growth, new opportunities, and promotes decent work due to lack of proper policies the rural economy is decreasing.

1. Unfavorable economic condition to adopt high-cost technology

There are several barriers to adopting high-cost technology in rural areas namely affordability, transporting to the remote areas, non-availability, the low skill of people. Due to less economic standards of rural areas they are not in a position to afford the new technologies, if we adopt new technology in rural areas, we can improve the economic conditions, the income of the people, and which have an indirect impact on the standard of living of the people. Individually affordability of such technology is difficult but a community or government should take initiative for implementing such technology in rural areas.

2. The high cost of inputs

The inputs in rural areas are high yield varieties of seeds, machines, fertilizers, manure; raw materials for small-scale industries but the cost of these are inputs that are very high for small and marginal farmers and small industries. To promote agricultural activities and small-scale industries government support farmers by providing a high-yield variety of seeds free of cost and small-scale industries should be increased.

3. Underprivileged rural industries

In rural areas, the major industries are agriculture, forest, and handloom industries. The people lived in different areas of rural India master in unique skill, for example, people in Kerala have an extraordinary skill of carving wood, but they are still are following old techniques and less utilization of technology challenges for enterprises in rural India, such as limited assets, inadequate skills, and labors, unsteady communication systems, and weak transport infrastructure, these are major obstacles for enterprises in rural areas.

4. Poor infrastructure

Economic infrastructure is defined as the basic facilities which help in economic development. Economic Infrastructure plays an important role in growth, development, and achieving higher living standards of the population. Rural areas that are not well connected negatively impact small and marginal industries development, the supply of raw materials to industries delayed, access to markets, trade, and commerce of rural areas become difficult. Non-availability of the regular power supply is affecting the irrigation due to the absence of power supply, timely irrigation is not possible to crop, and becomes useless after reaches the permanent wilting point. Due to irregular electric supply, the growth and function of industries are difficult and new industries ignore remote areas and settle nearby urban sprawl these reasons account for the decrease of the rural economy.

5. Inefficient agriculture

Agriculture is the backbone of the Indian economy but the rate of growth of agriculture output is gradually decreasing, the relative contribution of agriculture to the GDP 1990-91 is 30% this decreased to 15% in 2011-12. Agriculture produces 17.4% of economic output but over 51% of the workforce are employed in agriculture. The main reasons for inefficient agriculture are dependence on rainfall and climate, liberal import of agricultural products, reduction in agricultural subsidies, Lack of Easy Credit to Agriculture and Dependence on Money Lenders, Decline in Government Investment in the Agricultural Sector, Conversion of Agricultural Land for Alternative Uses. The consequence of the crisis in the agricultural sector in India is very vast and likely to hit all the other sectors and the national economy in several ways (Albert Christopher, Nov 2009).

Leadership related problems

Local leadership and rural governance are very important, effective leadership to guide the rural people in their efforts to serve the community. Unfortunately, we lack very badly that type of leadership. Hence, in the absence of adequate leadership, the efforts of the rural people for serving the community would be misused. The majority of rural people are very poor they cannot maintain themselves properly so there is a need for good leadership in rural areas.

1. Leadership among the hands of inactive and incompetent people

Many leaders of the rural areas take their power for granted, many of them are inactive do not participate in the welfare of the people, and utilize their power for exploiting people. There is no proper qualification for these leaders due to their inefficiency there are no benefits to the people. This reason addresses why there is no much change in the lives of the people of rural areas from the past decade.

2. Self-interest of leaders

The leaders of the rural areas work based on their self-interest and favor people on their interests. Some people in the rural areas will be getting more benefits and some are left behind in their poverty. It is the responsibility of the people of rural areas to elect the proper leader and also to question them if they are not adequately performing their duties.

Administration problems

There are 6,40,867 villages in India (2011 census), in Indian villages local administration is governed by Panchayat Raj. The important areas that constitute the framework of rural administration are Agriculture, Input supplies and processing in agriculture, Infrastructure, Marketing of agricultural products, Social development processes, Education, Training, Alleviation of Poverty, Housing, Empowerment of rural women. The challenges in the implementation of administration are political interference, improper funding, lack of interest, and no monitoring.

1. Political interference

Political pressure is one of the reasons for improper administration in rural areas. Various rural development programs in their earlier plans have shown that a mere project approach or a sectorial approach is not adequate to lead to the overall development of the area and distribution of benefits to the local population, particularly the weaker section of the society. Many projects are left partially due to political interference

2. Improper utilization of budget

The issue of funds is the major challenge in the implementation of policies, programs, and strategies. Generally, rural areas are neglected in the budget if at all they are allocating the budget there is always a mismatch of implementation and allocation of this budget. For the administration of the rural areas the people of the local areas must be included to know their needs so that it is perfect is useful for the rural people

3. Lack of motivation and interest

People participation also plays an important role in the administration of the rural areas, due to lack of knowledge and lack of motivation people participation is very less. It is the responsibility of the government to involve the people of the rural area and also it can be employment opportunities for the people of the local areas.

4. No proper monitoring programs

Though there are plenty of programs in the country for the administration of the rural areas were implemented there is no proper monitoring of these policies, due to this the resources of these schemes policies are wasted and proper monitoring of these programs are completely useful to the people and gives the gap between implantation of the program. These monitoring programs are mostly absent in rural areas.

CONCLUSION

Rural Development planning

The perspective, orientation, and approach for rural development in India have changed from the time of independence to date, rural areas are the backbone of our country about 61% of the population is still residing in the rural areas of India so there is a need to concentrate more on the rural areas for the overall development of the country, but the basic problem of these rural areas are the challenges and acting as barriers for the development of the rural areas. These challenges are responsible for less development in rural areas, individuals are migrating to urban areas for better facilities and amenities, but many urban areas are overpopulated and becoming unlivable. Rural development is essential and these rural problems needed to be address and proper policies must be implemented for sustainable development of the rural areas, though there are several schemes implemented for rural development, they are still in a state of neglect and under-development, as a result of past legacies and defects in our planning process and investment pattern.

The main objectives identified for rural development are to improve the availability and widen the distribution of the basic needs among all the rural people, to improve and raise the standards of rural people by enhancing the better education, employment, social-economic living standards.

The World Bank suggested elements for effective planning and implementation of Rural Development Programs are The National plan of action for supporting regional policies and adequate local level monitoring for achieving the objectives, Greater decentralization with effective machinery at the regional and local level to coordinate the sectoral activities of national departments operating in the regional and local departments, Participation of the rural poor in the planning and implementation process through local government and other group organization / voluntary organizations.

Indian rural has immense potential for development, to achieve and utilize its full potential of the rural areas in the country we should provide basic amenities like drinking water, electricity, health care, education, transport, communication, and other facilities. Not only agriculture we should also create several gainful occupations. When we create such opportunities, Indian rural areas will be self-sufficient similar to the urban areas and also, we can reduce the out-migration from the rural areas and reduce slum development of the rural poor in urban areas and cities. Rural development is the subject to come to the forefront after the economic reforms and rural banking will serve as the backbone of this development.

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