Journal or Pa		ORIGINAL RESEARCH PAPER		Commerce
Indian	PARIPET.	MOD	AL DEVELOPMENT: THE MAIN FRAMEWORK OF DERN ECONOMY ENLISTING ITS ISSUES AND LLENGES	KEY WORDS: Rural development, modern, welfare.
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BSTRACT	Rural development is the foundation stone for the growth and development of modern economy. It will boost the functioning and efficiency of rural sector bringing with itself quality of life to the rural people. The various issues and challenges enlisted in the rural development will be sought out through government policies and their successful implementation. As Jammu and Kashmir falls under special category state but still lack funds for rural development and topography, unemployment, less intervention of local bodies. illiteracy are the bindrances coming in its way. Rural poverty is rising in Jammu and Kashmir which is an alarming sign as			

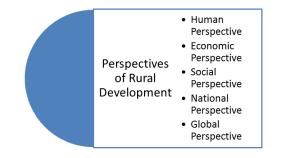
Rural development is prerequisite for strengthening a country economically, socially and politically. It is the basic structure on which emphasis should be laid on and its ignorance can lead hazardous results. Rural development means bringing change in the rural community through self-realisation which improves their economic and social life. So, prioritisation of rural sector is must for upbringing the efficiencies and capabilities imbibed in them. Rural development portrays the overall development of an economy. Actually every economy basically depends upon the rural development as it broadly contributes to the up building and converting an economy from initial phase to the advanced phase of the economy. The potential of rural sector should be realised and efforts should be put on for inculcating modern science and technology in every field. It will accelerate and improve the efficacy of rural development. The development of farm sector as well as non-farm sector can play complementary role for such development.

rural population is far more than urban one.

Literature Review

- Farm and non-farm industry (Gustav Ranis and Frances Stewart, 1993).
- Economic growth, development, and change (Thomas P. Tomich, Peter Kilby, and Bruce F. Johnston 1995).
- Size and spatial distribution of production and household units and interregional trade (France Ivory 1994)

There are various issues as well as challenges that are being faced by the rural development in Jammu and Kashmir. The prime issue for other sectors to grow up is dependent on the progress of rural sector. Rural sector is mainly farm based and less emphasis is laid on the non-farm sector. Agricultural based sector faces lot of hindrances and rural sector also creates demands for industrial products. There are complementarities between agriculture and industrial sector. As far as Jammu and Kashmir is concerned, such complementarities is narrowed down due to topographic reason and terrorism. No doubt Jammu and Kashmir falls into special category state but still lack special attention to rural development.



These perspectives clearly depicts about the importance of rural development not nationally but globally too. It will increase productivity and individual need of the farmer can be met which will raise the share in gross domestic product. Today's world is not

isolated but a globalised and competitive one where our rural development also effect globally. The need of the hour is change in our traditional methods and implying new techniques and methodologies. Government has to do lot of efforts for the development and especially local bodies should play major role for its success. Rural development will also help government to launch policies effectively. It will be a helping hand for the development as well as growth of modern sector.

EDUCATION

Spread of education is must for pacing such development. Its a difficult task to provide them education who are rigid in their views and don't like change. Education can acknowledge them about the way in which rural development can transform their quality of life and the efforts that they need to do for such change. Education can help to provide employment opportunities to the rural people and providing them awareness about the diversion from farm to non-farm sector. Micro level organisations should be set up for spreading education not among youth but among adults also. Many schemes have been launched by the government but their successful implementation lags behind. The allocation as well as distribution of funds is not up to the mark and target remains unachieved. Educated people can help a lot for upgrading rural sector. The spread of education related to the usage of modern technology can act like magic wand for improving the guality of life in the rural areas. Digital transformation of Rural India is also on the top priority for the development of rural Jammu and Kashmir. Women education help towards women empowerment and improvement in health standards of children too.

LOCAL BODIES

Local bodies came into existence during 73rd and 74th amendment of our constitution forming three tier structure of our government. Local bodies should be strengthened for developing rural sectors. Proper funds should be allocated from the centre so that need of the rural people can be fulfilled. They are well aware about the problems that rural people are facing and find out ways for solving them. Audit of local bodies at regular time period is also important to know about their functioning and their progress. The allocation of revenue to the local bodies is very less and need is to give them powers to raise revenue for meeting requirements. They should work for improving health, education, farm sector as well as non farm sector. Less intervention by state is seen in the rural sector causes such sector to prone to shocks.

TERRORISM

Terrorism is one of the major hindrances towards rural development. People are not able to do work according to their ability due to the fear of terror. This will lead to decline in efficiency and productivity of rural sector. In Jammu and Kashmir, lot of opportunities are available for rural marketing, entrepreneurs and industrial sector due to availability of resources but terrorism is one of the factor which hampers rural economy. This problem should be tackled first for the implementation of rural development.

PARIPEX - INDIAN JOURNAL OF RESEARCH

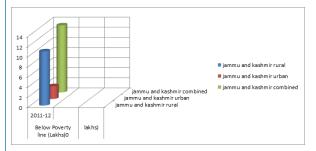
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CONNECTIVITY

There is poor connectivity to rural sector. There are far flung areas where now a days also transportation is not available and such areas come under ignorance zone. There is no access to electricity, telecommunication, infrastructure and such people enjoy low levels of living. Government had opened 646 Khidmat centres in 135 blocks and provide over thirty services to the people of Jammu and Kashmir. But, far-flung areas are not able to enjoy such services and prone to shocks.

POVERTY

Majority of people in Jammu and Kashmir lives in rural areas i-e 72.62% and 27.38% in urban areas. The poverty rate in Jammu and Kashmir increases from 9.4% in 2009-10 to 10.35% in 2011-12. The diagram depicts the number of persons in lakhs who falls in below povery line in Jammu and Kashmir. The number of persons in rural area is 10.73 lakhs where as in urban it is 2.53lakhs in Jammu and Kashmir according to Tendulkar Methodology. The total number of persons falling in below poverty line is 13.27 lakhs. The latest Planning commission data explains that poverty rate is rising due to poor performance of Jammu and Kashmir and showing dismal performance in poverty alleviation scheme. The poverty is residing in rural areas and utmost need is to decline poverty from rural areas for the development of rural economy and state's economy. Poverty with itself brings so many backwash effects like lowering quality of life, educational status, life expectancy, health status etc.



Source: Planning commission report

The diagram indicates that people in rural areas are facing the problem of poverty more than urban areas. In the northern Kashmir, Kupwara district has highest Below Poverty Line households as compared to other areas.

TOPOGRAPHY

Topography of Jammu and Kashmir is such that there it is a mountainous area and it is difficult to provide connectivity to such far-flung places. Rural connectivity through roads has also to face hard challenges. It will take more than estimated time period for the completion of projects taken for the up gradation of rural sector due to topographic disturbances. The people of the rural area don't want to change even bit of their land to constructive side. They have belief that it will harm their sentiments. The lack of experts who properly know about the topography and give an better idea towards projects which will be successful is another drawback.

SELF-HELP GROUPS

Self help groups should be encouraged in the rural sector and availability of funds as well as loans at low rate of interest. Such groups can make rural people independent and strengthen them. They can be engaged in non-farm activities and their number can vary from 100 to 500 and likewise. Creation of such groups according to the resources available in the rural area will enhance rural development.

Rural area come across with lot of challenges and such challenges can be met by implying economic development strategies.

- Modern way to reach rural people is spread of e-governance among common masses.
- Designing growth policies
- Designing growth policies
- Developing financial institutions
 Technological up gradation
- i cennological up gradatio

Women empowermentReaching to problems of rural people directly and showing

Public and private participation

- their importance in the rural developmentWelfare programmes for rural people should be started and
- their workshops should be conducted to know their benefitsSubsidies should be given to rural people who want to work
- for rural upliftment
 Young students of rural areas should be given an opportunity to study in high standard institutes with the help of various educational schemes launched by Govt. Specially for rural people who has calibre and then employed in their birth area for development of that area.
- Confidence of rural people should be boosted so that they can know about their capability of doing much better job.
- Migration of educated rural youth towards urban areas should be taken into account by providing them opportunities to grow in rural sector

In the concluding lines, we can say that there is lot of potentialities in the rural sector and hindrances can be removed with the help of public policies. Time to time improvement in the public policies for rural sector and their supervision should be undertaken. Rural sector development means the development of economy of Jammu and Kashmir as major population resides in rural sector. Jammu and Kashmir has lot of issues as well as challenges which should be high lightened for improving welfare of rural people. The new innovative ideas should be welcomed and search for quality enhancement of rural sector. The active participation of youth can do wonders in solving the problems faced by rural people. The co-ordination between all the tiers of government is needed for solving the problems faced by rural Jammu and Kashmir. The percentage of problems solved by government should be shown to rural people through media and other facilities available to reach them.

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