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## RURAL BANKS ENGINE TO DEVELOPMENT OF CHILDREN AND WOMEN IN RURAL HARYANA

**Vineet Jain**

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**Abstract:-**Kids are the eventual fate of a country. Perceiving the criticalness of kids as an imperative human asset, the Constitution of India, Directive Principles of State Policy and the National Policy for Children have tended to the requirement for guaranteeing comprehensive improvement of the tyke.

According to 2001 statistics, Haryana has around 3.26 million kids, constituting 15.46% of Haryana's populace, who are underneath the age of 6 years. A substantial number of them live in monetary and social environment which block the tyke's physical and mental improvement. These conditions incorporate destitution, poor ecological sanitation, malady, contamination, insufficient access to essential medicinal services, wrong youngster minding and bolstering practices. Legislature of India announced a National Policy on Children in August 1974 proclaiming kids as, "especially imperative resource". The approach gave the obliged system to appointing need to diverse needs of the tyke.

Notwithstanding the over the different level functionaries of Women & Children division have assumed a dynamic part in other national projects like Family Welfare, Small Savings , Vital Surveys, Census, Economic Census , Social Security measures etc.

**Keywords:** Development of Children , Women , National Policy , Economic Census , Social Security measures .

### INTRODUCTION

#### Coordinated CHILD DEVELOPMENT SERVICES SCHEMES

The Integrated Child Development Services Scheme was dispatched in India on second October, 1975 with the target to give all fundamental key administrations to youngsters and moms in an incorporated way right in the area of their towns . Target Group: All Pregnant & Nursing ladies and offspring of age 0-6 yrs.

#### DESTINATIONS

- ❖ To enhance the dietary and wellbeing status of kids in the age gathering of 0 to 6 yrs.
- ❖ To set out the establishments for fitting mental, Physical and social advancement of the kid.
- ❖ To diminish the frequency of mortality, grimness, ailing health and school drop-out.
- ❖ To attain viable coordination of arrangement and execution among the different office to advance kid advancement.
- ❖ To improve the ability of the way to take care of the typical wellbeing and healthful needs of the kid through fitting nourishment and wellbeing training

#### Bundles OF SERVICES

- Supplementary Nutrition
- Health Check – up
- Referral Services

- Immunization
- Nutrition and Health Education
- Non- formal Pre-School Education

#### Sorts OF BENEFICIARY & SERVICES

##### Eager & Nursing Mothers:

- 1.supplementary Nutrition
- 2.health Check-up
- 3.referral Services
- 4.immunization
- 5.nutrition and wellbeing Education

##### Other Women (15-45 Yrs.):

- 1.Nutrition and Health Education

##### Youngsters (1-3 Yrs.):

- 1.Supplementary Nutrition
- 2.Health examination
- 3.referral Services
- 4.immunization

##### Youngsters (3-6yrs.)

- 1.supplementary Nutrition
- 2.health Check-up
- 3.referral Services
- 4.immunization
- 5.nutrition and Health Education

#### APNIBETIAPNADHAN

The 'Apni Beti Apna Dhan' was initially begun in the state Haryana on second October, 1994 with the target to raise the status of a young lady youngster in the general public. It endeavors to enhance the status of mother in the family who conveys a young lady tyke. Under the plans the moms is paid Rs. 500 to meet out her nourishing necessities and a measure of Rs. 2500/- is put resources into Ivps for the sake of the new conceived child. This sum develops to Rs.25000 when the young lady is 18. This sum can be utilized to reach her marriage costs or advanced education costs. A roundabout advantage of contributing this sum for 18 Years is that the early marriage state of mind is checked to an impressive degree.

The project of the Integrated Child Development Services (ICDS) was propelled on October 2, 1975 in 33 squares in the nation on an exploratory premise to recognize the 106th conception celebration of the Father of the Nation Mahatma Gandhi looking to give an incorporated bundle of administrations in a concurrent way for the all encompassing improvement of the tyke. In Haryana, ICDS was propelled in Kathura piece of Sonapat area right away.

ICDS symbolizes the nation's dedication to its youngsters.

ICDS advances youngster survival and advancement through a coordinated methodology for meeting fundamental administrations for enhanced tyke mind, early incitement and learning, enhanced enrolment and maintenance, wellbeing and nourishment, and water and natural sanitation.

Incorporated and between sectoral nature, coordination instrument, group contribution, preparing base and observing framework make ICDS a remarkable project.

ICDS can possibly attain the significant national nourishment, wellbeing and instructive objectives of the National Plan of Action for Children.

ICDS gives expanded chances to agreeing kids their rights.

ICDS through its support and social activation parts means to enable the group utilizing correspondence channels and media as devices for advancement.

The Integrated Child Development Services (ICDS) Scheme was imagined with an incorporated conveyance bundle of right on time youth benefits so that their synergistic impact can be exploited. The Scheme expects to enhance the wholesome and wellbeing status of helpless gatherings including preschool youngsters, pregnant ladies and nursing moms through giving a bundle of administrations including supplementary nourishment, preschool training, vaccination, wellbeing examination, referral administrations and sustenance and wellbeing instruction.

Also, the Scheme visualizes compelling joining of between sectoral administrations in the Anganwadi Centers.

#### **BALIKASAMRIDDHIYOJNA**

The Government of India began this plan on fifteenth August, 1997 with the goal to raise the status of a young lady tyke in the family and society. The young lady tyke qualified under Balika Samridhhi Yojna will be entitled a Post Birth Grant measure of Rs.500 and store of the profit acceptable to the young lady kid will be in an enthusiasm bearing record and notwithstanding the young lady kid under Balika Samridhi Yojna begins going to the School She will get to be qualified for yearly grant for every effectively finished year of educating upto tenth class.

Lack of healthy sustenance among youngsters is matter of genuine concern. Notwithstanding of activities/system plan still the rate of malnourished youngsters is high in Haryana which is considered nourishment wicker bin of the nation. Inclusion of group in development observing would be of incredible help to cut down the quantity of malnourished kids in the State. In this manner, to enhance the healthful status of youngsters in Haryana, there is a need to embrace two folds approach:

Firstly, group investment in development observing procedure at town level and scattering of key messages to moms and besides, a centered methodology of appropriation of groups of malnourished youngsters by the ICDS functionaries. Keeping in view the over, the two fold mediation to be emulated are:

- (a) Nutritional Strategy to enhance Nutritional Status of malnourished youngsters. (In the first place Fold)
- (b) Growth observing through group Participation (Second Fold)

#### **CONCLUSION:**

The RRB has opened a 'women Development Cell' under the charge of a woman officer at its Head office under the direction and aid of NABAARD. The objective of this cell is to make mindfulness among ladies, particularly country ladies keeping in mind the end goal to make them confident and to enhance their financial condition through monetary support from the Bank to take up independent work. The phone expects o assume a reactant part in realizing tremendously required monetary change of the bank.

The staff parts stay in the town and don't drive; they openly blend with the neighborhood individuals, they have been going to all the capacities and celebrations with them. In this appreciation the town panchayat functionaries have communicated fulfillment with the working of the RRB extensions and they admire this behavior of the bank staff they were consistent in saying that the bank staff part have made great compatibility with the town group.

The RRB needs to accomplish all the more as to the expansion work to enhance level of mindfulness in the villagers regardless of its stores and advances plans. In spite of the fact that the RRB's records demonstrate that endeavors were made to make mindfulness in the villagers about all the plans of stores and advances yet the ground reality seems something else. Just 78 % of the 100 respondent were mindful of the all the store plans and just 81 % of those 100 respondents asserted to have full consciousness of every last one of plans of advances of the Bank. Then again, ll of them realized that the bank acknowledges stores for wellbeing and it pays premium; comparably they realized that the bank gives credit for some reasons, yet takes, contract over the arrived property. The RRB gives money related support for suitable financial exercises went for strengthening of ladies. The ladies cell conducts educative workshops for making mindfulness in the ladies about different plans of account and stores.

The Bank has so far given money related support to lady to the degree of around 16% of the aggregate advances of the bank as on 31.03.2008. Add up to no. of ladies records are 5301 out of 32672. RBI has as of late endorsed seat sign of 5% of the aggregate credit and advances to ladies.

Dominant part of the borrowers have been paying their borrowings with in time stipulated: 62% respondents reimbursed their duty inside stipulated time.

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