



Research Paper

A Review of Rural Development Programmes in India

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Abstract

Rural development plays a crucial role in the overall economic growth and sustainability of a country. Massive poverty, low levels of literacy, rising rates of unemployment, and substandard living conditions are all features of the rural population. As a result of these challenges, various rural development projects are being proposed and executed to give rural residents the chance to better their standard of living.

Keywords. MGNREGA, Government scheme, policies.

I. INTRODUCTION

India's urban hubs are showing signs of prosperity as the country rises to economic prominence. Our progress has been uneven, unfortunately. India has a total population of 121 billion people, and 83.3 billion of them reside in rural areas (census of India 2011). Even now, 70% or so of the country's population calls rural areas home. Most of India's population still resides in rural areas, where agricultural production and consumption have historically played pivotal roles in the country's economic growth.

Rural development plays a crucial role in the overall economic growth and sustainability of a country. Mass poverty, low levels of literacy, rising unemployment, and a lack of access to healthy food and medical care are all features of rural areas. As a result, various rural development projects are being created and implemented to address these issues and provide opportunity for rural residents to enhance their standard of living.

Rural- Where, as srivastava puts it, individuals engage in what he calls "primary industry," or the production of goods by human effort and, crucially, natural resources (1961). Because of a lack of infrastructure and conveniences, rural residents lead a different kind of life than their metropolitan counterparts. Lower population density, less social distinction, less social and special mobility, slow rate of social change, etc. are all criteria that can be used to categorise a society or community. Farmers would make up the bulk of the workforce in rural areas.

Developing something is seeing it through several stages of growth and change as well as forward movement. This stage occurs gradually and in order. It's the general trend toward higher levels of effectiveness and complexity throughout time. In technical terms, development refers to an initiative and the accompanying plan to effect positive change in some aspect of society, economy, politics, or technology.

Objectives of the study

01. Throwing light on various programs/policies adopted by the Government of India for rural development.
02. Analyzing and evaluating the scheme/programs that contributes to the rural development of our country.

II. Methodology

The study is based on secondary sources of data/information. Different books, journals newspapers and relevant websites have been consulted in order to make the study an effective one.

Government's Schemes And Programs Towards Rural Development

(A) Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

Since its inception on February 2, 2006, the MGNREGA has expanded to serve all 200 of India's districts. In 2007–08, the programme was expanded to include 330 districts, and as of January 1, 2008, the entire country will be included. For the rural poor, the MGNREGA's guaranteed wage employment through works that produce lasting assets and strengthen their livelihood resources base is crucial to their economic stability. Drought, deforestation, soil erosion, and other climatic and environmental factors are just some of the causes of chronic poverty that are addressed in the recommended reading. As a result, the MGNREGA is a way to

promote growth and equity while also providing a safety net for those in need. Every rural household will have access to local employment opportunities for at least 100 days each fiscal year if the Act is put into effect.

(B) Swarn jayanti Gram Swarozgar Yojana (SGSY)/ National Rural Livelihood Mission (NRLM)-

After the Integrated Rural Development Programme (IRDP) and related initiatives, such as the Million Wells Scheme, were reorganised in April 1999, the Swarnjayanti Gram Swarozgar Yojana was introduced (MWS). Through social mobilisation, training and capacity building, and the distribution of income-generating assets through a mix of bank financing and government subsidy, SGSY aims to lift low-income families out of poverty by facilitating the formation of self-help groups (SHGs). Social mobilisation and the establishment of SHGs are important goals of the SGSY programme, which is designed to aid the underprivileged. The distribution of funds is seventy-five percent to the federal government and twenty-five percent to the individual states, with all funding for the territories coming from the federal government. To ensure the timely and precise delivery of desired outcomes, the SGSY has been reorganised as the National Rural Livelihood Mission (NRLM), now known as Aajeevika. As well as helping the rural poor better their current means of subsistence and find new ways to earn money, Aajeevika will encourage people to establish new, more stable institutions.

(C) Indira AwaasYojana (IAY)

Houses for rural families living below the poverty line are being made available through the Indra Awaas Yojana (IAY), a flagship programme of the Ministry of Rural Development. Starting in 1985–1986, it has been serving the public. Center and State governments provide 75 percent and 25 percent, respectively, to IAY's budget. The Union Territories rely on the Centre, which provides 100% of the IAY budget. The financial distribution for the Northeastern states, however, has shifted and is now 90:10. Construction aid under IAY is capped at Rs.70000/- per unit in low-lying areas and Rs.75000/- in more rugged terrain. In addition, the government has mandated that all nationalised banks include IAY homes in the Differential Rate of Interest (DRI) plan, which allows for SC /ST beneficiaries to borrow up to Rs. 20000/-per housing unit at an interest rate of 4%. Financial aid in the amount of Rs. 15000/- per unit is available for the improvement of kuccha homes.

(D) National Social Assistance Program (NSAP)

On 15 August 1995, the Government of India established the National Social Assistance Program (NSAP) to aid low-income families in obtaining social assistance payments in the event of an elderly family member's death. The major breadwinner of a BPL family has died, become incapacitated, or become a widow. The programme is meant to supplement the work of state governments to guarantee basic standards of living for all citizens of the country, and the Central Assistance is an extra perk on top of what the states are already offering through the Social Protection Scheme. The NSAP's maternity benefit programme was moved to the Ministry of Health and Family Welfare's Department of Family Welfare in 2001–02 so that it could be better coordinated with nutrition and national population control initiatives. As it stands, the NSAP includes the National Family Benefit Scheme (NFBS), the Annapurna Scheme, and the Indira Gandhi National Old Age Pension Scheme (IGNOAPS). The Ministry of Finance, acting on the advice of the Ministry of Rural Development (MoRD), shifted the NSAP budget to the state plan beginning of the 2002–03 fiscal year, with the NSAP budget being released as Additional Central Assistance (ACA) until the 2013–14 fiscal year. Since the 2014–15 fiscal year, NSAP has been a Centrally Sponsored Scheme managed by the Ministry of Rural Development with funding coming from the Consolidated Fund of State.

(E) National Land Records Modernization Programme (NLRMP):

In order to update the country's land records system, the Development of Land Resources (DoLR), Ministry of Rural Development, and the Centrally-Sponsored Scheme of Militarization of Land Records (CLR) have collaborated to create the National Land Records Modernization Programme (NLRMP). On August 21, 2008, the Cabinet approved the NLRMP.

(F) Pradhan MantriAdarsh Gram SadakYojana (PMGSY):

The goal of the Pradhan MantriAdarsh Gram SadakYojana (PMAGSY) is to connect all eligible unconnected habitations in the Core Network in rural areas of the country by means of all-weather roads. All eligible unconnected habitations with populations of 500 or more in plain areas and 250 or more in Special Category States, Tribal (Schedule-V) areas, the Desert Areas (as identified in Desert Development Programme), and in 82 selected Tribal and Backward Districts identified by the Ministry of House Affairs/Planning Commission will be connected under the programme. As of March 31, 2014, the States had spent around 1,12,979.55 crore of the 1,09,638.51 crore that had been allocated to them. A grand total of 3,99,979.14 kilometres. As of March, 2014, the entire length of roads had been finished, and 97,838 homes have access to all-weather roads. Consolidating the preexisting rural road network is a priority of the newly created PMGSY -II.

III. CONCLUSION:

The Ministry of Rural Development is the federal government's highest-level institute, charged with developing policies and plans for rural revitalization and implementing a variety of initiatives to that end. The focus of these initiatives is to improve economic and social conditions across the board in rural areas by employing a variety of methods, with the ultimate goal of reaching the most marginalised members of society. Economic and social progress in the country are aided by efforts to improve life in rural areas. The Indian government has undertaken a number of projects aimed at fostering growth in the country's rural areas, but verifying that these investments have yielded desired results remains a formidable challenge. To ensure the desired outcome, it is necessary to thoroughly test the implementation. Almost two-thirds of India's population resides in rural areas. Rural dwellers deserve the same standard of living as their metropolitan counterparts. Therefore, it is crucial to invest in rural development, which focuses on economic growth and social justice, in order to raise the standard of living of rural residents by ensuring that they have access to sufficient and high-quality social services and basic necessities. Therefore, it is crucial to implement the rural development plan in order to enhance the standard of living in rural areas, provide more opportunities for self-employment, and boost farmer incomes in order to boost the Indian economy.

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is seen as a "Silver Bullet" for ending rural poverty and joblessness in India.

So, several Rural Development Programs and programmes will help alleviate poverty, stop people from leaving their homes in search of work, rein in the use of children as labourers, and make villages self-sufficient by building up their productive assets. Therefore, the current approach to rural development aims to reduce poverty by creating better work and income prospects for rural residents as well as improving access to essential services and improving infrastructure.

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