

# Rural Development Schemes in India – A Study

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## ABSTRACT

Rural development has assumed global attention especially among the developing nations and it has great significance for a country like India. Rural development focuses upon the development of the sections of rural economies, that experience serious poverty issues and effectively aims at developing their productivity. It also emphasises the need to address various pressing issues of village economies that hinder growth and improve these areas. The Government of India has launched number of schemes for development of rural areas. The rural India facing the major problems of housing, absence of infrastructure in villages and towns to village connectivity by all-weather roads and absence of employment opportunities in villages. This paper is to study the Government of India has announced Pradhan Mantri Awaas Yojana Gramin (PMAY-G) scheme is to provide houses, Pradhan Mantri Gram Sadak Yojana (PMGSY) to build roads and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) to provide employment to rural people. These three schemes are playing main role in rural development of India. The study reveals that against the target of 1.00 crore houses to be constructed by March 2019, 44.54 lakh houses have been constructed during 2017-18 under PMAY-G scheme. The pace of construction of PMGSY roads reached an eight year high of 134 kms per day in 2017-18 as against an average of 73 kms during the period 2011 to 2014. Hence, the pace of construction has increased by 93 per cent. MGNREGA has provided employment to 5.12 crore households by generating more than 234.25 crore person days of wage employment covering 177 lakh works during financial year 2017-18.

**Key Words:** Rural Development, road length, houses and employment.

## **I-INTRODUCTION:**

Rural Development in India is one of the most important factors for the growth of the Indian economy. Rural development focuses upon the development of the sections of rural economies, that experience serious poverty issues and effectively aims at developing their productivity. It also emphasises the need to address various pressing issues of village economies that hinder growth and improve these areas. An agriculture sector is one of the most important primary activity in rural India and about two-third of India's population depends on agriculture, the problem lies in the fact that the share in GDP of agriculture sector is on a constant decline. Rural development in India has witnessed several changes over the years in its emphasis, approaches, strategies and programmes. It has assumed a new dimension and perspectives as a consequence. Rural development can be richer and more meaningful only through the participation of clientele of development. Just as implementation is the touchstone for planning, people's participation is the centre-piece in rural development. People's participation is one of the foremost pre-requisites of development process both from procedural and philosophical perspectives. For the development planners and administrators it is important to solicit the participation of different groups of rural people, to make the plans participatory. The Government has planned several programs pertaining to Rural Development in India. The Ministry of Rural Development in India is the apex body for formulating policies, regulations and acts pertaining to the development of the rural sector. Agriculture, handicrafts, fisheries, poultry, and diary are the primary contributors to the rural business and economy.

## **II-NEED FOR THE STUDY:**

The rural India facing the major problems of housing, absence of infrastructure in villages and towns to village connectivity by all-weather roads and absence of employment opportunities in villages. The primary area of rural India is agriculture sector, even this sector also suffering in synchronizing urban with rural areas because of bad connectivity. In this connection, there is need to study the role of Government of India in providing pucca houses, roads and employment to rural people.

## **III-OBJECTIVE OF THE STUDY:**

The main objective of the study is to understand the role of rural development schemes in India. The secondary objective includes, presenting the growth of number houses completed under PMAY-G Scheme, to study the increase of road length completed under PMGSY Scheme and to evaluate employment provided to households and individuals under MGNREGA Scheme.

## **IV-SCOPE OF THE STUDY:**

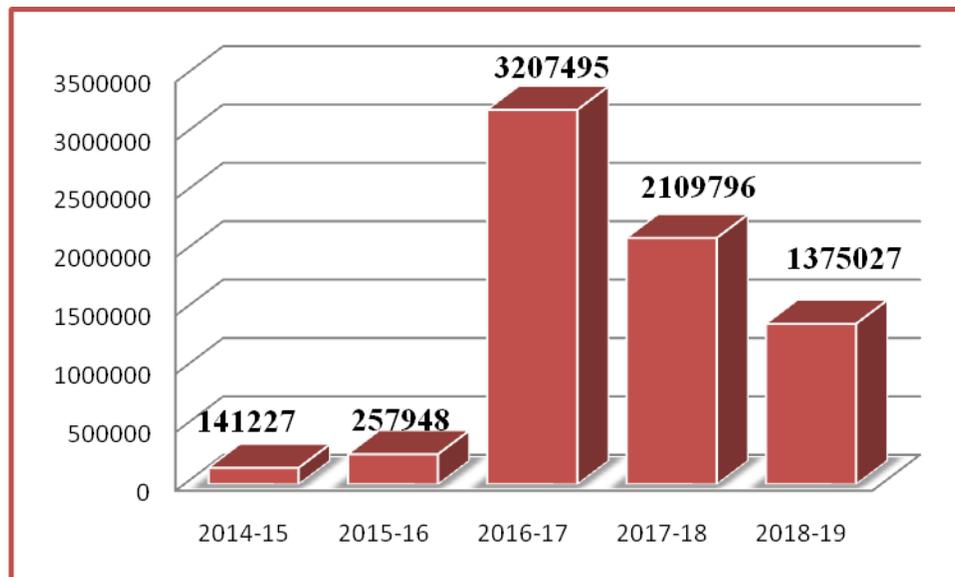
The Government of India has been launched the various schemes for the development of rural India. The present study confine to only three schemes only which are Pradhan Mantri Awaas Yojana Gramin (PMAY-G) scheme is to provide houses, Pradhan Mantri Gram Sadak Yojana (PMGSY) to build roads and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) to provide employment to rural people.

**V-RESEARCH METHODOLOGY:**

To conduct the research study descriptive research method has been used. For the purpose of the study secondary data is used. The secondary data collected from the published books, research papers in journals and annual reports.

**VI-PRADHAN MANTRI AWAAS YOJANA GRAMIN (PMAY-G):**

Public housing programme in the country started with the rehabilitation of refugees' immediately after independence and since then, it has been a major focus area of the Government as an instrument of poverty alleviation. Rural housing programme, as an independent programme, started with Indira Awaas Yojana (IAY) in January 1996. PMAY-G aims at providing a pucca house, with basic amenities, to all houseless householder and those households living in kutchha and dilapidated house, by 2022. The immediate objective is to cover 1.00 crore household living in kutchha house/dilapidated house in three years from 2016-17 to 2018-19. Table – 1 presents the number houses completed from 2013-14 to 2018-19 and the relevant data collected and presented in Table – 1.

**Table – 1: Number of Houses Completed**

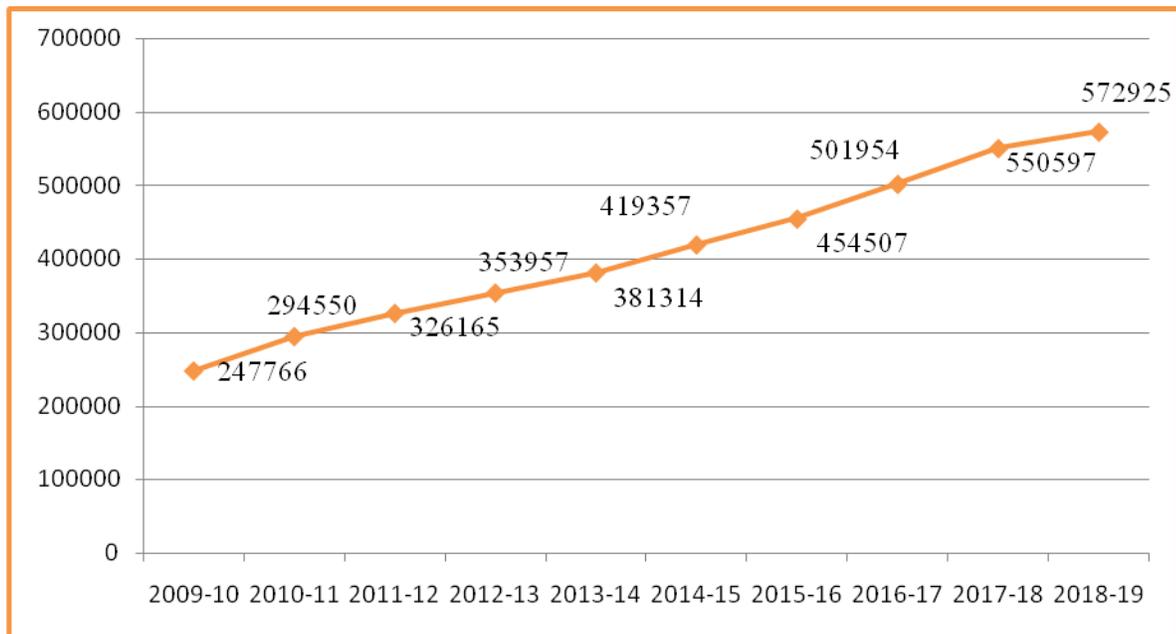
*Source: PMAYG Cumulative Progress Report – 2018-19, Ministry of Rural Development, Government of India.*

The above data indicates that, the number of houses completed has increased from 1, 41,227 during 2014-15 to 13, 75,027 during 2018-19 in five years of period. Highest number of houses completed in the year 2016-17. To achieve 'Housing for All by 2022', targets of completing one crore PMAY-G new pucca houses in rural areas by 31<sup>st</sup> March, 2019 and 2.95 crore pucca houses by 2022 has been set. Towards meeting the target, more than 79 lakh beneficiaries have been sanctioned houses, approximately 66 lakh beneficiaries have received 1<sup>st</sup> instalment. Highest number of PMAY-G houses been completed in the State of Uttar Pradesh during the financial year 2017-18 followed by Madhya Pradesh and West Bengal. Under the scheme, for construction of bigger and better houses has been possible due to transparent beneficiary selection, capacity building of beneficiaries, timely availability of funds to the beneficiaries, structured monitoring and mid course-correction based on the feedback on implementation. To ensure quality construction of a house and to facilitate availability of trained masons in the rural areas, Rural Mason Trainings have been undertaken. A total of 24,444 trainees have enrolled from Rural Mason Trainings, out of which 10,949 trainees have been trained and certified. It will contribute not only towards quality construction of PMAY-G houses in rural India but also to the skilled manpower pool of the country.

**VII-PRADHAN MANTRI GRAM SADAK YOJANA (PMGSY):**

Rural Road Connectivity is not only a key component of Rural Development by promoting access to economic and social services and thereby generating increased agricultural incomes and productive employment opportunities in India, it is also as a result, a key ingredient in ensuring sustainable poverty reduction. Notwithstanding the efforts made, over the years, at the State and Central levels, through different Programmes, many Habitations in the country are still not connected by All-weather roads. It is well known that even where connectivity has been provided, the roads constructed are of such quality (due to poor construction or maintenance) that they cannot always be categorised as All-weather roads. With a view to redressing the situation, Government had launched the Pradhan Mantri Gram Sadak Yojana on 25<sup>th</sup> December, 2000 to provide all-weather access to eligible unconnected habitations. The Pradhan Mantri Gram Sadak Yojana (PMGSY) is a 100% Centrally Sponsored Scheme. Table – 2 presents the road length completed during last ten financial years from 2009-10 to 2018-19.

Table – 2: Road Length Completed (in KM)



*Source: Annual Reports of Pradhan Mantri Gram Sadak Yojana – 2018-19, Ministry of Rural Development, Government of India.*

The data reveals that the road length completed has increased from 2, 47,766 KM during the year 2009-10 to 5, 72,925 KM during the year 2018-19 in the last ten years of period. The importance and urgency of rural roads for national development, the target date for completion of PMGSY-I has been preponed from 2022 to 2019. 1, 66,012 habitations (93%) have been sanctioned for PMGSY roads against the target of 1, 78,184 eligible habitations. The connectivity has been provided to 1, 52,124 habitations (including 16,380 habitations connected by the States). In addition, 2109 habitations of 100-249 populations have been connected. A total of 48,751 kms of PMGSY roads, connecting 11,499 eligible habitations have been constructed in 2017-18 at an average rate of 134 kms per day. PMGSY II has been launched in 2012-13 for up gradation of PMGSY roads and so far 13 states have moved to stage II of the programme. During the financial year 2017-18, a record length of 6,557 kms has been constructed using green technology. A target of construction of 61,000 km road length by providing connectivity to 19,725 habitations has been fixed during the financial year 2018-19. During the financial year 2018-19, about 8,670 inspections of National Quality Monitors and 35,630 inspections of State quality Monitors are targeted to be completed. Maintenance of roads constructed under PMGSY is being given thrust and Advocacy being done with states to provide adequate funds for maintenance. Rural Road Maintenance policy has been framed by 23 states.

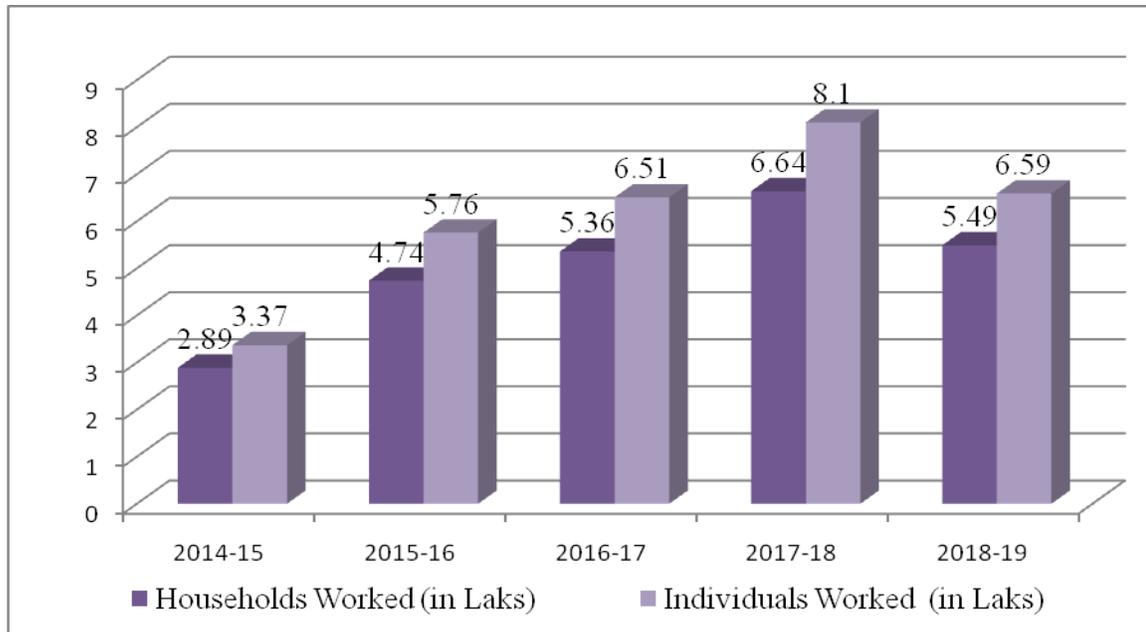
#### VIII-MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE Act (MGNREGA):

National Rural Employment Guarantee Act 2005 later it is renamed as the "Mahatma Gandhi National Rural Employment Guarantee Act", (MGNREGA), is an Indian labour law and social security measure that aims to guarantee the 'right to work'. It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The act was first proposed in 1991 by P.V. Narasimha Rao. It was finally accepted in the parliament and commenced implementation in 625 districts of India. Based on this pilot experience, NREGA was scoped up to cover all the districts of India from 1 April 2008. The statute is hailed by the government as "the largest and most ambitious social security and public works programme in the world" In its World Development Report 2014, the World Bank termed it a "stellar example of rural development". The MGNREGA was initiated with the objective of "enhancing livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year, to every household whose adult members volunteer to do unskilled manual work". Another aim of MGNREGA is to create durable assets. Employment is to be provided within 5 km of an applicant's residence, and minimum wages are to be paid. If work is not provided within 15 days of applying, applicants are entitled to an unemployment allowance. Thus, employment under MGNREGA is a legal entitlement.

MGNREGA is to be implemented mainly by Gram Panchayats (GPs). The involvement of contractors is banned. Labour-intensive tasks like creating infrastructure for water harvesting, drought relief and flood control are preferred. Apart from providing economic security and creating rural assets, NREGA can help in protecting the environment, empowering rural women, reducing rural-urban migration and fostering social equity, among others. The law provides many safeguards to promote its effective management and implementation. The act explicitly mentions the principles and agencies for implementation, list of allowed works, financing pattern, monitoring and evaluation, and most importantly the detailed measures to ensure transparency and accountability.

Table – 3 presents the total households and individuals worked under the scheme from the last years i.e. from financial year 201-15 to 2018-19.

**Table – 3: Total Households and Individuals Worked**



*Source: Annual Reports of Mahatma Gandhi National Rural Employment Guarantee Act 2005, Ministry of Rural Development, Government of India.*

The data shows that, the total households worked under the scheme has been growing from 2.89 lakhs during the financial year 2014-15 to 6.59 lakhs during the financial year 2018-19 and the individuals worked under the scheme also showing improvement from 3.37 lakhs during the financial year 2014-15 to 6.59 lakhs during the financial year 2018-19. The programme over the last four years has changed drastically to focus on creation of durable assets, with primary focus on Natural Resource Management and Water Conservation Works along with augmentation of the livelihood of the vulnerable section. The Government's commitment to ensure effective implementation of MHNREG is reflected by the continuous increase in Budget allocation. Total Budget allocation in financial year 2017-18 was Rs. 55,167 Crores which was highest since inception. The fund utilisation (including Central Sate Share) has also seen a significant increase in comparison to previous financial year.

The total expenditure in financial year 2017-18 is about Rs.64, 288 Crore (Provisional) which is highest ever since inception. MGNREA workers are being trained under initiatives like Bare Foot Technicians (BFT) to move them up the skilling ladder. More than 6600 BFTs have been trained so far. A path breaking initiative for effective monitoring and greater transparency with the use space technology for geo-tagging of MGNREG assets was launched in financial year 2016-17 and so far more than 2.9 Crore assets have been geo-tagged and made available in the public domain. To steam line the fund flow system, the Ministry has implemented Ne-FMS since 1<sup>st</sup> January 2016. As of now Ne-FMS has been implemented in 24 States and 1 Union Territory. Around 96% of wages are paid electronically into the accounts of the MGNREGS workers either in Bank/Post Offices. It was mere 37% during financial year 2013-14.

## IX-CONCLUSION:

Government of India has announced Pradhan Mantri Awaas Yoiana Gramin (PMAY-G) scheme is to provide houses, Pradhan Manthi Gram Sadak Yoiana (PMGSY) to build roads and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) to provide employment to rural people. These three schemes are playing main role in rural development of India. The study reveals that against the target of 1.00 crore houses to be constructed by March 2019, 44.54 lakh houses have been constructed during 2017-18 under Pradhan Mantri Awaas Yoiana Gramin (PMAY-G) scheme. The pace of construction of PMGSY roads reached an eight year high of 134 kms per day in 2017-18 as against an average of 73 kms during the period 2011 to 2014. Hence, the pace of construction has increased by 93 per cent. MGNREGA has provided employment to 5.12 crore households by generating more than 234.25 crore person days of wage employment covering 177 lakh works during financial year 2017-18. The quality education can help in achieving the goal of eradication of such social evils. The dwindling literacy rates in rural India, especially for females, are a major matter of concern. There is a need for and land and technical reforms. Modern technologies like organic farming should be incorporated to improve outputs and profits. The people should be given access to easy credit and loans by improving the banking system in rural areas.

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