A Review of Rural Development Schemes in India

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Abstract: The Rural development generally refers to the process of improving the quality of life and economic well-being of people living in relatively isolated and sparsely populated areas. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is considered for eradicating rural poverty and unemployment, by way of generating demand for productive labour force in villages. It provides an alternative source of livelihood which will have an impact on reducing migration, restricting child labour, alleviating poverty, and making villages self-sustaining through productive assets creation such as road construction, cleaning up of water tanks, soil and water conservation work, etc. For which it has been considered as the largest anti-poverty programme in the world. In this paper, based on the secondary data, an attempt has been made to comprehensively understand the development effort to rebuild the rural life and livelihood on the basis of various secondary data.

Keywords: MGNREGA, Rural Development, Rural Poverty, Unemployment.

Introduction: In India, out of total population of 121 crores, 83.3 crores live in rural areas (Census of India, 2011). Thus nearly 70 per cent of the India’s population lives in rural areas. These rural populations can be characterized by mass poverty, low levels of literacy and income, high level of unemployment, and poor nutrition and health status. In order to tackle these specific problems, a number of rural development programmes are being implemented to create opportunities for improvement of the quality of life of these rural people. The term "rural development" is the overall development of rural areas to improve the quality of life of rural people. And it is a process leading to sustainable improvement in the quality of life of rural people especially the poor (Ramesh, 2012). The rural developmental programmes intend to reduce the poverty and unemployment, to improve the health and educational status and to fulfill the basic needs such as food,
shelter and clothing of the rural population. To improve the conditions of rural people, Government of India launched some schemes through the planning commission of India such as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Sampoorna Grameen Rozgar Yojana (SGRY), Pradhan Mantri Gram Sadak Yojana (PMGSY), Integrated Child Development Services (ICDS), Development of Women and Children in Rural Areas (DWCRA), etc. All these schemes are aimed to reduce the gap between rural and urban people which would help reduce imbalances and speed up the development process.

Aims of the Programmes: These are broadly similar to those of any programmes of community development. The immediate aims are:

1. To meet the most urgent needs of the villagers.
2. To reduce the disparity between standards of living in the towns and in the country.
3. To show the peasants that the government is genuinely interested in their welfare.
4. To strengthen the authority of the government's representatives by giving them greater responsibility and more effective means of helping the people for whom they are responsible.

The long-term aims are to educate the villagers in the Democratic administration of their own affairs, and thus to induce them to play an active part in the nation's political, Social and economic life.

Rural Development Programmes and Their Implementation: India is the world's most populous country only next to China. The problem of population explosion has taken a serious turn in India and the country is obviously over-populated. The beautiful population is triggered by poverty which is a degrading experience. Rightly, poverty has long been considered a challenge facing India i.e. still million of Indians is poor.

Poor people face many risks including climate change, rising food prices and cost of access to safe water, threats to health and the loss of traditional social protection based on the family and community. One can imagine the condition of those who do not have two meals a day andr who are doomed to a future of endless poverty. Because of their poverty, they do not send their children to school, when they fall sick they do not even get proper medicinal care. The talk of over population
as the cause of Indian poverty is just as reasonable. The cause of poverty lay not in the fact of excessive population but in the unjust socio-economic system. Poverty is mainly due to over continued dependence on agriculture. The ultimate cause of India's poverty is to be traced to the dominance of British Imperialism which subverted all economics policies to serve British interest. Various assets of reasons were cited on how the population growth is so rapid; means to control fast growth of population; impact of over-population on economic development; and poverty most importantly and measures to eradicate it. Poverty had a great impact on economic development of a country. Therefore, to initiate simultaneous process of all round balance development (in irrigation, power, communication, railways, roads and other basic services, social development in health, education and housing) the National Planning Commission set up in March 1950 took many measures to eradicate poverty at certain extents.

To reduce poverty, several poverty alleviation, employment generating and basic services programmes are being implemented currently both by the Central Government and the State Government. To mention few schemes currently in operation are:-

**Deen Dayal Upadhyaya Gram Jyoti Yojana:**

The DDUGJY scheme will enable to initiate much awaited reforms in the rural areas. It focuses on feeder separation (rural households & agricultural) and strengthening of sub-transmission & distribution infrastructure including metering at all levels in rural areas. This will help in providing round the clock power to rural households and adequate power to agricultural consumers. The earlier scheme for rural electrification viz. Rajiv Gandhi Gramin Vidyutikaran Yojana (RGGVY) has been subsumed in the new scheme as its rural electrification component.

The Ministry of Power has launched a new app, GARV-II app to provide real-time data of all six lakh villages of the country. The app is envisaged to ensure transparency in the implementation of rural electrification programme. The new app will also enable the citizens to participate in the developmental works and can give their feedback and inputs related to the rural electrification programme. The participation of Citizens will enable public scrutiny of the rural electrification programmes. In addition, the village-wise works sanctioned under Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY) has been mapped to
scrutinise the progress of work carried out under the project in each village.

**Integrated Rural Development Programme:** The Integrated Rural Development Programme (IRDP) is a rural development program of the Government of India launched in financial year 1978 and extended throughout India by 1980. It is a self-employment program intended to raise the income-generation capacity of target groups among the poor. The target group consists largely of small and marginal farmers, agricultural labourers and rural artisans living below the poverty line. The pattern of subsidy is 25 per cent for small farmers, 33-1/3 per cent for marginal farmers, agricultural labourers and rural artisans and 50 per cent for Scheduled Castes and Scheduled Tribes families and physically handicapped persons. The ceiling for subsidy is Rs.6000/- for Scheduled Castes and Scheduled Tribes families and the physically handicapped; for others, it is Rs.4000/- in non-DPAP/non-DDP areas and Rs.5000/- in DPAP and DDP areas. Within the target group, there is an assured coverage of 50 per cent for Scheduled Castes and Scheduled Tribes, 40 per cent for women and 3 per cent for the physically handicapped. Priority in assistance is also given to the families belonging to the assignees of ceiling surplus land, Green Card holders covered under the Family Welfare Programme and freed bonded labourers.7

**Mahatma Gandhi National Rural Employment Guarantee Act:** 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 (such as roads, canals, ponds, wells). 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. Starting from 200 districts on 2 February 2006, the NREGA covered 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 program me in the world" In its World Development Report 2014, the World Bank termed it a "stellar example of rural development. 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.

**Pradhan Mantri Gram Sadak Yojana:** The Pradhan Mantri Gram Sadak Yojana (PMGSY) is under the authority of the Ministry of Rural Development and was begun on 25 December 2000. It is fully funded by the central government. Recently it has been announced that the project will be funded by both the central government (60%) and states (40%), after a recommendation by state finance officials. Between 2011 and 2014, the average speed of road construction under the PMGSY was 70–75 kilometers per day. This Centrally Sponsored Scheme was introduced in 2000 by the then-prime minister of India Atal Bihari Vajpayee and Prabhjot Singh.

**Sampoorna Grameen Rozgar Yojana:** The Sampoorna Grameen Rozgar Yojana was launched on 25 September 2001 by merging the provisions of Employment Assurance Scheme (EAS) and Jawahar Gram Samridhi Yojana (JGSY). The programme is self-targeting in nature and aims to provide employment and food to people in rural areas who lived below the poverty line.

**Swarnajayanti Gram Swarojgar Yojana:** The Swarnajayanti Gram Swarojgar Yojana (SGSY) is an initiative launched by the Government of India to provide sustainable income to poorest of the poor people living in rural & urban areas of the country. The scheme was launched on April 1, 1999. The SGSY(Swarnajayanti Gram Swarojgar Yojana) aims at providing self-employment to villagers through the establishment of self-help groups. Activity clusters are established based on the aptitude and skill of the people which are nurtured to their maximum potential. Funds are provided by NGOs, banks and financial institutions. Since its inception, over 2.25 million Self-help groups have been established with an investment of 14,403 crore(US$2.1 billion), profiting over 6.697 million people.
Pradhan Mantri Gramin Awaas Yojana (PMGAY), previously Indira Awaas Yojana (IAY), is a social welfare flagship programme, created by the Indian Government, to provide housing for the rural poor in India. A similar scheme for urban poor was launched in 2015 as Housing for All by 2022. Indira Awaas Yojana was launched by Rajiv Gandhi, the then Prime Minister of India, as one of the major flagship programs of the Ministry of Rural Development to construct houses for BPL population in the villages. Under the scheme, financial assistance worth 70,000 (US$1,000) in plain areas and 75,000 (US$1,100) in difficult areas (high land area) is provided for construction of houses. The houses are allotted in the name of the woman or jointly between husband and wife. The construction of the houses is the sole responsibility of the beneficiary and engagement of contractors is strictly prohibited. Sanitary latrine and smokeless chullah are required to be constructed along with each IAY house for which additional financial assistance is provided from "Total Sanitation Campaign" and "Rajiv Gandhi Grameen Vidyutikaran Yojana" respectively. This scheme, operating since 1985, provides subsidies and cash-assistance to people in villages to construct their houses, themselves.

CONCLUSION: Around 70 per cent of the Indian population is living in rural areas. People in rural areas should have same QOL as is enjoyed by people living in sub-urban and urban areas. Furthermore, the cascading effects of poverty, unemployment, poor and inadequate infrastructure in rural areas on urban centers is leading to socio-economic tensions manifesting in economic deprivation and urban poverty. Rural development strategies are a critical component of an inclusive growth strategy for India. Developing a modern rural development strategy for poverty reduction in India in the coming decades requires recognition of institutional and technological changes, as well as of the growing role of a broadly defined and diversified agricultural system. Furthermore, the rural poor need to participate in the development and implementation of the relevant policies and programs, which need to ensure: Gender equity, Inclusion of minorities, Participation of the poorest in markets and in the provision of services.

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