



A cash study on: - Programmes launched by the government of India for the rural development in post economic era

Anima Kumari^{1*}, K C Jha²

¹ Research Scholar, Department of Commerce, T.M. Bhagalpur University Bhagalpur, Bihar, India

² Professor, Department of Commerce, T.M. Bhagalpur University Bhagalpur, Bihar, India

Abstract

Rural development is the process of improving the quality of life and economic well-being of people living in rural areas. It aims at improving the well-being and self-realization of people living outside the urbanized areas through collective process. In the Indian context, rural development assumes special significance for two important reasons. First, about two-thirds of India's population still lives in villages and there cannot be any progress so long as rural areas remain backward. Second, the backwardness of the rural sector would be a major impediment to the overall progress of the economy. In the past five decades and more, many rural development programmes have been launched like Deen Dayal Upadhyay Grameen Kaushalya Yojna, Roshni: Skill Development Scheme for Tribals, Sansad Adarsh Gram Yojna, Heritage Development and Augmentation Yojna (HRIDAY), Aajeevika - National Rural Livelihood Mission, National Rural Health Mission, Aam Aadmi Bima Yojna, Indira Awaas Yojna, Pradhan Mantri Gram Sadak Yojna, National Optical Fibre Network (NOFN). The aim of these programmes is to cover all the facets of rural life such as agriculture, animal husbandry, roads, communication facilities, health, education, housing, employment.

Keywords: Rural, economy, HRIDAY, NOFN, IAY

Introduction

Rural development is the process of improving the quality of life and economic well-being of people living in rural areas. It aims at improving the well-being and self-realization of people living outside the urbanized areas through collective process. According to Agarwal (1989), rural development is a strategy designed to improve the economic and social life of rural poor. Rural Development has been receiving increasing attention of the governments across the world. In the Indian context, rural development assumes special significance for two important reasons. First, about two-thirds of India's population still lives in villages and there cannot be any progress so long as rural areas remain backward. Second, the backwardness of the rural sector would be a major impediment to the overall progress of the economy (Khan., 2021) ^[2]. Economic Planning is a term used to describe the long-term plans of government to co-ordinate and develop the economy with efficient use of resources. Economic planning in India was started in 1950 after independence, it was deemed necessary for economic development and growth of the nation (Luthra, (2000) ^[3]. The idea influence by first Prime Minister Jawaharlal Nehru. Process of growth and development in India through economic planning can be divided into two parts (i) pre-reform period and (ii) post reforms period (Singh., 2017) ^[5]. It is only from 1991 onwards that India really initiated its meaningful process of economic reform. In the post-reform era, Government of India committed itself to bring about a rapid and sustainable development in the rural India through various programmes. Over the years the thrust of the rural development programmes will bring transformation within the most disadvantages sections of the society. In the past five decades and more, many rural development programmes have been launched. The aim of these programmes is to cover all the facets of rural life such as agriculture, animal husbandry, roads, communication

facilities, health, education, housing, employment and nutrition (Agrawal., 2017). The development of rural areas can be considered wisely through various programmes and schemes which have been launched by the government.

Deen Dayal Upadhyay Grameen Kaushalya Yojna: Deen Dayal Upadhyay Grameen Kaushalya Yojna was announced by the Ministry of Rural Development (MoRD) on 25th September 2014. The Union Ministers, Nitin Gadkari, and Venkaiah Naidu, on 98th birthday of Pandit Deendayal Upadhyaya, launched the scheme with the vision to "Transform rural poor youth into an economically independent and globally relevant workforce". DDU-GKY focuses on providing employment to rural youth between the age of 15 to 35. This plays an important role as part of the Skill India initiative in supporting the government's social and economic initiatives such as Make in India, Smart Cities, Digital India, Stand-Up India, and Start-Up India. DDU- GKY is presently active in 21 States and 7 Union Territories, across 568 districts and 6,215 blocks. With more than 300 partners coming from trades and industry sectors, the scheme holds over 690 projects. Till 2017, training has been imparted to over 2.7 lakh candidates while jobs have been provided to over 1.34 lakh candidates. By making rural youth financially independent, DDU- GKY has made more than INR 5,600 crores in investment. (Namdev, 2018) ^[4]. DDU - GKY is an initiative to alleviate poverty and aims to make skill development a priority among rural youth so as to create a highly skilled and productive workforce.

Roshni: Skill Development Scheme for Tribals: On 7 June 2013, the Ministry of Rural Development launched a new skill development scheme to provide employment for tribal youth in 24 districts affected by Naxal. The scheme, called Roshni, is designed to provide education and jobs for an estimated 50,000 youth in the 10- 35 age group over a three - year period. It is Introduced by private and public

sector training partners as well as non - profit organizations. The scheme offers youth training for the organized sector from identified districts. Education providers offer 75 percent higher than minimum wage placement described as continuous jobs for 3 months. According to the Ministry, only girls will be 50% of the beneficiaries of the program. The scheme is designed based on the Himayat project that was launched in Jammu and has been implemented on a pilot basis over the past 18 months in Sukma, Chhattisgarh, and West Singhbhum, Jharkhand. A pan-India initiative is the federally funded Aajeevika Skill Development Programme (ASDP), currently implemented by MoRD. Under this system, there is little room for offering relief to meet the unique situation in the IAP / LWE (Integrated Action Plan/Left-Wing Extremism) districts. The scheme of Roshni is trying to fill this void. Funding for this arrangement would be divided between the center and states in the ratio of 75:25. The plan would provide a longer duration for fully integrated training program modules.

Sansad Adarsh Gram Yojna: Sansad Adarsh Gram Yojna (SAGY) is a rural development project launched in October 2014 by the Government of India, under which each Member of Parliament will assume responsibility for the construction of physical and institutional infrastructure in three villages by 2019. The goal is to grow, by March 2019, three Adarsh Grams, one of which will be achieved by 2016. Five such Adarsh Grams will then be selected and produced by 2024 (one per year).

The main objectives of SAGY are

- To initiate different innovative ways for the holistic development of the identified Gram Panchayats.
- To significantly improve the living standards and quality of life of the rural people at all levels by providing basic amenities and livelihood opportunities (through employment and social mobilization) which can reduce any disparity between them.
- To generate district-level development models and active local governance that can empower and encourage neighbouring Gram Panchayats to acquire the required skills.
- To promote defined Adarsh Grams as local development schools for training neighbouring Gram Panchayats. (Namdev, 2018) ^[4].

Heritage Development and Augmentation Yojna (Hriday): On 21 January 2015, the Ministry of Housing and Urban Affairs, Government of India, launched the Heritage Development and Augmentation Yojna (HRIDAY), focusing on holistic heritage city development. The scheme aims to conserve and revitalize the uniqueness of the heritage city by fostering a pleasing and secure environment. The scheme is being implemented in 12 listed cities, namely, Ajmer, Amaravati, Amritsar, Badami, Dwarka, Gaya, Kanchipuram, Mathura, Puri, Varanasi, Velankanni and Warangal, with a period of 4 years 3 months (up to March 2019) and a total outlay of INR 500 Crores. The Scheme supports the development of key heritage infrastructure projects that will include revitalizing urban infrastructure for areas around heritage resources identified / approved by the Ministry of Culture, Government of India, and Government of State. Such projects will include the construction of water supply,

sanitation, irrigation, waste management, access roads, footpaths, street lights, visitor conveniences, power cable, land scaping, and such facilities to residents.

Aajeevika - National Rural Livelihood Mission: Aajeevika - National Rural Livelihoods Mission (NRLM) was launched in June 2011 by the Government of India, the Ministry of Rural Development (MoRD). The Mission is funded by the World Bank, aiming to create efficient and effective rural infrastructure so as to increase the household income of the people, thereby enhancing sustainable livelihoods and improving access to financial services. The programme was renamed to Deendayal Antayodaya Yojna (DAY - NRLM) in November 2015. NRLM set an agenda to cover Crore rural poor households in 600 districts, 6000 towns, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through self - managed self - help groups (SHGs) and federated institutions and to assist them in the 8 - 10 year for collective livelihoods. Therefore, it would encourage the poor to gain increased access to freedoms, entitlements and public services, diversified risk, and improved social empowerment indicators. The goal of NRLM is to reduce poverty by enabling poor households to access productive self-employment and skilled wage employment opportunities, leading to substantial sustainable change in their livelihoods by building strong and stable grassroots institutions of the poor.

National Rural Health Mission: The National Rural Health Mission (NRHM) was launched on 12 April 2005 to provide the rural population, especially vulnerable groups, with open, affordable and high-quality health care. Special emphasis has been granted under the NRHM to the States of the Empowered Action Group (EAG) as well as to the North Eastern States, Jammu and Kashmir, and Himachal Pradesh. NRHM focuses on Reproductive, Maternal, Newborn, Child Health and Adolescent (RMNCH+A) Services. The emphasis here is on approaches to improving maternal and child health through a continuum of care and lifecycle approach. It recognizes that it is inextricably linked to adolescent wellbeing, family planning, maternal health, and infant survival. However, to establish a consistent care continuum, it is also important to focus on linking community based and facility-based care and improving connections among different levels of the health care system. (Namdev, 2018) ^[4].

Aam Aadmi Bima Yojna: The Ministry of Finance of India approved the merger of social security schemes, namely Aam Aadmi Bima Yojna (AABY) and Janashree Bima Yojna (JBY). The combined scheme has been renamed "Aam Aadmi Bima Yojna" and has been active since January 1, 2013. Aam Aadmi Bima Yojna is a rural landless household social security scheme. It was launched on October 2nd, 2007. The head of the family or one earning member of the family of such a household is covered under this scheme. The premium of Rs. 200/-per person per year is shared equally between the central government and the government of the state, so no premium has to be charged by the insured person. The individual to be covered should be between the ages of 18 and 59.

- The benefits of this scheme are as follows:
- On natural death – Rs. 30,000/-

- On death due to accident/ on permanent total disability due to an accident (loss of 2 eyes or 2 limbs) – Rs. 75,000/-
- On partial permanent disability due to accident (loss of one eye or one limb) – Rs. 37,500/-

The Central Government has formed a fund called "Aam Aadmi Bima Yojna Premium Fund", managed by LIC. It has been formed to pay the contribution by Central Government. There is also a free add-on option under the AABY in the form of a scholarship for children.

Indira Awaas Yojna: Indira Awaas Yojna (IAY) is one of the rural development schemes introduced by the government of India, aiming at providing houses to rural people, specifically those lying Below Poverty Line (BPL). In 1985, IAY was launched under the Ministry of Rural Development by Rajiv Gandhi, the then Prime Minister of India. The scheme was renamed as 'Pradhan Mantri Gramin Awaas Yojna' (PMGAY) in 2015. The broad purpose of the scheme is to provide financial assistance to some of the weakest sections of society for them to upgrade or construct a house of respectable quality for their personal living. The vision of the government is to replace all temporary (*kutchcha*) houses from Indian villages by 2017. Indira Awaas Yojna aims to help create dwelling units below the poverty line by members of Scheduled Castes / Scheduled Tribes, released bonded labourers and non-SC / ST rural poor, widows and defence personnel/ paramilitary forces neighbours killed in rural areas. It had a definite funding pattern to ensure consistency in all the project-related dealings and had a definite gender viewpoint as well. The basic units of Local Administration including Grama Sabhas, Village Panchayats, Zilla Panchayats, and DRDA have been actively involved in the implementation of the programme. (Rao, 1999).

Pradhan Mantri Gram Sadak Yojna: Pradhan Mantri Gram Sadak Yojna (PMGSY) was introduced as a central government scheme on 25 December 2000 for providing road connectivity in the rural areas of the country. The scheme aims to link all the households of plain areas, hilly areas, tribal areas, desert areas and those districts which were affected by Left Wing Extremism / Integrated Action Plan. The all-weather road connectivity was expected to be provided at 178,000 (1.7 lakh) households with a population of over 500 in the plain areas and over 250 in the hilly areas. By March 20 14, 55% (97,838) of the households were connected while by December 2017, 82% were connected, including 80% (1.3 lakh) under PMGSY and 2% (14,620) under State government schemes. Though the work is under progress, only 1700 of the remaining 47,000 is expected to be approved by the end of December 2017 while 100% connectivity is expected to be achieved by March 2019 (as per the status of the scheme in December 2017). The average road construction rate under the PMGSY between 2004 and 2014 was 98.5 kilometres per day, increasing to 130 kilometres per day in FY 2016 -17. (Namdev, 2018) ^[4].

National Rural Drinking Water Quality Monitoring & Surveillance Programme: The issue of Water Quality Monitoring & Surveillance was given due importance under the National Rural Drinking Water Programme. Residential monitoring and surveillance results should also be put on the

database of the Department and tracked to ensure household - level drinking water safety. NRDWP has now been integrated with the National Rural Water Quality Monitoring & Surveillance Program launched in February 2005. All sources of drinking water should be checked for bacteriological contamination at least twice a year and chemical contamination at least once a year. Under NRDWP, the subdivision - level water testing laboratories may be established with the provision of testing a few selected chemicals (need-based) as well as biological parameters. The Primary Health Centers, under NRHM, provide an evaluation of water quality (biological parameters). These facilities may be used for the program along with any other laboratories such as college/school labs in the city.

National Optical Fibre Network (NOFN): NOFN is a pioneering initiative to follow the mission of Digital India. It aims to digitally empower the country for boosting the overall economy of the country. NOFN is funded by the Universal Service Obligation Fund (USOF), Department of Telecom, Ministry of Communications & IT, Government of India. It is intended to provide non-discriminatory connectivity across rural India to bridge the digital divide. NOFN is expected to link 600 million Indian rural people across 2.5 lakh Gram Panchayats of India spread across 6600 blocks and 631 districts through the broadband optical fiber network. NOFN will provide a minimum bandwidth of 100 Mbps for each of the 2.5 lakh GPs, thus facilitating the delivery to rural India of e-governance, e-health, education, e-banking, public Internet access, G2C, B2B, P2P, B2C, etc. The plan also aims to create a huge opportunity for job creation through operation and maintenance activities, BPO services, rural entrepreneurship, etc.

The basic amenities of humans have always been food, cloth, and shelter. There are various schemes and programmes that have been launched by the Government to fulfil these amenities of rural areas as well. The present research is concentrating on two schemes, namely, Indira Awaas Yojna (IAY) and Pradhan Mantri Gram Sadak Yojna (PMGSY) basically, because of two reasons. Firstly, IAY and PMGSY have always gained prominence due to regular changes being made to them. Considering these changes, it becomes necessary to study their impact on the overall rural development. Secondly, it has been seen that most of the rural development programmes of Government are directly or indirectly linked to these two programmes making them as the base. So, it can be felt that to understand the status of rural development, the study of IAY and PMGSY is a must.

Conclusion

In the past five decades and more, many rural development programmes have been launched. The basic amenities of humans have always been food, cloth, and shelter. There are various schemes and programmes that have been launched by the Government to fulfil these amenities of rural areas as well. The present research is concentrating on 11 schemes - Deen Dayal Upadhyay Grameen Kaushalya Yojna, Roshni: Skill Development Scheme for Tribals, Sansad Adarsh Gram Yojna, Heritage Development and Augmentation Yojna (HRIDAY), Aajeevika - National Rural Livelihood Mission, National Rural Health Mission, Aam Aadmi Bima Yojna, Indira Awaas Yojna, Pradhan Mantri Gram Sadak Yojna, National Optical Fibre Network (NOFN)., basically,

because of two reasons. Firstly, these schemes have always gained prominence due to regular changes being made to them. Considering these changes, it becomes necessary to study their impact on the overall rural development. Secondly, it has been seen that most of the rural development programmes of Government are directly or indirectly linked to these programmes making them as the base. So, it can be felt that to understand the status of rural development.

References

1. Agrawal S. Pre – Post Rural development. International journal of socio legal analysis and rural development, 1989:21(1):97-106.
2. Khan K. Dynamics of Rural Development in India. In P. de Salvo, & M. V. Piñeiro (Eds.), Rural Development - Education, Sustainability, Multifunctionality, 2021.
3. Luthra VP. Economic Development Planning and Liberalisation. Sarup & Sons, 2000.
4. Namdev A. Schemes for rural development launched by Government of India. Retrieved from, 2018. <https://www.mapsofindia.com/myindia/government/schemes-for-rural-development-launched-by-governmentofindia>
5. Singh K. Economic Reforms in India, 2017, 5.