

A Study on Awareness of Central Government Schemes for the Sustainable Development of Rural India with Reference to Coimbatore

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ABSTRACT

The government of India has introduced many schemes for the development and upliftment of the rural people in India. The schemes were introduced to develop rural, underprivileged youth into a self-sufficient, employable workforce and to convert the rural population into a self-sustained generation with housing and income generation. Since it was introduced through banks and financial organizations, people in the banks and people who have knowledge about banks and loans alone were able to get the benefits of the schemes. To implement the schemes, the government of India has started programs through schools and colleges. The following are the objectives of the study. (i) to present the various central Government Schemes of Rural India, (ii) to present the socio-economic profile of the sample respondents, (iii) to study the level of awareness about the central government schemes and (iv) to give suggestions to create more awareness about the central government scheme for rural India. Though many schemes are available and many are developed in many parts of the country, people in the South are not aware of these schemes available for them. So, an attempt has been made to know the awareness of the Central Government Schemes available, the researchers had taken 238 random sample respondents in the city of Coimbatore. The results showed that the people had a medium level of awareness of the Central Government Schemes and suggestions were given accordingly.

Keywords-- Central Government, Schemes, Rural, Development, Sustainability

I. INTRODUCTION

The Central Government Schemes taken for the study were Deen Dayal Upadhyaya Grameen Kaushalya Yojana, Pradhan Mantri Gramin Awaas Yojana, Remunerative Approach for Agriculture and Allied sector Rejuvenation, Sampoorna Grameen Rozgar Yojana, Pradhan Mantri Gram Sadak Yojana, Pradhan Mantri Adarsh Gram Yojana, National Rural Livelihood Mission.

The above seven schemes were taken because they are given more priority for the satisfaction of the basic need of the people for the sustainable development of the poor people from poverty. The poverty eradication and the upliftment of the poor schemes were introduced by the government. But the same is not properly reached to the people by proper means by way of advertisement, campaigns, and in rural languages. Since it was introduced through banks and financial organizations, people in the banks and people who have knowledge about banks and loans alone were able to get the benefits of the schemes. To implement the schemes, the government of India has started programs through schools and colleges. The schemes are getting an effect after introducing in educational institutions. Students having new ideas were welcomed and were given loans up to 10 lakh rupees for the start-ups. The study has given an insight into the Central Government schemes introduced for the upliftment of the poor and educated rural people.

II. CENTRAL GOVERNMENT SCHEMES FOR RURAL INDIA

1. Deen Dayal Upadhyaya Grameen Kaushalya Yojana

This programme became official in 2014, the 98th birth anniversary of Pandit Deendayal Upadhyaya. To "Transform Rural Poor Youth into an Economically Independent and Globally Relevant Workforce" is the program's motto. It is a component of the National Rural Livelihood Mission *targeting* young people (15–35 years old). It aims to help rural youth find careers and diversify the income of poor rural families. The amount allocated for this programme to increase the employability of rural youth is Rs 1,500 crores.

2. Pradhan Mantri Gramin Awaas Yojana

It is a social welfare initiative the government of India to offer rural poor people in India housing options. This plan is comparable to the 2015 Housing for All by 2022 plan. It started out as the 1985 Indira Awaas Yojana.

It builds homes for the BPL population in rural areas and reports to the Ministry of Rural Development. This offers the villagers financial aid and subsidies for the construction of their homes.

3. Remunerative Approach for Agriculture and Allied Sector Rejuvenation

It was a State Plan Scheme of Additional Central Assistance and a National Agriculture Development Programme. As Rashtriya Krishi Vikas Yojana, it was launched in 2007. The Indian government's 11th Five Year Plan included this. It was overseen by the National Development Council, which aims to increase agriculture by 4% annually. After completing the eleventh five-year plan, it came to an end in 2011.

4. Sampoorna Grameen Rozgar Yojana

The Indian government had a plan to give the unemployed in rural areas work. This programme is maintained by the Panchayati Raj institution. In 2003, the Employment Assurance Scheme and Jawahar Gramme Samridhi Yojana merged, giving rise to the SGRY and aims to give BPL families access to food and employment in rural areas. The Ministry of Rural Development is responsible for it.

5. Pradhan Mantri Gram Sadak Yojana

India has a national strategy to connect remote areas with good roads. All-weather roads must connect communities with a population of 500 or more. 82% of these areas had connections as of 2017. In 2000, the Late Shri Atal Bihari Vajpayee made this Scheme official as Centrally Sponsored.

6. Pradhan Mantri Adarsh Gram Yojana

It is a central government initiative for rural development that got underway in 2009. It is primarily intended for the development of villages where the SC/ST ratio is greater than 50%. To develop these villages, it is intended to combine several programmes of the federal government. Bharat Nirman, MGNREGA, Integrated Child Development Services, Pradhan Mantri Gramme Sadak Yojana, Sarva Shiksha Abhiyan, and other programmes are among the programmes. This programme is applicable to 44,000 villages with a majority of SC/ST residents. The Ministry of Social Justice and Empowerment is responsible for it.

7. National Rural Livelihood Mission

The Indian government launched a project to reduce poverty in 2011. The goal of this programme is to

encourage rural poor people to work for themselves. The goal is to group the unemployed into self-help organisations. The Ministry of Rural Development is responsible for it. This programme is funded by the world bank because it is one of the biggest programmes serving the rural poor. In 2015, Deen Dayal Antyodaya Yojana took control of it.

III. THE OBJECTIVES OF THE STUDY

The following are the objectives of the study.

1. To present the various central Government Schemes of Rural India.
2. To present the socio-economic profile of the sample respondents.
3. To study the level of awareness about the central government schemes.
4. To give suggestions to create more awareness about the central government scheme for rural India.

IV. SCOPE OF THE STUDY

The central government's programmes aim to improve rural India's quality of life. All Indians must receive government assistance. However, for a variety of reasons, the advantages might not be felt everywhere in rural areas. This study raises awareness of various central government programmes for rural India, and its recommendations aid in raising awareness among policymakers.

V. SAMPLING DESIGN

The researcher conducted the study in Coimbatore, convenient sampling method was adopted for data collection. A structured questionnaire designed for data collection. Male and female respondents are given equal weightage while data collection. Two hundred and fifty questionnaires were issued in the study area, out of that two hundred and thirty-eight were collected back, all the questionnaires were taken for analysis.

VI. SOCIO ECONOMIC PROFILE

Table 1: Gender of the respondents

Sl. No.	Gender	Number of respondents	Percentage
1	Male	134	56.30
2	Female	104	43.70
	Total	238	100

Source: Primary data

The researcher have taken 238 samples for this study, they were asked whether they are aware or not aware of the Government Schemes for Rural India. Out of two hundred and thirty eight sample respondents one

hundred thirty four (56.30%) respondents are male and remaining one hundred and four (43.70%) respondents are female. Majority (56.30%) respondents are male.

Table 2: Age Group of the Respondents

Sl. No.	Age Group	Number of respondents	Percentage
1	Less than 30 years	56	23.53
2	31 years to 45 years	99	41.60
3	Above 45 years	83	34.87
	Total	238	100

Source: Primary data

The above table shows the age group of the respondents, fifty six (23.53%) respondents are less than 30 years old. Ninety nine (41.60%) respondents are between 31 years and 45 years and remaining eighty three (34.87%) respondents are above 45 years old. Majority

(41.60%) of the respondents are between 31 years and 45 years old.

The researcher have taken 238 samples for this study, they were asked whether they are aware or not aware of the Government Schemes for Rural India.

Table 3: The level of awareness of various Government Schemes for Rural India

Sl. No.	Government Schemes	Aware	Not Aware
1	Deen Dayal Upadhyaya Grameen Kaushalya Yojana	126 (52.94%)	112 (47.06%)
2	Pradhan Mantri Gramin Awaas Yojana	184 (77.31%)	54 (22.69%)
3	Remunerative Approach for Agriculture and Allied sector Rejuvenation	166 (69.75%)	72 (30.25%)
4	Sampoorna Grameen Rozgar Yojana	149 (62.61%)	89 (37.39%)
5	Pradhan Mantri Gram Sadak Yojana	172 (72.27%)	66 (27.73%)
6	Pradhan Mantri Adarsh Gram Yojana	201 (84.45%)	37 (15.55%)
7	National Rural Livelihood Mission	188 (78.99%)	50 (21.01%)

Source: Computed data

The above table shows aware and unaware of Government Schemes. Out of two hundred and thirty eight sample respondents one hundred and twenty six (52.94%) respondents are aware of Deen Dayal Upadhyaya Grameen Kaushalya Yojana scheme and one hundred and twelve (47.06%) respondents are unaware of Deen Dayal Upadhyaya Grameen Kaushalya Yojana scheme. Majority of the respondents are aware of Deen Dayal Upadhyaya Grameen Kaushalya Yojana scheme.

One hundred and eighty four (77.31%) respondents are aware of Pradhan Mantri Gramin Awaas Yojana scheme and remaining fifty four (22.69%) respondents are unaware of Pradhan Mantri Gramin Awaas Yojana scheme. Majority of the respondents are aware of Pradhan Mantri Gramin Awaas Yojana scheme.

One hundred and sixty six (69.75%) respondents are aware of Remunerative Approach for Agriculture and

Allied sector Rejuvenation scheme and remaining seventy two (30.25%) respondents are unaware of Remunerative Approach for Agriculture and Allied sector Rejuvenation scheme. Majority of the respondents are aware of Remunerative Approach for Agriculture and Allied sector Rejuvenation scheme.

One hundred and forty nine (62.61%) respondents are aware of Sampoorna Grameen Rozgar Yojana scheme and remaining eighty nine (37.39%) respondents are unaware of Sampoorna Grameen Rozgar Yojana scheme. Majority of the respondents are aware of Sampoorna Grameen Rozgar Yojana scheme.

One hundred and seventy two (72.27%) respondents are aware of Pradhan Mantri Gram Sadak Yojana scheme and remaining sixty six (27.73%) respondents are unaware of Pradhan Mantri Gram Sadak

Yojana scheme. Majority of the respondents are aware of Pradhan Mantri Gram Sadak Yojana scheme.

Two hundred and one (84.45%) respondents are aware of Pradhan Mantri Adarsh Gram Yojana scheme and remaining thirty seven (15.55%) respondents are unaware of Pradhan Mantri Adarsh Gram Yojana scheme. Majority of the respondents are aware of Pradhan Mantri Adarsh Gram Yojana scheme.

One hundred and eighty eight (78.99%) respondents are aware of National Rural Livelihood

Mission scheme and remaining fifty (21.01%) respondents are unaware of National Rural Livelihood Mission scheme. Majority of the respondents are aware of National Rural Livelihood Mission scheme.

VII. LEVEL OF AWARENESS OF GOVERNMENT SCHEMES FOR RURAL INDIA

Table 4: Level of Deen Dayal Upadhyaya Grameen Kaushalya Yojana

Sl. No.	Level of Deen Dayal Upadhyaya Grameen Kaushalya Yojana	Number of respondents	Percentage
1	Highly aware	43	34.13
2	Aware	23	18.25
3	Somewhat aware	17	13.49
4	Less aware	24	19.05
5	Very less aware	19	15.08
	Total	126	100

Source: Computed data

The above table shows the level of Deen Dayal Upadhyaya Grameen Kaushalya Yojana, out of two hundred and thirty eight sample respondents only one hundred and twenty six respondents only aware of Deen Dayal Upadhyaya Grameen Kaushalya Yojana. So the above table shows the level of Deen Dayal Upadhyaya Grameen Kaushalya Yojana for one hundred and twenty six respondents. Forty three (34.13%) respondents are highly aware of Deen Dayal Upadhyaya Grameen Kaushalya Yojana scheme. Twenty three (18.25%) respondents are aware of Deen Dayal Upadhyaya Grameen

Kaushalya Yojana scheme. Seventeen (13.49%) respondents are somewhat aware of Deen Dayal Upadhyaya Grameen Kaushalya Yojana scheme. Twenty four (15.08%) respondents are less aware of Deen Dayal Upadhyaya Grameen Kaushalya Yojana scheme and remaining nineteen (15.08%) respondents are very less aware of Deen Dayal Upadhyaya Grameen Kaushalya Yojana scheme. Majority (34.13%) of the respondents are highly aware of Deen Dayal Upadhyaya Grameen Kaushalya Yojana.

Table 5: Level of Pradhan Mantri Gramin Awaas Yojana

Sl. No.	Level of Pradhan Mantri Gramin Awaas Yojana	Number of respondents	Percentage
1	Highly aware	67	36.41
2	Aware	33	17.93
3	Somewhat aware	24	13.04
4	Less aware	27	14.67
5	Very less aware	33	17.93
	Total	184	100

Source: Computed data

The above table shows the level of Pradhan Mantri Gramin Awaas Yojana, out of two hundred and thirty eight sample respondents only one hundred and eighty four respondents only aware of Pradhan Mantri Gramin Awaas Yojana scheme. So the above table shows the level of Pradhan Mantri Gramin Awaas Yojana scheme for one hundred and eighty four respondents.

Sixty seven (36.41%) respondents are highly aware of Pradhan Mantri Gramin Awaas Yojana scheme. Thirty three (17.93%) respondents are aware of Pradhan Mantri Gramin Awaas Yojana scheme. Twenty four (13.04%) respondents are somewhat aware of Pradhan Mantri Gramin Awaas Yojana scheme. Twenty seven (14.67%) respondents are less aware of Pradhan Mantri Gramin

Awaas Yojana scheme and remaining thirty three (17.93%) respondents are very less aware of Pradhan Mantri Gramin Awaas Yojana scheme. Majority (36.41%) of the

respondents are highly aware of Pradhan Mantri Gramin Awaas Yojana scheme.

Table 6: Level of Remunerative Approach for Agriculture and Allied sector Rejuvenation

Sl. No.	Level of Remunerative Approach for Agriculture and Allied sector Rejuvenation	Number of respondents	Percentage
1	Highly aware	28	16.87
2	Aware	33	19.88
3	Somewhat aware	41	24.70
4	Less aware	28	16.87
5	Very less aware	36	21.68
	Total	166	100

Source: Computed data

The above table shows the level of Remunerative Approach for Agriculture and Allied sector Rejuvenation scheme, out of two hundred and thirty eight sample respondents only one hundred and sixty six respondents only aware of Remunerative Approach for Agriculture and Allied sector Rejuvenation scheme. So the above table shows the level of Remunerative Approach for Agriculture and Allied sector Rejuvenation scheme for one hundred and sixty six respondents. Twenty eight (16.87%) respondents are highly aware of Remunerative Approach for Agriculture and Allied sector Rejuvenation scheme. Thirty three (19.88%) respondents are aware of

Remunerative Approach for Agriculture and Allied sector Rejuvenation scheme. Forty one (24.70%) respondents are somewhat aware of Remunerative Approach for Agriculture and Allied sector Rejuvenation scheme. Twenty eight (16.87%) respondents are less aware of Remunerative Approach for Agriculture and Allied sector Rejuvenation scheme and remaining thirty six (21.68%) respondents are very less aware of Remunerative Approach for Agriculture and Allied sector Rejuvenation scheme. Majority (16.87%) of the respondents are somewhat aware of Remunerative Approach for Agriculture and Allied sector Rejuvenation scheme.

Table 7: Level of Sampoorna Grameen Rozgar Yojana

Sl. No.	Level of Sampoorna Grameen Rozgar Yojana	Number of respondents	Percentage
1	Highly aware	33	22.15
2	Aware	29	19.46
3	Somewhat aware	35	23.49
4	Less aware	24	16.11
5	Very less aware	28	18.79
	Total	149	100

Source: Computed data

The above table shows the level of Sampoorna Grameen Rozgar Yojana scheme, out of two hundred and thirty eight sample respondents only one hundred and forty nine respondents only aware of Sampoorna Grameen Rozgar Yojana scheme. So the above table shows the level of Sampoorna Grameen Rozgar Yojana scheme for one hundred and forty nine respondents. Thirty three (22.15%) respondents are highly aware of Sampoorna Grameen Rozgar Yojana scheme. Twenty nine (19.46%)

respondents are aware of Sampoorna Grameen Rozgar Yojana scheme. Thirty five (23.49%) respondents are somewhat aware of Sampoorna Grameen Rozgar Yojana scheme. Twenty four (16.11%) respondents are less aware of Sampoorna Grameen Rozgar Yojana scheme and remaining twenty eight (18.79%) respondents are very less aware of Sampoorna Grameen Rozgar Yojana scheme. Majority (23.49%) of the respondents are somewhat aware of Sampoorna Grameen Rozgar Yojana scheme.

Table 8: Level of Pradhan Mantri Gram Sadak Yojana

Sl. No.	Level of Pradhan Mantri Gram Sadak Yojana	Number of respondents	Percentage
1	Highly aware	36	20.93
2	Aware	37	21.51
3	Somewhat aware	33	19.19
4	Less aware	28	16.28
5	Very less aware	38	22.09
Total		172	100

Source: Computed data

The above table shows the level of Pradhan Mantri Gram Sadak Yojana scheme, out of two hundred and thirty eight sample respondents only one hundred and seventy two respondents only aware of Pradhan Mantri Gram Sadak Yojana scheme. So the above table shows the level of Pradhan Mantri Gram Sadak Yojana scheme for one hundred and seventy two respondents. Thirty six (20.93%) respondents are highly aware of Pradhan Mantri Gram Sadak Yojana scheme. Thirty seven (21.51%)

respondents are aware of Pradhan Mantri Gram Sadak Yojana scheme. Thirty three (19.19%) respondents are somewhat aware of Pradhan Mantri Gram Sadak Yojana scheme. Twenty eight (16.28%) respondents are less aware of Pradhan Mantri Gram Sadak Yojana scheme and remaining thirty eight (22.09%) respondents are very less aware of Pradhan Mantri Gram Sadak Yojana scheme. Majority (22.09%) of the respondents are very less aware of Pradhan Mantri Gram Sadak Yojana scheme.

Table 9: Level of Pradhan Mantri Adarsh Gram Yojana

Sl. No.	Level of Pradhan Mantri Adarsh Gram Yojana	Number of respondents	Percentage
1	Highly aware	46	22.89
2	Aware	24	11.94
3	Somewhat aware	57	28.36
4	Less aware	33	16.42
5	Very less aware	41	20.40
Total		201	100

Source: Computed data

The above table shows the level of Pradhan Mantri Adarsh Gram Yojana scheme, out of two hundred and thirty eight sample respondents only two hundred and one respondents only aware of Pradhan Mantri Adarsh Gram Yojana scheme. So the above table shows the level of Pradhan Mantri Adarsh Gram Yojana scheme for two hundred and one respondents. Forty six (22.89%) respondents are highly aware of Pradhan Mantri Adarsh Gram Yojana scheme. Twenty four (11.94%) respondents

are aware of Pradhan Mantri Adarsh Gram Yojana scheme. Fifty seven (28.36%) respondents are somewhat aware of Pradhan Mantri Adarsh Gram Yojana scheme. Thirty three (16.42%) respondents are less aware of Pradhan Mantri Adarsh Gram Yojana scheme and remaining forty one (20.40%) respondents are very less aware of Pradhan Mantri Adarsh Gram Yojana scheme. Majority (28.36%) of the respondents are very less aware of Pradhan Mantri Adarsh Gram Yojana scheme.

Table 10: Level of National Rural Livelihood Mission

Sl. No.	Level of National Rural Livelihood Mission	Number of respondents	Percentage
1	Highly aware	31	16.49
2	Aware	42	22.34
3	Somewhat aware	57	30.32
4	Less aware	33	17.55
5	Very less aware	25	13.30
Total		188	100

Source: Computed data

The above table shows the level of National Rural Livelihood Mission scheme, out of two hundred and thirty eight sample respondents only two hundred and eighty eight respondents only aware of National Rural Livelihood Mission scheme. So the above table shows the level of National Rural Livelihood Mission scheme for one hundred and eighty eight respondents. Thirty one (16.49%) respondents are highly aware of National Rural Livelihood Mission scheme. Forty two (22.34%) respondents are aware of National Rural Livelihood Mission scheme. Fifty seven (30.32%) respondents are somewhat aware of National Rural Livelihood Mission scheme. Thirty three (17.55%) respondents are less aware of National Rural Livelihood Mission scheme and remaining twenty five (13.30%) respondents are very less aware of National Rural Livelihood Mission scheme. Majority (30.32%) of the respondents are very less aware of National Rural Livelihood Mission scheme.

VIII. FINDINGS OF THE STUDY

The following were the findings of the study

1. Majority (56.30%) respondents are male.
2. Majority (41.60%) of the respondents are between 31 years and 45 years old.
3. Majority of the respondents are aware of Deen Dayal Upadhyaya Grameen Kaushalya Yojana scheme.
4. Majority of the respondents are aware of Pradhan Mantri Gramin Awaas Yojana scheme.
5. Majority of the respondents are aware of Remunerative Approach for Agriculture and Allied sector Rejuvenation scheme.
6. Majority of the respondents are aware of Sampoorna Grameen Rozgar Yojana scheme.
7. Majority of the respondents are aware of Pradhan Mantri Gram Sadak Yojana scheme.
8. Majority of the respondents are aware of Pradhan Mantri Adarsh Gram Yojana scheme.
9. Majority of the respondents are aware of National Rural Livelihood Mission scheme.
10. Majority (34.13%) of the respondents are highly aware of Deen Dayal Upadhyaya Grameen Kaushalya Yojana.
11. Majority (36.41%) of the respondents are highly aware of Pradhan Mantri Gramin Awaas Yojana scheme.
12. Majority (16.87%) of the respondents are somewhat aware of Remunerative Approach for Agriculture and Allied sector Rejuvenation scheme.
13. Majority (23.49%) of the respondents are somewhat aware of Sampoorna Grameen Rozgar Yojana scheme.

14. Majority (22.09%) of the respondents are very less aware of Pradhan Mantri Gram Sadak Yojana scheme.

IX. SUGGESTIONS

From the above study, some suggestions were given

1. The schemes are introduced by the Central Government. The State Government should also join hands to make it effective for the reach of the people.
2. The schemes have to be given effectiveness by way of advertisement in the regional languages.
3. Banks and other financial institutions have to conduct campaigns in rural places and make them aware of the schemes which are introduced for the rural people.
4. The schools and colleges have started to implement the program, which should be made more effective.
5. The formalities of making and approaching financial institutions should be made simpler and approachable.
6. The bankers implementing these schemes should make the people comfortable and explain the schemes in their local languages.
7. Advertisements in the regional languages would make the people understand the scheme and utilize in proper way.

X. CONCLUSION

The Central Government schemes were brought for the development and the upliftment of the poor and unemployed. The people should be made more aware of the schemes by proper channels and languages. A major cause for concern is the declining literacy rates in rural India, particularly for females. Technical and agrarian reforms are required. To boost outputs and profits, modern technologies like organic farming should be used. By enhancing banking in rural areas, the populace should have access to simple loans and credit. The awareness can be created by way of advertisements, and campaigns, and reaching people by homes by the students would give more effective results than the advertisements given in the national televisions and national languages. Thanks for the introduction of schemes in schools and colleges by the government, would make the scheme available for all the needy people now and in future.

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