

A Study on Development Schemes of Rural India

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ABSTRACT

Rural development is gaining global attention, especially among developing nations. It has great importance for a country such as India. It refers to the development of rural economies, which are experiencing serious poverty issues, and aims to develop their productivity. In addition, the report stresses the importance of addressing different pressing issues of village economies that impede growth and improve these areas. The Indian government has launched several schemes to develop rural areas. A few of the major problems in rural India are the lack of housing, the lack of infrastructure in villages and towns to connect villages with all-weather roads, and the lack of employment opportunities. The purpose of this paper is to analyze the government of India has announced the Pradhan Mantri Awas Yojana Gramin scheme to provide homes, Pradhanmantri Gram Sadak Yojana to build roads and To provide rural people with employment opportunities, the Mahatma Gandhi National Rural Employment Guarantee Act 2005 was passed. In this study, we discover what the role of these schemes is in India's rural development, as well as how they are progressing at present.

Keywords-- Rural Development, Rural Employment, Road & Rural House

I. INTRODUCTION

India's rural development is one of the most important aspects in the country's economic progress. Rural development focuses on the development of rural economies that are suffering from severe poverty and effectively seeks to increase their production. It also emphasizes the importance of addressing various pressing issues that impede village economies' growth and improvement. 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 in on a constant decline. Rural development in India has undergone various changes in terms of emphasis, techniques, strategies, and programmes over the years. As a result, it has taken on a new dimension and opened up

new possibilities. Only with the participation of development clients can rural development become richer and more meaningful. People's engagement is the centerpiece of rural development, just as execution is the benchmark for planning. From both a procedural and philosophical standpoint, people's engagement is one of the most important pre-requisites of the development process. It is critical for development planners and administrators to enlist the participation of various groups of rural people in order to make plans participatory. In India, the government has a number of rural development schemes in the works. In India, the Ministry of Rural Development is the apex authority for creating policies, rules, and laws related to rural development. The key contributors to the rural business and economy include agriculture, handicrafts, fishery, poultry, and dairy.

II. NEED OF THE STUDY

Housing, lack of infrastructure in villages and towns to connect villages with all-weather roads, and a lack of employment prospects in villages are all big issues in rural India. The agriculture sector is the most important sector in rural India, but it is also suffering from poor connection, which makes it difficult to synchronize urban and rural areas. In this regard, it is necessary to investigate the role of the Indian government in providing pucca dwellings, roads, and employment to rural people.

III. OBJECTIVE OF THE STUDY

This study examines the role of rural development schemes in India. The secondary objective is to presenting the growth of various schemes such as Pradhanmantri Awas Yojana Grameen scheme (PMAY-G) Pradhanmantri Gram Sadak Yojana scheme (PMGSY), The Mahatma Gandhi National Rural Employment Guarantee Act 2005 (MGNREGA).

IV. LITERATURE REVIEW

Mukundan (2008), is of the opinion that rural development is essential to inclusive and fair growth, and to unlocking the enormous potential of the currently impoverished population. The result was the creation of programs such as Swama Jayanthi Rojgar Yojana (SJRY), Sampooma Grameena Rojgar Yojana (SGRY), National Food for Work Programme (NFFWP), and National Rural Employment Guarantee Programme (NREGP). India's primary cause of social insecurity is poverty, which is largely a consequence of a lack of economic opportunity.

Rajamohan & Dhanbalan, (2013), to comprehend the changes that occur in human resource development, efforts from all areas of society are required. These efforts may have an impact on the effective implementation of more sustainable development ideas. Even though there have been advancements and improvements in society, there have been no advancement in public welfare. As a result, the government should be a key player in developing effective strategies to develop a nation through human development by adopting good governance at every level of scheme implementation. Because people are at the heart of a country's development, but their lives and the environment require greater improvement than what is now available. [1]

Panda and Mazumdar (2013), evaluate the development programmes started by the Government of India and analyse the performance of various schemes running in the development of rural population and area, such as the MGNRGA, IAY, SGRY, ITDP, PMGSY, ICDS, and DWCRA, among others. These schemes have a positive impact on people's development, poverty reduction, and modernization of rural India. [2]

S. L. Kaushal et al. (2016), MGNREGS is assisting in the empowerment of women in rural areas, particularly in the hill state of H.P., despite wage delays and a lack of awareness being significant challenges in rural areas. [3]

Maria Navis Sorris et al. (2017), most beneficiaries in palayakayal panchayat have little awareness of MGNREGS. MGNREGS beneficiaries in Thoothukudi district also face difficulties with obtaining an employment card. [4]

Rao P. Srinivasa, (2019), To supply housing, the government of India announced the Pradhan Mantri Awaas Yojana Gramin (PMAY-G) programme, the Pradhan Mantri Gram Sadak Yojana (PMGSY) scheme to build roads, and the Mahatma Gandhi National Rural Jobs Guarantee Act (MGNREGA) to provide employment to rural people. These three programmes are critical to India's rural development. According to the report, 44.54 lakh residences were built under the Pradhan Mantri Awaas Yojana Gramin (PMAY-G) scheme in 2017-18, against a

target of 1.00 crore houses by March 2019. In 2017-18, the speed of PMGSY road construction hit an eight-year high of 134 kilometres per day, compared to an average of 73 kilometres from 2011 to 2014. As a result, building is now moving at a 93% faster pace. During the financial year 2017-18, MGNREGA generated about 234.25 crore person days of paid employment, encompassing 177 lakh jobs, providing employment to 5.12 crore households. The goal of eradicating such social ills can be achieved with the support of good education. The decline in rural India's literacy rates, particularly among women, is a major source of concern. Land and technological reforms are both necessary. To boost outputs and revenues, modern technology such as organic farming should be used. By enhancing the banking system in rural areas, consumers should have easier access to credit and loans. [5]

Mohapatra & Prusty, (2021) although we examine various rural development programmes, it is clear from the implementation approach that a scheme cannot be implemented properly without the cooperation of the community. Communities can effectively take charge of rural development methods of opportunities through social mobilization and the organization of rural people into functional groups. As a result, the Government of India has launched a number of rural development programmes aimed at assisting rural people in maintaining a good socioeconomic level. [6]

V. PRADHAN MANTRI AWAAS YOJANA GRAMIN (PMAY-G)

Public housing began shortly after independence as a way to assist refugees, and has since been a major emphasis area of the government as a means of alleviating poverty. The Indira Awaas Yojana (IAY) launched an independent rural housing program in January 1996.

With the aim of boosting the "Housing for All" scheme, the Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) was launched. The central government set a goal to achieve 'Housing for All' by 2022. A primary objective of the PMAY-G program is to provide basic amenities to pucca houses those who fall under this scheme do not own their own homes and live in kuccha houses or houses that have been badly damaged. At present, the minimum size of the houses to be built under the PMAY-G scheme has been increased to 25 sq. mt. from 20 sq. mt. Since its incorporation the achievement under PMAY-G is the cumulative target from 2016-17 to 2020-21 was 2.62 crore the number of houses sanctioned was 2.09 crore the total completed number of houses was 1.63 crore [9]. The total funds released for the task was 7775.62 crore in FY 2021-22 the detail of funds are given in Table 1 below. Table 2 presents the number of houses targeted and completed from 2016-17 to 2020-21.[7]

Table 1: (Financial progress from year 2016-17 to 2020-21)

Financial Year	Total Funds released to States/UTs (Amount in Rs. Crore)
2016-17	16,058
2017-18	29,889.86
2018-19	29,331.05
2019-20	27,305.84
2020-21	36,857.93

Source: (<https://rural.nic.in/en/press-release/pradhan-mantri-awaas-yojana-%E2%80%93-gramin-completes-5-years>)

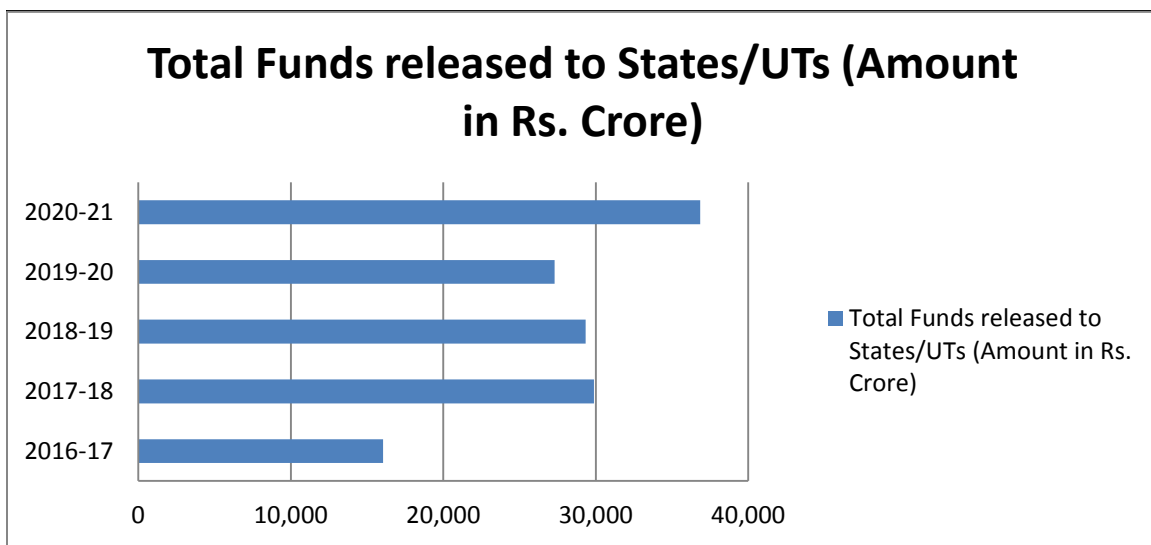
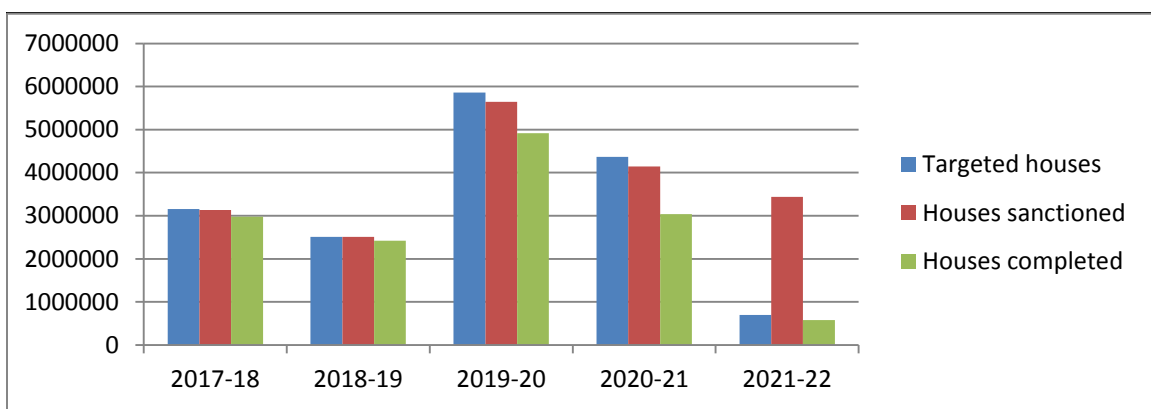


Table 2: (Physical progress from year 2017-18 to 2021-22)

Year	Targeted houses	Houses sanctioned	Houses completed
2017-18	31,53,872	31,30,595	29,76,450
2018-19	25,13,662	25,09,841	24,23,563
2019-20	58,62,199	56,44,051	49,18,527
2020-21	43,69,690	41,45,486	30,34,531
2021-22	7,00,000	34,41,482	5,81,234

Source: (<https://dashboard.rural.nic.in/dashboardnew/pmayg.aspx>)



According to data, the government push funds Rs. 36,857.93 in 2020-2021 in comparison to Rs. 16,058 in 2016-17, which is about twice and increasing day by day. The number of targeted dwellings to construct in 2017-18 is 31, 53,872 and in 2021-22 is 7,00,000, which has also grown, indicating that a sufficient number of houses is being built and that people in villages can convert their kuccha houses to pucca houses. It implies that the programme benefits the rural population, allowing them to improve their standard of living and provide work for their livelihood because the labourers utilized in the construction of dwellings are covered by the MGNREGA schemes.[8]

VI. PRADHAN MANTRI GRAM SADAK YOJANA (PMGSY)

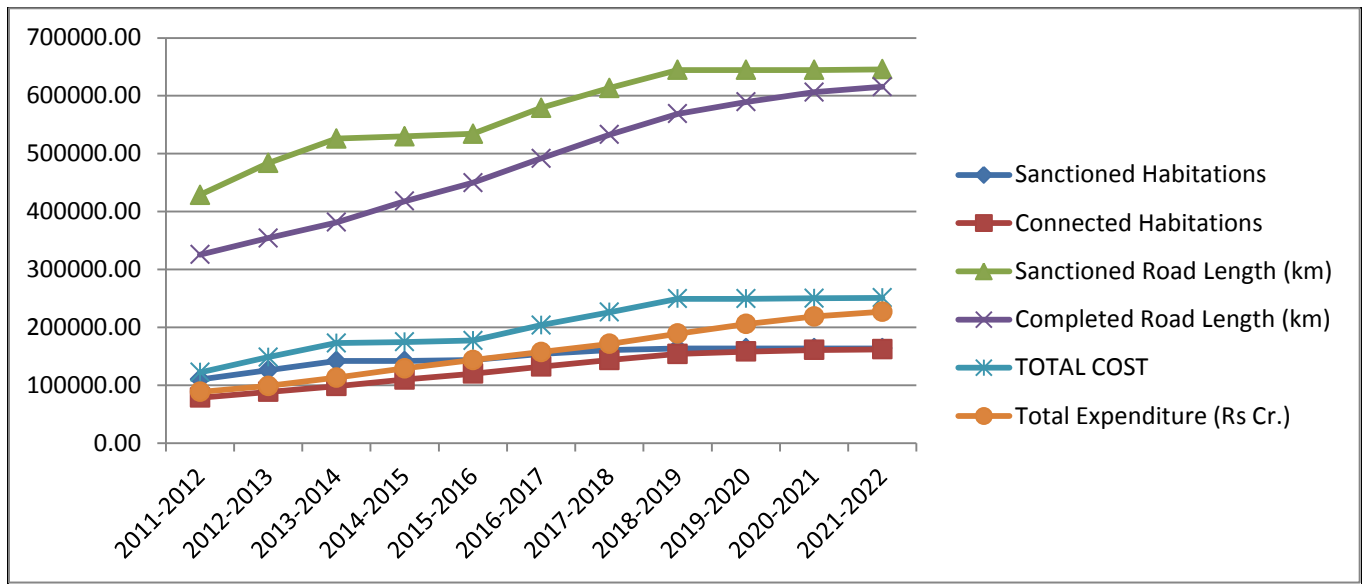
According to the year 2022, India's entire rural population will be 905 million, accounting for around 64.13 percent of the overall population. [9] As a result, the

development of rural areas is very important from the standpoint of India's development, and infrastructure the development of the country is critical for its overall development. Because rural roads and rural connectivity from various parts of the country are very important, the government of India has decided to rapidly develop and construct rural roads. In order to address this issue, the Indian government introduced the Pradhanmantri Gram Sadak Yojana (PMGSY) on December 25, 2000. With the goal of establishing rural connection throughout India. This programme began as a 100 percent government-sponsored initiative. However, with effect from 2015-16, the fund sharing pattern was changed in the ratio of 60:40 between central and state government for all states, except for 8 north eastern states and 3 Himalayan states, where it was 90:10, based on recommendations of a subgroup of chief ministers on recommendations of a centrally sponsored scheme. Table 3 shows the total length of road built over the last ten years, from 2011-12 to 2021-22. [11]

Table 3: Status of road infrastructure under PMGSY from (FY 2011-12 to 2021-22)

Financial Year	Sanctioned Habitations	Connected Habitations	Sanctioned Road Length (km)	Completed Road Length (km)	TOTAL COST	Total Expenditure (Rs Cr.)
2011-2012	109910.00	78298.00	428568.49	325576.26	122153.97	88253.69
2012-2013	125704.00	88231.00	483674.49	353936.19	148313.45	98632.21
2013-2014	141682.00	98223.00	526068.36	381315.16	172677.26	113038.63
2014-2015	141760.00	109777.00	529956.18	418024.32	174727.42	129047.37
2015-2016	143442.00	119984.00	534293.01	449572.18	177134.69	143343.36
2016-2017	154085.00	131948.00	579042.86	491762.64	203603.53	157149.37
2017-2018	160536.00	143479.00	613438.54	532899.09	226125.58	171439.50
2018-2019	163442.00	153917.00	644699.00	568968.06	249317.94	189052.27
2019-2020	163442.00	158073.00	644699.00	589260.58	249324.13	205638.37
2020-2021	163442.00	160663.00	644699.00	606133.69	250051.24	218484.88
2021-2022	163523.00	161835.00	645590.09	615622.11	250924.52	226816.67

Source: (<http://omms.nic.in/dbweb/Home/TimeSeries>)



The data revealed the total sanctioned habitation which was 109910 in 2011-12 which was increased in 2021-22 to 163523.00 the growth was approx. 48.78% and the connected habitations was 78298.00 in 2011-12 which was increased to 161835.00 in 2021-22 the growth was about 106.69% from the point of view of construction of roads the status according to given data was total Sanctioned Road Length (km) was 428568.49 in 2011-12 and in 2021-22 645590.09 which is about 50.68 % growth and total Completed Road Length (km) in 2011-12 and 2021-22 is respectively 325576.26 & 615622.11 the percentage growth is about 89.08 %. In terms of total cost the data reveal from year 2011-12 to 2021-22 are 122153.97 & 250924.52 respectively and the total expenditure (Rs Cr.) from 2011-12 to 2021-22 are 88253.69 & 226816.67 the total growth is about 157%. This shows the PMGSY scheme done very well in terms of rural road construction and development of rural peoples because roads are the sign of development of economy and opportunities of growth it will help in develop the economic position of country like India. 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.[11]

VII. MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE Act (MGNREGA)

Indian labor law and social security measure guaranteeing 'right to work' is the National Rural Employment Guarantee Act of 2005 and subsequently renamed the Mahatma Gandhi National Rural Employment

Guarantee Act (MGNREGA). Every household with adult members who volunteer to do unskilled manual labor receives at least 100 days of wage employment per year. 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". According to the MGNREGA, the purpose of this scheme is to improve livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adults volunteer to do unskilled manual labor". 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 will primarily be implemented by Gram Panchayats (GPs). Contractors are not permitted to participate. The most labor-intensive tasks are those involving water harvesting, drought relief, and flood control. In addition to providing economic security and creating rural assets, NREGA can also help protect the environment, empower rural women, reduce rural-urban migration, and establish social equity. Many safeguards are in place to promote the efficient and effective administration and implementation of the law. It describes principles and agencies for implementation, a list of

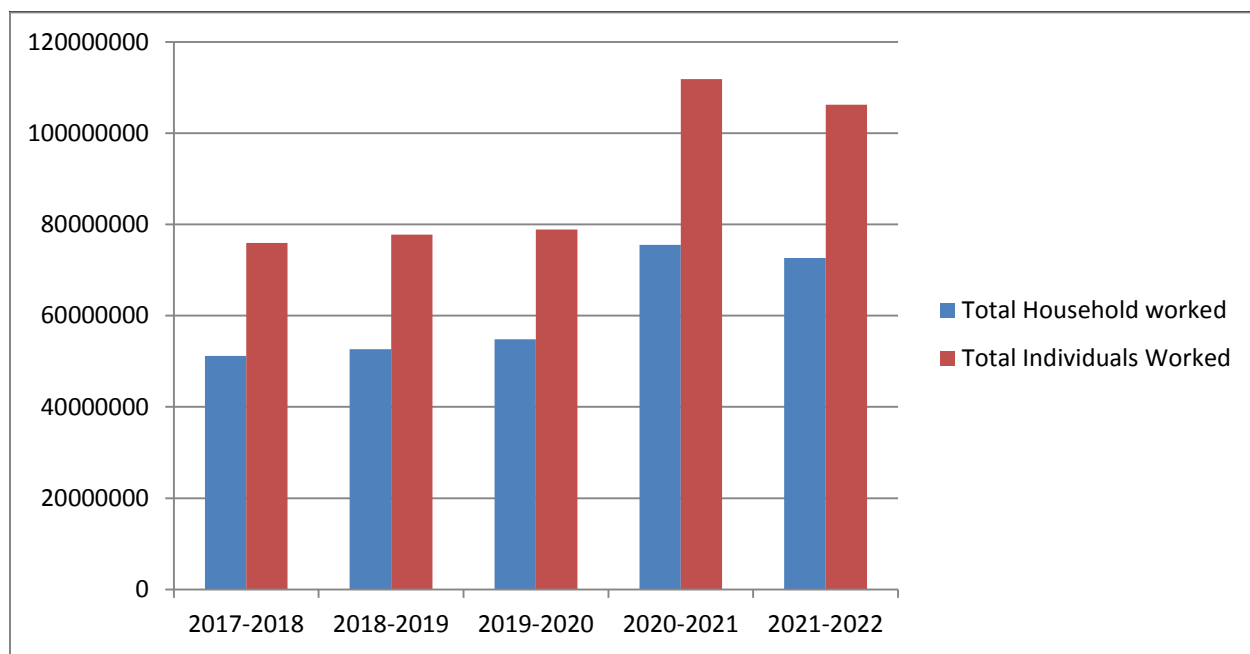
permitted works, financing models, monitoring and evaluation, and most importantly, specific measures to ensure transparency and accountability. Table 4 presents

the total households and individuals worked under the scheme from the last years i.e. from financial year 2017-18 to 2021-22.

Table 4: Total Households and Individuals worked

Financial Year	Total Household worked	Total Individuals Worked
2017-2018	5,11,59,000	7,59,16,000
2018-2019	5,26,66,000	7,77,34,000
2019-2020	5,48,25,000	7,88,49,000
2020-2021	7,55,19,000	11,18,56,000
2021-2022	7,26,10,000	10,62,45,000

Source: (<https://dashboard.rural.nic.in/dashboardnew/mgnrega.aspx>)



The data revealed the total number of households and individuals worked under this scheme in last five years i.e. 2017-18 to 2021-22 in 2021-22 total number of household worked was 7,26,10,000 while it was in 2017-18 5,11,59,000 which was near about 41.9 % more. In case of individuals worked was in 2017-18 7,59,16,000 while in 2021-22 the number was 10,62,45,000 which was 39.95% more than the comparing year which indicates that the more people was getting engaged in work and this scheme work in positive manner for providing jobs to the rural people.

VIII. CONCLUSION

In India, the government announced PMAY-G (Pradhan Mantri Awaas Yoiana Gramin) to provide houses, PMGSY (Pradhan Manthi Gram Sadak Yoiana) to build roads, and MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) to hire rural people. India's rural development is primarily driven by these three schemes. In this study, the infrastructure of rural areas, including housing and roads, is improving day by day. The past few years are compared, and the results show positive growth. The main problems faced by rural poor people were housing, transportation, and employment, so these

programs addressed these issues. Under PMGSY-G, 34,41,482 dwellings are sanctioned for construction in 2021-22, with the maximum number of homes sanctioned and completed in 2019-20 (56,44,051 and 49,18,527). The PMGSY has built 7.8 million kilometers of roads in India since its founding. The Economic Times reports that this plan constructs 130 kilometers of road per day in India. Rural India's road infrastructure is improving daily, which is good news for rural people's social and economic development. MGNREGA employs a larger number of rural workers; in FY 2021-22, 7,26,10,000 households will be benefited by the plan, and 10,62,45,00 individuals will be employed. Accordingly, the scheme creates a lot of jobs in rural India. The eradication of such societal problems is possible with the support of high-quality education. India's declining literacy rates, particularly among women, are a major concern. Both land and technological reforms are needed. To increase outputs and profitability, modern technology such as organic farming should be implemented. People in rural areas should have easier access to credit and loans by upgrading the banking sector.

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