A Brief Review of Effective Rural Development Programs for the Sustainable Development of Indian Economy

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Abstract

Economic development in any country to a great extent depends on rural development and it assists the economy to grow and sustain. The rural population can be characterized mass poverty, low levels of literacy and increase high level of unemployment and poor nutrition and health status. In order to tackle these problems many rural development programs are being introduced and implemented to create the opportunities for improvement of the quality of life of these rural people.

Keywords: Indian Economy, country, Rural Development

Introduction

India is a emerging as a major economy and our cities and urban centers are beginning to display marks of affluence. Unfortunately our development is lopsided. In India out of total population of 121 crores, 83.3 crore lives in rural areas (census of India 2011). About 70% of the country’s total population continues to live in rural areas. The people lives in rural areas are majority depends on agricultural production & consumption process play a dominant role in developing in Indian economy. Economic development in any country to a great extent depends on rural development and it assists the economy to grow and sustain. The rural population can be characterized mass poverty, low levels of literacy and increase high level of unemployment and poor nutrition and health status. In order to tackle these problems many rural development programs are being introduced and implemented to create the opportunities for improvement of the quality of life of these rural people.

Rural - Where the people are engaged in primary industry in the sense that produce things directly for the first time in cooperation with natural as stated by srivastava (1961). Lifestyle in rural areas is different than those in urban areas, mainly because limited services are available. A society or community can be classified on the basis of lower population density, less social differentiation, less social and specially mobility, slow rate of social changes etc. Agriculture would be the major occupation of rural areas.

Development-It refers to the growth, evolution and stage of inducement or progress. This is gradual and sequential phase. It is the long term process and the overall movement towards greater efficiency and complex situations. Technically development is the name of a policy and its consequent program designed to bring about a desired change.
in social, economic, political or technological spheres of life.

**Objectives of the Study**

1. Throwing light on various programs/policies adopted by the Government of India for rural development.
2. Analyzing and evaluating the scheme/programs that contributes to the rural development of our country.

**Methodology** - The study is based on secondary sources of data/information. Different books, journals, newspapers and relevant websites have been consulted in order to make the study an effective one.

**Government’s Schemes and Programs Towards Rural Development**

(A) *Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)*

The MGNREGA was launched on February 2, 2006 and the first full year of operation was 2006-07 covering 200 districts. The programme was expanded to 330 districts in 2007-08 and covers the whole country from 1-4-08. The MGNREGA aims at enhancing the livelihood security of the people in rural areas by providing guaranteed wages employment through works that create durable assets and strengthens the livelihood resources base of the rural poor. The choice of works suggested addresses causes of chronic poverty like drought, deforestation and soil erosion etc. The MGNREGA thus provides a social safety net for the vulnerable groups and an opportunity to combine growth with equity. The implementation of Act ensures that local employment is available to every rural household for at least 100 days in a financial year.

(B) *Swarnjayanti Gram Swarozgar Yojana (SGSY)/National Rural Livelihood Mission (NRLM)*

Swarnjayanti Gram Swarozgar Yojana was launched in April 1999 following the restructuring of the erstwhile Integrated Rural Development Programme (IRDP) and its allied programs along with Million Wells Scheme (MWS). The objective of SGSY is to bring the poor families above the poverty lines by organizing them into self-help groups (SHGs) through the process of social mobilization, their training and capacity building and provision of income generating assets through mix of bank credit and government subsidy. The SGSY program is conceived as a process-oriented program for the poor with emphasis on social mobilization and formation of SHGs. Funding pattern is 75:25 between Centre and States and 100% central assistance in case of UTs. The SGSY has been restructured as National Rural Livelihood Mission (NRLM) renamed as Aajeevika to implement it in a mission mode in phased manner for targeted and time bound delivery of results. Aajeevika will support creations of strong institutions of the rural poor and will also support them in increasing their income through improvements in their existing livelihoods and also diversifying into new livelihoods.

(C) *Indira Awaas Yojana (IAY)*

The Indira Awaas Yojana (IAY) is a flagship scheme of the Ministry of Rural Development to provide houses to Below the Poverty Line (BPL) families in the rural areas. It has been in operation since
The funding IAY is shared between the Centre and States in the ratio of 75:25. In the case of UTs, entire funds of IAY are provided by the Centre. However, in the case of NE States, the funding pattern has been changed and at present is in the ratio of 90:10. The ceiling on Construction assistance under IAY is Rs.70000/- per unit in the plain areas and Rs.75000/- in hilly/difficult areas. In addition, all nationalized banks have been instructed to include the IAY houses under the Differential Rate of Interest (DRI) scheme for lending up to Rs. 20000/- per housing unit at interest rate of 4% for SC/ST beneficiaries. For upgradation of kuccha houses, the financial assistance is Rs. 15000/- per unit.

(D) National Social Assistance Program (NSAP)
NSAP was launched by Government of India on 15th August, 1995 with the aim to provide social assistance benefit to poor households in the case of old age, Widows, disabled and death of primary breadwinner of the BPL households. The program supplements the efforts of the State Governments with the objective of ensuring minimum national levels of well being and the Central Assistance is an addition to the benefit that the States are already providing on Social Protection Scheme. With a view to ensure better linkage with nutrition and national population control programs, the maternity benefit component of the NSAP was transferred to the Department of Family Welfare, Ministry of Health and Family Welfare from the year 2001-02. NSAP, at present, comprises of Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), National Family Benefit Scheme (NFBS) and Annapurna Scheme. The funds under NSAP were released as Additional Central Assistance (ACA) till 2013-14 by the Ministry of Finance on the recommendation of MoRD, as NSAP has been transferred to state plan w.e.f 2002-03. From 2014-15, NSAP is a Centrally Sponsored Scheme under Ministry of Rural Development and funds are routed through the consolidated fund of state.

(E) National Land Records Modernization Programme (NLRMP)
For modernization of land records system in the country, a modified programme, viz., the National Land Records Modernization Programme (NLRMP) has been formulated by merging two Centrally-Sponsored Scheme of Militarization of Land Records (CLR) and Strengthening of Revenue Administration and Updating of Land Records (SRA & ULR) in the Development of Land Resources (DoLR), Ministry of Rural Development. The NLRMP was approved by the Cabinet on 21-08-2008.

(F) Pradhan Mantri Adarsh Gram Sadak Yojana (PMGSY)
The Pradhan Mantri Adarsh Gram Sadak Yojana (PMGSY) is a Centrally Sponsored Scheme with the objective to provide all weather road connectivity to all eligible unconnected habitations, existing in the Core Network, in rural areas of country. The program envisages connecting all eligible unconnected habitations with a population of 500
persons above in plain areas and 250 persons and above in Special Category States, Tribal (Schedule-V) areas, the Desert Areas (as identified in Desert Development Programme) and in 82 selected Tribal and Backward Districts as identified by the Ministry of House Affairs/ Planning Commission. A sum of 1,09,638.51 crore has been released to the State and about 1,12,979.55 crore has been spent by States up to March, 2014. A total of 3,99,979.14 km. Road length has been completed and 97,838 habitations have been provided all weather roads up March, 2014. Recently, PMGSY -II has been launched to consolidate the existing rural road network.

Conclusion
The ministry of Rural Development is the apex institute at the level of central government with the mandate to formulate policies and programs and implement a number of programs that are aimed at bringing about the sustainable holistic development in rural areas. The thrust of these programs is on all round economic and social transformation in rural areas though multipronged strategy aiming in the process, to reach out to most disadvantaged section of the society. Rural Development plays an important role in the social and economic development of the country. Government of India has taken the various initiatives for the rural development but the most challenging task is to see whether the funds have been properly utilized. The implementation is to be properly checked to bring the required result. In India almost 70% people live in rural areas. People in rural areas should have the same quality of life as enjoyed by the urban areas. Hence rural development which is concerned with economic growth and social justice, improvement in living standard of the rural people by providing adequate and quality social service and minimum basic needs become essential. So there is a great need to follow the rural development strategy to improve the quality of life, self employment to rural people and raising the profits to the farmers to improve the Indian economy. MGNREGA is considered as a ‘Silver Bullet’ for eradicating rural poverty and unemployment by way of generating demand for productive labour force in Indian villages. Therefore, various Rural Development Programs and schemes will have an impact on reducing the poverty, migration, restricting child labour and making village self sustaining through productive assets creation. So the present strategy of rural development mainly focuses on poverty alleviation, better livelihood opportunities, provision of basic amenities, infrastructure through innovative programs of wages and self-employment.

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