

A STUDY OF GOVERNMENT PROGRAMMES FOR RURAL DEVELOPMENT: WITH SPECIAL REFERENCE TO DEVELOPMENTAL ASSISTANCE SCHEMES

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Abstract

Development of rural areas has been at the core of planning process in the country and also in the State. Since we know that India is the developing country there are various schemes which is been initiated by the government of India in order to accelerate the rate of development. Poverty eradication is regarded as critical to humanity's quest for long-term development. Poverty reduction in India is thus critical for achieving international goals. One of the guiding principles of India's planning process has been poverty alleviation. The role of economic growth in increasing employment opportunities for the population has long been recognised. The growth-oriented approach has been strengthened by focusing on specific sectors that provide people with more opportunities to participate in the growth process. The various dimensions of poverty relating to health, education and other basic services have been progressively internalized in the planning process. (Ministry of rural development) Illiteracy, general socio-economic backwardness, slow progress in implementing land reforms and inadequate or inefficient finance and marketing services for farm produce. Most of the schemes which are been developed by the government of India are for economic and social upliftment.

Keywords: Rural development, Poverty, GOI, literacy, Social upliftment

Introduction

Rural development has evolved into a means of improving the general living conditions of the rural poor by increasing their productive capacity and raising actual income levels, eliminating sources of exploitation to establish social justice, and sensitising them to be self-sufficient. This is one of the daunting tasks we face in confronting the abject poverty that threatens peace and social harmony in today's world. The government is critical in providing the necessary resources to sustain such a process. Proper scheme implementation generates a development process that makes people aware of problems and appropriate solutions based on objective analysis of the root causes of social malice and equips them with skills and technology to act intelligently. As a result, the emphasis has been appropriately placed on broad-based primary eradication of rural

problems, leading to the elimination of problems such as health, education, agriculture, and financial assistance schemes.

Literature review

As such, an attempt has been made to study relevant literature on government schemes, proximity of government schemes and relevance of government schemes for rural people and for developing countries.

Colin and Parker(2005)confirmed that existing knowledge of the activities of regulators in developing countries does not provide a clear picture. There is mixed evidence regarding the extent to which regulators address poverty issues and about the results of regulatory decisions.

Datar (2007)for why the NREGA scheme has failed to take off in Maharashtra. It stated that there is no enthusiasm among the political class as well as bureaucracy to accept new scheme, which is more decentralized and hence to be more transparent and accountable to those who need work. MNREGA has not picked up momentum because government machinery is paralyzed.

Shah (2008) explained that the proposed employment Guarantee programme will generate work for the poorest. It is also an opportunity to revive public investment in agriculture will tackle the prevailing environmental crisis that is gripping rural India and galvanize the panchayat raj institutions. The proposed legislation should not put in place a weak and diluted jobs programme.

Uyttersprot (2008) examined that increased allocation of finances to primary education has contributed to successful progress in primary enrolment rates. With numbers of primary school leavers growing, countries are faced with the ordeal of expanding secondary and tertiary level. There has been increasing acknowledgement that post primary education is crucial to skills development for growth, poverty reduction and reaching the countries. Both governments and donors are increasingly arguing that this level is not to be neglected. This has raised the important issue of balancing intra sectoral allocations.

Significance of the Study

Rural development in India is one of the most important factors in the country's economic growth. India is primarily an agricultural nation. Agriculture accounts for nearly one-fifth of

India's gross domestic product. In order to boost agricultural growth, the Indian government has planned a number of Rural Development programmes.

In India, the Ministry of Rural Development is the apex body for developing policies, regulations, and acts pertaining to rural development. Agriculture, handicrafts, fisheries, poultry, and dairy are the mainstays of the rural economy and business.

The implementation of Bharat Nirman, a project initiated by the Government of India in collaboration with State Governments and Panchayat Raj Institutions, is a significant step towards improving the rural sector. The project's goal will be to analyse rural India's problems and to assess the effectiveness of their schemes in eradicating rural India's problems. This project will investigate health, education, and financial assistance schemes for rural India's development.

Objective of the Study

- To examine and analyse the factors contributing to the improvement of economic and social well-being of people in rural areas
- To compare concept, purpose and policy of schemes related to Financial Assistance in rural areas of the country in general and of Allahabad district in particular.
- To critically analyse the factors associated with successful outcomes and problems of employment in different national settings.
- To collect information regarding awareness of the various schemes related to financial assistance in rural areas.
- To collect information regarding level of satisfaction and factors of production on the implementation of the various schemes related to financial assistance in rural areas.

Scope of study

The scope of study is immense as every scheme is directly related to the rural people's benefit. A proper look into these schemes will subsequently be useful to the rural people. For example take the case of SGSY scheme. This research will provide about what is the percentage of people covered under this scheme.

Multidimensional Development of Rural Areas: Efforts and Achievements

The Department of Rural Development implements the creation of self-employment and wage employment, provision of housing and irrigation assets for the rural poor, social assistance to destitute and schemes for rural roads. Apart from this, the department also works for

strengthening the DRDA Administration, Panchayati Raj Institute, Training and Research, Human Resource Development, Development of Voluntary Action etc.

Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA)

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a demand-based wage employment program aimed at enhancing livelihood security by guaranteeing at least 100 days of wage employment in a financial year to every rural household with adult members who wish to do unskilled manual labor. is.

The major achievements of this program are as follows:

Since the inception of this program in the year 2006, an amount of Rs. 1,63,754.41 crore has been disbursed directly to the rural working families as wage payment. Employment of 1,657.45 crore labor days has been created. Since 2008, on an average 5 crore rural households have received wage employment every year. The Scheduled Castes and Scheduled Tribes' participation as on 31 March 2014 has been 48 per cent. Of the total labor days created, women have 48 percent labor days. This participation of women is much higher than the mandatory limit of 33 percent as required in this Act.

Since the inception of this program, 260 lakh works have been started under this Act. The average wage per labor day has increased by 81 percent since the inception of this program. The notified wage rates range from a minimum of Rs 153 in Meghalaya to a maximum of Rs 236 in Haryana. Electronic Fund Monitoring System (EFMS) and Electronic Master Management System (EMMS) have been introduced to ensure rapid and transparent operation. Apart from these, there is also a provision for conduct of operations between banks and Business Correspondents (BCs) in Aadhaar supported direct electronic transfers to the accounts of the workers.

National Rural Livelihood Mission (NRLM)

NRLM is the second largest program of the Ministry in terms of allocation and coverage and aims to benefit 8-10 crore poor rural families by organizing them into self-help groups and associations of villages and above by 2021-22. Adequate coverage of poor and weaker sections of the society is ensured through participatory processes in NRLM and with the approval of the Gram Sabha. Intense interaction with Panchayati Raj institutions is an important feature of this program.

During the year 2013-14, under Livelihood-NRLM, the emphasis was on assisting the State Missions in starting NRLM by fulfilling all the requirements, setting up of implementation

structure, strengthening them by providing them comprehensive initial training and capacity development support.

As of March 2014, NRLM has been started in 27 States and Union Territories of Puducherry and has established SRLMs. The resource blocks launched during the year 2012-13 have shown effective results in terms of quality of creation of community institutions and social capital.

NRLM has laid emphasis on designing and piloting special strategies to benefit the most neglected and vulnerable communities of the society such as the handicapped, the elderly, the most vulnerable tribal groups (PVTGs), bonded laborers, manual scavengers, unscrupulous human trade victims. During this year, emphasis was laid on strengthening of institutional systems through adoption of Human Resource Manual, Financial Management Manual and by introducing interest subsidy program. With the help of livelihood, about 1.58 lakh youth have set up their enterprises. 24.5 lakh women farmers have also been assisted.

Skill Development

A livelihood skill is a skill and employment initiative of the Ministry of Rural Development, Government of India. Livelihood skills are a component of the National Rural Livelihoods Mission (NRLM) - livelihoods. This component is designed to meet the need to provide diverse sources of income to the rural poor and to fulfill the business aspirations of rural youth.

It aims to develop the skills of poor rural youth by providing them employment with regular monthly wages at minimum wage or higher rates. The program lays emphasis on skill development of rural youth and employment in the formal sector. The target for skill development of 5 lakh rural youth was set in the year 2013-14, out of which 2,08,843 youth were trained till March 2014 and 1,39,076 were employed.

National Rural Livelihood Promotion Society (NRLPS)

The National Rural Livelihood Promotion Society (NRLPS) was established in July 2013 as an autonomous and independent body. NRLPS acts as the main / leading technical support agency at various levels of NRLM. The main objective of the Society is to build sustainable capacity of the State Rural Livelihoods Mission (SRLM) in the planning, implementation and monitoring of the program. It also serves as a knowledge resource center for SRLMs.

Women empowerment

The participation of women workers under MGNREGA in the year 2013-14 was 53 per cent, while the statutory minimum requirement is 33 per cent. All the benefits of NRLM are only for

rural poor women. The sub-component of NRLM, called Women Farmer Empowerment Project, aims to create sustainable livelihood opportunities for women with the objective of increasing employment opportunities for women farmers. Women should have 33 percent candidates under livelihood skills. As per the guidelines of Indira Awaas Yojana, allotment of IAY houses should be done in the joint name of husband and wife in all other cases except in case of widow / unmarried / woman living separately from husband. States may also allot these houses only in the name of women. BPL category widows and older women are supported under various schemes of NSAP. The Department of Rural Development has set up a Gender Budget Cell to determine at least 30 percent of plan resources for the benefit of women.

Efforts for Scheduled Castes, Scheduled Tribes and Minorities

Equal opportunity is an essential component of any developmental initiative for all, especially for individuals from disadvantaged groups. The main objective of the Ministry of Rural Development is to reduce poverty in rural areas. In order to provide employment opportunities to the most disadvantaged sections of the society including Scheduled Castes / Scheduled Tribes, this Ministry is implementing various schemes / programs through special employment generation programs. The Ministry has made special provisions in the guidelines in this regard. Accordingly, funds have been earmarked for Scheduled Castes Sub-Plan (SCSP) and Tribal Sub-Plan (TSP) under IAY and NRLM.

In livelihood, at least 50% of female beneficiaries will be from SC / ST and 15% of women beneficiaries will be from minority communities. In addition, under the National Rural Livelihood Project (NRLP), 13 states have been selected for the widespread use of resources where the population of rural poor including Scheduled Castes and Scheduled Tribes is very large. Under SGSY, about 86 lakh Scheduled Caste and Scheduled Tribe members of self-help groups were assisted to carry out economic activities. As a part of the NRLM, 5.16 lakh Scheduled Castes and Scheduled Tribes and 50,000 minority community members were encouraged mainly in self-help groups. Under skill development, 2.21 lakh Scheduled Castes, 1.04 lakh Scheduled Tribes and 54136 rural youth members of minority communities were trained.

Under Indira Awaas Yojana, at least 60% of the funds are required to be used for SC and ST and 15% for minority communities. In the year 2013-14, out of the total 18.66 lakh houses sanctioned, 6.89 lakh houses have been sanctioned for Scheduled Castes, 5.20 lakh houses for Scheduled Tribes and 2.36 lakh houses have been sanctioned to minority communities. 10151.99 crore during the year 2013-14. 6296.52 crore out of the total expenditure of Rs. 1270.13 crore for SC / ST and Rs. Spends have been made for minority communities.

Under the MNREGA scheme, out of a total of 126.36 crorelabor days of employment generated during the current year, 29.65 crorelabor days (23%) were generated for Scheduled Castes and 19.53 croreLabor Days (15%) for Scheduled Tribes.

Specific targeted measures

Although the 73rd Constitutional Amendment Act (1992) provides for a comprehensive legal-constitutional framework for the establishment of Panchayati Raj Institutions (PRIs) in rural areas, there has been a difference in the implementation of the Act in different states. As a result of this difference, there was a difference in the institutional capabilities of the same institutional structures at the local level in different regions. This difference is also partly due to differences in developmental outcomes in areas where these institutions were given a major role in the delivery of public goods and services. The objectives and operating guidelines of Centrally Sponsored Schemes (CSS) are similar but the results of their implementation differ in different areas.

Environmentally friendly efforts

Good ecological systems help in increasing the availability of agriculture based livelihoods and essential services like drinking water, sanitation and health care for the people of rural areas, especially the marginalized communities. Investment in natural resources also helps communities adapt to climate change and develop their ability to withstand natural disasters.

This is a major change in the strategy of the Ministry of Rural Development. In order to harness the potential of contribution towards achieving the goal of sustainable poverty alleviation and for economical utilization of natural resources, the Ministry is focusing on:

Enhancing the quality and carrying capacity of ecological systems including water bodies and reservoirs and preventing the depletion of natural resources; Promoting sustainable livelihoods based on sustainable use of natural resources; Enhancing the capacity of ecological systems to mitigate catastrophic climatic conditions and tackle climate change Preventing the impacts on the ecological system of various activities through economical use of energy, materials, natural resources and greater use of renewable materials.

Recent data shows that rural monthly per capita consumption expenditure (MPCE) grew at a faster pace of 5.5 percent during the one year between 2009-10 to 2011-12 (NSSO-2012). Although the average rural MPCE is almost half of the urban average, the increase in rural income and expenditure shows a drastic reduction in the rural poverty ratio. This ratio has come down from 34 percent to less than 26 percent in just 2 years. As a result of increasing purchasing

power, the rural market is no longer the retail market for the remaining goods. Products are being specially manufactured to cater to rural demand. Rural India is now making its presence felt. In addition, large villages are also emerging as active development centers linked to urban centers.

In all the schemes of the Ministry of Rural Development, 8 states with special category of North-East have special emphasis. The benefit of fixing 10 percent of the budget (gross budgetary support) of the Central Ministries / Departments and creating a non-lapsable pool of central resources has been gained in recent years. During the year 2013-14, Rs 2801.49 crore were released to the North Eastern States as part of the Central Government under MNREGA, while Rs 228.20 crore (revised estimate) was allocated under NRLM, out of which Rs 110.87 crore was released. . During the year 2013-14, under the PMGSY, Rs 353.31 crore was released to the North Eastern States. Universal coverage was envisaged under NSAP and funds were allocated to each state based on the estimated number of beneficiaries.

Conclusion

The government has implemented various financial assistance schemes which aims at promoting the rural people .these schemes helps the weaker section of the society living below the poverty line but the objective of schemes are yet not completed since the majority of the people are been deprived of these schemes. The people in the rural areas are not aware about the schemes such as jawahar gram samridhiyojana, sampoongramienawasyojana. The people who are interested and know about the schemes are also not able to utilise them since the pradhan of the village and various government official are doing unethical activities due to which people feel that these schemes are just for the name no monetary benefits can be achieved through it. People are been suffering with the corruption. if they want to get the benefit then they have to take the help of middlemen who will sharing the profits Recently national and internal policies/agencies are paying special attention on low income states or low economical ranked states to improve their condition for that they need huge extra resources which cannot be possible at least in short run as these states have no capacity to generate extra resources.

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