

A STUDY ON THE RURAL DEVELOPMENT IN INDIA
(With special reference to welfare programs for rural poor)

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Abstract: Indian Economy is an agriculturally based economy. Out of the total population 61% of the people are living in rural areas and cultivation is their main lively hood. Since agriculture is completely based on nature, the farmers in rural areas are facing huge financial losses particularly due to floods, cyclones, heavy rains and droughts geographically consequently the majority of the people in the primary sector farmers, agricultural labour and rural artisans etc are also effecting to a significant extent. Hence the poverty in rural areas of the country is a vital hindrance and preventing the development of the rural areas of the country. The main objective of this research paper is to study the various welfare schemes implemented by the Government at National and state level for the alleviation of poverty in the rural areas of India.

Key Words: population, employment, rural development, poverty alleviation.

- I. Introduction:** The term rural development can be defined as various activities or processes undertaken for improving the quality of life and economic wellbeing of people particularly living in rural areas. Alternatively, it can be said that rural development means all round development of both economic and non-economic sectors of the rural areas for better living standards of the rural people. Even now also agriculture contributes a large portion in the national income and a high portion of total population are working in agricultural sector. However, the rural areas of the country are suffering from huge poverty. Poverty is the reflection of poor way of living. Hence the rural development can be obtained through designing and implementation of various methods to reduce gradually poverty by increasing the income levels and productivity of the rural people. Hence the main objective of rural development is to improve the living standards of people who are living in the rural areas through the usage of human and other natural resources. To improve the living standards of rural people is possible through the activities like developing of agricultural and allied activities (such as fisheries, horticulture animal husbandries etc.), encouraging the development of village and cottage industries and handicrafts etc., setting up of rural banks, rural co-operative societies, establishment of schools in rural areas etc., development of infrastructure facilities like laying down roads to connect nearby towns or cities or to high ways, providing good transportation facilities, electricity, development of irrigation projects to provide water facilities, providing medical facilities by establishing various hospitals in the rural areas etc., The Indian government has a number of schemes planned for rural development. India's top organisation for developing policies, rules, and laws relating to the development of the rural sector is the Ministry of Rural Development. The main industries that contribute to the rural business and economy include agriculture, handicrafts, fishery, poultry, and dairy.
- II. Need for the study:** The people living in rural areas of the country are suffering from various problems which include health related problems, illiteracy, unemployment poverty and homeless ness etc., Poverty will be the primary problem for of all these human related problems of the rural India. Because of the illiteracy, people have to compulsory depends on agricultural and allied activities only. Agriculture will provide only seasonal employment. Hence during the remaining periods, the labour in the agricultural sector has

to be idle because of the unemployment which leads to poverty. In this connection, there is a need to study the role of the government providing employment for the rural population.

- III. Objectives of the study:** The main objective of the study is to understand the role of the poverty alleviation schemes implemented by the Governments from time to time and the second objective is to present the total number of blocks, district and states and union territories effected by Deen Dayal Upadhyaya Grameen Kaushalya Yojana scheme.
- IV. Scope of the study:** Various programmes have been introduced by the Indian government to enhance rural India. But the present study is confined only to three schemes namely, Deen Dayal Upadhyaya Grameen Kaushalya Yojana, "Mahatma Gandhi National Rural Employment Ensure Act," or MGNREGA, and The National Rural Livelihood Mission only.
- V. Research Methodology:** The descriptive research approach was employed to carry out the investigation. Secondary data are employed for the study's objectives. The secondary information gathered from books that have been published, journal articles, and annual reports.
- VI. Deen Dayal Upadhyaya Grameen Kaushalya Yojana:** A component of the National Livelihood Mission, it aims to support rural youth's professional goals and diversify rural families' sources of income. Alternatively, we can say that To "Transform rural poor adolescents into an economically independent and globally relevant workforce," it was founded. The scheme, which was introduced on September 25, 2014, primarily targets rural children from low-income households between the ages of 15 and 35. A sum of Rs 1500 crores has been allocated for the programme that will improve employability. The Yojana affects 6215 blocks, 568 districts, and 21 States and Union Territories, altering the lives of youth. 300 partners are carrying out about 690 projects. According to government data, roughly more than 6 lakh individuals have been placed in jobs and over 11 lakh candidates have received training to date. The scheme is targeted to train and place 26,79,763 people till 31st March, 2023.

The followings statement shows the actual number of people trained and placed.

Financial Year	Number of people trained	Number of people placed	Total Number of people trained and placed
2014-15	43,038	21,446	64,484
2015-16	2,36,471	1,09,512	3,45,983
2016-17	3,49,155	1,85,045	5,34,200
2017-18	1,42,391	63,621	2,06,012
2018-19	2,41,509	1,37,251	3,78,760
2019-20	2,47,215	1,50,214	3,97,429
2020-21	38,314	49,563	87,877
2021-22	97,006	45,612	1,42,618
	13,95,099	7,62,264	21,57,363

Source: <http://ddugky.gov.in/>

Based on the above table the highest number of people trained and placed under the secheme is in the year 2015-16 viz., 5,34,200 and lowest number of people trained and placed is 2020-21 it may by on account of the effect of COVID-19 pandemic.

VII. The Mahatma Gandhi National Rural Employment Guarantee Act 2005 (MGNREGA):



MGNREGA

-DISHANT JOJIT JAMES
JIL.MSC [AEX]

Source: <https://www.slideshare.net/DishantJames/mgnrega-74270252>

The "Mahatma Gandhi National Rural Employment Ensure Act," or MGNREGA, is an Indian labour law and social security programme that intends to guarantee the "right to work." It was originally known as the National Rural Employment Guarantee Act of 2005. By offering every home with adults who volunteer to perform unskilled manual labour at least 100 days of pay employment in a fiscal year, it seeks to increase the security of livelihood in rural areas. P.V. Narasimha Rao first introduced the law in 1991. Finally approved by the parliament, it started to be implemented in 625 Indian districts.

Under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) of 2005, each adult living in a rural home who is willing to perform unskilled manual labour is promised 100 days of employment throughout a fiscal year. The Act speaks to the working class and their fundamental right to a dignified existence. A person is entitled to get unemployment benefits if they are unemployed for more than 15 days. The National Rural Employment Guarantee Act (NREGA) emphasises the value of the fundamental right to employment. This statute has been modified in order to reduce corruption in the plan. In India, MGNREGA has reached more than 700 districts.

Additionally, the number of MGNREGA cards issued in the nation is already over 14.8 crore, and 28 crore people would have benefited from this programme in 2020–21. Source: <https://nrega.nic.in/netnrega/home.aspx>.

VIII. National Rural Livelihood Mission:

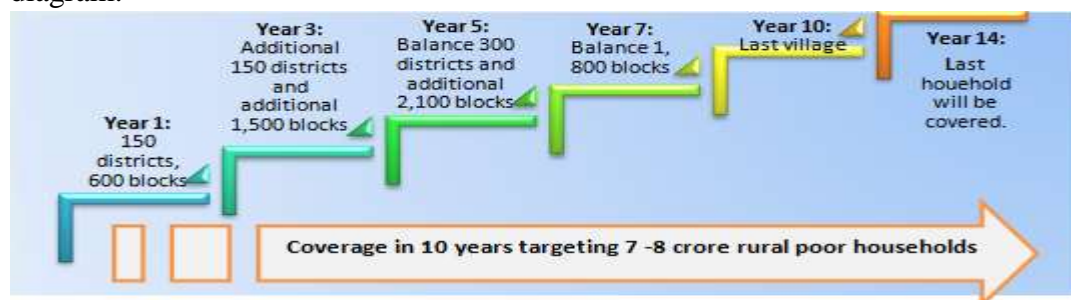


National Rural Livelihoods Mission
Aajeevika

Source: <https://www.jagranjosh.com/general-knowledge/list-of-various-rural-development-schemes-in-india>

The National Rural Livelihood Mission, formerly known as the Swarnjayanti Gram Swarozgar Yojana, was introduced in 2011 by the Ministry of Rural Develop. This programme, also known as Aajeevika, strives to empower women through self-help models all around the nation. In accordance with this programme, the government offers a loan of 3 lakh rupees at a 7% interest rate that can be lowered to 4% upon repayment. The World

Bank provided assistance for the programme, which aimed to build strong institutional foundations for the underprivileged. It also contributed to higher household income by making financial services more accessible. NRLM also assists in maximising the potential of the underprivileged so that they can contribute to the expansion of the national economy. N.R.L.M. is a highly process-oriented programme that calls for the intensive application of human and financial resources in order to mobilise the underprivileged into institutions that are functionally effective, encourage their financial inclusion, and strengthen and diversify their sources of income. As a result, the Government of India has decided that it is not practical to implement the programme completely across the nation at once, Instead, it will be implemented gradually over the course of ten years as explained in the following diagram.



The blocks and districts that fully implement N.R.L.M are classified as "intense" blocks and districts, while the remaining blocks and districts are classified as "non-intensive."

Source: [Implementation | National Rural Livelihoods Mission \(aajeevika.gov.in\)](https://aajeevika.gov.in/implementation)

- IX. Conclusion:** The objective of Deen Dayal Upadhyaya Grameen Kaushalya Yojana is to train the rural youth who are poor and provide placements with regular monthly wages which are above the minimum wages. The scheme is targeted to train and place 26,79,763 people till 31st March, 2023 and 21,69,363 people were trained and placed at the end of the financial year 2021-22. The aim of "Mahatma Gandhi National Rural Employment Ensure Act," or MGNREGA is to provide a 100 days employment per adult of each and every family in every fiscal year, the scheme in India has reached 700 districts. The main aim of the scheme National Rural Livelihood Mission is to provide a loan of Rs.3,00,000 per member at an interest rate of 7% per annum which may be reduced to 4% on prompt payment of instalments strives to empower women through self-help models all around the nation. The Governments should be more focused on rural areas development in order to prevent the migration of rural youth from villages to urban areas, by way of providing more employment opportunities in the rural areas and encouraging the rural youth to start their own businesses in their own areas by way of offering various types of loans at liberalised terms and conditions.

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