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**Chhatrapati Shahu Institute of Business
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Rural Development Schemes And Program In India

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Abstract: Rural development generally refers to the process of improving the quality of life and economic well-being of people living in relatively isolated and sparsely populated areas. In this paper, an attempt has been made to comprehensively understand the development efforts to rebuild rural life and livelihoods, based on various secondary data and also reviewed the Government of India plans and programs created for the development of rural area.

Keywords: Rural development, Yojana, Rural development programs, IRDP

1.0 Introduction-

Rural development is recognized as an integral part of socio-economic development of a country. Rural development means enriching the quality of human life in rural areas and reducing the rural-urban gap through the provision of all amenities. National policies and programs for successful rural development work aim at diversifying economic activities, reducing the dependence of rural households on agriculture and related activities, rural industries, business and employment both in production and employment. If this is not pursued, rural development remains only agricultural development and cannot solve the problem of rural employment and poverty or equitable distribution of resources and income-producing assets. This article takes a comprehensive look at the initiatives, programs and achievements of the Government to accelerate the process of rural development of Integrated Rural Development and Swarnajayanti Gram Swarajgar Yojana and suggests improving the effectiveness of the National Rural Livelihoods Mission currently being implemented

2.0 Initiatives-

Rural development has been given top priority in the planning process of the country. A start in this direction was made in the early 1950s with the launch of the Community Development Program, which was instrumental in establishing a network of basic national extension services for grassroots development in villages to create awareness among rural communities of the potential as well as means of development. In fact, this basic institutional infrastructure at the village level helped farmers to adopt major technological advances in agriculture in the mid-1960s and strengthened the process of eliminating middlemen and improving land tenure. Investments in successive Five Year Plans have created the necessary physical and institutional infrastructure to bring about socio-economic transformation in remote rural areas. Later realized that there are various benefits development programs were being taken by those better endowed with land resources, programs specifically designed for the development of the small and marginal farmers as well as landless.

3.0 Integrated Rural Development Program-

Since independence, the government has allocated significant resources to eradicate poverty in rural areas. Realizing that meager efforts in the field of rural development were not achieving the targeted goals, the concept of Integrated Rural Development Program [IRDP] was first introduced in the Union Budget of 1976-77 to provide self-employment opportunities to the rural poor through provision. Capital subsidies and bank credit to help the rural poor acquire productive income-generating assets and provide training to improve their skills.

The innovation of directly attacking rural poverty under IRDP can help rural households below the poverty line to cross the poverty line on a sustainable basis. The program initially covered 2300 blocks with some revisions in 1978-79 and focused on the family as a unit rather than the individual. 300 blocks were added during 1979-80, covering 2600 blocks identifying 53 lakh families for assistance by 31 March 1980. From October 2, 1980, IRDP was extended to all blocks in the country, targeting SC/ST and women beneficiaries & emphasis on primary, secondary and tertiary sectors of rural economy. District Rural Development Agencies were specifically set up to plan and implement the IRDP and review performance in terms of number of target beneficiaries crossing the poverty line, among others. Thus, IRDP basically tried to attack rural poverty directly with the objective of eradicating poverty and unemployment in rural areas, aiming at self-employment by accepting the family as an element of planning and providing technically feasible and bankable schemes.

IRDP was conceptualized as a focused program for the development of a given sector rather than the development of a specific sector. It was designed to alleviate

poverty through local level planning, keeping in mind the development of local resources including human resources by preparing projects on scientific lines. To identify the poorest of the poor families in the target group and provide them with all necessary assistance and services to undertake economic activities which have the potential to generate such significant incremental income that the beneficiary will have sufficient surplus & by then raise the standard of living to a level above the poverty line.

- i. The concept and methodology of IRDP and its integrated approach
- ii. Lacked the desired appreciation of scientific planning exercise at the grassroots level, the program failed to achieve its objectives.
- iii. Developing results oriented strategies and action plans
- iv. Effective coordination and support of other institutions and agencies.

Assets and their maintenance, DRDA and banks were interested in achieving their physical and financial targets. Lack of scientific planning, monitoring of the implementation process and concurrent evaluation to obtain feedback for further improvement of the program also contributed to the unsatisfactory performance.

4.0 Schemes And Programs Of Rural Development India-

- **AdarshgaonSankalp Project :**
_AdarshgaonSankalp and Project Plan Program based on the concept of "Village Development through People's Participation and Government Participation in Public Programs" is an exemplary initiative for the overall development of a village.

- **Aam Aadmi Bima Yojana :**
Aam Aadmi Bima Yojana is a scheme that provides insurance cover to the main earner of landless families in rural areas and also provides monthly scholarship to the children who are studying.
- **Indira Awas Yojana**
Indira Awas Yojana was implemented from 1989 till the end of December, 1995 as a sub-scheme of Jawahar Rozgar Yojana.
- **Village Development Building Project**
The Gram Vikas Bhavan project is being implemented in Navi Mumbai for the state level meetings of officials, officials and employees of Panchayati Raj institutions in the state, to provide residential facilities during the training period, and to facilitate the sale of items in the self-help savings group of the state.
- **Special grant to Gram Panchayats**
A new District Annual Scheme “Special Grant to Gram Panchayats for Public Amenities” was launched in the state.
- **Gram Sabha Award**
“Gram Sabha” is the highest village level mechanism in rural democratic management. Gram Sabhas need to be strengthened for real development of the country.
- **Rural Housing Scheme**
Addressing the housing shortage is one of the strategies to eradicate poverty in India.
- **Unnat Maharashtra Abhiyan Yojana for rural development**
Taking the next step on the lines of the central government for the development of rural areas, the state government has come up with the scheme 'Unnat Maharashtra Abhiyan'.
- **Rural Self Employment Training**
A rural self-employment training institute to inspire self-employment among rural youth
- **Deendayal Upadhyay Rural Skill Development**
Deen Dayal Upadhyay - Rural Skills Scheme is an ambitious scheme launched by the Central Government as a part of the National Rural Livelihood Mission itself.
- **Panchayat Raj - Capacity Building**
The government has decided to build the capacity of officers and staff in the Zilla Parishad, Panchayat Samiti and Gram Panchayat under the Panchayat Raj system.
- **Pradhan Mantri Gram Sadak Yojana**
Pradhan Mantri Gram Sadak Yojana is a 100% centrally sponsored scheme and is being implemented in the state since the year 2000.
- **Pramod Mahajan Skills and Entrepreneurship Development Mission**
Pramod Mahajan Skill and Entrepreneurship Development Mission which provides employment through skills.
- **MGNREGA**
Estimating the annual unskilled employment needs of each village by the Gram Panchayat through the Gram Sabha. Fulfilling the unskilled employment, providing long-term lasting works and thereby raising the standard of living of the rural people by providing social infrastructure. Approve budget by competent technical officer. Auto release of

information. Vigilance Committee. Inspections by Vigilance Team, 10 percent higher wages if employment is provided at a distance of more than 5 km from the village through the State Govt. Unemployment allowance of 25 per cent of daily wages if unskilled employment is not available. Maharashtra is the only state in the country to guarantee unskilled employment to rural laborers by law since 1977. Mahatma Gandhi National Rural Employment Guarantee Scheme – Right to unskilled employment for every adult registered in a rural household under Maharashtra. card.

- **YashwantraoChavanMuktaVashat Yojana**
YashwantraoChavanMuktaVashatYojana has started to be implemented in the state for the categories of free castes and nomadic tribes in the rural areas.
- **Chief Minister's Gram Sadak Yojana**
The Chief Minister's Gram SadakYojana is being implemented in the state through the Village Development Department to connect the unconnected villages and improve the quality of the existing but dilapidated roads in the state.
- **Chief Minister's Rural Drinking Water Program (MRDWP)**
State Sponsored Scheme “MukhyaMantri Rural Drinking Water Program” to provide adequate and clean drinking water to the rural people of the state.
- **Yashwant Gram SamruddhiYojana**
The main objective of Yashwant Gram SamrudhiYojana is to increase the participation of the villagers in the village scheme and make them active in the decision making process.
- **National Rural Development Mission NRLM**
The central government has decided to convert Swarnjayanti Gram SwarojgarYojana into National Rural Livelihoods Mission (NRLM).
- **National RurbanAbhiyan**
It has been decided to implement the Shyama Prasad Mukherjee RurbanAbhiyan in the state to provide economic, social and physical development to the villages in the rural areas and to provide them with urban infrastructure.
- **Skills development lessons from Rohyo**
The Employment Guarantee Scheme was born during the drought of 1972 in the state. Today, however, this scheme has taken a major form at the national level. It has been popularized all over India under the name of Mahatma Gandhi GraminRojgarHamiYojana.
- **Samruddh Gram VikasYojana**
This development will be expected with the economic, technical and administrative support of the government and the initiative of the people in the three areas of biological, social and means of income.
- **SansadAdarsh GramYojana**
The Prime Minister of India in his speech on August 15, 2014 mentioned the 'SansadAdarsh Gram Yojana'.
- **Installation of solar street lights**
The scheme of setting up solar energy street lights on the roads of Gram Panchayats is to be implemented with the participation of the State Government, Central Government and Gram Panchayats.
- **Smart Village Scheme**
The government has brought the scheme in a new form by

discontinuing the 'Eco Village' scheme.

- **SwarnaJayanti Village Self Employment Scheme**
Swarnajayanti Gram SwarojgarYojana (Swagraswayo) is a major self-employment scheme implemented to assist families below the poverty line (self-employed families).
- **'AamchaGaon-AamchaVikas'** is a public participation initiative for the development of villages. The state government has taken up the ambitious initiative 'AamchaGaon-AamchaVikas' to prepare a public participation Gram Panchayat Development Plan of each Gram Panchayat for the overall development of the village.

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