

## **Role Of Government Schemes In Rural Development**

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### **Introduction:**

Rural Development In India Is One Of The Most Important Factors For The Growth Of The Indian Economy. Rural Development Focuses Upon The Development Of The Sections Of Rural Economies, That Experience Serious Poverty Issues And Effectively Aims At Developing Their Productivity. Rural Development It Also Emphasizes The Need To Address Various Pressing Issues Of Village Economies That Hinder Growth And Improve These Areas. 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 Main Problem Lies In The Fact That The Share In Gdp Of Agriculture Sector In On A Constant Decline. Rural Development In India Has Witnessed Several Changes Over The Years In Its Emphasis, Approaches, Strategies And Programmers. It Has Affected A New Dimension And Perspectives As A Consequence. Rural Development Can Be Richer And More Meaningful Only Through The Participation Of Clienteles Of Development. Just As Implementation Is The Touchstone For Planning, People's Participation Is The Center-Point In Rural Development. People's Participation Is One Of The Foremost Pre-Requisites Of Development Process Both From Procedural And Philosophical Perspectives. Development Planners And Administrators It Is Important To Register The Participation Of Different Groups Of Rural People And Involve Them In The Schemes. The Government Has Planned Several Programs Pertaining To Rural Development In India. The Ministry Of Rural Development In India Is The Apex Body For Formulating Policies, Regulations And Acts Pertaining To The Development Of The Rural Sector.

### **Rural Development In India:**

Rural Development Still Remains The Core Of The Overall Development Of The Country. More Than Two-Third Of The Country's People Is Dependent On Agriculture For Their Livelihood, And One-Third Of Rural India Is Still Below The Poverty Line. Therefore, It Is Important For The Government To Be Productive And Provide Enough Facilities To Upgrade Their Standard Of Living.

The Main Objectives Composed By The Government In The Sixth Five-Year Plan For Rural Development Are: Improve Productivity And Wages Of Rural People, Guarantee Increased And Quick Employment Possibilities, Demolish Unemployment And Bring A Notable Decline In Underemployment, Guarantee An Increase In The Standard Of Living Of The Underprivileged Population, Provide The Basic Needs: Elementary Education, Healthcare, Clean Drinking Water, Rural Roads, Etc.

### **Objective Of The Study:**

1. To Understand The Rural Development In India.
2. The Main Objective Of The Study Is To Understand The Role Of Government Schemes In Rural Development In India.

### **Scope Of The Study:**

Rural Development Has Been Accorded The Highest Priority In The Country's Planning Process. The Government Of India Has Been Lunched The Various Schemes For The Rural Development Of India. The Present Study Confine To Only Seven Schemesonly Which Are Indira Awaas Yojana, Pradhan Mantri Awaas Yoiana Gramin (Pmay-G) Scheme Is To Provide Houses, Pradhan Manthi Gram Sadak Yoiana (Pmgsy) To Build Roads And Mahatma Gandhi National Rural Employment Guarantee Act (Mgnrega) To Provide Employment To Rural People, Aajeevika Skills, Swarnjayanti Gram Swarozgar Yojana (Sgsy), And Sampoorna Grameen Rozgar Yojana.

### **Research Methodology:**

To Conduct The Research Study Descriptive Research Method Has Been Used. For The Purpose Of The Study Secondary Data Is Used. The Secondary Data Collected From The Published Books, Research Papers In Journals And Annual Reports And Website.

### **Government Schemes For Rural Development:**

#### **Indira Awaas Yojana:**

The Indira Awaas Yojana (Iay) Launched In 1985-86, This Is The Main Plan Of The Ministryflagship Scheme Of The Ministry Of Rural Development To Provide Houses To The Poor In The Rural Areas. The Objective Of The Indira Awaas Yojana Is Primarily To Help Construction/Up Gradation Of Dwelling Units Of Members Of Scheduled Castes/Scheduled Tribes, Freed Bonded Labourers, Minorities In The Below Poverty Line And Other Below Poverty Line Non-Sc/ St Rural Households By Providing

#### **Pradhan Mantri Gram Sadak Yojana:**

Pradhan Mantri Gram Sadak Yojana (Pmgsy) Was Launched On 25th December 2000 As A Fully Funded Centrally Sponsored Scheme To Provide All Weather Road Connectivity In Rural Areas Of The Country. This Scheme Is Launched By The Ministry Of Rural Development. The Main Aim Of This Scheme Is To Provide All Weather Road Connectivity To The Rural Areas Whose Population Is More Than 500 Persons And In Terms Of Hilly Areas It Is 250 Persons.

**Mahatma Gandhi National Rural Employment Guarantee Scheme (Mgnregs):**

The National Rural Employment Guarantee Act, (Mnrega) Was Notified On September 7, 2005. This Scheme Is An Indian Labour Law And Social Security Measure That Aims To Provide 'Right To Work' To The People Falling Below Poverty Line. It Guarantees 100 Days Employment In A Year To The Village People. In This Fifty Percent Workers Should Be Women. The Scheme Is 90% Funded By The Central Government And 10% By The State Government.

**National Rural Health Mission:**

**National Health Mission Is Initiated On 12 April, 2005. Main Aim Of This Plan Is To Provide Accessible, Affordable And Accountable Quality Health Services Even To The Poorest Households In The Remotest Rural Regions. Accredited Social Health Activists (Asha) Scheme Is Also Operational Under This Scheme. The Scheme Is Run By The Ministry Of Health And Family Welfare.**

**Aajeevika Skills:**

Its Origins In The 'Special Projects' Component Of The Swarnajayanti Gram Swarozgariyojana (Sgsy). Besides Helping To Reduce Poverty, It Rides On The Hopes And Aspirations For A Better Quality Of Life In Large Sections Of The Rural Poor. Aajeevika Skills Aimed At Imparting To Rural Youth, Who Are Poor. They Should Be Paid Regular Monthly Wages Or According To Their Ability. Aajeevika Skills Involves Eight Distinct Steps: Awareness Building Within The Community On The Opportunities, Identifying Rural Youth Who Are Poor, Mobilizing rural Youth Who Are Interested, Counseling Of Youth And Parents, Selection Based On Aptitude, To Impart Knowledge Related To The Industry.

**Swaranjayanti Gram Swarozgar Yojana(Sgsy):**

**Assisting The Rural Poor In Self-Employment By Encouraging Group And Cluster Activities, Providing Skill Development Opportunities, Credit Linkages And Subsidies And Creation Of Marketing Opportunities, There Is A Huge Opportunity Of Production To Eradicate Poverty. The Scheme Was Launched On 1st April 1999. Sgsy Is An Integrated Scheme For Providing Opportunities Of Self-Employment To The Rural Poor.**

**Sampoorna Grameen Rozgar Yojana**

It Is A Scheme By The Government Of India To Provide Employment For The Rural Poor. The Panchayati Raj Institution Maintains This Scheme. In This Scheme The Employment Assurance Scheme And Jawahar Gram Samridhi Yojana Merged And Led To The Establishment Of Sgry In 2003. The Programme Aims To Provide Employment And Food In Rural Areas To Bpl Families. It Comes Under The Ministry Of Rural Development.

**Pradhan Mantri Adarsh Gram Yojana**

It Is A Rural Development Programme By The Central Government That Began In 2009. It Is Mainly For The Development Of Villages With A Higher Sc/St Ratio, Over 50%. The Idea Is To Merge Several Central Government Schemes To Develop These Villages. Bharat Nirman, Pradhan Mantri Gram Sadak Yojana, Sarva Shiksha Abhiyan, Mgnrega, Integrated Child Development Services, And More. This Program Is Applicable To Villages Sc/St Population Above 50%. It Comes Under The Ministry Of Social Justice And Empowerment.

Suggestions:

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Educate The Ruralexpreneur, Offer Finance With Low Rate Of Interest, Labour Intensive Techniques, Exploitation Of Village Resource, Micro Credit Schemes, Infrastructure Facilities, Marketing Management Skillsshould Be Improved, Management Training Is To Be Imparted, Swot Analysis, Pastexperiencesandotherobservation, Labour Intensive Techniques.

**Conclusions:**

This Government Is Faced With The Challenge Of Completing A Large Number Of Unfinished Works. Government Has Many Programmes For Agricultural And Rural Development Which Have Not Reached The Target Groups Up To A Satisfactory Level. Therefore, By Using Proper Methods Attempts Should Be Made To Motivate Them Through An Emphasis On The Deprived Need Areas. We Know That Indian Economy Is Based On Agriculture With A Vasts On Segment Of Its Population Engaged In Agriculture And Allied Pursuit Growth Of The Indian Agriculture Determines Is On The Overall

Development Of The National Economy.Promotion Of Entrepreneurship Is Extremely Important In The Context Of Producing Gainful Employment And Reducing The Widening Disparities Between The Rural And Urban. Monitoring Rural Development Programmes By Supplying Right Information At The Right Time, Providing Timely And Adequate Credit And Continuous Motivation Of Bankers, Panchayat Union Leaders And Voluntary Service Organizations Will Lead To The Development Of Rural Entrepreneurship And In Turn Rural Development. All Round Development Is Possible Only If All The Above Plans Are Implemented For The Overall Development Of The Nation.

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