



# VISION INSTITUTE OF TECHNOLOGY, KANPUR

**BRANCH -CIVIL /AG/ME/EN/CS. UNIT-I**

**SUBJECT:- RURAL DEVELOPMENT: ADMINISTRATION AND PLANNING(KHU801)**

## RURAL DEVELOPMENT

Rural development refers to the process of improving the standard of living and economic conditions in rural areas, often through agriculture, community development, and infrastructure improvements. Its aim is to enhance the quality of life for rural communities and reduce poverty and inequality

### CONCEPTS OF RURAL DEVELOPMENT

1. POVERTY REDUCTION
2. AGRICULTURE AND RURAL LIVELIHOODS
3. INFRASTRUCTURE DEVELOPMENT
4. ACCESS TO BASIC SERVICES (HEALTH, EDUCATION, WATER, ETC.)
5. COMMUNITY DEVELOPMENT AND EMPOWERMENT
6. ENVIRONMENTAL SUSTAINABILITY
7. GENDER EQUALITY
8. TECHNOLOGY AND INNOVATION
9. PUBLIC-PRIVATE PARTNERSHIPS
10. GOOD GOVERNANCE AND DECENTRALIZATION.

### POVERTY REDUCTION

Poverty reduction in rural areas is a key concept in rural development. It involves improving the economic conditions and standard of living for rural communities through various means such as job creation, access to finance, education and skills development, and improving agricultural productivity. Other strategies include providing social safety nets, reducing inequality, and addressing gender-based poverty. The goal of poverty reduction is to improve the well-being and quality of life for those living in rural areas

### AGRICULTURE AND RURAL LIVELIHOODS

Agriculture and rural livelihoods are closely linked and form a central aspect of rural development. The focus is on improving agricultural productivity and diversifying rural income sources through initiatives such as modernizing farming techniques, promoting agribusiness and rural entrepreneurship, and improving access to markets, credit and extension services. Additionally, promoting non-farm livelihoods such as tourism and handicrafts can also contribute to diversifying rural income sources and reducing poverty in rural areas. The ultimate goal is to enhance the economic and social well-being of rural communities.



## **INFRASTRUCTURE DEVELOPMENT**

Infrastructure development in rural areas is important for reducing poverty and improving the quality of life for rural communities. It includes the construction and improvement of roads, bridges, water supply systems, electricity and telecommunications networks, among others. This type of development enables rural communities to access basic services such as healthcare and education, as well as markets for agricultural products. It also provides opportunities for rural entrepreneurship and job creation, and attracts investment and tourists to rural areas. Good infrastructure can be a key factor in promoting sustainable and inclusive economic growth in rural areas

### **ACCESS TO BASIC SERVICES (HEALTH, EDUCATION, WATER, ETC.)**

Access to basic services such as health, education, and water is essential for improving the standard of living in rural areas. In many rural communities, access to these services is limited due to poor infrastructure, lack of resources, and poverty. Improving access to basic services can have a significant impact on reducing poverty and improving the quality of life for rural communities. Strategies for improving access to basic services include building schools and health clinics, improving road networks to increase access to services, providing clean water through wells or other systems, and improving sanitation. Investing in basic services is also essential for promoting human capital development and supporting economic growth in rural areas

### **COMMUNITY DEVELOPMENT AND EMPOWERMENT**

Community development and empowerment in rural areas refer to the process of building the capacity of rural communities to take control of their own development. This involves creating opportunities for community members to participate in decision-making and planning processes, strengthening community organizations, and improving access to resources and services. Community development and empowerment can help to reduce poverty and inequality, improve the quality of life for rural communities, and create more sustainable and inclusive forms of economic growth. Strategies for community development and empowerment include community-based planning and management, training and capacity building, and supporting community-based organizations. The goal is to enable rural communities to take an active role in their own development and to improve their well-being and quality of life

### **ENVIRONMENTAL SUSTAINABILITY**

Environmental sustainability refers to the preservation of natural resources and ecosystems for future generations while meeting the needs of present generations. In the context of rural development, environmental sustainability is crucial for promoting sustainable economic growth, improving the livelihoods of rural communities, and reducing poverty. Strategies for promoting environmental sustainability in rural areas include promoting sustainable agricultural practices, protecting and



restoring ecosystems, reducing dependence on non-renewable resources, and promoting renewable energy. The goal is to ensure that rural development is economically, socially, and environmentally sustainable and that it does not harm the environment or undermine the well-being of future generations.

### GENDER EQUALITY

Gender equality in rural areas refers to the equal treatment, rights and opportunities for men and women in all aspects of life, including access to resources, services, and decision-making processes. In many rural communities, women face significant gender-based inequalities, such as limited access to education, health services, and productive resources, and a higher burden of poverty. Promoting gender equality in rural areas is crucial for reducing poverty, improving the quality of life for rural communities, and ensuring sustainable and inclusive economic growth. Strategies for promoting gender equality in rural areas include increasing women's access to education and training, promoting equal access to resources and services, and improving women's participation in decision-making processes at all levels. The goal is to ensure that rural development is gender-sensitive and that it benefits both men and women

### TECHNOLOGY AND INNOVATION

Technology and innovation play an important role in rural development by improving productivity, creating new economic opportunities, and reducing poverty. In the context of rural areas, technology and innovation can help to improve agricultural productivity, promote non-farm livelihoods, and increase access to markets and services. Strategies for promoting technology and innovation in rural areas include increasing access to information and communication technologies, promoting research and development, and strengthening linkages between rural communities and the wider economy. The goal is to support sustainable and inclusive economic growth in rural areas by leveraging technology and innovation to create new opportunities and improve the quality of life for rural communities.

### PUBLIC-PRIVATE PARTNERSHIPS

Public-private partnerships (PPPs) in rural areas refer to collaborations between the government, private sector, and civil society to achieve shared development goals. PPPs can help to leverage private sector resources, expertise and innovation to improve infrastructure, promote economic growth, and reduce poverty in rural areas. PPPs can also help to ensure that rural development is sustainable and inclusive by involving a wide range of stakeholders in decision-making processes. Strategies for promoting PPPs in rural areas include improving the investment climate, building partnerships between the public and private sectors, and strengthening the enabling environment for private sector investment. The goal of PPPs in rural areas is to promote sustainable and inclusive economic growth by leveraging the strengths of different sectors and stakeholders.



## AND GOOD GOVERNANCE DECENTRALIZATION.

Good governance and decentralization play a critical role in promoting rural development by improving accountability, increasing access to resources and services, and empowering communities. Good governance involves transparent and accountable decision-making processes, effective public institutions, and the rule of law. Decentralization refers to the transfer of power and responsibilities from central government to local government and communities. Strategies for promoting good governance and decentralization in rural areas include strengthening local government institutions, promoting transparency and accountability, and increasing community participation in decision-making processes. The goal is to improve the quality of life for rural communities by ensuring that resources and services are effectively managed and used for the benefit of all. By promoting good governance and decentralization, rural development can be made more sustainable and inclusive, with communities playing a more active role in their own development.

## BASIC ELEMENTS OF RURAL DEVELOPMENT

The basic elements of rural development can include:

- 1. AGRICULTURE AND AGRIBUSINESS DEVELOPMENT**
- 2. EDUCATION AND TRAINING**
- 3. HEALTHCARE AND SANITATION**
- 4. RURAL ENTERPRISE DEVELOPMENT**
- 5. NATURAL RESOURCE MANAGEMENT AND CONSERVATION**
- 6. ACCESS TO FINANCIAL SERVICES AND CREDIT**
- 7. SOCIAL WELFARE AND COMMUNITY DEVELOPMENT PROGRAMS**
- 8. GOVERNANCE AND INSTITUTIONAL DEVELOPMENT**
- 9. COMMUNICATION AND INFORMATION TECHNOLOGY.**

## AGRICULTURE AND AGRIBUSINESS DEVELOPMENT

Agriculture and agribusiness development refers to efforts to improve the productivity, profitability, and sustainability of agricultural activities and related businesses in rural areas. This can include:

1. Enhancing agricultural production and technology through improved seeds, irrigation, fertilizers, and other inputs.
2. Strengthening value chains and market linkages to help farmers access markets and obtain fair prices for their products.
3. Supporting the development of agribusinesses and other rural enterprises, including processing, packaging, and marketing of agricultural products.
4. Providing education and training to farmers and entrepreneurs to improve their skills, knowledge, and management practices.
6. Promoting sustainable agricultural practices, such as conservation agriculture, agroforestry, and integrated pest management.
7. Developing policies and regulations that support the growth of agriculture and agribusiness.

## 2. EDUCATION AND TRAINING



Education and training are critical components of rural development. This can include:

1. Basic education and literacy programs to improve access to education, especially for children and youth in rural areas.
2. Vocational and technical training programs to equip people with the skills needed to pursue livelihoods and entrepreneurship opportunities.
3. Agricultural extension services to provide farmers with information on modern farming techniques, market opportunities, and other relevant topics.
4. Business and entrepreneurship training to help rural entrepreneurs start and manage successful businesses.
5. Health and nutrition education to promote healthy living and prevent diseases.
6. Environmental education to raise awareness of environmental issues and promote sustainable development.

### **3.HEALTHCARE AND SANITATION**

Education and training are critical components of rural development. This can include:

1. Basic education and literacy programs to improve access to education, especially for children and youth in rural areas.
2. Vocational and technical training programs to equip people with the skills needed to pursue livelihoods and entrepreneurship opportunities.
3. Agricultural extension services to provide farmers with information on modern farming techniques, market opportunities, and other relevant topics.
4. Business and entrepreneurship training to help rural entrepreneurs start and manage successful businesses.
5. Health and nutrition education to promote healthy living and prevent diseases.
6. Environmental education to raise awareness of environmental issues and promote sustainable development.

### **RURAL ENTERPRISE DEVELOPMENT**

Rural enterprise development refers to efforts to promote the growth and development of businesses in rural areas. This can include:

1. Providing access to finance and credit for small businesses and entrepreneurs in rural areas.
2. Supporting the development of local value chains and market linkages to help rural businesses access markets and expand their customer base.
3. Promoting the use of technology and innovation to improve productivity and competitiveness of rural businesses.
4. Facilitating the establishment of business support services such as business incubators, mentoring and coaching services, and networking platforms.
5. Providing training and technical assistance to rural entrepreneurs on business planning, financial management, marketing, and other relevant topics.
6. Effective rural enterprise development strategies can help to create jobs, increase income, and promote economic growth in rural areas, leading to improved livelihoods and reduced poverty.

### **NATURAL RESOURCE MANAGEMENT AND CONSERVATION**

Natural resource management and conservation refers to efforts to sustainably manage and preserve natural resources in rural areas. This can include:

1. Promoting the adoption of sustainable land-use practices to prevent soil degradation and promote reforestation.



2. Encouraging the use of renewable energy sources such as solar, wind, and hydro power to reduce dependence on fossil fuels.
3. Supporting the conservation and protection of water resources, including wetlands, rivers, and aquifers.
4. Facilitating the development of sustainable tourism to promote environmental conservation and generate income for local communities.
5. Promoting the conservation and sustainable use of biodiversity, including the protection of endangered species and their habitats.
6. Effective natural resource management and conservation strategies can help to promote ecological sustainability, reduce the impacts of climate change, and provide opportunities for rural communities to benefit from the sustainable use of natural resources.

### **ACCESS TO FINANCIAL SERVICES AND CREDIT**

Access to financial services and credit is a critical component of rural development. This can include:

1. Establishing and supporting financial institutions such as banks, microfinance institutions, and credit unions in rural areas to provide financial services to rural communities.
2. Providing training and technical assistance to rural communities to improve their financial literacy and management skills.
3. Developing innovative financial products and services that are tailored to the needs and constraints of rural communities, such as mobile banking, savings and credit cooperatives, and micro insurance.
4. Promoting the use of alternative financing mechanisms such as community-based savings and credit schemes, and revolving loan funds.
5. Supporting policy and regulatory reforms to facilitate access to financial services and credit for rural communities.
6. By improving access to financial services and credit, rural communities can build assets, invest in productive activities, and reduce their vulnerability to economic shocks and crises. This can lead to increased income, improved livelihoods, and overall economic development in rural areas.

### **SOCIAL WELFARE AND COMMUNITY DEVELOPMENT**

Social welfare and community development programs are important components of rural development. This can include:

1. Providing basic social services such as health care, education, and sanitation to rural communities.
2. Supporting the establishment of community-based organizations and local government structures to promote participatory decision-making and community development.
3. Promoting social protection programs such as cash transfers, food subsidies, and health insurance to vulnerable groups in rural areas.
4. Supporting the development of social infrastructure such as community centers, libraries, and sports facilities.
5. Promoting gender equality, women's empowerment, and social inclusion in rural communities.
6. Effective social welfare and community development programs can help to reduce poverty, improve social equity, and promote social cohesion and resilience in rural areas. They can also contribute to the overall economic and social development of rural communities.

### **GOVERNANCE AND INSTITUTIONAL DEVELOPMENT**

Governance and institutional development are important components of rural development. This can include:



1. Promoting good governance and the rule of law at the local level through the establishment of effective and accountable local government structures and administrative systems.
2. Supporting the development of participatory decision-making processes that involve rural communities in the planning and implementation of development initiatives.
3. Strengthening institutional capacities of government and civil society organizations to better deliver services and promote development outcomes.
4. Promoting transparency, accountability, and anti-corruption measures in rural development programs.
5. Supporting the development of legal and regulatory frameworks that promote private sector investment and entrepreneurship in rural areas.

### COMMUNICATION AND INFORMATION TECHNOLOGY

Communication and information technology (ICT) is a critical component of rural development. This can include:

1. Developing and improving communication infrastructure such as mobile and internet connectivity to provide rural communities with access to information and services.
2. Supporting the use of ICT in agriculture, including the adoption of precision farming techniques and market information systems.
3. Providing access to e-learning and e-health services to improve educational and health outcomes in rural areas.
4. Promoting the use of digital financial services to improve financial inclusion and access to credit in rural communities.
5. Facilitating the development of e-commerce and online marketplaces to connect rural producers with customers and increase market opportunities.



## POLICIES FOR RURAL DEVELOPMENT

There are several policies that are designed to promote rural development.

- 1.National Rural Employment Guarantee Act (NREGA):**
- 2.Pradhan Mantri Gram Sadak Yojana (PMGSY):**
- 3.Rashtriya Krishi Vikas Yojana (RKVY):**
- 4.National Rural Livelihood Mission (NRLM):**
- 5.Deendayal Antyodaya Yojana (DAY):**
- 6.Pradhan Mantri Fasal Bima Yojana (PMFBY):**
- 7.National Rural Drinking Water Programme (NRDWP):**

### NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (NREGA):

The National Rural Employment Guarantee Act (NREGA) is a social welfare scheme launched in 2005 by the Government of India. It is now known as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The act guarantees 100 days of wage employment per year to every rural household whose adult members volunteer to do unskilled manual work.

The objective of NREGA is to provide a safety net to the rural poor and to create productive assets in rural areas. The act provides a legal guarantee of wage employment to rural households, which helps to reduce poverty and boost rural demand. It also aims to create durable assets such as water conservation structures, rural roads, and irrigation facilities, which can help to enhance rural productivity and improve rural livelihoods.

Under the scheme, the government provides employment to rural households by engaging them in various public works projects such as construction of rural roads, irrigation canals, water conservation structures, and afforestation. The wages paid to the workers are determined by the state government and are linked to the minimum wage rate for agricultural laborers in the state.

The scheme also ensures transparency and accountability in the implementation of the programme. It mandates the use of information technology to maintain records and monitor the implementation of the programme. It also requires regular social audits to be conducted by independent organizations to assess the performance of the programme.

NREGA has been successful in providing a safety net to the rural poor and boosting rural demand. It has also helped to create productive assets in rural areas and improve rural livelihoods. However, there have been challenges in the implementation of the programme, such as delays in wage payments, corruption, and poor quality of assets created.

### 2.PRADHAN MANTRI GRAM SADAK YOJANA (PMGSY):

Pradhan Mantri Gram Sadak Yojana (PMGSY) is a rural roads scheme launched by the Government of India in 2000. The objective of the scheme is to provide all-weather road connectivity to unconnected





habitations in rural areas. The scheme aims to improve rural access and mobility, and boost economic activity in rural areas.

Under the PMGSY, the government provides funds to the states to undertake road construction projects in rural areas. The scheme focuses on connecting unconnected habitations with a population of 500 persons or more in the plain areas, and 250 persons or more in the hilly and tribal areas. The scheme also gives priority to connecting habitations that are important from a socio-economic perspective, such as schools, hospitals, markets, and tourist places.

The construction of roads under PMGSY is undertaken by the state public works departments, rural development departments, and other designated agencies. The roads constructed under the scheme are required to be all-weather and of good quality. The scheme also mandates the use of local materials and labor to promote local employment and ensure the sustainability of the road network.

PMGSY has been successful in improving rural access and mobility, and promoting economic activity in rural areas. It has helped to reduce isolation and poverty in rural areas by connecting them to the mainstream economy. The scheme has also contributed to the development of rural infrastructure, such as schools, hospitals, and markets, by making them accessible to the rural population.

PMGSY has been a major rural development initiative of the Government of India, which has helped to improve the quality of life of people living in rural areas. However, there have been challenges in the implementation of the scheme, such as delays in project completion, poor quality of roads, and inadequate maintenance of the road network.

### **3.RASHTRIYA KRISHI VIKAS YOJANA (RKVY)**

Rashtriya Krishi Vikas Yojana (RKVY) is a scheme launched by the Government of India in 2007 to promote agricultural development in the country. The scheme provides funding support to the states for various agricultural development initiatives aimed at increasing agricultural productivity and ensuring sustainable development of agriculture.

The objectives of the RKVY scheme include:

1. Enhancing public investment in agriculture and allied sectors.
2. Promoting the use of modern technologies in agriculture.
3. Encouraging private sector investment in agriculture.
4. Promoting the development of infrastructure and marketing facilities for agriculture.
5. Providing support to small and marginal farmers, and women farmers.

The RKVY scheme provides funding support to the states for various agricultural development initiatives such as:

1. Extension activities to promote new technologies and best practices in agriculture.
2. Development of irrigation facilities.
3. Soil health management.



4. Promotion of organic farming.
5. Infrastructure development for agriculture, such as cold storage facilities, market yards, and processing units.
6. Support for agricultural marketing and export promotion.
7. Research and development in agriculture

#### **4. NATIONAL RURAL LIVELIHOOD MISSION (NRLM)**

The National Rural Livelihood Mission (NRLM) is a poverty reduction programme launched by the Government of India in 2011. The objective of the mission is to promote sustainable livelihoods among the rural poor, and to create an enabling environment for them to improve their lives and escape poverty.

The NRLM focuses on promoting self-employment and entrepreneurship opportunities among the rural poor, especially women, and facilitating their access to financial services, skill training, and marketing support. The mission also aims to build the capacity of the rural poor to organize themselves into community-based institutions, such as self-help groups (SHGs), and to leverage their collective strength for socio-economic development.

Under the NRLM, the government provides financial support to the states to undertake various poverty reduction initiatives, such as:

1. Promotion of SHGs and their federations.
2. Skill training and capacity building of the rural poor.
3. Access to credit and other financial services.
4. Livelihoods promotion through farm and non-farm activities.
5. Market linkages and value chain development.
6. Convergence with other government programmes and schemes for poverty reduction.

#### **5. DEENDAYAL ANTYODAYA YOJANA (DAY):**

Deendayal Antyodaya Yojana (DAY) is a poverty alleviation programme launched by the Government of India in 2014. The objective of the scheme is to uplift the poorest of the poor by providing them with sustainable livelihood opportunities and basic amenities.

The DAY scheme focuses on the urban poor, particularly those living in slums and informal settlements. The scheme aims to provide them with access to basic amenities such as water, sanitation, housing, and electricity. It also aims to provide them with livelihood opportunities through skill training, entrepreneurship development, and wage employment.

Under the DAY scheme, the government provides financial support to the states to undertake various poverty alleviation initiatives such as:

1. Social mobilization and institution building.
2. Livelihoods promotion through skill training and entrepreneurship development.
3. Provision of basic services such as water supply, sanitation, housing, and electricity.
4. Convergence with other government programmes and schemes for poverty reduction.



5.Capacity building and training of the urban poor.

## **6.PRADHAN MANTRI FASAL BIMA YOJANA**

Pradhan Mantri Fasal Bima Yojana (PMFBY) is a crop insurance scheme launched by the Government of India in 2016. The objective of the scheme is to provide financial support to farmers in the event of crop failure due to natural calamities, pests and diseases, and other unforeseen circumstances. Under the PMFBY scheme, farmers can insure their crops against yield losses, and receive compensation in case of crop failure. The scheme covers all food crops, oilseeds, and horticultural crops grown in the country, and provides insurance coverage for the entire crop cycle, from pre-sowing to post-harvest.

The PMFBY scheme is implemented by the Agriculture Insurance Company of India (AIC), and provides insurance coverage to farmers at a nominal premium rate, which is subsidized by the government. The scheme also provides for early settlement of claims and uses technology-based tools for accurate assessment of crop losses.

The PMFBY scheme has been successful in providing financial security to farmers, and in promoting risk mitigation in agriculture. The scheme has helped to reduce the burden of crop failure on farmers, and has encouraged them to adopt modern crop management practices and technologies.

Overall, the PMFBY scheme has been a major initiative of the Government of India for crop insurance and risk mitigation in agriculture. However, there have been some challenges in the implementation of the scheme, such as inadequate awareness among farmers, poor targeting of benefits, and delays in settlement of claims. The government is taking steps to address these challenges and improve the implementation of the scheme.

## **7.NATIONAL RURAL DRINKING WATER PROGRAMME**

The National Rural Drinking Water Programme (NRDWP) is a centrally sponsored scheme launched by the Government of India in 2009. The objective of the programme is to provide safe and adequate drinking water to rural households in the country.

Under the NRDWP, the government provides financial support to the states to undertake various drinking water supply projects and activities, such as:

- 1.Construction of new drinking water sources, such as tube wells, hand pumps, and dug wells.
- 2.Renovation and repair of existing drinking water sources.
- 3.Water treatment and purification, and distribution through pipelines or tankers.
- 4.Provision of household water connections and community taps.
- 5.Capacity building and training of the community institutions for water management.
- 6.Convergence with other government programmes and schemes for rural development.

The NRDWP also gives special attention to water quality monitoring and surveillance, and provides for the testing of water samples from various sources to ensure that the water is safe for drinking.

The NRDWP has been successful in providing safe and adequate drinking water to rural households, and in promoting health and hygiene in rural areas. The programme has helped to reduce the burden of water-borne diseases, and has improved the quality of life of the rural population.



The NRDWP has been a major initiative of the Government of India for rural drinking water supply. However, there have been challenges in the implementation of the programme, such as inadequate capacity of the community institutions, poor maintenance of the drinking water sources, and inadequate monitoring and evaluation. The government is taking steps to address these challenges and improve the implementation of the programme.

## **PROGRAMMES IN THE SOCIAL SECURITY**

The Government of India has launched various social security programmes to provide financial and social assistance to vulnerable sections of the population, such as the elderly, disabled, and poor. Some of the major programmes in the social security sector are:

- 1. NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP)**
- 2. PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)**
- 3. ATAL PENSION YOJANA (APY)**
- 4. PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY):**
- 5. PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)**
- 6. RASHTRIYA SWASTHYA BIMA YOJANA (RSBY)**

### **1. NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP)**

The National Social Assistance Programme (NSAP) is a centrally sponsored scheme launched by the Government of India in 1995. The objective of the programme is to provide financial assistance to the elderly, widows, and disabled persons living below the poverty line, to help them meet their basic needs.

The NSAP comprises of five components:

- 1. Indira Gandhi National Old Age Pension Scheme (IGNOAPS):**

The scheme provides a monthly pension to the elderly aged 60 years or above, living below the poverty line. The pension amount varies from state to state and ranges from Rs. 200 to Rs. 500 per month.

- 2. Indira Gandhi National Widow Pension Scheme (IGNWPS):** The scheme provides a monthly pension to widows aged 40 years or above, living below the poverty line. The pension amount varies from state to state and ranges from Rs. 300 to Rs. 500 per month.

- 3. Indira Gandhi National Disability Pension Scheme (IGNDPS):** The scheme provides a monthly pension to persons with disabilities aged 18 years or above, living below the poverty line. The pension amount varies from state to state and ranges from Rs. 300 to Rs. 500 per month.



4.3 National Family Benefit Scheme (NFBS): The scheme provides a one-time financial assistance of Rs. 20,000 to the bereaved family in case of the death of the primary breadwinner of the family.

5. Annapurna Scheme:

The scheme provides 10 kg of food grains per month free of cost to destitute senior citizens who are not covered under the Indira Gandhi National Old Age Pension Scheme.

The NSAP has been successful in providing financial assistance to the vulnerable sections of the population, and has helped to improve their standard of living. The programme has helped to reduce poverty and promote social and economic empowerment of the elderly, widows, and persons with disabilities.

## 2. PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

Pradhan Mantri Jan Dhan Yojana (PMJDY) is a national financial inclusion scheme launched by the Government of India in 2014. The scheme aims to provide financial services to the unbanked population of the country, and to promote financial inclusion.

The key features of PMJDY are:

**1. Zero balance savings account:** The scheme provides a zero balance savings account to every household in the country. Account holders are not required to maintain a minimum balance in the account.

**2. RuPay debit card:** Every account holder is provided with a RuPay debit card, which can be used for cash withdrawals and transactions at ATMs, micro-ATMs, and Point of Sale (PoS) terminals.

**3. Insurance cover:** The scheme provides accidental insurance cover of Rs. 2 lakh to the account holder, and life insurance cover of Rs. 30,000 to the beneficiary in case of the account holder's death.

**4. Overdraft facility:** Account holders can avail of an overdraft facility of up to Rs. 10,000, subject to certain conditions.

**5. Direct benefit transfer:** The scheme enables the direct transfer of benefits such as subsidies and pension payments to the beneficiaries' bank account, which helps to eliminate intermediaries and reduce leakages.

## 3. ATAL PENSION YOJANA (APY)

Atal Pension Yojana (APY) is a social security scheme launched by the Government of India in 2015. The scheme is aimed at providing a pension to the unorganized sector workers who are not covered under any other pension schemes.



Under the APY, subscribers can receive a minimum guaranteed pension of Rs. 1,000, Rs. 2,000, Rs. 3,000, Rs. 4,000 or Rs. 5,000 per month, depending on their contribution amount and age at the time of joining the scheme. The contribution amount varies from Rs. 42 to Rs. 1,454 per month, depending on the age of the subscriber and the pension amount chosen.

The key features of APY are:

1. Voluntary scheme: The scheme is voluntary and open to all Indian citizens aged between 18 and 40 years.
2. Guaranteed pension: The scheme provides a guaranteed minimum pension to the subscriber, depending on their contribution amount and age at the time of joining the scheme.
3. Portability: The scheme is portable across the country, and the subscriber can continue to contribute to the scheme even if they move to another location.
4. Tax benefits: The subscriber can avail of tax benefits under Section 80CCD of the Income Tax Act, 1961, for contributions made to the scheme.
5. Nomination facility: The subscriber can nominate a nominee who will receive the pension in case of the subscriber's death.

The APY scheme has been successful in providing social security to the unorganized sector workers and promoting the culture of saving for retirement. As of February 2021, more than 3.87 crore subscribers have enrolled under the scheme, with a total contribution of more than Rs. 32,000 crore.

#### **4. PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)**

Pradhan Mantri Suraksha Bima Yojana (PMSBY) is a social security scheme launched by the Government of India in 2015. The scheme aims to provide accidental death and disability insurance cover to the unorganized sector workers and people with low income.

Under the PMSBY, subscribers can avail of accidental death and disability insurance cover of Rs. 2 lakh for a premium of just Rs. 12 per annum. The scheme is renewable on an annual basis and is open to all Indian citizens between the ages of 18 and 70 years.

The key features of PMSBY are:

1. Affordable premium: The premium for the insurance cover is just Rs. 12 per annum, which is affordable for people with low income.
2. Accidental death and disability cover: The scheme provides insurance cover of Rs. 2 lakh in case of accidental death or permanent total disability, and Rs. 1 lakh in case of permanent partial disability.



3. Easy enrolment process: The enrolment process for the scheme is simple and can be done through any bank account, either online or offline.

4. Automatic renewal: The scheme is renewable on an annual basis, and the premium is automatically deducted from the subscriber's bank account.

5. Nomination facility: The subscriber can nominate a nominee who will receive the insurance benefits in case of the subscriber's death.

#### **PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)**

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is a social security scheme launched by the Government of India in 2015. The scheme aims to provide life insurance cover to the unorganized sector workers and people with low income.

Under the PMJJBY, subscribers can avail of life insurance cover of Rs. 2 lakh for a premium of just Rs. 330 per annum. The scheme is renewable on an annual basis and is open to all Indian citizens between the ages of 18 and 50 years.

#### **6. RASHTRIYA SWASTHYA BIMA YOJANA (RSBY)**

Rashtriya Swasthya Bima Yojana (RSBY) is a social security scheme launched by the Government of India in 2008. The scheme aims to provide health insurance cover to the below poverty line (BPL) families and people with low income.

Under the RSBY, eligible families can avail of health insurance cover of up to Rs. 30,000 per annum, for a premium of just Rs. 30 per annum. The scheme is renewable on an annual basis and is open to all Indian citizens below the poverty line and those identified as unorganized sector workers.



## **PROGRAMMES IN AREA OF SOCIAL SECTOR**

The social sector encompasses a wide range of areas such as education, health, housing, nutrition, and social welfare. The Government of India has launched several programs and initiatives to address the social sector challenges and improve the quality of life for the citizens. Some of the key programs in the social sector are

1. SARVA SHIKSHA ABHIYAN (SSA)
2. MID-DAY MEAL SCHEME
3. NATIONAL HEALTH MISSION
4. PRADHAN MANTRI MATRU VANDANA YOJANA (PMMVY)
5. NATIONAL FOOD SECURITY ACT (NFSA)

### **1. SARVA SHIKSHA ABHIYAN (SSA)**

Sarva Shiksha Abhiyan (SSA) is a flagship program launched by the Government of India in 2001, with the aim to achieve universal elementary education in the country. The program is a part of the broader goal of the government to achieve the Millennium Development Goals of universal primary education and reducing gender disparities in education.

The program focuses on improving the quality of education and increasing access to education for all children in the age group of 6 to 14 years. SSA aims to provide universal access to education by ensuring that all children, irrespective of their social or economic background, are enrolled in schools and receive quality education. The program provides support for infrastructure development, teacher training, and curriculum development.

The main objectives of SSA are:

1. Universal access to education for all children in the age group of 6 to 14 years.
2. Enrolment of out-of-school children and retention of children in schools.
3. Improving the quality of education by providing support for teacher training, curriculum development, and infrastructure development.
4. Addressing gender and social disparities in education.
5. Promoting inclusive education for children with special needs





## **2.MID-DAY MEAL SCHEME**

The Mid-Day Meal Scheme is a government program that aims to provide nutritious meals to school-going children across India. The program was launched in 1995 and has since been implemented in all government and government-aided schools across the country. The objective of the scheme is to improve the nutritional status of children and encourage them to attend school regularly.

Under the scheme, a hot cooked meal is provided to children in primary and upper primary schools. The menu is decided by the respective state governments, and the meal typically consists of rice, dal, vegetables, and fruits. The meals are prepared in the school premises or in a centralized kitchen and are served free of cost to all children.

The scheme has several benefits, including:

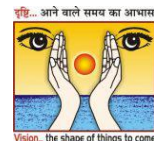
- 1.Improving the nutritional status of children: The meals provided under the scheme help to ensure that children receive a nutritious meal, which is essential for their growth and development.
- 2.Encouraging children to attend school: The scheme provides an incentive for children to attend school regularly, as they are assured of a hot meal every day.
- 4.Promoting social equity: The scheme helps to reduce social disparities by ensuring that all children, regardless of their social or economic background, receive a nutritious meal.
- 5.Supporting local economies: The scheme supports local economies by providing employment opportunities for cooks and other staff who are responsible for preparing and serving the meals.

## **3.NATIONAL HEALTH MISSION**

The National Health Mission (NHM) is a flagship program of the Government of India launched in 2013. The objective of the program is to provide universal access to quality healthcare services, especially to people from the rural and underserved areas of the country. The NHM aims to strengthen the health system by improving the quality of healthcare services, reducing maternal and infant mortality, and controlling communicable and non-communicable diseases.

The NHM has several components, including:

- 1.National Rural Health Mission (NRHM): The NRHM is a component of the NHM that focuses on improving the health outcomes of people in rural areas. The program aims to strengthen the primary healthcare system by providing infrastructure, human resources, and essential drugs and equipment to primary health centers and sub-centers.
- 2.National Urban Health Mission (NUHM): The NUHM is a component of the NHM that focuses on improving the health outcomes of people living in urban areas. The program aims to provide



comprehensive healthcare services, including preventive, promotive, curative, and rehabilitative services, to people in urban areas.

3. Reproductive, Maternal, Newborn, Child and Adolescent Health (RMNCH+A): The RMNCH+A is a component of the NHM that focuses on improving the health outcomes of women and children. The program aims to reduce maternal and child mortality by improving access to essential healthcare services, including antenatal care, skilled birth attendance, and immunization.

4. National Disease Control Programmes (NDCPs): The NDCPs are a set of programs under the NHM that focus on controlling communicable and non-communicable diseases. The programs include the National Vector Borne Disease Control Program, National Tuberculosis Control Program, National Leprosy Eradication Program, and National Program for Control of Blindness.

### **PRADHAN MANTRI MATRU VANDANA YOJANA (PMMVY)**

The Pradhan Mantri Matru Vandana Yojana (PMMVY) is a maternity benefit program launched by the Government of India in 2017. The objective of the program is to provide financial assistance to pregnant and lactating women for their first live birth.

Under the PMMVY, eligible women receive a cash benefit of Rs. 5,000 in three installments. The first installment of Rs. 1,000 is provided after the registration of the pregnancy, the second installment of Rs. 2,000 is provided after the completion of at least one antenatal check-up, and the third installment of Rs. 2,000 is provided after the child's birth is registered and the first cycle of immunization is completed.

The PMMVY aims to improve the health and nutrition status of pregnant and lactating women and reduce maternal and infant mortality rates. The program also aims to encourage women to seek antenatal care and institutional delivery.

The PMMVY aims to improve the health and nutrition status of pregnant and lactating women and reduce maternal and infant mortality rates. The program also aims to encourage women to seek antenatal care and institutional delivery.

To be eligible for the PMMVY, a woman must be a resident of India, aged 19 years or above, and have a bank account. The woman must also be pregnant or have given birth to her first child on or after January 1, 2017.

The PMMVY is implemented by the Ministry of Women and Child Development in collaboration with the Ministry of Health and Family Welfare. The program has been successful in reaching out to a large number of pregnant and lactating women across the country and has contributed to improving the health and nutrition status of women and children.



## NATIONAL FOOD SECURITY ACT (NFSA)

The National Food Security Act (NFSA) is a social welfare program launched by the Government of India in 2013. The objective of the program is to provide subsidized food grains to eligible households and ensure food security for all.

Under the NFSA, every eligible household is entitled to receive 5 kg of food grains per person per month at subsidized prices. The food grains include rice, wheat, and coarse cereals. The prices for food grains under the NFSA are fixed at Rs. 3, Rs. 2, and Rs. 1 per kg for rice, wheat, and coarse cereals, respectively.

The NFSA also provides for special provisions for the identification of priority households, which include households headed by women, persons with disabilities, and elderly persons, among others. The program also provides for the establishment of grievance redressal mechanisms to ensure effective implementation of the program.

The NFSA has been successful in providing food security to a large number of households across the country. The program has also contributed to reducing malnutrition and improving the health and nutrition status of vulnerable sections of the population.

The NFSA is implemented by the Ministry of Consumer Affairs, Food and Public Distribution in collaboration with the state governments. The program has been extended to cover more households and has been instrumental in reducing hunger and poverty in the country.

## PROGRAMMES IN THE AGRICULTURAL SECTOR

India has several programs in the agricultural sector to promote agricultural development, increase productivity, and improve the income and livelihoods of farmers. Some of the major programs are

1. **PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY):**
2. **RASHTRIYA KRISHI VIKAS YOJANA (RKVY):**
3. **PRADHAN MANTRI KRISHI SINCHAI YOJANA (PMKSY):**
4. **PARAMPARAGAT KRISHI VIKAS YOJANA (PKVY):**
5. **NATIONAL AGRICULTURE MARKET (E-NAM):**
6. **SOIL HEALTH CARD SCHEME:**
7. **PRADHAN MANTRI KISAN SAMMAN NIDHI (PM-KISAN):**



## **PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY):**

Pradhan Mantri Fasal Bima Yojana (PMFBY) is a crop insurance scheme launched by the Government of India in 2016 to provide insurance coverage and financial support to farmers in case of crop failure due to natural calamities, pests, and diseases.

Under the PMFBY, farmers can insure their crops at a very low premium rate of 1.5% for Kharif crops, 2% for Rabi crops, and 5% for horticultural crops. The rest of the premium is paid by the government to ensure that the farmers are adequately protected.

The scheme covers all food crops, oilseeds, and annual commercial/horticultural crops for which crop cutting experiments are conducted by the respective state governments. The sum insured for crops is calculated based on the average yield of the last seven years and the current year's yield.

The claims under the PMFBY are settled within a maximum of two months from the date of notification of crop damage. In case of delayed settlement, an interest rate of 12% per annum is paid to the farmers.

The PMFBY has been successful in providing a safety net to farmers and has helped them recover from crop losses due to natural calamities. The scheme has also led to an increase in the number of farmers insured and the area under crop insurance.

The PMFBY is implemented by the Ministry of Agriculture and Farmers Welfare in collaboration with state governments and insurance companies. The scheme has helped reduce the vulnerability of farmers to climate risks and has played a significant role in promoting agricultural growth and development in the country.

## **RASHTRIYA KRISHI VIKAS YOJANA (RKVY)**

Rashtriya Krishi Vikas Yojana (RKVY) is a centrally sponsored scheme launched by the Government of India in 2007 to promote holistic development of agriculture and allied sectors by providing financial assistance to states and union territories.

The main objective of the RKVY is to increase agricultural productivity, ensure sustainable development of agriculture, and enhance the income of farmers. The scheme focuses on incentivizing states to increase public investment in agriculture and allied sectors, and to provide better infrastructure and services to farmers.

Under the RKVY, financial assistance is provided to states for activities such as:

Strengthening infrastructure and services related to marketing, storage, and processing of agricultural produce.

1. Enhancing productivity and sustainability of agriculture through the adoption of new technologies and improved farming practices.



2. Promoting value addition of agricultural produce and diversification of crops.
3. Providing training and extension services to farmers.
4. Enhancing the capacity of agriculture and allied sector institutions.
5. The scheme is implemented by the Ministry of Agriculture and Farmers Welfare, and funds are allocated to the states based on their agricultural development plans and the progress achieved in implementing the scheme.
6. The RKVY has played a significant role in promoting agricultural growth and development in the country by incentivizing states to invest more in agriculture and allied sectors. The scheme has also helped increase farmers' income and improve their standard of living by providing better infrastructure and services

### **PRADHAN MANTRI KRISHI SINCHAI YOJANA (PMKSY):**

Pradhan Mantri Krishi Sinchai Yojana (PMKSY) is a centrally sponsored scheme launched by the Government of India in 2015 to provide a comprehensive solution for irrigation through a mix of new technology, effective planning, and efficient use of resources.

The main objective of the PMKSY is to achieve convergence of investments in irrigation at the field level and to enhance water use efficiency through various interventions such as:

1. Creation of new water sources through rainwater harvesting, groundwater recharge, and watershed development.
2. Strengthening and renovation of existing water bodies such as canals, tanks, and wells.
3. Providing drip and sprinkler irrigation systems to farmers to improve irrigation efficiency and reduce water consumption.
4. Promoting micro-irrigation systems, including small and medium-sized irrigation projects.
5. Encouraging efficient water management practices such as crop rotation, crop diversification, and use of drought-resistant crops.

Under the PMKSY, the government provides financial assistance to the states for the implementation of various irrigation projects and infrastructure development activities. The scheme is implemented by the Ministry of Agriculture and Farmers Welfare, and funds are allocated to the states based on their irrigation development plans and the progress achieved in implementing the scheme.

The PMKSY has played a significant role in improving the irrigation infrastructure and water management practices in the country. It has helped increase the efficiency of water use, improve agricultural productivity, and enhance farmers' income. The scheme has also played an important role in reducing the dependency of farmers on monsoon rains and in mitigating the impact of droughts and floods on agriculture.



## **PARAMPARAGAT KRISHI VIKAS YOJANA (PKVY):**

Paramparagat Krishi Vikas Yojana (PKVY) is a scheme launched by the Government of India in 2015 for the promotion of organic farming. The objective of the scheme is to promote eco-friendly and sustainable farming practices, preserve soil health, and increase farmers' income by reducing their dependency on chemical fertilizers and pesticides.

The PKVY scheme focuses on the development of organic clusters, which are groups of farmers practicing organic farming in a contiguous area. Under the scheme, financial assistance is provided to the farmers for the promotion of organic farming through various interventions such as:

1. Promotion of traditional and indigenous seed varieties.
2. Promotion of organic farming inputs such as bio-fertilizers, vermicompost, and organic manure.
3. Training and capacity building of farmers in organic farming practices.
4. Setting up of vermicompost units, seed banks, and organic input production units.
5. Creation of market linkages for organic produce.

The PKVY scheme is implemented by the Ministry of Agriculture and Farmers Welfare, and funds are allocated to the states based on the number of clusters and the progress achieved in implementing the scheme. The scheme has helped in the promotion of sustainable agriculture practices and has contributed to the increase in organic farming in the country. It has also helped in the preservation of soil health and biodiversity, reduction in chemical pollution, and promotion of eco-friendly agricultural practices.

## **NATIONAL AGRICULTURE MARKET (E-NAM):**

National Agriculture Market (e-NAM) is a pan-India electronic trading platform for agricultural commodities. Launched by the Government of India in 2016, the platform aims to create a unified national market for agricultural commodities by integrating the existing physical markets, APMC mandis, and other market yards across the country.

Under the e-NAM scheme, farmers can sell their produce directly to buyers across the country without having to go through intermediaries, thus ensuring better prices for their produce. The platform provides transparency in the price discovery mechanism, as buyers can see the prices being offered by various sellers and make informed decisions.

The e-NAM platform is a user-friendly portal that enables farmers to register themselves, upload their produce, and access information about prices and market trends. The platform also offers a range of other services, including logistics support, grading, quality certification, and payment facilities.

The e-NAM scheme is implemented by the Ministry of Agriculture and Farmers Welfare in collaboration with the states. As of 2021, the platform has been adopted by 1000+ mandis across 18 states and three Union Territories, and over 2 crore farmers and 1.5 lakh traders have registered



themselves on the platform. The e-NAM scheme has helped in improving price realization for farmers, reducing transaction costs, and promoting transparency in the agricultural marketing system.

### **SOIL HEALTH CARD SCHEME**

The Soil Health Card Scheme is a government initiative launched in 2015 aimed at promoting sustainable farming practices by providing soil health cards to farmers. The scheme aims to assist farmers in identifying their soil nutrient status and suggesting appropriate nutrient management practices to improve soil health and fertility.

Under the scheme, soil samples are collected from farmers' fields and tested for various soil parameters, including macro and micronutrients, pH, organic carbon, and electrical conductivity. Based on the soil test results, a soil health card is prepared, which provides detailed information on the soil nutrient status and recommendations for appropriate nutrient management practices to be followed to improve soil health and crop productivity.

The Soil Health Card Scheme is implemented by the Ministry of Agriculture and Farmers' Welfare in collaboration with state governments and other agencies. The scheme has been instrumental in promoting sustainable farming practices and enhancing the productivity and profitability of farming.

The scheme has been successful in reaching out to millions of farmers across the country, with over 18 crore soil health cards distributed as of 2021. The scheme has helped in improving soil health, reducing the use of chemical fertilizers, and promoting sustainable agriculture practices. The scheme is an essential step towards achieving the government's goal of doubling farmers' income by 2022.

### **PRADHAN MANTRI KISAN SAMMAN NIDHI (PM-KISAN):**

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is a government initiative launched in 2019 aimed at providing financial assistance to small and marginal farmers across the country. Under the scheme, eligible farmers receive financial assistance of Rs. 6,000 per year in three equal installments of Rs. 2,000 each.

To be eligible for the scheme, the farmer must be a resident of India and hold a cultivable landholding of up to two hectares. The financial assistance is provided directly to the bank accounts of the eligible farmers through direct benefit transfer (DBT) mode.

The scheme aims to provide financial support to farmers to enable them to meet their agricultural and household expenses and improve their standard of living. The scheme also seeks to ensure the financial inclusion of small and marginal farmers and promote a cashless economy.

The PM-KISAN scheme has been successful in reaching out to millions of small and marginal farmers across the country. As of 2021, over 11 crore farmers have benefited from the scheme. The scheme has helped in increasing farmers' income, reducing their dependence on moneylenders, and promoting agricultural activities. The scheme is an essential step towards achieving the government's goal of doubling farmers' income by 2022.

GAURAV KUMAR (H.O.D CIVIL)