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A NEW RURAL DEVELOPMENT PARADIGM FOR 21ST CENTURY IN INDIA

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Abstract : The concept of sustainable rural development is a multi-faceted and includes a variety of economic and as well as non-economic dimensions with multiple complex trajectories and range of theories. Rural Development is the process of improving the quality of life and economic well being of people living in relatively isolated and sparsely populated areas. Rural development is a dynamic process which is mainly associated and concerned with the rural areas. The rural development in India is one of the most important factors for the growth the Indian economy. Now a days various government policies are taking into account on the sector of rural development especially through training centers and other micro finance schemes. These will help in enhancing their social, economic and cultural position in the society. This paper concerns on the various government schemes and programs on rural development, sustainable development & Community development.

Keywords--- Sustainable Development, Agro-industry, DAY, SHGs, NRLM etc.

INTRODUCTION -

Rural population in India has been facing series of problems which affect their progress and quality of life. Most significant among these problems are lack of gainful employment leading to food insecurity, illiteracy and poor health. Presently, the situation of life of people living in villages is disappointing. The problems of our villagers are many and varied. The concept of rural development is quite comprehensive and extensive. There are many government and non-government agencies in providing sustainable livelihood to the rural poor. Over the years, a large number of schemes has been identified both in On-farm and Non-farm sector.

Progress of various schemes launched by Government of India in Recent Years:

For uplifting the rural sector of our country, the Ministry of Rural Development and the Government of India in coordination with Department of Rural Development and Department of Land Resources have been carrying forward various schemes. These schemes are formulated to benefit the citizens of rural India who will eventually become the pillars of Indian Economy in the long run.

1. Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

Deen Dayal Antyodaya Yojana or DAY is one of the Government of India scheme for helping the poor by providing skill training. His scheme was launched under the Ministry of Housing and Urban Poverty Alleviation (HUPA). The Government has provisioned 500 Crore for the scheme. It aims at mobilizing about 9-10 crore rural poor households into Self Help Groups (SHGs) in a phased manner and provide them long-term support such that they diversify their livelihoods, improve their incomes and quality of life. As on 30th November 2021, Mission has its footprints in 6769 blocks of 706 districts in 30 states and 6 UTs. It has mobilized a total of 80.1 million women from poor and vulnerable communities into 73.19 lakhs SHGs and formed 4,24,189 Village organization and 32,406 CLFs. In the **year 2021**, 248 blocks have been covered with the mobilization of 41.02 lakh households into 3.81 lakh SHGs. These community institutions

have been provided Capitalization Support fund in the form of Revolving Fund (RF) and Community Investment Fund (CIF) to the tune of Rs 15,661.13 Crore. In the FY 2021-22, Rs. 2241.90 Crore have been provided as RF and CIF. Around 3.5 lakhs community resource persons (CRPs) have been developed for providing capacity building and technical support to community institutions. DAY NRLM has been able to facilitate a total of Rs. 4.35 lakh crore of Bank Loan to the SHGs from April 2013 till 30th November, 2021. The Non-performing Assets (NPA) is just 2.57% which shows the remarkable repayments culture in the SHG members under DAY-NRLM and also the confidence of women in the program. To provide last mile delivery of financial services, 55079 SHG members have been deployed as BC Sakhi (Business Correspondents/BC Points). The BC Sakhi provide last mile financial services including deposit, credit, remittance, disbursement of pensions & scholarships, payment of MGNREGA wages and enrollment under insurance and pension schemes. On Livelihood front, 1.44 crore *Mahila Kisans* have been covered under DAY-NRLM, out of which 30 lakh have been covered in the current Financial Year. A total of 182 Producer Enterprises/Farmer Producer Organisations (PEs/FPOs) have been formed for organized livelihoods.

2. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) :

DDU-GKY was launched on 25 September, 2014. The vision of this yojana is to skill rural youth who are poor and provide them with jobs having regular monthly wages or above the minimum wages. It is one of the cluster of initiatives of the Ministry of Rural Development, Government of India that seeks to promote rural livelihoods. It is a part of the NRLM - the Mission for poverty reduction called Aajeevika. The scheme will benefit more than 55 million poor rural youth who are ready to be skilled by providing sustainable employment. This scheme derives importance from its potential to reduce poverty. It is also designed to be a major contributor to the Prime Minister's 'Make in India' campaign.

The DDU-GKY program is currently being implemented in 27 States and 4 UTs and has over 2369 Training Centres in 1891 projects, in partnership with over 877 Project Implementing Agencies conducting training across 57 sectors, and over 616 job-roles. During FY 2021-22, a total of 23,186 candidates have been trained and 22,067 candidates have been placed till 30.11.2021. Progress since Inception under DDU GKY (2014-15) – Total of 11.23 lakh candidates have been trained and 7.13 lakh placed (till 30.11.2021).

Year-wise performance of DDU-GKY		
Year	Total no. of candidates trained under DDU-GKY	Total no. of candidates placed under DDU-GKY
2014-15	43,038	21,446
2015-16	2,36,471	1,09,512
2016-17	1,62,586	1,47,883
2017-18	1,31,527	75,787
2018-19	2,41,509	1,37,251
2019-20	2,47,177	1,50,214

2020-21	38,289	49,563
2021-22(till Nov'21)	23,186	22,067
Total	11,23,783	7,13,723

Source: Ministry of Rural Development.

75 PwD candidates from DDU-GKY & RSETI schemes were given out ‘**Hunarbaaz Awards**’ on the occasion of Antyodaya Diwas. The virtual event was jointly organised by MoRD and NIRD in association with State Rural Livelihood Missions (SRLMs) and Rural Self-employment Training Institutes. CEOs of SRLMs and Directors of RSETIs handed over the awards at the respective states to the specially-abled achievers. Some of the candidates who received the awards addressed the audience and recounted their life journey and the difference that skill training brought to their lives.

3.Saansad Adarsh Gram Yojana (SAGY)

Saansad Adarsh Gram Yojana (SAGY) is a unique scheme of the Ministry of Rural Development wherein, for the first time, the leadership, capacity, commitment and energy of the Members of Parliament are being leveraged directly for development at the Gram Panchayat level. Saansad Adarsh Gram Yojana (SAGY) was launched on 11 October 2014 with the aim of creating holistically developed model Gram Panchayats across the country. Primarily, the goal is to develop three Adarsh Grams by March 2019, of which one would be achieved by 2016. Thereafter, five such Adarsh Grams (one per year) will be selected and developed by 2024.



These ‘Adarsh Grams’ serve as ‘nucleus of health, cleanliness, greenery and cordiality’ within the village community and, become schools of local development and governance, inspiring neighboring Gram Panchayats. The role of Members of Parliament is that of a catalyst. They identify the Gram Panchayat to be developed into Adarsh Gram Panchayat, engage with the community, help propagate the values of the scheme, enable the initiation of start-up activities to build up the right environment and facilitate the planning process. The District Collector is the nodal officer for implementing SAGY. The District collectors conduct a monthly review meeting with representatives of the participating line departments. The Members of Parliament adopted 1,011 Gram Panchayats under SAGY-II (2019-24). In addition, 703 Gram Panchayats across the country were identified under Phase-I of SAGY. Further, 502 Gram Panchayats have been taken up under the Phase-II and 305 Gram Panchayats under Phase-III for development under SAGY .

4.Pradhan Mantri Awaas Yojana-Gramin (PMAY-G)

Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) is one of the flagship schemes of the Government of India launched on 20th November, 2016 which aims to provide “Housing for All” through the provision of pucca house with basic amenities to all houseless households and households living in kutcha and dilapidated house in rural areas by March 2024. As on 27.12.2021, a total of 2.15 Crore houses

have been sanctioned and 1.68 Crore houses have been completed. Against the total target of completion of 44.09 lakh houses in the FY 2021-22, a total of 31 lakh houses has been completed till 27th December 2021.

The program is being implemented and monitored through end to end e-governance solution, AwaasSoft and AwaasApp. AwaasSoft provides functionalities for data entry and monitoring of multiple indicators related to implementation aspects of the scheme. These statistics include, physical progress (registrations, sanctions, house completion and release of instalments etc.), financial progress, status of convergence etc. Since launch of the scheme in 2016, efforts are being taken to make the software more user friendly. New modules have been added in the software for making it more accessible and maintaining transparency in the implementation of the programme.

5. Shyama Prasad Mukherji Rurban Mission (SPMRM)

The Shyama Prasad Mukherji Rurban Mission was launched by the Prime Minister on February 21st, 2016 with an outlay of Rs. 5142.08 crores. This is a unique programme, designed to deliver catalytic interventions to rural areas on the threshold of growth. The Shyama Prasad Mukherji Rurban Mission (SPMRM) follows the vision of "Development of a cluster of villages that preserve and nurture the essence of rural community life with focus on equity and inclusiveness without compromising with the facilities perceived to be essentially urban in nature, thus creating a cluster of "Rurban Villages". The objective of the Shyama Prasad Mukherji Rurban Mission (SPMRM) is to stimulate local economic development, enhance basic services, and create well planned Rurban clusters.



300 Rurban clusters with thematic economic growth points, are being developed across the country under this Mission, with a funding support of up to 30% of the estimated investment for each Rurban cluster, given as Critical Gap Funding (CGF), while 70% of the funds is mobilized by the States through convergence with synergic State and Central programmes as well as private investment and institutional funding. Upon being re-classified as a Centrally Sponsored Scheme, the CGF is now shared between the Centre and the State in a ratio of 60:40 for Plain area States and 90:10 for Himalayan and NE States.

Top 5 Clusters on Performance based Indicator as on 09.10.2022

Cluster Name	Score
AIBAWK (MIZORAM,AIZAWL)	96.72
DASNA,DEHAT(UTTARPRADESH,GHAZIABAD)	95.84
SUTHAMALLI (TAMIL NADU,TIRUNELVELI)	95.57
KOVILPAPPAGUDI,(TAMILNADU,MADURAI)	95.18
RYAKAL (TELANGANA,SANGAREDDY)	94.81

Conclusion:

Despite of various programmes and huge expenditure on rural development, the rural scenario is not very satisfactory. In fact, rural India can be the most powerhouse for national development. Without developing rural areas, the country can never claim to be developed. To make India internationally competitive and boost its economic growth a sustainable rural development is essential. Now an efficient sustainable rural development system is need of hour. There is the need to make more implementation of policy and programmes of the government in this respect honestly and sincerely.

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