



## **ROLE OF GOVERNMENT SCHEMES IN INDIA FOR RURAL DEVELOPMENT**

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### **ABSTRACT**

Rural development has garnered attention on a worldwide scale, in particular among nations on the path to industrialization, and it is of critical importance for a nation like India. The improvement of rural economies, particularly those parts of rural economies that are plagued by severe poverty, is the primary focus of rural development, and its primary objective is to raise those economies' overall levels of productive capacity. In addition to this, it highlights the necessity of addressing several urgent problems facing village economies, which are a barrier to growth and improvement in these places. The government of India has initiated a variety of programs aimed at fostering growth in the country's rural areas. The rural areas of India are plagued with a number of significant issues, the most significant of which are a lack of housing, a lack of infrastructure in villages, a lack of connectivity between towns and villages via all-weather roads, and a lack of employment opportunities in villages.

**Keywords:** Government schemes, rural development.

### **INTRODUCTION**

There are a number of factors that reduce the amount of land that is suitable for farming, including buildings, roads, canals, parks, and other public locations. All of this is being done in order to provide accommodations for the country's rapidly expanding population. The challenge of the next century will be to increase biological yields to feed the ever-increasing population without causing damage to the ecological basis, despite the fact that land is becoming scarcer and water supplies are becoming depleted. This will have to be accomplished despite the fact that water supplies are becoming depleted and land is

becoming scarcer (Goyal et al., 2014). Therefore, this challenge shouldn't be considered as a demand or an imposition imposed on farmers by society, for which farmers would be accountable to shoulder the expense, but rather as a requirement and a plan to also protect their welfare and revenue. This is because: India possesses the resources necessary to properly address these challenges in a timely manner. This promise has the potential to be fulfilled through the implementation of government policies and the deployment of funds for infrastructure, as well as through the formation of proactive synergies among the many industries that play important roles in agricultural and rural development. [Citation needed] (MoRD, 2012). There is a tremendous amount of growth potential in Indian agriculture that has not yet been realized, and the National Policy on Agriculture seeks to realise this potential by, Increasing rural infrastructure to support faster agricultural development, encouraging value addition, accelerating agrobusiness growth, creating jobs in rural areas, ensuring a fair standard of living for farmers and agricultural workers and their families, preventing migrant labor, and ensuring a fair standard of living for farmers and agricultural workers and their families are just a few of the objectives. (Braun et al., 2005).

The population of India as a whole was counted in 2011, and the results showed that 68.8 percent of the population lives in rural regions. This is equivalent to around 83.25 crore people living in the world. There is widespread agreement that in order for rural development projects to effectively combat rural poverty, they need to be both comprehensive and long-term in nature (IDFCRDN, 2014). It is anticipated that the Ministry of Rural Development would get Gross Budgetary Support (GBS) of Rs. 44,3261 crore during the XII Five Year Plan (2012-2017), which is an increase from the XI Plan's allocation of Rs. 29,1682 crore. This computation took into account the Top Priorities established by the Ministry (Prabha et al., 2015). Despite the fact that agriculture only accounts for 14% of GDP at this point, there are still a great number of individuals living in rural areas that rely on it as their primary source of income. For this reason, significant agricultural expansion is very necessary in order to increase participation. There are indications that the sector's performance is getting better as a direct result of the significant structural adjustments that are now being implemented (Sarkar, 2014). Since the implementation of the X Plan, agricultural expansion has quickened, and measures to diversify farming are making significant progress (GOI, 2012).

Out of India's total land area of 328.7 million hectares, 140.8 million hectares were reported as the net sown area, and 195.2 million hectares were the gross cropped area with a cropping intensity of 138.7%, according to the Ministry of Agriculture, Government of India (2014). India now has 328.7 million hectares of land in total. India's overall land area is therefore estimated to be 328.7 million hectares. These numbers were arrived at by analyzing the data from 2011-12. The amazing size of the nation may be assessed in terms of its landmass, which totals 328,7 million hectares in the country's whole. It is projected that there are 65,300,000,000 hectares of land that are irrigated actively. During the fiscal year 2013-2014 in India, it is projected that the Agriculture and Allied Sector was responsible for producing 13.9% of the country's Gross Domestic Product (GDP) (using prices from 2004-2005). To wit: (CSO-MoSPI, 2014). The proportion of the Agriculture and Allied Sector to the Gross

Domestic Product (GDP) at the prices of 2004-2005 has continuously fallen, going from 14.6% in 2010-11 to 13.9% in 2013-14. It is realistic to anticipate a fall in agriculture and associated industries' proportion of GDP in an economy that is fundamentally changing while also undergoing significant growth.

## **OTHER IMPORTANT SCHEMS AND PROGRAMS :**

**1. Rastriya Krishi Vikas Yojana (RKVY):** During the meeting that took place on the 29th of May, 2007, the National Development Council (NDC) came to the conclusion that an additional Central Assistance Scheme called RKVY should be initiated. The National Democratic Congress passed a resolution that the Central Government and the governments of the individual states should come up with a plan to revitalize agriculture, and that agricultural development strategies should be reoriented to meet the needs of farmers. The NDC reaffirmed its commitment to achieving annual growth in the agricultural sector of 4% during the XI<sup>th</sup> plan.

**2. Mission on Seed and Planting Material:** In order to accommodate the new circumstances with the current plan, significant adjustments are required. The following is a list of some of the reasons why the current system needs to be restructured and why it should be launched in the form of a Mission:

There are nine sub-strategies under the present strategy. It is necessary to modify preexisting components of the scheme due to the ever-changing nature of the seed industry and the knowledge gained through the course of its implementation. Embracing these changes is essential for survival in the modern world. Changes are needed to the standards for seed storage, processing, and laboratories, among other things, as well as the "Seed Village Program" and the "Assistance for Boosting Seed Production in Private Sector." The pattern of assistance in a couple of the other parts also needs to be modified. With the 2005-2006 school year, the strategy that has been in the works for some time will finally be put into effect. Transgenics, tissue culture, soil-less agriculture, and other methods of altering the genetic makeup of plants to increase crop yield are just a few examples of the rapidly developing technologies that are altering the methods traditionally used to produce seeds. The interests of farmers are being safeguarded by a renewed emphasis on seed quality certification. Because of these changes, the country's social and economic climate has also undergone significant shifts. The private sector is increasingly involved in many areas of the economy, including agriculture, thanks to the extensive liberalization of the economy.

The Submission on Seed and Planting Material will incorporate the ongoing Central Sector Plan Schemes for the XI plan, I These two initiatives have been given the names Development and Strengthening of Infrastructure Facilities for Production and Distribution of Quality Seeds (DSIS) and (ii) Implementation of PVP Legislation, respectively. Both of these initiatives are being carried out in conjunction with one another (PPVFRA). As a direct consequence of this, there will be 26 new components added to the seed business, and another 6 are being proposed for the protection of plant varieties and the rights of farmers. These 26 additions can be sorted into 10 categories: seed planning, seed production, varietal

replacement, specific interventions for public seed producing organisations, quality control with 2 new additions and 2 existing ones, contingency planning, public-private partnerships (PPPs) in the seed sector, funding for international treaty implementation, national campaigns, and capacity building. The Protection of Plant Varieties and Farmers' Rights Act (PPVFRA) Implementation Scheme, which under the XI Plan consisted of a total of 12 separate parts, is currently in the process of being expanded to include a total of 18 distinct components.

### **Division-wise Programs and Schemes**

The Integrated Scheme for Agricultural Marketing is a component of the program known officially as the Agricultural Marketing (Central Sector Schemes) program. On April 1, 2014, the strategy was put into action with the objective of achieving the goals of establishing an environment that is user- and investment-friendly as well as streamlining the process. The several programs from the VI plan that were continued into the age of the XI plan were combined into a single program that was given the name "Integrated Scheme for Agricultural Marketing" in order to facilitate the accomplishment of this purpose. Its goals are to I encourage the implementation of Agri market reforms; (ii) connect farmers with potential buyers; (iii) expand farmers' access to Agri market information; and (v) back the quality certification of agricultural products. I. Its goals are to encourage agrimarketing by facilitating the development of marketing and agribusiness infrastructure, including cold storage. (ii) Its goals are to connect farmers with potential buyers. (iii) Its goals are to In order to accomplish these goals, it will be required to set up a marketing and agriculture infrastructure. ISAM was given a total of Rs. 4548.00 crore as part of the XII Plan.

A deeper inspection of the ISAM system shows each of its five components, which are as follows: The objective of the Agricultural Marketing Infrastructure (AMI) program is to strengthen the basis of the agricultural market via the construction of infrastructure projects such as storage facilities and value chain projects. [the Agricultural Marketing Infrastructure, Grading, and Standardization (AMIGS) project and the Grameen Bhandaran Yojana (GBY) project have been integrated into a single AMI program] Choudhary Charan Singh was the leader. (iii) Agri-Business Development (ABD) via Project Development Facility (PDF) and Enhanced Agmark Grading Facilities (SAGF); (iv) Enhanced Agmark Grading Facilities (SAGF); and (v) Training, Research, and Consultation. These are the five components that make up the National Institute of Agriculture Marketing. The second one is the Network for the Research and Sharing of Data in the Marketing Industry. (MRIN) (CCSNIAM).

### **Gramin Bhandaran Yojana (also known as Rural Godown Schemes, or RGS)**

The program was active from the 1st of April in 2001 through the 31st of March in 2014. To meet the demands of farmers for cold storage of farm goods, cold processing of farm goods, cold storage of consumer goods, and cold storage of agricultural inputs; to encourage the grading, standardization, and quality control of agricultural products to improve their marketability; the provision of the pledge financing facility to farmers to prevent them from being forced to sell their crops at a loss as soon as they are harvested all of these things are

done to increase the marketability of such produce. These are the primary objectives of the program. Other objectives include: to meet the demands of farmers for cold storage of farm goods, cold processing of farm

With the goal of building scientific storage capacity and supporting facilities in geographically isolated locations, a scheme named "Rural Godowns" has been devised. In order to accomplish this objective, we will provide incentives to the public, private, and cooperative sectors all over the country to increase their investments in the development of storage infrastructure. As part of the plan, a subsidy equal to 25 percent of the total costs of the project will be provided retroactively. When we narrow our focus to just the communities of the NE States, Tribal and Hilly regions, and SC and ST states, this number jumps to 33.3%. Individuals, groups of individuals, partnerships, proprietary firms, Agricultural Produce Marketing Committees, Marketing Boards, Agro Processing Corporations, and Corporations are all examples of prospective promoters for the development of rural godowns. Other possible promoters include corporations and cooperatives.. These advocates might be able to get financial support from the Ministry of Rural Development.

## **OBJECTIVE OF THE STUDY**

1. To study government schemes in India.
2. To study rural development.

## **METHODOLOGY**

The data used in this investigation came from a variety of different sources, including primary and secondary ones. Information was gathered from secondary sources such as government agencies, the ministries of Human Resource Development and Agriculture, the papers of the five-year plan, the National Sample Surveys Organization (NSSO), reports and publications from the government, a variety of magazines and other printed content, and so on are some examples. The information was utilized in the process of making judgments on policy. In order to analyze the secondary data, appropriate statistical methods, such as percentages and averages, amongst others, and those that are tailored to the requirements of the study have been utilized.

The primary data came from in-depth interviews carried out with locals living in Haryana's myriad of different districts. The selection of the samples to be used in the analysis of the field research data was carried out with the application of the following criteria.

## **DATA ANALYSIS**

### **Socio-Economic Profile of Sample Household**

Table 1 displays the distribution of the grantees by gender. There are around 67.6% males and 32.5% females involved in SGSY programs . However, men make up 73.5% of SGRY scammers compared to women's 26.5%. In both plans, it is safe to generalize that men make up 70.5% of the population and women 29.5%.

35 and 45% of our respondents were classified as illiterate, respectively, in Table 1. And somewhere between 27% and 30% of them had never even finished elementary school. A very low fraction of them (between 9% and 8.10%) had completed intermediate-level schooling, whereas the vast majority had only completed fifth through tenth grade (28.5 percent and 15 percent respectively). This means that most recipients in the sample come from low-income backgrounds and have poor levels of education, which is a key source of their economic insecurity and lack of work. This has led to suggestions that efforts to improve schooling in rural regions receive more resources than they deserve.

Figures from Table 1 show that 54.5% of SGSY recipients were from scheduled castes, 27.0% were from backward castes, and 18.5% were from upper castes. Whereas 58% of SGRY residents self-identified as SC, 27.5 % as BC, and 14.5 % as upper caste, none of these categories applied to those living in SGY. This proves that a respectable amount of care was put into picking winners. Finally, it was established that 56.25% of beneficiaries are SC, 27.25% are BC, and 14% are general.

**Table 1: Income and Education Levels of Representative Family Current Social and Economic Status Distribution of SGSY and SGRY Recipients**

Socio-Economic Status		SGSY	SGRY	TOTAL
Gender Status	Male	6(67.1)	8(73.5)	4(70.6)
	Female	3(32.5)	6(26.5)	5(29.4)
Education Status	Illiterate	8(35)	3(45)	4(40.0)
	Primary	4(27.5)	4(30)	3(28.9)
	Middle	5(28.5)	3(15)	4(21.8)
	Above 10 <sup>th</sup>	4(9)	5(10)	7(9.5)
Social Status	SC	5(54.5)	4(58)	8(56.25)
	OBC	3(27)	5(27.5)	5(27.25)
	General	4(18.5)	4(14.5)	3(14.24)
Economic Status (by types of Ration card)	APL	3(31.5)	3(28)	4(29.75)
	BPL	5(69.5)	5(72)	3(70.25)
Total		50(100)	50(100)	50(100)

Table 1 provides a breakdown of SGSY and SGRY recipients by ration card number. A little over a third of SGSY's beneficiaries are in the APL range, while the remaining 69% are in the BPL range. As an alternative, under SGRY schemes, 28% of beneficiaries come from APL and 72% come from BPL. In the end, we can say that 30% of the beneficiaries across both schemes fall into the category of APL, while 70% fall into the category of BPL.

**Table 6.2: Reasons we provide loans through the SGSY**

plan	Dairy	Tailoring	Khachar rahadi	Shop	Other	Total
SGSY	5(70)	8(7)	10(4)	15(7.5)	12(11.5)	50(100)

In Table 6.2, you can see the various ways that credit under schemes is put to use. A quick glance at the data shows that there is no SGRY loan available because the plan is only for salary employees.

The dairy industry receives 74% credit, the tailoring industry receives 7% credit, and the khachar raddi industry receives 5% credit all thanks to SGSY initiatives. Because the interest rates for dairy loans are higher than those for stores and other uses (7.5 percent versus 6.5 percent), borrowers in SGSY schemes tend to favor the dairy category.

## CONCLUSION

The Indian government has recently introduced a number of brand new programs, the most notable of which are Such government programs include the Pradhan Mantri Awaas Yoiana Gramin (PMAY-G) plan to supply housing, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), and the Pradhan Manthi Gram Sadak Yoiana (PMGSY) program to build roads in rural areas. These programs are all aimed at helping India's rural people. These three programs are making major contributions to rural development in India and are thus deserving of your attention. According to the study, 44.54 lakh homes were constructed in the 2017-2018 fiscal year as a direct result of the Pradhan Mantri Awaas Yoiana Gramin (PMAY-G) program. Building 1.00 crore new homes by March of 2019 serves as a point of reference. In the 2017–18 fiscal year, PMGSY roads averaged 134 kilometers per day, breaking the previous record of 73 kilometers per day achieved between 2011 and 2014. The result is a 93% improvement in productivity on the building site. During the 2017–2018 fiscal year, MGNREGA helped produce more than 234,25 crore person days of wage employment across more than 177 lakh positions, delivering income for more than 5.12 crore households. A strong educational foundation may be an effective weapon in the struggle to eliminate social problems like these.

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