

Development Initiative Schemes on Major Rural Components of India

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Abstract: Development of a nation cannot be determined only by the past and present trend of developing activities but aside it includes the way of initiation on developmental programmes to most backward societies in the country. As having forwarding trend in the developing country like India has many developmental programmes that planning to execute year by year by the direction of planning commission on allocation budgets. There are urban and rural regions that separates societies to be benefited by the commission. Here, the study mainly focuses the developmental programmes for the welfare of Indian rural societies by the allocation of resources in the budget list. There are several basic rural components that are need to be enlightened by the government supports. Moreover, this study classified the developmental initiative schemes on physical and non-physical category in rural part of the country. Physical category focuses health, nutrition and sanitation and non-physical category clearly deals social components like family, employment, education, economic, transport and energy.

Keywords: Rural, Scheme, Development, Programme, Resources.

In India, there are more than 6 lakh villages located based on different terrains such as, plain, hilly, deserts, swamps, costal region, mountainous region, back water areas, tribal pockets, etc. The climatic conditions also differ from one place to another in a great extent. Rural development has taken as a global attention especially among the developing nations. It is very prompt to enhance for a country like India where majority of the population which meant around 66.46 percent of the people lives in rural areas according to the World Bank collection of development indicators in 2017^[1]. The present strategy for rural development in India mainly points on poverty alleviation, better livelihood opportunities, provision of basic amenities and infrastructure facilities through innovative programmes of wage and self-employment. The Ministry of Rural Development in India is the apex body for frame and formulating policies, regulations and acts implication to the development of the rural sector. Agriculture, handicrafts, fisheries, poultry, and diary are the primary contributors in rural business and economy.

After independence of India, the dominance of Indian government was focused on the rural development in various existing fields because there was no more contribution from developed areas due to lack of basic necessities and was found that it avails in rural area with lack of awareness and idea about produce up and contribute throughout all territory of nation. So, as the major components of rural India which were considered that possibilities holds, central and state governments together began to enforce the rural area towards economic improvements by initiative various schemes and policies on strong components of human resources (People), Agriculture and infrastructure are consisting various departments itself. Present government also boosting rural area by introducing many schemes to get up the country's economy level to meet the global competition.

People Development

■ Physical development

Health

Government promised in parliament that would open 3,000 medical stores for the poor in the next eight months, but no more than a tenth of that number has opened over the last eight years. The government has set March 2017 as the deadline for the new stores due to only 321 have opened since 2008. Inadequate public healthcare and its expenses push about 39 million people back into poverty in India every year. Recent budgetary data, Rs 149 crore has been set aside for 2016-17 to set up the medical stores nationwide and the

government intends to give each store one-time financial assistance of Rs 250,000, including Rs 100,000 as medicines. More than half of India's rural population uses private healthcare with high cost. India's poorer states have health indicators that are worse than many nations poorer than them, and India's healthcare spending is the lowest among BRICS (Brazil, Russia, India, China, South Africa) nations, as are its health indicators^[2].



● **Janani Suraksha Yojana (JSY) (2005)** : This is an Indian Government scheme launched on 12 April 2005 by the Prime Minister of India. It aims to decrease the neo-natal and maternal deaths happening in the country by promoting institutional delivery of babies. This is a safe motherhood intervention under the National Rural Health Mission (NRHM). It is a 100% centrally sponsored scheme it integrates cash assistance with delivery and post-delivery care^[3].

● **Rashtriya Swasthya Bima Yojana (RSBY) (2008)** : The scheme started to enroll on April 1, 2008 and has been implemented in 25 states of India. The scheme aims to provide health insurance coverage to the unrecognised sector workers belonging to the BPL category and their family members shall be beneficiaries under this scheme. A total of 36 million families have been enrolled as of February 2014. This enables them to receive up to ₹30,000 per family per year in any of the empanelled hospitals for medical care. In the Union Budget for 2012-13, the government made a total allocation of ₹1,096.7 crore towards RSBY^[4].

● **National Rural Health Mission** : This Mission (2005-12) seeks to provide effective healthcare to rural population throughout the country with special focus on 18 states, which have weak public health indicators and weak infrastructure. The mission aims at effective integration of health concerns with determinants of health like sanitation and hygiene, nutrition and safe drinking water through a District Plan for Health^[5].

● **Navjaat Shishu Suraksha Karyakram** : This program was launched in September 2009 by Union Health Minister Gulam Nabi Azad. The aim of the program is to reduce the Infant Mortality Rate (IMR) from 55 to 30 by the year 2012 and reduce it zero further. IMR in India was 60 in 2003 and 55 in 2007. The new programme will enable the paramedical staff to save new born child and mother at various health centers across the country^[6].

● **Scheme for Promotion of Menstrual Hygiene among Adolescent Girls (10-19 years) in Rural India** : The Ministry of Health and Family Welfare has initiated a new scheme for the promotion of menstrual hygiene among adolescent girls in the age group of 10-19 years in rural areas. This programme aimed at ensuring that adolescent girls (10- 19 years) in rural areas have adequate knowledge and information about menstrual hygiene and the use of sanitary napkins. This scheme is being launched in 152 districts across 20 States of country in the first phase^[7].

Nutrition

● **Midday Meal Scheme (2004)** : The Midday Meal Scheme is a school meal programme of the Government of India designed to improve the nutritional status of school-age children nationwide. The programme supplies free lunches on working days for children in primary and upper primary classes in government, government aided, local body, Education Guarantee Scheme, and alternate innovative education centers, Madarsa and Maqtabs supported under Sarva Shiksha Abhiyan, and National Child Labour Project schools run by the ministry of labour. The Midday Meal Scheme is covered by the National Food Security Act, 2013^[8].



● **National Food Security Mission (NFSM)**: It is a Centrally Sponsored Scheme, 'National Food Security Mission' (NFSM) has been launched in October 2007. The Mission met with an overwhelming success and achieved the targeted additional production of rice, wheat and pulses. The Mission continued during 12th Five Year Plan with new targets of additional production of food grains of 25 million tonnes of food grains comprising of 10 million tonnes rice, 8 million tonnes of wheat, 4 million tonnes of pulses and 3 million tonnes of coarse cereals by the end of 12th Five Year Plan^[9].

Sanitation

● **National Rural Drinking Water Programme (NRDWP)(2013)** : This programme is a flagship programme with the objective of providing safe and adequate drinking water supply through hand pumps, piped water supply etc. to all rural areas, households and persons. In the Union Budget 2013-14, an amount of Rs. 11000 crore has been made for NRDWP.

Objectives of this programme is to provide 40 liters per day as safe drinking water for human beings, 30 lpcd additional for cattle in the Desert Development Programme Areas, One hand-pump or stand post for every 250 persons, The water source should exist within 1.6 km in the plains and 100 mtrs in an elevation of hilly areas ^[10].



● **Nirmal Bharat Abhiyan** : Earlier it known as Total Sanitation Campaign (TSC). This Project has been launched in the entire rural India covering about 607 Districts in 30 States and Uts. Provision of Individual Household Latrine (IHHL) for both Below Poverty Line (BPL) and Identified Above Poverty Line (APL) households within a Gram Panchayat (GP). Priority may be given to Gram Panchayats having functional piped water supply and Provision of sanitation facilities in Government Schools and Anganwadis in Government buildings within these GPs. Solid and Liquid Waste Management (SLWM) for proposed and existing Nirmal Grams. Extensive capacity builds of stake holders like Panchayati Raj Institutions (PRIs), Village Water and Sanitation Committees (VWSCs) and field functionaries for sustainable sanitation.

Main objectives of the NBA are, Bring about an improvement in the general quality of life in the rural areas, Accelerate sanitation coverage in rural areas to achieve the vision of Nirmal Bharat by 2022 with all gram Panchayats in the country attaining Nirmal status, Motivate communities and Panchayati Raj Institutions promoting sustainable sanitation facilities through awareness creation and health education^[11].

■ Non-physical development

Social (Family)

● **Credit-cum-Subsidy Scheme for Rural Housing** : There were a large number of households in the rural areas and these households cannot take benefit of fully loan based on schemes offered by some of the housing finance institutions. The objective of this scheme for rural housing is to facilitate construction of houses for rural families who have some repayment capacity. The scheme aims at eradicating shelterlessness from the rural area of the country^[12].

● **National Family Welfare Programme** : India launched the National Family Welfare Programme in 1951 with the objective of "reducing the birth rate to the extent necessary to stabilise the population at a level consistent with the requirement of the National economy. The Family Welfare Programme in India is recognised as a priority area, and is being implemented as a 100% centrally sponsored programme^[13].

● **Saansad Gram Adarsh Yojana**: This is a village development programme aimed to install certain values in the villages. Under this scheme, each Member of Parliament will take the responsibility of developing physical and institutional infrastructure in three villages by 2019 of which one would be achieved by 2016. Thereafter, five such Adarsh Grams (one per year) will be selected and developed by 2024^[14].



Economic

● **Training for Rural Economic Empowerment (TREE) Programme** : This programme is designed to build existing job and creating programmes to make those programmes more effective, and fill in gaps where programmes are weak or do not exist. The project uses a systems approach to identify emerging and potential employment, income generation and small business opportunities and deliver training in practical skills and

business management. It is based on the ILO methodology of Community Based Training for employment and income generation^[15].

Income

● **Swarnajayanti Gram Swarajgar Yojna** : This programme was launched in April, 1999 and it covers all of self employment such as organisation of the poor into self help groups, training, credit, technology, infrastructure and marketing. The objective of SGSY is to provide sustainable income to the rural poor. The programme aims at establishing a large number of micro-enterprises in the rural areas, based upon the potential of the rural poor. SGSY is a Centrally Sponsored Scheme and funds shared by the Central and State Governments in the ratio of 75:25 respectively^[16].

● **Aam Aadmi Bima Yojana (2007)**: It is a Social Security Scheme for rural landless household launched on 2nd October, 2007. Under this scheme the head of the family or one earning member in the family is covered. The premium of Rs.200/- per person per annum is shared equally by the Central Government and the State Government, so the insured person has to pay no premium. The member should be covered age between 18 and 59 years. The benefits under this scheme are, On natural death – Rs. 30000, On Death due to accident or on permanent total disability due to accident (loss of 2 eyes or 2 limbs) Rs. 75000, On partial permanent disability due to accident (loss of one eye or one limb): Rs. 37500 and this fund is maintained by LIC. Under the AABY, a free add-on benefit in the form of scholarship to children is also available^[17].



Employment

● **Jawahar Gram Samridhhi Yojna** : The importance of rural infrastructure in the development of village economy is well known. Jawahar Gram Samridhi Yojna (JGSY) is designed to improve the quality of life of the poor and it has been launched on 1st April, 1999. The primary objective of the JGSY is the creation of demand driven community village infrastructure including durable assets at the village level and assets to enable the rural poor to increase sustained employment. The secondary objective is the generation of supplementary employment for the unemployed poor in the rural areas. The wage employment under the programme shall be given to Below Poverty Line(BPL) families. It was implemented as Centrally Sponsored Scheme on cost sharing basis between the Centre and the State in the ratio of 75:25 respectively^[18].



● **Sampoorna Grameen Rozgar Yojana (2001)** : This scheme was launched by the Government of India to attain gainful employment for the rural poor. The programme was implemented through the Panchayati Raj institutions. The programme is self-targeting in nature and aims to provide employment and food to people in rural areas who lived below the poverty line. The scheme has special provisions for women, scheduled castes, scheduled tribes and parents of children withdrawn from hazardous occupations. A budget of Rs. 10,000 crore has been allocated for the scheme and it includes the provisions of 50 lakh tonnes of food grains^[19].

● **National Rural Livelihood Mission (NRLM) (2011)** : This scheme is focused on promoting self-employment and organization of rural poor. The idea behind this programme is to organize the poor into SHG (Self Help Groups) groups and make them capable for self-employment. The core belief of National Rural Livelihood Mission (NRLM) is that the poor have innate capabilities and a strong desire to come out of poverty. They are entrepreneurial, an essential coping mechanism to survive under conditions of poverty. The challenge is to unleash their capabilities to generate meaningful livelihoods and enable them to come out of poverty^[20].

● **Training Rural Youths for Self-Employment (TRYSEM) (1979)** : This scheme was launched in 1979 to provide technical skills (training) to rural youths (between 18-35 years) living below the poverty line and make

them to seek employment in fields of agriculture, industry, services and business activities. According to an estimate, up to 1995-96, about two lakh youths were being trained every year and about 45 per cent became self-employed and 30 per cent got regular employment^[21].

● **Food for Work Programme (FWP) (1977)** : This programme was introduced in 1977 by the Janata government with the objective to provide employment to the underemployed village persons during the slack season. The wages paid to the workers were in kind of food grains. The works undertaken were flood protection, maintenance of existing roads, construction of new link roads, improvement of irrigation facilities, construction of school buildings, medical and health centers and Panchayat Ghars (community halls) etc^[22].

● **National Rural Employment Programme (NREP) (1980)** : This is planned for creating additional employment opportunities in the rural areas with the help of surplus food grains. It was started in 1980 as a part of the Sixth Plan (1980-85). This programme especially, for those rural people who largely depended on wage employment but had no source of income during lean agricultural period. PRIs were actively involved in this programme. Later on, this programme was merged with Jawahar Rozgar Yojana (JRY)^[23].

● **Rural Landless Employment Guarantee Programme (RLEGP)**: Special schemes were formulated by some states such as Maharashtra and Gujarat to provide increasing employment opportunities to rural people, especially landless people. Maharashtra started the Employment Guarantee Scheme (EGS) for the unemployed in rural areas. The Gujarat government's scheme provided for unskilled jobs to the unemployed workers on different projects. This scheme was later on merged into JRY along with NREP^[24].

● **Jawahar Rozgar Yojana (JRY)**: This programme came into existence from April 1989 with the merger of the NREP and the RLEGP. Under this scheme, it was expected to provide at least one member of each poor family (BPL family) an employment for 50 to 100 days in a year at a work near his/her residence. About 30 per cent of the jobs under this programme were reserved for women. The scheme was implemented through Village Panchayats^[25].

● **Prime Minister's Rural Development Fellowship** : It is a short term work opportunity for young women and men who already possess some level of academic or professional expertise. Fellows shall be given for gaining professional experience and structured learning in rural development and poverty reduction with emphasis on developing analytical and problem solving capabilities. The duration of Fellowship shall be two years and shall include an orientation period not exceeding three months. The Fellows shall be entitled to a consolidated stipend package of Rs.50,000 (Rupees Fifty thousand only) per month during the orientation period and Rs.75,000 per month (Rupees Seventy Five Thousand only) during the first year and a 10% increment during the second year, subject to the Fellow's satisfactory performance as determined by NRLP. This package shall be deemed to cover the Fellow's honorarium, boarding and lodging expenses^[26].

Education

● **Kasturba Gandhi Balika Vidyalaya (2004)** : It was introduced by the Government of India in August 2004, then integrated in the Sarva Shiksha Abhiyan program, to provide educational facilities for girls belonging to Scheduled Castes, Scheduled Tribes, Other Backward Classes, minority communities and families below the poverty line in Educationally Backward Blocks^[27].

● **National Digital Literacy Mission** : This scheme for rural India to cover around 6 crore additional households in the next three years, details of the scheme will be spelt out separately. Digital literacy can be defined as the knowledge to handle digital devices like computers, tablet PCs and smartphones, and Internet usage. "Finance Minister Arun Jaitley said while announcing Union Budget 2016-17. We need to spread digital literacy in rural areas. Of the 16.8 crore rural households, as many as 12 crore households do not have computers and are unlikely to have digitally literate people,"^[28].



Agricultural Development

● **Drought-Prone Areas Programme** : The Drought Prone Areas Programme (DPAP) aims at mitigating the adverse effects of drought on the production of crops and livestock and productivity of land, water and human resources. DPAP is a people's programme with Government assistance. There is a special arrangement for maintenance of assets and social audit by Panchayat Raj Institutions. Allocation is to be shared equally by the Centre and State Govt. on 75:25 basis. Funds are directly released to Zila Parishads or District Rural

Development Agencies (DRDAs) to sanction projects and release funds to Watershed Committees and Project Implementation Agencies^[29].

● **Gramin Bhandaran Yojana or Rural Godown Scheme(2014)** : Under this Scheme, government provides supports to an individual, a company, a farmer, local government, NGOs and various associations, if they build or renovate rural godowns. Government will provide 25% of the capital investment made in such a venture. If the Godown is built or renovated by a woman farmer, the government support is 33.33% of the total capital investment. Objectives of this scheme are, Creation of scientific storage capacity, Reduction of loss in quantity and quality, Creation of additional employment opportunities in rural areas, Easy procurement of food grains by FCI and other agencies, Renovation and upgradation of existing storage capacity created by co-operatives with the assistance of NCDC, Encouraging private and co-operative sector investment in the creation of storage infrastructure in the major producing zones and the major consumption zones in the country and reduction in pressure on existing storage facilities with public agencies and co-operatives and reduction in pressure on the transport system in the post-harvest period^[30].



Infrastructure Development

● **MP Local Area Development Programme** : It was launched in December 1993 as a central sector scheme to enable Members of Lok Sabha and Rajya Sabha to execute the schemes of their choice. The basic objective of this programme is to facilitate immediate execution of small but locally important schemes. The works carried out under this scheme are construction of buildings for schools, hostels, libraries and shelter for old and handicapped, construction of roads, culverts, bridges, public irrigation and public drainage facilities etc. The Government of India provides cent-percent fund for this scheme. Each MP has the choice to suggest work to the tune of Rs. 2 crores per year to be taken up in his or her constituency^[31].

● **DRDA Administration** : District Rural Development Agency (DRDA) has been introduced from 1st April, 1999 based on the recommendations of an inter-ministerial committee known as Shankar Committee. The objective of the scheme of DRDA (District Rural Development Agency) Administration is to strengthen the DRDAs and to make them more professional and effective. Under the scheme, DRDA is visualised as specialised agency capable of managing anti-poverty programmes of the Ministry on the one hand and effectively relate these to the overall efforts of poverty eradication in the district on the other. The funding pattern of the programme will be in the ratio of 75:25 between the Centre and the States^[32].

● **National Rural Internet and Technology Mission**: the Government will focus on setting up broadband in villages, promote local manufacturing of hardware and Indian software products. providing more opportunities for the technology firms, the Minister proposed to set up 100 smart cities and provided a sum of Rs 500 crore for this purpose^[33].

● **Provision of Urban Amenities to Rural Areas (PURA)**: It is a strategy for rural development in India and concept was given by former president Dr. A.P.J. Abdul Kalam. It proposes that urban infrastructure and services to be provided in rural hubs to create economic opportunities outside of cities. Physical connectivity by providing roads, electronic connectivity by providing communication network, and knowledge connectivity by establishing professional and Technical institutions will have to be done in an integrated way so that economic connectivity will emanate. The Indian central government has been running pilot PURA programs in several states since 2004^[34].



Transport

● **Pradhan Mantri Gram Sadak Yojana (PMGSY)(2000)** : This is a nationwide plan in India to provide good all-weather road connectivity to unconnected villages. This Centrally Sponsored Scheme was introduced in 2000 by the Prime Minister Of India Shri Atal Bihari Vajpayee and Shri Prabhjot Singh. The aim was to provide roads to all villages with a

population of 1000 persons and above by 2003, with a population of 500 persons and above by 2007, in hill states, tribal and desert area villages with a population of 500 persons and above by 2003, in hill states, tribal and desert area villages with a population of 250 persons and above by 2007. It is fully funded by the central government. But recently it is announced that it will be funded by both centre and states in 60:40 ratio, since 14th finance commission recommendation for more devolution of tax pool to states^[35].

Energy

● **Deen Dayal Upadhyaya Gram Jyoti Yojana(2015)** : This scheme designed to provide continuous power supply to rural India. The government plans to invest ₹756 billion for rural electrification under this scheme. The scheme will replace the existing Rajiv Gandhi Grameen Viduytikaran Yojana (RGGVY). It provides benefits to all villages and households shall be electrified, Increase in agriculture yield, Business of Small and household enterprises shall grow resulting in new avenues for employment, Improvement in Health, Education, Banking (ATM) services, Improvement in accessibility to radio, telephone, television, internet and mobile etc., Betterment in social security due to availability of electricity, Accessibility of electricity to schools, panchayats, hospitals and police stations etc.,



Rural areas shall get increased opportunities for comprehensive development^[36].

● **Rajiv Gandhi Grameen Viduytikaran Yojana (RGGVY)** : This scheme was launched in April 2005 and to provide electricity to all un-electrified villages and rural households in the entire country. The scheme was implemented through the rural electrified cooperation (REC) which was designated the Nodal Agency of the Ministry of power^[37].

● **National Rural Electrification Policy (2006)** : It was initiated in 2006 and targeted to provide electricity to all households by the year 2009 with reasonable rates on 1 unit per household per day as a merit by 2012. It should be contributed by the Gram Panchayat certifying that basic infrastructure electricity has been supplied to various areas and schools, Panchayat office, health centers and community centers etc. The number of households had electrified at 10 percent among total village households^[38].

● **Pradhan Mantri Ujjwala Yojana (PMUY)** : This scheme was introduced and implemented by our Honorable Prime Minister Narendra Modi due to lack of primary resources and harmfulness among the users that created in Ballia district of Utter pradesh under his inspection. This is National Democratic Alliance (NDA) government scheme calling in the name of 'Pradhan Mantri Ujjwala Yojana' and it aims to provide five crore free cooking LPG connection to the people living under Below Poverty Line (BPL) within next three years till 2019. This contributes as monetary supply of Rs. 1600 to each family (BPL) by the evaluation of their status undertaken by state governments and the Union Territories through the Socio-Economic Caste Census of 2011.

Government is targeting by this scheme to enrich the economic level of the poor along with women empowerment and extending health efficiency to them. Because of this scheme, many rural people who have been using harmful energy for cooking will be benefited like wise, the people from urban and semi-urban who consumes LPG as cooking energy. The aim of the scheme is to provide efficient cooking energy for the people living below BPL^[39].

Banking

● **Integrated Rural Development Program (IRDP)**: First introduced in 1978-79, IRDP has provided assistance to rural poor in the form of subsidy and bank credit for productive employment opportunities through successive plan periods. Subsequently, Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Tool Kits to Rural Artisans (SITRA) and Ganga Kalyan Yojana (GKY) were introduced as sub-programs of IRDP to take care of the specific needs of the rural population^[40].



● **Village Grain Bank scheme(2004)** : It is being implemented since November 2004 by the Department of Food & Public Distribution. The scheme aims to help marginalised food insecure households who do not have sufficient resources to purchase rations during lean season or natural calamities. Such households in need of food grains that can be borrow them from the village grain banks set up within their villages to be subsequently returned to the bank. Food grains are loaned to BPL families at the rate of one quintal per family under village grain bank scheme. So far (January 2013), the government has sanctioned 21,751 village grain banks in 20 states so far to provide safeguard against starvation during the period of lean season or natural calamities^[41].

Conclusion

The government initiative policies and programmes are generally targeting to the development of rural or backward regions of the country. But, various components of rural areas also develop by the impact of this. For instance, policy provisions to the rural people has targets also the Child, youth, women, employers and old aged people of the area. Thus, economically, income and employment are the effective tools for the rural economy development. Above mentioned schemes are generally targets the rural development towards economic development of the nation but really it booting every interrelated components of rural area.

Budget 2015-16 in Rural initiatives
* Allocation for rural sector - Rs 87,765 crore.
* Rs 2.87 lakh crore will be given as Grant in Aid to Gram Panchayats and Municipalities as per the recommendations of the 14th Finance Commission
* Every block under drought and rural distress will be taken up as an intensive Block under the Deen Dayal Antyodaya Mission
* A sum of ` 38,500 crore allocated for MGNREGS.
* 100% village electrification by 1st May, 2018.
* Priority allocation from Centrally Sponsored Schemes to be made to reward villages that have become free from open defecation.
* A new Digital Literacy Mission Scheme for rural India to cover around 6 crore additional household within the next 3 years.
* Allocation for Agriculture and Farmers' welfare is ` 35,984 crore to various itself performance.
* Allocation for social sector including education and health care – Rs 1,51,581 crore.
* 2,000 crore allocated for initial cost of providing LPG connections to BPL families.
* Total investment in the road sector, including PMGSY allocation, would be ` 97,000 crore during 2016-17.
* Total outlay for infrastructure - ` 2,21,246 crore.
* Allocation of ` 25,000 crore towards recapitalisation of Public Sector Banks.

Source: India Today^[42]

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