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## **PERSPECTIVES IN RURAL DEVELOPMENT**

### **Introduction:**

- ◆ Rural Development generally refers to the process of improving the quality of life and economic condition of people living in rural areas.
- ◆ The Prime goal is to alleviating Poverty through the instrument of self-employment and wage employment programmes and by providing community infrastructure facilities.
- ◆ It is known that no planning can be successful unless more and more attention is paid to rural development.
- ◆ It is evident from the fact that the poverty line has come down from 57% in 1961 to 26% in 2000 .It is due to implementation & planning of five-year plans focused on rural area.
- ◆ But in spite of being majority, and back bone of economy they have been lagging in number of accounts.

### **RURAL BUDGET**

- ◆ Steps have been taken to encourage the rural people to develop themselves and in recent years the pace of rural development initiatives has been accelerated by allocating greater budget resources.

### **Agriculture & Allied Sectors:**

- ◆ Pradhan Mantri Kisan Samman Nidhi (PM - KISSAN) under it vulnerable landholding farmer famlies with cultivatable land upto two hectares would be provided direct income support of 6000 rupees per year.
- ◆ Government has enhanced the allocation for Rashtriya Gokul mission to 750 crores of rupees.
- ◆ Proposal to inaugurate 'Rashtritya Kamdhanu Aayog'' to upscale sustainable genetic upgradation of cow resources.
- ◆ Creation of separate department of Fisheries to provide sustained and focused attention for the development of this sector.
- ◆ 2% interest subvention to the farmers pursing the activities of animal husbandry & fisheries who avail loan through Kishan credit card.

- ◆ As much of the workers in rural area engaged in unorganised sector. Budget has proposed to provide them comprehensive social security coverage.
- ◆ PM shram Yogi Maandhan is launched for them with monthly income of upto 15,000 rupees.
- ◆ This pension Yojana will give them assured income of 3,000 rupees from the age of 60 years.

### **Infrastructure:**

- ◆ Under digital India Mission, the Interim budget has provided for digitalization of one lakh villages in next five years.
- ◆ Interim budget allocated Rs. 7750 Crores to expedite initiatives under national rural drinking water programme.
- ◆ Rs. 19000 Crore was allocated to PM Gram Sadak Yojana.

## **RURAL SECTOR**

### **Agriculture:**

- ◆ Agriculture plays a vital role in the economy of India. According to census 2011, 69% population lives in rural areas and the primary source of their livelihood are agriculture and allied activities.
- ◆ India's agriculture sector is caught between meeting national demand for food, at an affordable price and generating the necessary income to provide for basic standards of living for majority of population.

### **Challenges:**

- ◆ Farm Revenues declining for a number of crops despite increasing production.
- ◆ Small and fragmented land holding on account of repeated division has contributed in decline in the income of the farmer.
- ◆ Over growing dependence on groundwater & its unsustainable over extraction lowering the ground water table.

- ◆ India is experiencing climate change in an unusual & unprecedented spell which affect agriculture directly by land degradation, loss of biodiversity which adversely affect the socio – economic life of rural people.

## Financial Sector:

- ◆ Rural development has gained momentum in recent times by way of financial inclusion which is of vital importance in providing economic security to individuals and families in rural India.
- ◆ Access to loans, savings, insurance, remittance facilities to rural people at affordable cost has certainly catalysed the process of economic transformation of rural India.

## Challenges:

- ◆ Banks are shying away from lending in rural areas because of repayment crisis.
- ◆ Establishing bank branches in all rural location cannot be viable due to staff proposition, cost constraint etc.,
- ◆ Even though there is new age payment system, due to poor literacy rate in rural area there need to develop local language payment & financial applications.

## Rural Infrastructure:

- ◆ For Sustained rural economic growth it is essential to develop rural infrastructure.
- ◆ The country, during decades of planning and democracy has witnessed a series of strategic approaches to economic growth.
- ◆ The country's economists, planners & policy makers have always visualised a vibrant rural India and advocated improvement and expansion of rural socio – economic infrastructure.
- ◆ Development of rural infrastructure is an imperative for inclusive and equitable growth.
- ◆ But considering the planning & implementation of project there involve lot of challenges & issues.

## Challenges:

- ◆ Timely completion of projects
- ◆ Involvement of all stake holder in decision making process.
- ◆ Projects are not outcome based and result oriented

- ◆ Defuncted infrastructure due to poor maintenance like repaired bore pumps, pipelines.

## Rural Communication

- ◆ Rural Connectivity is a key component of rural development and poverty alleviation in India. Rapid revolution in communication sector has the potential to provide rural folk the required communication and affordable services.
- ◆ The efforts in connecting village panchayats with broadband will ensure seamless transmission of information and empower the villages.
- ◆ To provide every Indian village with telephone access and to cover difficult areas, additional mobile towers have been sanctioned.
- ◆ The common service centres act as access points for delivery of various services in villages. This has transformed into a movement and changed the experience of service delivery in rural India. It will help it timely information to last mile of the villages.

### Challenges:

- ◆ e-literacy rate is very low.
- ◆ Difficult to provide quality & affordable service by private players where government cannot reach.

## Rural Health

- ◆ Rural India is exposed to challenges that are having direct impact on health of women and children living in this area.
- ◆ Compared with the urban communities, rural are lagging behind in matters connected with health.
- ◆ Healthcare is right of every individual but lack of quality infrastructure dearth of qualified professional led to deprivation of majority population's right to health.
- ◆ India account for the largest number of maternity death which is mostly in rural area.

### Challenges:

- ◆ The expansion of public healthcare system in rural area need more professionals, which is not adequately available.
- ◆ Skilled personnel with sound knowledge of socio - economic & cultural aspect of rural India is needed.

- ◆ All health care facility should be monitored and regulated according to standards.
- ◆ Presence of private sector with equitable manner is required where government cannot produce services.
- ◆ There is multiple schemes for single need, so need of the hour is to ensure convergence of various rural development initiatives.
- ◆ The quality of infrastructure provided is poor, no vigorous quality control measures were followed. The majority of population bear out of pocket expenditure for illness which are preventive in nature and if timely intervention by state would be in place this burden can be reduced.
- ◆ There is need of well informed and empowered people in order to maintain health life.
- ◆ Inadequate access to AWC services by poor families due to workload and distance.
- ◆ Cultural norms & practices are sensitive practices and deeply embedded in rural society.
- ◆ In many places people still follow the traditional method of curing disease even though it is positive it has negative side too.

## Health Budget:

- ◆ Implementation of Ayushman Bharat for nearly 50 crore people.
- ◆ Jan Aushadhi Kendras expansion
- ◆ Maternity leave extended to 26 weeks.

## Rural Youth:

- ◆ The Biggest strength of Indian economy is its favourable demographic composition.
- ◆ About 877 million working age population are in between 15 to 64 years. It is expected to rise for next couple of decades. The growth potential through demographic dividend depends upon shifting labour force from agriculture.
- ◆ Providing employment, securing livelihoods and improving income of people are among the most critical development outcomes. So need of the hour is skilling large number of young rural labour force.
- ◆ Digital infrastructure will not be successful without the affordable and regular access to electricity.

## **GOVERNMENT INITIATIVES**

- ◆ To achieve the desired social and economic development of the rural people a number of rural development programmes are being implemented.
- ◆ Different ministries of the government formulate various schemes to maximize the welfare of the people.

### **Agriculture:**

- ◆ Social Health Card Scheme
- ◆ Neem Coted Urea
- ◆ PM Krishi sinchayee Yojana
- ◆ PM AAY sanakshan Abhiyan
- ◆ Param Paragat Krishi Vikas Yojana
- ◆ Nation Agriculture Market Scheme
- ◆ PM Fasal Bima Yojana

### **Financial Sector:**

- ◆ There have been significant measures towards expanding the credit outreach amongst the rural area.
- ◆ Kisan Credit card – reduce dependence on informal banking channels
- ◆ Priority sector lending
- ◆ Self help group bank linkage program
- ◆ PM Jan dhan Yojana
- ◆ Business correspondents and Business facilitators
- ◆ Direct benefit transfer
- ◆ Condition licence for payment banks to establish its presence on rural area
- ◆ Financial Literacy centres.

### **Infrastructure:**

- ◆ Bharat Nirman
- ◆ National Rural Drinking water programme
- ◆ Swachh bharat mission – Grameen
- ◆ Deendayal padhyaya Gram Jyoti Yojana

- ◆ Saubhagya Yojana
- ◆ PM Gram Sadak Yojana
- ◆ Pradhan Mantri Awaas Yojana Rural.

## **Rural Health:**

- ◆ Ayushman Bharat
- ◆ National Nutrition Mission
- ◆ Poshan Abhiyan
- ◆ Scheme for adolescent girl
- ◆ PM Matry vandan Yojana
- ◆ National Health Mission
- ◆ Anaemia Ruht Bharat Campaign

## **Rural - Connectivity**

- ◆ Common Service Centres
- ◆ Digi Gaon (or) Digital Village
- ◆ Rural Internet Mission
- ◆ e- Hospital
- ◆ Bharat Net

## **Rural Demography**

- ◆ Pradhan Mantri Kaushal Vikas Yojana
- ◆ National Skill Development Mission
- ◆ MUDRA
- ◆ Startup India
- ◆ MGNREGA
- ◆ National Rural Livelihood Mission / Aajeevika
- ◆ Self-Employment & Talent Utilisation
- ◆ Swarnjayanti Gram Swarozgan
- ◆ India's challenge is to produce adequate food to meet an ever-increasing demand on sustainable manner.

- ◆ Agriculture is becoming resource inefficient, because it use more electricity, chemical fertilizer and unsustainable groundwater

## **WAY FORWARD**

- ◆ There is a need for providing structure income support to the poor land holder farmer for procuring inputs and to cope up with other needs.
- ◆ If we want to develop rural area through agricultural activities, there is need to think of changing the attitude of famers towards modern agriculture.
- ◆ The Rural Development is a process where there is need of building the capacity of people, time calls for innovation and out of the box thinking.
- ◆ Active Involvement of grass root institution in decision making, coordination & implementation of project is need of an hour.
- ◆ Vigorous quality control measures need to be followed; independent quality check & monitoring authority has to be established.
- ◆ There is need for providing goods & service in terms of socio – economic infrastructure
- ◆ There is need to acknowledge the scarcity value of interlinked resources and the costs of their use, understand how they feature in decision making and village economies.
- ◆ It implies a broad-based reorganization & mobilisation of rural resources to enhance its capacity.

## **CONCLUSION**

- ◆ Mahatma Gandhi laid emphasis on the fact that India lived in villages and that only through their salvation India could regain her glory and prosperity.
- ◆ The path of rural development India has adopted aims to making villages self sufficient in the matters of their vital requirements an easy availability of means of production of the basic necessities of life.
- ◆ As majority of population lives in rural area, development of rural area in true sense cannot be expected without addressing the basic necessities of this huge population.
- ◆ In the era of modern science and technology, large amount of population in rural area getting information about other part of the world, rural area cannot be still deprived of what they need.