



# Rural Development: Administration and Planning (KHU-701)

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## Module – 1(Rural Planning & Development)

Concepts of Rural Development

## Differences Between Urban and Rural

- A settlement where the population is very high and has the features of a built environment (an environment that provides basic facilities for human activity), is known as urban. Rural is the geographical region located in the outer parts of the cities or towns.
- The life in urban areas is fast and complicated, whereas rural life is simple and relaxed.
- The Urban settlement includes cities and towns. On the other hand, the rural settlement includes villages and hamlets.
- There is greater isolation from nature in urban areas, due to the existence of the built environment. Conversely, rural areas are in direct contact with nature, as natural elements influence them.
- Urban people are engaged in non-agricultural work, i.e. trade, commerce or service industry. In contrast, the primary occupation of rural people is agriculture and animal husbandry.

- Population wise, urban areas are densely populated, which is based on the urbanization, i.e. the higher the urbanization, the higher is the population. On the contrary, the rural population is sparse, which has an inverse relationship with agriculturism.
- Urban areas are developed in a planned and systematic way, according to the process of urbanization and industrialization. Development in rural areas is seldom, based on the availability of natural vegetation and fauna in the region.
- When it comes to social mobilization, urban people are highly intensive as they change their occupation or residence frequently in search of better opportunities. However, in rural areas occupational or territorial mobility of the people is relatively less intensive.
- Division of labour and specialization is always present in the urban settlement at the time of job allotment. As opposed to rural areas, there is no division of labour.

## The Concept of Rural Development

- **Rural:** Is an area, where the people are engaged in primary industry in the sense that they produce things directly for the first time in cooperation with nature as stated by Srivastava (1961).
- A society or community can be classified as rural based on the criteria of lower population density, less social differentiation, less social and spatial mobility, slow rate of social change, etc. Agriculture would be the major occupation of rural area.
- **Development:** It refers to growth, evolution, stage of inducement or progress. This progress or growth is gradual and had sequential phases. Always there is increasing differentiation. It also refers to the over all movement towards greater efficiency and complex situations.

- **Rural Development (RD):** is a process which aims at improving the well being and self-realization of people living outside the urbanized areas through collective process.
- According to Agarwal (1989) rural development is a strategy designed to improve the economic and social life of rural poor.
- All activities are done for improving the socioeconomic conditions of rural people, and the environmental conditions of their locality.
- Is a development strategy often carried out mainly in the rural areas. It is an intervention that focuses on the use of natural resources in order to deal with challenged in the rural areas (e.g., Agriculture and food security, etc.).
- It refers to the process that leads to the economic, political, social and technological betterment of the living conditions of people, who live in relatively underdeveloped areas that in most instances are sparsely populated.

- Changes that happened to rural people leading to improvement of their livelihoods (e.g., provision of electricity, clean water, access roads, and education)
- The process of improvement of well-being of people and communities living in isolated and sparsely populated areas.
- Generally refers to the process of improving the quality of life and economic wellbeing of people living in relatively isolated and sparsely populated areas. Rural development has traditionally centered on exploitation of land-intensive natural resources such as agriculture and forestry. Changes in global production networks and increased urbanization have changed the character of rural areas.
- Rural development defined as a process of improving the quality of life and wellbeing of people living in rural areas. For instance in Tanzania, rural development focuses on how to increase agricultural production and sectors supporting agriculture which include education, health, water supply, natural resources, environmental improvement. In this case, rural development linked with agricultural development.

## **Scope and Importance of Rural Development**

- Rural development is a national necessity and has considerable importance in India because of the following reasons.
  - About three-fourth of India's population live in rural areas.
  - Nearly half of the country's national income is derived from agriculture.
  - Around seventy per cent of Indian population get employment through agriculture
  - Bulk of raw materials for industries come from agriculture and rural sector
  - Increase in industrial population can be justified only in rural populations' motivation and increasing the purchasing power to buy industrial goods.
  - Growing disparity between the urban elite and the rural poor can lead to political instability.

## **Objectives of Rural Development**

- The major objectives of rural development are:
  - To achieve enhanced production and productivity in rural areas,
  - To bring about a greater socio-economic equity,
  - To bring about a spatial balance in social and economic development,
  - To bring about improvement in the ecological environment so that it may be conducive to growth and happiness,
  - To develop broad based community participation in the process of development.





## Rural Development: Administration and Planning (KHU-701)

### Module – 1 (Rural Planning & Development) Basic Elements of Rural Development



## Components of Rural Development

- The 'rural' development means the improvement of the villages. The social, economic and overall development of a rural area depends on a wide number of factors like agriculture, better planning, employment generation, etc.
- In order to develop the villages, better facilities for education should be provided, the communication systems should be developed, and health complex should be set up for providing treatment facilities to the villagers. Here discuss in brief some of the chief components of rural development below-



## Employment Generation

- It is the main component of rural development.
- Though, in rural areas, the agriculture sector is the largest employer.
- Therefore, to generate employment opportunities in villages, there is a need to make stronger the agriculture sector and also set up other industries.



## Better Planning

- Better planning must be done by the government, to boost up the local economy of a village by employing a development model conducive to its growth.
- A village economy largely depends on agriculture and hence any positive changes made in the latter will automatically improve the state of the former.



## Better Roads

- Better road connectivity is a major sign of rural development which also improves the agriculture sector.
- Better roads and connectivity to urban trade centers mean that the farm produces to reach the market early and fetch a good price, hence, aiding in the agricultural economy as well.



## Modern Techniques

- Introducing modern techniques in agriculture and allied industries will automatically improve the overall development of villages.
- Using genetically modified seeds and organic fertilizers for better yield will consequently lead to the overall development of rural areas.





## Basic Amenities

- The availability of basic amenities like water and electricity is also a major component of rural development.
- It also improves crop yield by ensuring that the field never runs dry even when the natural rain is scarce.
- Similarly, a continuous electricity supply is also beneficial for agriculture.



## Basic Elements of Rural Development

- There are three basic elements which are considered to constitute the 'true' meaning of rural development.
  - Basic Necessities of Life
  - Self Respect
  - Freedom



## Basic Necessities of Life

- People have certain basic needs, without which it would be impossible (or very difficult) for them to survive.
  - Food
  - Clothes
  - Shelter
  - Basic literacy
  - Primary Health Care
  - Security of life and Property



## Self Respect

- Every person and every nation seeks some sort of self-respect, dignity.
- Absence of self-respect indicates lack of development.



## Freedom

- In this context, freedom refers to political or ideological freedom, economic freedom and freedom from social servitude.
- As long as society is bound by the servitude of men to nature, ignorance, other men, institutions and dogmatic beliefs, it can not claim to have achieved the goal of 'development'.
- Servitude in any form reflects a state of underdevelopment.



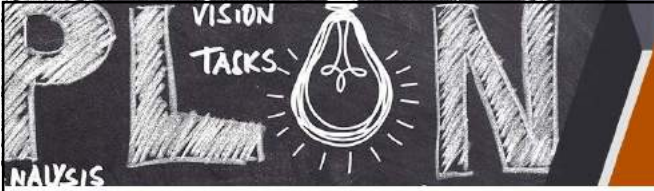
## Some other Element of Rural Development

- On the basis of Economic Activities
  - Agriculture
  - Handicraft
  - Fishing
  - Poultry farming
- On the basis of Infra-structure
  - Transport Facilities
  - Storage Facilities
  - Processing Facilities



# Rural Planning & Development

An overview of Policies & Programmes for Rural Development: Agricultural Sector



# Rural Development

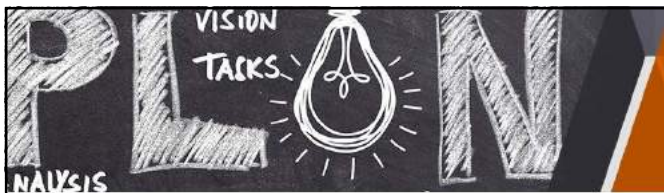
- The 'rural' development means the improvement of the villages.
- All activities are done for improving the socioeconomic conditions of rural people, and the environmental conditions of their locality.
- Rural development defined as a process of improving the quality of life and wellbeing of people living in rural areas.
- Rural development focuses on how to increase agricultural production and sectors supporting agriculture which include education, health, water supply, natural resources, environmental improvement. In this case, rural development linked with agricultural development.





## Objective of Rural Development

- To remove poverty and inequality from Rural area.
- To raise standard of living
- To arrange basic facilities of life.
- To arrange education in Rural area.
- To encourage and arrange the small scale industries.
- To ensure care for children, women both physically and financially.
- To give old age pensions.
- To ensure health care for the Rural people.
- To arrange for Rural Employment.
- To ensure Equality and Social justice.



## Government Schemes in Agriculture Sector

- These are the most important agriculture schemes introduced by the government.
  - e-NAM
  - National Mission For Sustainable Agriculture (NMSA)
  - Pradhan Mantri Krishi Sinchai Yojana (PMKSY)
  - Paramparagat Krishi Vikas Yojana (PKVY)
  - Pradhan Mantri Fasal Bima Yojana (PMFBY)
  - Gramin Bhandaran Yojna
  - Livestock insurance Scheme
  - Scheme on Fisheries Training and Extension
  - National Scheme on Welfare of Fishermen
  - Micro Irrigation Fund (MIF)

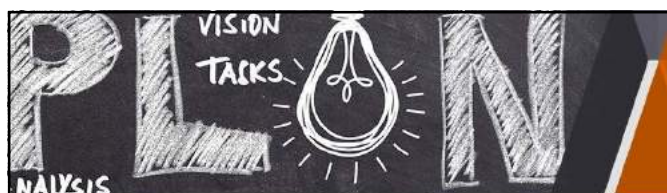


## e-NAM

- National Agriculture Market (eNAM) is a pan-India electronic trading portal which networks the existing APMC (Agricultural Produce Market Committee) mandis to create a unified national market for agricultural commodities.
- Small Farmers Agribusiness Consortium (SFAC) is the lead agency for implementing eNAM under the protection of Ministry of Agriculture and Farmers' Welfare, Government of India.

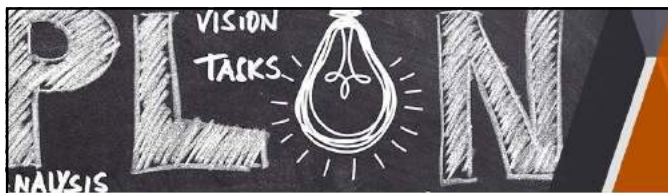
### Vision

To promote uniformity in agriculture marketing by streamlining of procedures across the integrated markets, removing information asymmetry between buyers and sellers and promoting real time price discovery based on actual demand and supply.



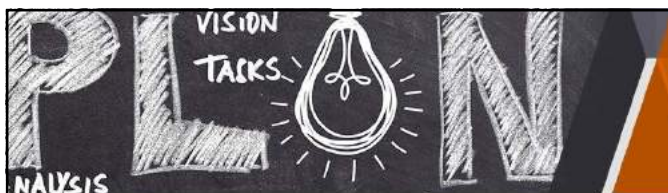
### Mission

Integration of APMCs across the country through a common online market platform to facilitate pan-India trade in agriculture commodities, providing better price discovery through transparent auction process based on quality of produce along with timely online payment.



## National Mission For Sustainable Agriculture (NMSA)

- National Mission for Sustainable Agriculture (NMSA) has been formulated for enhancing agricultural productivity especially in rainfed areas focusing on integrated farming, water use efficiency, soil health management and synergizing resource conservation.
- NMSA will cater to key dimensions of 'Water use efficiency', 'Nutrient Management' and 'Livelihood diversification' through adoption of sustainable development pathway by progressively shifting to environmental friendly technologies, adoption of energy efficient equipments, conservation of natural resources, integrated farming, etc.



## Schemes under NMSA

- Rainfed Area Development (RAD): RAD is being implemented by RFS Division
- Soil Health Management (SHM): SHM is being implemented by INM Division
- Sub Mission on Agro Forestry (SMAF): SMAF is being implemented by NRM Division
- Paramparagat Krishi Vikas Yojana (PKVY): PKVY is being implemented by INM Division
- Soil and Land Use Survey of India (SLUSI): Being implemented by RFS Division
- National Rainfed Area Authority (NRAA): Being implemented by RFS Division
- Mission Organic Value Chain Development in North Eastern Region (MOVCDNER): Being implemented by INM Division
- National Centre of Organic Farming (NCOF): Being implemented by INM Division
- Central Fertilizer Quality Control and Training Institute (CFQC&TI): implemented by INM Division



## Pradhan Mantri Krishi Sinchai Yojana (PMKSY)

### Har Khet ko Pani “Prime Minister Krishi Sinchayee Yojana”

Government of India is committed to accord high priority to water conservation and its management. To this effect Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) has been formulated with the vision of extending the coverage of irrigation 'Har Khet ko pani' and improving water use efficiency 'More crop per drop' in a focused manner with end to end solution on source creation, distribution, management, field application and extension activities.



## Paramparagat Krishi Vikas Yojana (PKVY)

- The Paramparagat Krishi Vikas Yojana (PKVY), an initiative to promote organic farming in the country, was launched by the NDA government in 2015.
- According to the scheme, farmers will be encouraged to form groups or clusters and take to organic farming methods over large areas in the country.
- The aim is to form 10,000 clusters over the next three years and bring about five lakh acres of agricultural area under organic farming. The government also intends to cover the certification costs and promote organic farming through the use of traditional resources.
- To avail the scheme, each cluster or group must have 50 farmers willing to take up organic farming under the PKVY and possess a total area of at least 50 acres. Each farmer enrolling in the scheme will be provided INR 20,000 per acre by the government spread over three years time.



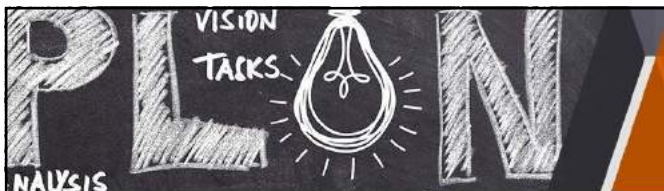


## Pradhan Mantri Fasal Bima Yojana (PMFBY)

- Pradhan Mantri Fasal Bima Yojana (PMFBY) is the government sponsored crop insurance scheme that integrates multiple stakeholders on a single platform.

### Objectives

- To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases.
- To stabilize the income of farmers to ensure their continuance in farming.
- To encourage farmers to adopt innovative and modern agricultural practices.
- To ensure flow of credit to the agriculture sector.



## Gramin Bhandaran Yojna

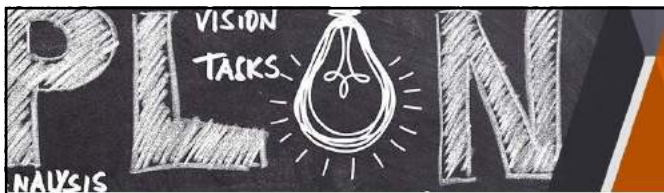
### Objective of this Scheme:

- Create scientific storage capacity with allied facilities in rural areas.
- To meet the requirements of farmers for storing farm produce, processed farm produce and agricultural inputs.
- Promotion of grading, standardization and quality control of agricultural produce to improve their marketability.
- Prevent distress sale immediately after harvest by providing the facility of pledge financing and marketing credit by strengthening agricultural marketing infrastructure in the country.



## Livestock insurance Scheme

- This scheme aims to provide protection mechanism to the farmers and cattle rearers against any eventual loss of their animals due to death and to demonstrate the benefit of the insurance of livestock to the people and popularize it with the ultimate goal of attaining qualitative improvement in livestock and their products.



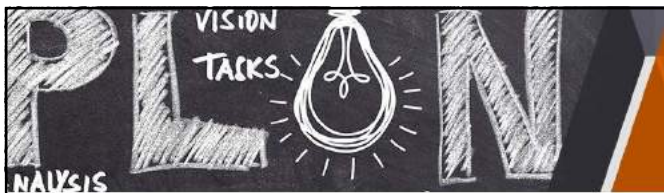
## Scheme on Fisheries Training and Extension

- It was launched to provide training for fishery sector so as to assist in undertaking fisheries extension programmes effectively.



## National Scheme on Welfare of Fishermen

- This scheme was launched to provide financial assistance to fishers for construction of house, community hall for recreation and common working place. It also aims to install tube-wells for drinking water and assistance during lean period through saving cum relief component.



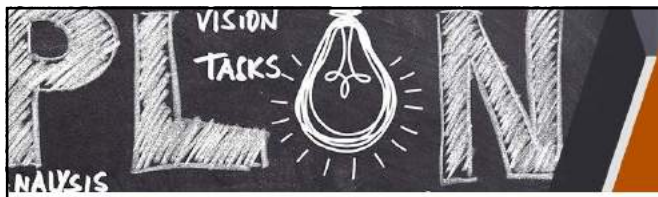
## Micro Irrigation Fund (MIF)

- The government approved a dedicated Rs5,000 crore fund to bring more land area under micro-irrigation as part of its objective to boost agriculture production and farmers income.
- The fund has been set up under NABARD, which will provide this amount to states on concessional rate of interest to promote micro-irrigation, which currently has a coverage of only 10 million hectares as against the potential of 70 million hectares.



## Rural Planning & Development

An overview of Policies & Programmes for Rural Development: Social Sector



## Rural Development

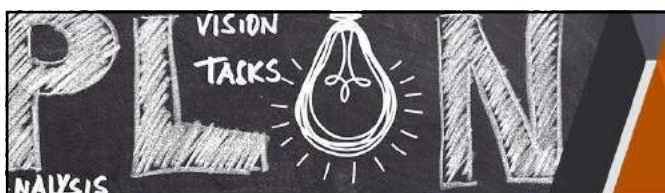
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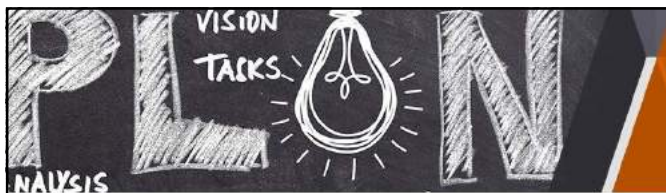
## Social Sector

- The social sector is usually defined as dealing with social and economic activities carried out for the purposes of benefiting society, and in the main nonprofit, not-for-profit, philanthropic and mission based and nongovernmental organizations are associated with this sector.
- The focus is on education and health, as these are two major components and have wider positive externalities for other sectors of the economy and society as a whole.
- They help increase the overall expansion of the economy by enhancing productivity and output, and may be funded by private or public agencies.



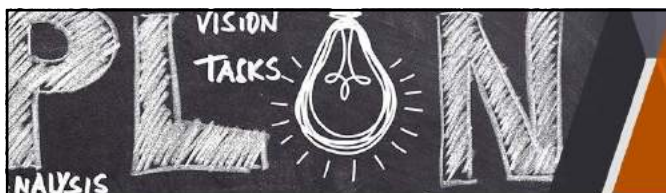
## Rural Development Schemes in India

- Different ministries of the government of India formulate various development schemes not to raise the profit but to maximize the welfare of the people.
- Some schemes like National Rural Livelihood Mission, MGNREGA, Bharat Nirman etc. are made by the government for Rural Development of India.
- Some important facts related to the various Rural Development schemes are as follows.



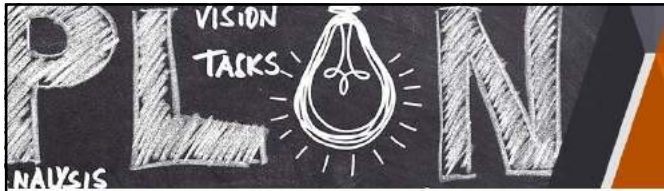
## List of Rural Development Schemes in India (Social Sector)

- The Various Rural Development Schemes in Social Sector are as follows:
  - ✓ Deen Dayal Upadhyay Grameen Kaushal Yojna (DDU-GKY)
  - ✓ Rural Self Employment and Training Institutes (RSETIs)
  - ✓ ROSHNI: Skill Development Scheme for Tribals
  - ✓ Swachchh Bharat Mission
  - ✓ Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)
  - ✓ National Rural Livelihood Mission
  - ✓ Pradhan Mantri Gram Sadak Yojna
  - ✓ Training to Rural Youth for Self Employment (TRYSEM)
  - ✓ Antyodaya Anna Yojna (AAY)
  - ✓ Village Grain Bank Scheme
  - ✓ National Rural Health Mission
  - ✓ Aam Aadmi Bima Yojna
  - ✓ Kutir Jyoti Programme
  - ✓ Sarva Siksha Abhiyan



## Deen Dayal Upadhyay Grameen Kaushal Yojna (DDU-GKY)

- This is a placement linked Skill Development Scheme for Rural poor youth.
- It was launched by on 25<sup>th</sup> September 2014 by Union Ministers Nitin Gadkari and Venkaiah Naidu on the occasion of 98<sup>th</sup> birth anniversary of Pandit Deendayal Upadhyaya.
- It aims to target youth, under the age group of 15-35 years.
- More than 11 lakh candidates placed/settled during FYs 2018-19 to 2021-22.



## Rural Self Employment and Training Institutes (RSETIs)

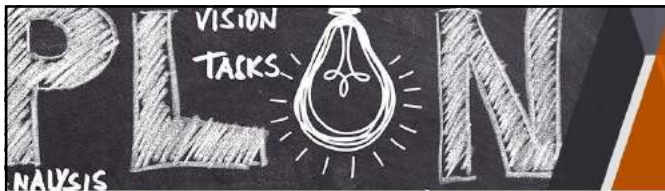
- RSETIs stand for Rural Self Employment Training Institutes. RSETIs are managed by Banks with active co-operation from the Government of India and State Government.
- Dedicated institutions designed as to ensure necessary skill training and skill up gradation of the rural BPL youth to mitigate the unemployment problem.
- These are promoted and managed by banks with active cooperation from state governments
- RSETI concept is based on RUDSETI (Rural Development and Self Employment Training Institute), a society established jointly by three agencies i.e. Syndicate Bank, Canara Bank and Sri Manjunatheswara Trust based at Ujire in Karnataka.
- One RSETI is established in every district in the country. Concerned bank is the lead bank in the district takes responsibility for creating and managing it. Government of India will provide one - time grant assistance, up to a maximum of Rs. 1 crore for meeting the expenditure on construction of building and other infrastructure.



- After successful completion of the training, they will be provided with credit linkage assistance by the banks to start their own entrepreneurial ventures.
- Apart from the above mentioned schemes of Department of Rural Development, various other Ministries/ Departments are also implementing the Programmes/ Schemes for employment of labour in rural areas which are as follows –

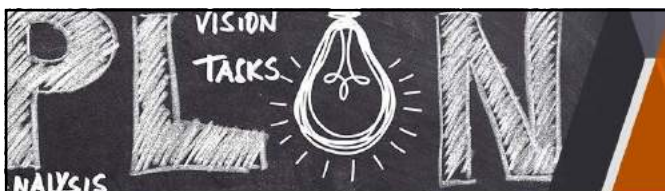
### Prime Minister's Employment Generation Programme (PMEGP)

Ministry of Micro, Small and Medium Enterprise is implementing Prime Minister's Employment Generation Programme (PMEGP), which is a major credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and unemployed youth.



## Pradhan Mantri Kaushal Vikas Yojana (PMKVY):

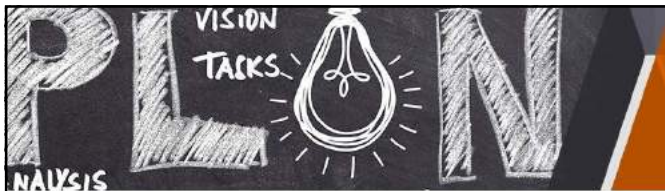
Under Skill India Mission, Ministry of Skill Development and Entrepreneurship is implementing its flagship scheme Pradhan Mantri Kaushal Vikas Yojana (PMKVY) for Skill based training of the youth across the country including people in villages under Short Term Training (STT) courses and Recognition of Prior Learning (RPL). The number of the candidates trained under PMKVY 2.0 during the last three years and current year (upto 10th July, 2021)



## ROSHNI: Skill Development Scheme for Tribals

- The ministry of Rural Development on 7 June 2013 launched a new skill development scheme to offer employment to tribal youth in 24 Naxal-affected districts.
- The scheme, which is named ROSHNI is supposed to provide training and employment to an anticipated 50,000 youth in the 10-35 years age group, for a period of three years.





## Swachchh Bharat Mission

- The Prime Minister launched Swachchh Bharat Mission on the birth anniversary of Mahatma Gandhi on 2<sup>nd</sup> October, 2014.
- The concept of Swachchh Bharat Abhiyan is to pave access for every person to Sanitation facilities including toilets, solid and liquid waste disposal systems, village cleanliness and safe and adequate drinking water supply.
- The programme is to be implemented by Ministry of Drinking water and Sanitation.
- An action plan has been drawn up for Swachchh Bharat to become a reality by 2019, the 150<sup>th</sup> birth anniversary of Mahatma Gandhi.
- The mission aims to triple the growth percentage of toilet from present 3% to 10% by 2019.



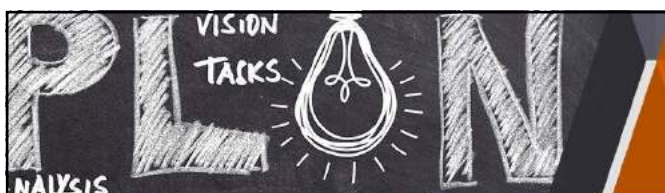
## Sansad Adarsh Gram Yojna

- This programme was launched by Prime Minister Narendra Modi on the birth anniversary of Lok Nayak Jai Prakash Narayan on 11<sup>th</sup> October 2014.
- Ministry of Rural Development will be the supervising authority for this programme.
- Under this programme each Member of Parliament will take the responsibility for developing physical and institutional infrastructure in three villages by 2019.



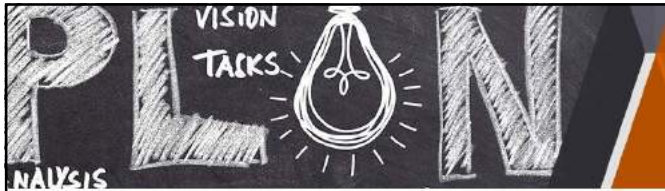
## Mahatma Gandhi National Employment Guarantee ACT (MGNREGA)

- The National Rural Employment Guarantee Act, (NREGA) was notified on September 7, 2005.
- Now the new name of this scheme is “Mahatma Gandhi National Employment Guarantee ACT” or “MGNREGA”.
- The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), also known as Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS) is Indian legislation enacted on August 25, 2005
- The MGNREGA provides a legal guarantee for one hundred days of employment in every financial year to adult members of any rural household willing to do public work-related unskilled manual work at the statutory minimum wage.
- The Ministry of Rural Development (MRD), Govt of India is monitoring the entire implementation of this scheme in association with state government



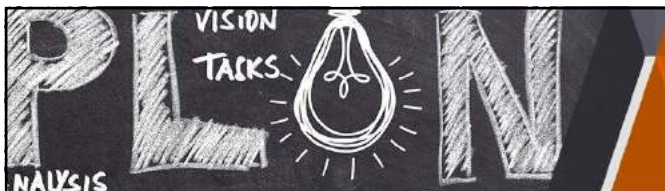
## MGNREGA Goals

- Strong social safety net for the vulnerable groups by providing a fall-back employment source, when other employment alternatives are scarce or inadequate.
- Growth engine for sustainable development of an agricultural economy. Through the process of providing employment on works that address causes of chronic poverty such as drought, deforestation and soil erosion, the Act seeks to strengthen the natural resource base of rural livelihood and create durable assets in rural areas. Effectively implemented, MGNREGA has the potential to transform the geography of poverty.
- Empowerment of rural poor through the processes of a rights-based Law.
- New ways of doing business, as a model of governance reform anchored on the principles of transparency and grass root democracy Thus, MGNREGA fosters conditions for inclusive growth ranging from basic wage security and recharging rural economy to a transformative empowerment process of democracy



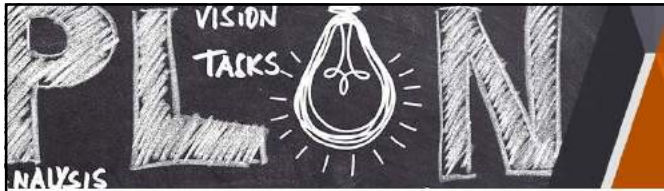
## National Rural Livelihood Mission

- This scheme was restructured from the Swarn Jayanti Gram Swarajgar Yojna in 2011.
- National Rural livelihood Mission (Aajeevika) is aimed to empower the woman's self-help group across the country.
- Under this scheme government provides loan up to 3 lakh rupee at the rate of 7% which could be lowered to 4% on the timely repayment.



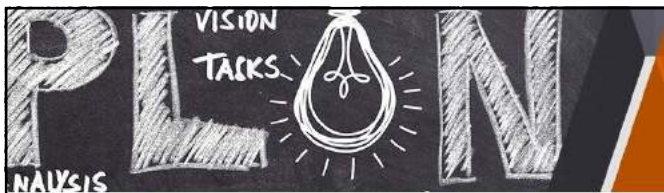
## Pradhan Mantri Gram Sadak Yojna

- Initially it was 100% centrally funded scheme, launched on the 25<sup>th</sup> December, 2000.
- The main aim of this scheme is to provide all weather road connectivity to the rural areas whose population is more than 500 persons and in terms of hilly areas it is 250 persons.
- This scheme is launched by the Ministry of Rural Development.



## Training to Rural Youth for Self-Employment (TRYSEM)

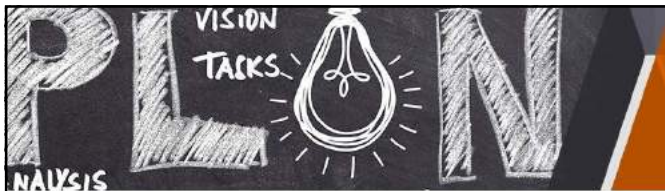
- This centrally sponsored programme was started on 15th August, 1979.
- The main target of this scheme was to provide technical and business expertise to rural BPL people who are in the age group of 18-35.
- Some of the broader objectives of the Training of Rural Youth for Self-Employment are:
  - To provide technical skills to rural youth especially to those from the below poverty line.
  - To enable rural youngsters to take up self-employment opportunities in larger fields of agriculture and various allied activities.
- To make the scheme effective, implementing these objectives efficiently becomes vital.



## Village Grain Bank Scheme

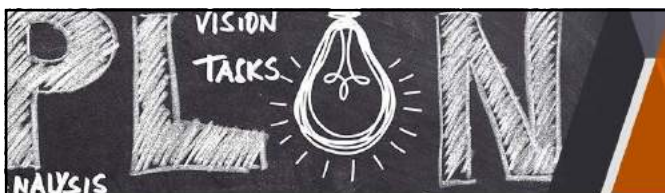
- This scheme was implemented by the department of Food and Public Distribution.
- Main objective of this scheme is to provide safeguard against the starvation during the period of natural calamity or during lean season when the marginalization food insecure households do not have sufficient resources to purchase rations.





## National Rural Health Mission

- The National Rural Health Mission (NRHM) was launched on 12th April 2005, to provide accessible, affordable and quality health care to the rural population, especially the vulnerable groups.
- NRHM seeks to provide equitable, affordable and quality health care to the rural population, especially the vulnerable groups.
- Under the NRHM, the Empowered Action Group (EAG) States as well as North Eastern States, Jammu and Kashmir and Himachal Pradesh have been given special focus.
- NRHM focuses on Reproductive, Maternal, Newborn, Child Health and Adolescent (RMNCH+A) Services.
- Accredited Social Health Activities (ASHA) scheme is also operational under this scheme.
- It is run by the Ministry of Health & Family Welfare.



## Aam Aadmi Bima Yojna

- Ministry of Finance, Government of India has approved the merger of Social Security Schemes viz., Aam Admi Bima Yojana (AABY) and Janashree Bima Yojana (JBY).
- The merged scheme is renamed “Aam Admi Bima Yojana” and has come into effect from 01.01.2013.
- The members should be aged between 18 years completed and 59 years nearer birthday.
- The member should normally be the head of the family or one earning member of the below poverty line family (BPL) or marginally above the poverty line under identified vocational group/rural landless household.



## Kutir Jyoti Programme

- This programme was launched in 1988-89.
- It's main motive was to improve the standard of living of schedule caste and schedule tribes including the rural families who live below the poverty line.



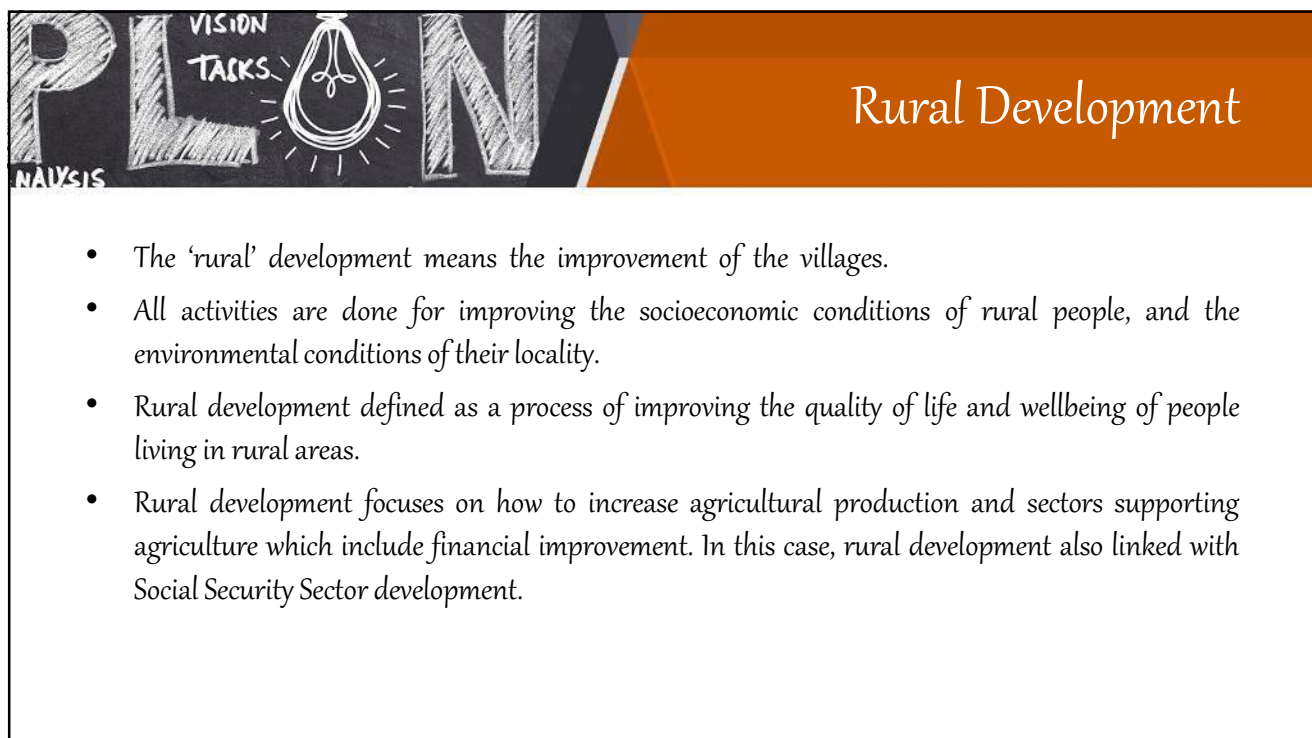
## Sarva Siksha Abhiyan

- Sarva Siksha Abhiyan has been operational since 2000-01.
- Its main aim is to make free and compulsory education to children between the age of 6 to 14; a fundamental right.
- This programme was pioneered by former Indian Prime Minister Atal Bihari Vajpayee.
- Right to Education is related to the 86<sup>th</sup> Amendment to the Constitution of India.



## Rural Planning & Development

An overview of Policies & Programmes for Rural Development: Social Security Sector



## Rural Development

- The 'rural' development means the improvement of the villages.
- All activities are done for improving the socioeconomic conditions of rural people, and the environmental conditions of their locality.
- Rural development defined as a process of improving the quality of life and wellbeing of people living in rural areas.
- Rural development focuses on how to increase agricultural production and sectors supporting agriculture which include financial improvement. In this case, rural development also linked with Social Security Sector development.



## Social Security Sector

- Social security is the protection that a society provides to individuals and households to ensure access to health care and to guarantee income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner (a person who earns money to support a family).
- The concept of social security is based on ideas of human dignity and social justice. The underlying idea behind social security measures is that a citizen who has contributed or is likely to contribute to his/her country's welfare should be given protection against certain hazards.
- Social security is defined as the security that the society furnishes through appropriate organizations against certain risks to which its members are exposed.



## 4 Main Characteristics of Social Security Program

- **The main characteristics of the social security program are as follows:**
  - Social Security Schemes are providing social assistance and social insurance to employees who have to face challenges of life without regular earning due to some contingencies in their life.
  - These Schemes are implemented by enactments of law of the country.
  - They generally are relief providers to employees who are exposed to the risks of economic and social security. This protection is provided to them by members of the society of which he is a part.
  - These Schemes have a broad perspective. They not only provide immediate relief to the employees who have suffered on account of contingencies, but also provide psychological security to others who may face the same problems in times to come.





## Social security benefits in India are provided in two major way

- **Social Insurance**

In this scheme, a common fund is established with periodical contributions from workers, according to their nominal paying capacity. The employers and state provide the portion of the finance. Provident fund and group insurance are example of this type. Generally, India's social security schemes cover the following types of social insurances:

**Pension, Health Insurance and Medical Benefit, Disability Benefit, Maternity Benefit and Gratuity**

- **Social Assistance**

Under this, the cost of benefits provided is financed fully by the government without any contributions from workers and employers. However, benefits are paid after judging the financial position of the beneficiary. Old age pension is an example.



## Government Social Security Programs

- The Various Rural Development Schemes in Social Sector are as follows:

- |   |   |
|---|---|
| ✓ National Pension Scheme for Traders and Self Employed Persons     | ✓ Atal Pension Yojna                                      |
| ✓ Pradhan Mantri Suraksha Bima Yojana                               | ✓ Right to Food   |
| ✓ Employment Programme  | ✓ Pradhan Mantri Gramin Awaas Yojana                      |
| ✓ Pandit Deendayal Upadhyay National Welfare Fund For Sportspersons | ✓ Maternity Benefit for Self-employed or Unemployed Women |
| ✓ Welfare and Rehabilitation Schemes for Ex-Servicemen              | ✓ Integrated Child Development Services                   |
| ✓ National Health Insurances  | ✓ National Rural Employment Guarantee Scheme              |
|   | ✓ National Social Assistance Scheme                       |
|   | ✓ Accident Assurance Scheme                               |



## National Pension Scheme for Traders and Self Employed Persons

- The National Pension Scheme for Traders and Self Employed Persons Yojana (Pradhan Mantri Laghu Vyapari Maan-dhan Yojana) is a pension scheme for shopkeeper's/ retail traders and self-employed persons for providing monthly minimum assured pension of Rs 3000/- for the entry age group of 18-40 years. It is a voluntary and contribution based central sector scheme.
- The scheme is in effect from 22nd day of July, 2019. The scheme would benefit more than 3 crore small shopkeepers and traders.



## Pradhan Mantri Suraksha Bima Yojana

- This scheme includes 2 scheme

### **Pradhan Mantri Suraksha Bima Yojana (PMSBY – Scheme 1 - for Accidental Death Insurance)**

The Scheme is available to people in the age group 18 to 70 years with a bank account who give their consent to join / enable auto-debit on or before 31st May for the coverage period 1st June to 31st May on an annual renewal basis. Aadhar would be the primary KYC for the bank account. The risk coverage under the scheme is Rs.2 lakh for accidental death and full disability and Rs. 1 lakh for partial disability. The premium of Rs. 12 per annum is to be deducted from the account holder's bank account through 'auto-debit' facility in one installment. The scheme is being offered by Public Sector General Insurance Companies or any other General Insurance Company who are willing to offer the product on similar terms with necessary approvals and tie up with banks for this purpose.



### **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY – Scheme 2 - for Life Insurance Cover)**

The PMJJBY is available to people in the age group of 18 to 50 years having a bank account who give their consent to join / enable auto-debit. Aadhar would be the primary KYC for the bank account. The life cover of Rs. 2 lakhs shall be for the one year period stretching from 1st June to 31st May and will be renewable. Risk coverage under this scheme is for Rs. 2 Lakh in case of death of the insured, due to any reason. The premium is Rs. 330 per annum which is to be auto-debited in one installment from the subscriber's bank account as per the option given by him on or before 31st May of each annual coverage period under the scheme. The scheme is being offered by Life Insurance Corporation and all other life insurers who are willing to offer the product on similar terms with necessary approvals and tie up with banks for this purpose.



## **Employment Programme**

- Under the provisions of the Minimum Wages Act, 1948, both Central and State Governments are appropriate Governments to fix, review and revise the minimum wages of the workers employed in the scheduled employments under their respective jurisdictions.
- Presently, there are 45 scheduled employments in the Central Sphere while in the State Sphere the number of such employments is 1709.

### **Employment Generation – Government Initiatives**

- Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA)
- Sampoorna Rojgar Yojana
- Aajeevika - National Rural Livelihoods Programme
- Prime Minister's Employment Generation Programme (PMEGP)



### **Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA)**

The Ministry of Rural Development, Mahatma Gandhi National Rural Employment Guarantee Act (Mahatma Gandhi NREGA) aims at enhancing livelihood security of households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The Act came into force on February 2, 2006. All rural districts are covered under Mahatma Gandhi NREGA.

### **Sampoorna Rojgar Yojana**

The primary objective of the Scheme is to provide skilled and local employment and thereby improve skills levels in all rural and urban areas. The scheme is open to all rural and urban unemployed educated youth who are in need of employment and desire to do manual and skilled work in and around his locality/village/habitat. Beneficiary gets fixed based payment of wages and incentives based on performance.



### **Aajeevika - National Rural Livelihoods Programme**

Aajeevika was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011. NRLM has set out with an agenda to cover 7 Crore rural poor households, across 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period of 8-10 years. In addition, the poor would be facilitated to achieve increased access to their rights, entitlements and public services, diversified risk and better social indicators of empowerment.

### **Prime Minister's Employment Generation Programme (PMEGP)**

Prime Minister's Employment Generation Programme (PMEGP) scheme announced on 15th August, 2008. This is credit linked Scheme of Govt. of India by merging erstwhile REGP and PMRY scheme. KVIC is the Nodal Agency at National Level. The primary objective is to generate continuous and sustainable employment opportunities in Rural and Urban areas of the country.





## Pandit Deendayal Upadhyay National Welfare Fund For Sportspersons

- Pandit Deendayal Upadhyay National Welfare Fund For Sportspersons (PDUNWFS) was set up in March, 1982 with a view to assisting outstanding Sportspersons of yesteryear, living in indigent circumstances who had brought glory to the Country in sports. The scheme as revised in May, 2016 to provide for lump sum ex-gratia assistance to outstanding Sportspersons of yesteryears. Provision of pension has been done away with as there is already a Scheme of Pension for Meritorious Sportspersons.



## Welfare and Rehabilitation Schemes for Ex-Servicemen

- There are several welfare and rehabilitation schemes and financial assistance being provided by the Ministry of Defence to ex-servicemen. Kendriya Sainik Board is the Apex Body of Government of India responsible for laying down policies / guidelines for the welfare, rehabilitation and resettlement of ex-servicemen / dependents in the country. These policies / programmes are also being implemented by the Kendriya Sainik Board for the benefit of ex-servicemen and their families.



## National Health Insurances

- While people working in the organised sector either get health insurance through their employer or the Employees' state Insurance. For Indians working in the unorganised sector, the government has Ayushman Bharat Yojna, which is a health insurance fund that has coverage that includes 3 days of pre-hospitalisation and 15 days of post-hospitalisation expenses. Moreover, around 1,400 procedures with all related costs like OT expenses are taken care of. All in all, PMJAY and the e-card provide a coverage of Rs. 5 lakh per family, per year, thus helping the economically vulnerable obtain easy access to healthcare services.



## Atal Pension Yojna

- It is open to all saving bank/post office saving bank account holders in the age group of 18 to 40 years and the contributions differ, based on pension amount chosen. Subscribers would receive the guaranteed minimum monthly pension of Rs. 1,000 or Rs. 2,000 or Rs. 3,000 or Rs. 4,000 or Rs. 5,000 at the age of 60 years. Under APY, the monthly pension would be available to the subscriber, and after him to his spouse and after their death, the pension corpus, as accumulated at age 60 of the subscriber, would be returned to the nominee of the subscriber. The minimum pension would be guaranteed by the Government, i.e., if the accumulated corpus based on contributions earns a lower than estimated return on investment and is inadequate to provide the minimum guaranteed pension, the Central Government would fund such inadequacy. Alternatively, if the returns on investment are higher, the subscribers would get enhanced pensionary benefits.



## Right to food

- Nutrition Security is being addressed through the National cooked Mid-day Meal Programme, ICDS, Kishori Shakti Yojana, Nutrition programme for Adolescent Girls and Pradhan Mantri Gramodaya Yojana.

### Mid Day Meal Programme

- The Mid Day Meal is the world's largest school feeding programme reaching out to about 12 crore children in over 12.65 lakh schools/EGS centres across the country. Mid day Meal scheme is serving primary and upper primary school children in entire country. The programme aims at enhancing enrolment, retention and attendance and simultaneously improving nutritional levels among children studying in Government, Local Body and Government-aided primary and upper primary schools and the Centres run under Education Guarantee Scheme (EGS) / Alternative & Innovative Education (AIE) and National Children Labour Project (NCLP) schools of all areas across the country. MDM is also served in drought-affected areas during summer vacation also.



### Integrated Child Development Services (Icds) Scheme

- Children in the age group 0-6 years constitute around 158 million of the population of India (2011 census). These Children are the future human resource of the country. Ministry of Women and Child Development is implementing various schemes for welfare, development and protection of children.
- Launched on 2nd October, 1975, the Integrated Child Development Services (ICDS) Scheme is one of the flagship programmes of the Government of India and represents one of the world's largest and unique programmes for early childhood care and development. It is the foremost symbol of country's commitment to its children and nursing mothers, as a response to the challenge of providing pre-school non-formal education on one hand and breaking the vicious cycle of malnutrition, morbidity, reduced learning capacity and mortality on the other. The beneficiaries under the Scheme are children in the age group of 0-6 years, pregnant women and lactating mothers.



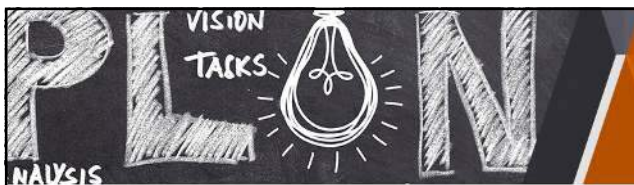
## Kishori Shakti Yojana

- Kishori Shakti Yojana (KSY) seeks to empower adolescent girls, so as to enable them to take charge of their lives. It is viewed as a holistic initiative for the development of adolescent girls. The programme through its interventions aims at bringing about a difference in the lives of the adolescent girls. It seeks to provide them with an opportunity to realize their full potential.
- This scheme is a redesign of the already existing Adolescent Girls (AG) Scheme being implemented as a component under the centrally sponsored Integrated Child Development Services (ICDS) Scheme. The new scheme dramatically extends the coverage of the earlier scheme with significant content enrichment, strengthens the training component, particularly in skill development, aspects aimed at empowerment and enhanced self-perception. It also fosters convergence with other sectoral programmes, addressing the interrelated needs of adolescent girls and women.



## Nutrition programme for Adolescent Girls

- Nutrition Programme for Adolescent Girls (NPAG) is a Government of India scheme through which special nutrition is provided to adolescent girls from families living below poverty line.
- Two backward districts of Karnataka i.e. Kolar and Gulbarga have been selected for implementing this programme on an experimental basis.
- Under this Scheme, Adolescent girls who weigh less than 35 kg are identified and 6 kgs of rice is distributed every month through fair price shops to identified card holders.
- 65,833 adolescent girls in Kolar district and 66,399 adolescent girls in Gulbarga district have availed this benefit during the year 2006-07.



## Pradhan Mantri Gramodaya Yojana

- The Pradhan Mantri Gramodaya Yojana was launched in 2000-2001 to improve the quality of life of people living in rural areas. The focus was on five crucial developments i.e., Primary Education, Better Rural Roads, Clean Drinking Water, Primary Health, and Nutrition. And Rural Electrification as well but that was added in 2001-2002. The main objective of these components was to eradicate poverty and give these people a better life. In the last decade, there has been considerable progress in the villages, such as easy access to primary health care, education, safe and clean drinking water, and many other factors that have been developed in the village areas.



## Pradhan Mantri Gramin Awaas Yojana

- Under the PMGAY scheme, financial assistance worth ₹120,000 in plain areas and ₹130,000 in difficult areas (high land area) is provided for construction of houses. These houses are equipped with facilities such as toilet, LPG connection, electricity connection, and drinking water [convergence with other schemes e.g. Swachh Bharat Abhiyan toilets, Ujjwala Yojna LPG gas Connection, Saubhagya Yojana electricity connection, etc. The houses are allotted in the name of the woman or jointly between husband and wife]





## Maternity Benefit for Self-employed or Unemployed Women

- Pradhan Mantri Matru Vandana Yojna is a maternity benefit programme run by the government of India. It was introduced in 2017 and is implemented by the Ministry of Woman and Child Development. It is a conditional cash transfer scheme for pregnant and lactating women of 19 years of age or above for the first live birth. It provides a partial wage compensation to women for wage-loss during childbirth and childcare and to provide conditions for safe delivery and good nutrition and feeding practices. In 2013, the scheme was brought under the National Food Security Act, 2013 to implement the provision of cash maternity benefit of ₹6,000 stated in the Act. Presently, the scheme is implemented on a pilot basis in 53 selected districts and proposals are under consideration to scale it up to 200 additional 'high burden districts' in 2015–16. The eligible beneficiaries would receive the incentive given under the Janani Suraksha Yojana (JSY) for Institutional delivery and the incentive received under JSY would be accounted towards maternity benefits so that on an average a woman gets ₹6,000



## Integrated Child Development Services

- It is a government programme in India which provides food, Preschool education, Primary Healthcare, cash transfers to families, immunization, health check-up and referral services to children under 6 years of age and their mothers. The scheme was launched in 1975, discontinued in 1978 by the government of Morarji Desai, and then relaunched by the Tenth Five Year Plan.
- Tenth five-year plan also linked ICDS to Anganwadi centers established mainly in rural areas and staffed with frontline workers. In addition to fighting malnutrition and ill health, the programme is also intended to combat gender inequality by providing girls the same resources as boys.