

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 realisation 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.

- Rural Development is **the process of improving the quality of life and economic well-being of people living in rural areas, often relatively isolated and sparsely populated areas.** Rural Development has traditionally centered on the exploitation of land-intensive natural resources such as agriculture and forestry.
- Rural development is a term that concentrates on the actions taken for the development of rural areas to improve the economy.

However, few areas that demand more focused attention and new initiatives are:

- Education
- Public health and Sanitation
- Women empowerment
- Infrastructure development (electricity, irrigation, etc.)
- Facilities for agriculture extension and research
- Availability of credit
- Employment opportunities

- It relates primarily to areas that have a relatively **low population density** compared to cities, areas where **agriculture** and related activities usually dominate the landscape and economy, and places where transport and communications need to cover relatively **large distances** making travel and service provision relatively difficult and costly.
- However, our definition also includes the **towns** (as opposed to cities) that are located in these areas and which are linked to them culturally and economically by acting as a focal point for people living in the surrounding areas - places where they can meet, exchange goods and services, and find transport to larger urban centres.

The major objectives of rural development are:

- 1) to achieve enhanced production and productivity in rural areas,
- 2) to bring about a greater socio-economic equity,
- 3) to bring about a spatial balance in social and economic development,
- 4) to bring about improvement in the ecological environment so that it may be conducive to growth and happiness, and
- 5) to develop broad based community participation in the process of development.

Rural development is a dynamic process which is mainly concerned with the rural areas. These include agricultural growth, putting up of economic and social infrastructure, fair wages as also housing and house sites for the landless, village planning, public health, education and functional literacy, communication etc.

Rural development is a national necessity and has considerable importance in India because of the following reasons.

1. about three-fourth of India's population live in rural areas,
2. nearly half of the country's national income is derived from agriculture,
3. around seventy per cent of Indian population get employment through agriculture,
4. bulk of raw materials for industries come from agriculture and rural sector,
5. increase in industrial population can be justified only in rural populations' motivation and increasing the purchasing power to buy industrial goods, and
6. growing disparity between the urban elite and the rural poor can lead to political instability

1. Which of the following can help in the development of human resources?
 - a. Improving literacy skills
 - b. Skill development
 - c. Training
 - d. All of the above

2. Rural development aims at _____ .
 - a. Improving health facilities
 - b. Reducing poverty
 - c. Developing infrastructure
 - d. All of the above

3. _____ is the process of improving the quality of life and economic well-being of people living in rural areas.
4. Development refers to growth, evolution, stage of inducement or progress. (True/ False)

(Unit –I) Topic 2

Rural Development for creation of Sustainable Livelihoods



We have discussed about:

- Concept of Rural, Development and Rural development
- Objectives of Rural development
- Importance of Rural development

Session Objectives

Topic	Course Outcome
<ul style="list-style-type: none">To understand the importance of Rural Development for creation of Sustainable Livelihoods	CO1

- ***Livelihood.*** A livelihood comprises the capabilities, assets and activities required for a means of living (Chambers & Conway 1988).
- ***Sustainable livelihood.*** A livelihood is sustainable when it can cope with and recover from the stresses and shocks and maintain or enhance its capabilities and assets both now and in the future without undermining the natural resource base (Chambers & Conway).
- ***Household livelihood security.*** Household livelihood security is defined as adequate and sustainable access to income and resources to meet basic needs

Importance Of Rural Development for creation of sustainable livelihood

- It is estimated that in 2005 there were 2.6 billion people living in poverty, that is, on less than US\$2 per day, and about 1.4 billion people living in extreme poverty, that is on less than one US\$1.25 per day (World Bank 2011).
- Estimates of the proportion of the world's poor that live in rural areas vary but for 2005 this was estimated at 70% (with just 55% of the world's total population living in rural areas) (IFAD 2010).

- It is further predicted that, despite urban migration, a little over one-third of the world's population will live in rural areas by 2030, just under two-thirds of the world's poor people will still be rural by 2030, and both poverty incidence and depth of poverty will continue to be greater in rural areas (World Bank 2007).
- Such global figures hide large regional and national variations but nevertheless emphasize the magnitude of global poverty, and rural poverty in particular.

A sustainable livelihood approach (SLA) attempts to take a holistic perspective in determining problems and opportunities for programme activities. This holistic perspective involves taking into account:

- ***Context.*** What are the social, economic, political, historical, demographic trends that influence the livelihood options of a given population and what are the risks to which they are exposed?

- ***Resources.*** What are the various assets (financial, physical, social, human and natural) that households and communities have access to and how are they differentiated? Vulnerability is determined by the risks that households and communities are exposed to and their ability to use assets to cope with these risks.

- ***Institutions and organizations.*** The institutions that operate within a given context will be critical to sustainable livelihood outcomes. It is important to identify which government, civic and private-sector institutions operate in a given livelihood setting to determine their relative strengths and weaknesses in delivering goods and services essential to secure livelihoods.

- ***Livelihood strategies.*** A holistic diagnosis attempts to identify the various strategies people use to make a living and how they cope with stress. These are also referred to as adaptive and coping strategies in the food security literature.
- ***Livelihood outcomes.*** Outcomes are measured to determine how successful households are in their livelihood strategies. These outcomes can be based on normative standards (e.g. nutritional status) or on criteria identified by the communities. Such outcome measures need to be differentiated across groups, households and individuals.

- **Application of participatory, people-centred approaches:** SLA uses a wide variety of participatory tools for diagnosis, programme design and monitoring and evaluation. Participation and empowerment are the basic tenets of the approach.
- **Focused strategy:** Although the SLA emphasizes holistic diagnosis, this does not mean that interventions must be multisectoral. Single-sector projects/programmes may be the most appropriate avenue to pursue based on a good problem and opportunity analysis.

- **Coherent information systems:** The indicators used for monitoring and evaluation are clearly linked to the problem analysis and the objectives. Cross-sectoral impacts that are measured are derived from the links that are demonstrated from the holistic analysis. The project should not collect unnecessary data that is not clearly linked to the objective or the problem analysis.
- **Reflective practice:** Programme information systems should be set up to capture both the intended and unintended consequences of programme activities.

1. A _____ comprises the capabilities, assets and activities required for a means of living.
2. A livelihood is _____ when it can cope with and recover from the stresses and shocks and maintain or enhance its capabilities and assets.
3. Household livelihood security is defined as adequate and sustainable access to income and resources to meet basic needs. (True/False)
4. Name any 2 financial institutions that enable people ensure sustainable livelihood.

(Unit –I) Topic 3

Policies and Programmes for Rural Development- Agricultural sector



Recap

A livelihood is sustainable when it can cope with and recover from the stresses and shocks and maintain or enhance its capabilities and assets both now and in the future without undermining the natural resource base.

Session Objectives

Topic	Course Outcome
<ul style="list-style-type: none">To understand the of Policies and Programmes for Rural Development- Programmes in the agricultural sector	CO1

- To motivate the farmers for more food grain production, union government has launched policy of **Minimum Support Price (MSP)** since 1966-67. This policy ensures minimum price to farmers for each crop.
- On the other hand, Government launched the Mahatma Gandhi Rural Employment Guarantee Act (MGNREGA), Public Distribution System (PDS) for rural poor.
- The macro management of agriculture (MMA) was revised in 2008 to improve the efficiency in supplementing the efforts of states to enhance agriculture production and productivity.

Important policy measures introduced in the rural sector in India during the period of planning are as follows:

- **Technological Measures:** To sustain and extend this programme to larger and larger areas of the country, steps were taken to increase the production of high-yielding varieties of seeds, fertilisers and pesticides within the economy and supplement domestic production by imports whenever necessary. **Food grain production which was merely 50.8 million tonnes in 1950-51, rose to record level of 252.6 million tonnes in 2011-12**

Programmes and Policies for Agricultural and Rural Development

- Land Reforms:** Land reform measures were introduced to abolish intermediary interests in land. Measures taken under this head included: (i) Abolition of intermediaries; (ii) Tenancy reforms to (a) regulate rents paid by tenants to landlords, (b) provide security of tenure to tenants, and (c) confer ownership rights on tenants; and (iii) Imposition of ceilings on holdings in a bid to procure land for distribution among landless labourers and marginal farmers
- Cooperation and Consolidation of Holdings:** In a bid to reorganise agriculture and prevent subdivision and fragmentation of holdings, the Indian agricultural policy introduced the programmes of co-operation and consolidation of holdings.

Programmes and Policies for Agricultural and Rural Development

- **Institutional Credit: National Bank for Agriculture and Rural Development (NABARD)** was also set up. As a result of the expansion of institutional credit facilities to farmers, the importance of moneylenders has declined steeply and so has the exploitation of farmers at the hands of moneylenders.
- **Rural Employment Programmes:** The government introduced various poverty alleviation programmes particularly from Fourth Plan onwards like Small Farmers Development Agency (SFDA), National Rural Employment Programme (NREP), Rural Landless Employment Guarantee Programme (RLEGP), Jawahar Rozgar Yojana (JRY) , Jawahar Gram Samridhi Yojana (JGSY), Sampoorna Grameen Rozgar Yojana (SGRY), National Food for Work Programme (NFFWP), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), etc.

• **Rashtriya Krishi Vikas Yojana (RKVY):** The RKVY was launched in 2007-08 with an outlay of Rs. 25,000 crore in the Eleventh Plan for incentivising States to enhance public investment to achieve 4 per cent growth rate in agriculture and allied sectors during the Eleventh Five Year Plan period. The sub-schemes include: Bringing Green Revolution to Eastern India (BGREI); Integrated Development of pulses villages (60,000) in Rain fed areas; Promotion of Oil Palm; Initiative on Vegetable Clusters; Nutri-cereals; National Mission for Protein Supplements; Accelerated Fodder Development Programme; and Saffron Mission

Programmes and Policies for Agricultural and Rural Development

- National Food Security Mission (NFSM).** The NFSM is a crop development scheme of the Government of India that aims at restoring soil health and achieving additional production of 10, 8 and 2 million tonnes of rice wheat and pulses respectively by the end of 2011-12. It was launched in August 2007 with an approved outlay of Rs. 4,883 crore for the period 2007-08 to 2011-12. The Mission has focused on the Districts with productivity of wheat/rice below the State average
- Macro Management of Agriculture.** Macro Management of Agriculture (MMA) is one of the centrally sponsored schemes formulated in 2000-01 with the objective to ensure that Central assistance is spent through focused and specific interventions for development of agriculture in States.

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.

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.

Micro Irrigation Fund (MIF)

The government approved a dedicated Rs 5,000 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.

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 stabilise 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.

- A National Sample Survey Exercise pointed out that about 5% of the total population in India sleeps without two square meals a day. The Public Distribution System (PDS) later revamped to the Targeted Public Distribution System (TPDS) aimed at providing food and grains to the needy.
- To make the TPDS more beneficial and more focussed towards the right category of population, the Antyodaya Anna Yojana (AAY) was launched in December 2000. AAY is the Government scheme that was launched to provide highly subsidised food to one crore poorest of the poor families in India.

Features of the Antyodaya Anna Yojana

- AAY had to first identify one crore poorest of the poor families from amongst the Below Poverty Line (BPL) families covered under the TPDS within the states.
- Provide them grains at a highly subsidised rate of Rs. 2 per kg for wheat and Rs. 3 per kg for rice and Re. 1 for coarse grains.
- All costs related to distribution, transportation, and also margins of dealers had to be borne by States/UTs.
- The chosen households are entitled to 35kg of food grains per month.
- The number of poor households has since increased to 2.5 crores and also includes households headed by terminally ill or widows or disabled persons or persons aged 60 years and above and no means of subsistence.

To identify the households that are eligible for the benefits of the scheme, the guidelines stipulated the following criteria:

- Agriculture laborer's without lands, marginal farmers, rural artisans or craftsmen, like weavers, blacksmiths, carpenters, potters, tanners, slum dwellers, and daily wage earners in the informal sector like cobblers, rag pickers, snake charmers, porters, coolies, rickshaw pullers, hand cart pullers, fruit and flower sellers, destitute and other similar types in both rural and urban areas.

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- Households that are headed by terminally ill persons/disabled persons/ persons aged 60 years or more or widows with no assured means of subsistence or societal support.
- Persons who are terminally ill or widows or disabled persons or persons aged 60 years or more or single women or single men with no family or societal support or assured means of subsistence.
- All tribal households which are primitive.
- The states identify the poorest of the poor households and ration cards are given to them to ensure the advantages of the scheme reach the right people.

- **VILLAGE GRAIN BANKS SCHEME** Village Grain Bank Scheme was earlier implemented by the Ministry of Tribal Affairs in 11 States. However, since 24.11.2004, the scheme was being implemented by the Department Food & Public Distribution.
- The main objective of the scheme presently being implemented was to provide safeguard against starvation during the period of natural calamity or during lean season when the marginalized food insecure households did not have sufficient resources to purchase rations.

- The grain banks are to be set up in food scarce areas like the drought prone areas, the hot and cold desert areas, tribal areas and the inaccessible hilly areas which remain cut off because of natural calamities like floods, etc.
- These villages are to be notified by the concerned State Government/Union Territory.
- The scheme envisages inclusion of all willing BPL/AAY families in the villages to be identified by the State Government in food deficit areas.
- The quantity to be lent and the period of repayment is to be decided by the Group themselves.
- Village Panchayat/Gram Sabha, Self Help Group for NGOs etc. identified by the State Government are eligible for running the Grain Banks. This scheme has been discontinued w.e.f.

1. _____ is the government sponsored crop insurance scheme.
2. RKVY stands for _____.
3. **'Har Khet ko pani'** is the objective of _____ scheme.
4. The full form of NABARD is _____.
5. _____ was launched by the NDA government in 2015

(Unit –I) Topic 4

Policies and Programmes for Rural Development: Social Security



Agriculture supporting programs by government

- Rashtriya Krishi Vikas Yojana (RKVY)
- Pradhan Mantri Fasal Bima Yojana (PMFBY)
- Micro Irrigation Fund (MIF)
- Gramin Bhandaran Yojna
- Paramparagat Krishi Vikas Yojana (PKVY)

Session Objectives

Topic	Course Outcome
<ul style="list-style-type: none">To understand the of Policies and Programmes for Rural Development- Programmes in the social sector	CO1

An overview of Policies and Programmes for Rural Development

1. Deen dayal upadhyay grameen kaushal yojna
2. Roshni: skill development scheme for tribals
3. Swachhh bharat mission
4. Mahatma Gandhi national rural employment guarantee scheme (MGNREGS)
5. National rural livelihood mission
6. Pradhan mantri gram sadak yojna
7. Training to rural youth for self employment (TRYSEM)
8. Antyodaya anna yojna (AAY)
9. Village grain bank scheme
10. National rural health mission
11. Aam aadmi bima yojna
12. Sarva shiksha abhiyan.

Self employment program:

- Integrated rural development program
- Swarnjyanti gram swarozjar yojna

Wage employment programs:

1. National rural employment program
2. Rural landless employment guarantee program
3. Jawahar gram samridhi yojna

Swarnjyanti gram swarozjar yojna

- SGSY is being implemented since **April 1999** as a major **anti-poverty scheme** for the rural poor, by organizing them into Self Help Groups (SHGs), providing them with skill development training and helping them to get credit linkage with financial institutions and providing infrastructure and marketing support for the products produced by them.
- Government of India and the State Government are sharing the costs in the ratio of 75:25.

Swarnjyanti gram swarozjar yojna

- The SGSY fund is used to provide subsidy for the **Revolving fund and Economic assistance** to Self Help Groups. Part of the Scheme component is also utilised for formation of groups and conduct of training for their basic orientation **and skill upgradation**.
- Upto 20% of the total allocation can also be spent on putting up of Infrastructure required for promotion of activities of SHGs.
- The SHGs, after the first grading, are provided with a revolving fund of Rs.50,000 for first linkages (bank loan of Rs.50,000 and Rs.10,000 as subsidy) Rs.1.00 lakhs for second linkages and Rs.1.5 lakhs for third and subsequent linkages. After the second grading, the successful groups are provided with economic assistance, the maximum eligible subsidy being 50% of the project cost with a ceiling of Rs.1.25 lakhs.

Swarnjyanti gram swarozjar yojna

Example: In order to implement the scheme in a more purposeful manner, the following initiatives were taken in 2008-09:

- i) A major portion of the Scheme component will be utilised for the disbursement of the subsidy component of Revolving fund to the eligible SHGs formed under Mahalir Thittam.
- ii) To encourage the **marketing of products produced** by SHGs, Calendar of Exhibitions of SHG products for the Districts have been prepared and arrange the exhibitions will be accordingly conducted as per the schedule charted out in the Calendar.

SWACHH BHARAT ABHIYAAN (MISSION)

- “A clean India would be the best tribute India could pay to Mahatma Gandhi on his 150 birth anniversary in 2019,” said Shri Narendra Modi as he launched the Swachh Bharat Mission at Rajpath in New Delhi.
- On 2nd October 2014, Swachh Bharat Mission was launched throughout length and breadth of the country as a national movement. The campaign aims to achieve the vision of a ‘Clean India’ by 2nd October 2019.
- The role of the government in achieving ‘national objectives’ may change with time, but it will always remain significant. Government will continue to set policies that anticipate and reflect the country’s requirements and execute them in a just manner for the benefit of the citizens.
- The continuing integration with the world politically and economically has to be incorporated into policy making as well as functioning of the government.

The Pradhan Mantri Gram Sadak Yojana (PMGSY)

The Pradhan Mantri Gram Sadak Yojana (PMGSY), was launched on 25th December, 2000 by the Govt. of India to provide connectivity to unconnected Habitations as part of a poverty reduction strategy. Govt. of India is endeavoring to set high and uniform technical and management standards and facilitating policy development and planning at State level in order to ensure sustainable management of the rural roads network.

National rural health mission

The National Rural Health Mission (NRHM) was launched by the **Hon'ble Prime Minister on 12th April 2005**, to provide **accessible, affordable and quality health care** to the rural population, especially the vulnerable groups.

The key features in order to **achieve the goals of the Mission** include making the public health delivery **system fully functional and accountable to the community**, human resources management, community involvement, decentralization, rigorous monitoring & evaluation against standards, the convergence of health and related programmes from village level upwards, innovations and flexible financing and also interventions for improving the health indicators.

GOALS, STRATEGIES AND OUTCOMES OF THE MISSION

- The National Rural Health Mission (NRHM) has been launched with a view to bringing about **dramatic improvement in the health system and the health status of the people**, especially those who live in the rural areas of the country.
- The Mission seeks to provide universal access to equitable, affordable and quality health care which is accountable at the same time responsive to the needs of the people, reduction of child and maternal deaths as well as population stabilization, gender and demographic balance.
- In this process, the Mission would help achieve goals set under the National Health Policy and the Millennium Development Goals.

To achieve these goals NRHM will:

- Facilitate increased access and utilization of quality health services by all.
- Forge a partnership between the Central, state and the local governments.
- Set up a platform for involving the Panchayati Raj institutions and community in the management of primary health programmes and infrastructure.
- Provide an opportunity for promoting equity and social justice.
- Establish a mechanism to provide flexibility to the states and the community to promote local initiatives.
- Develop a framework for promoting inter-sectoral convergence for promotive and preventive health care.

Training to rural youth for self employment (TRYSEM)

- Trysem was launched in 1979 as a separate national scheme for training rural youth for self employment. The compelling reasons for launching the programme being **the huge backlog of unemployment and under employment among the rural youth**. Forty youth, both men and women were to be selected in each block and trained in both skill development and entrepreneurship to enable them to become self-employed.
- It was generating activities in the rural areas, the influx of rural youth to urban areas could curbed. Moreover, local needs could also met with local resources, thereby giving a fillip to rural development.

- To provide rural youth (18-35 years) from families **below the poverty line with training and technical skills** to enable them to take up self-employment in **agriculture, industry, services and business activities**.
- Training is perceived not only in terms of provision of physical skills. But also change in attitude, enhancement of motivation and skills in human relations etc., are also ought to be imparted.
- Self-employment is defined as gainful employment on a full time basis which results in income which is sufficient for the family of the youth cross the poverty line. Situation of employment in which the means of production are owned, hired or taken on lease are taken to be self-employment situations.

Beneficiaries of TRYSEM

- Members of the poorest family first
- Priority should be given to members of SC's and ST's.
- At least 1/ 3 of candidates should be women.
- Preference should be given to persons who have completed the 12 month course under the national Adult Education programme.

- Implementation is generally uneven.
- Training lacked appropriate technology in the package provided.
- In the selection of trade, self-employment opportunities and financial viability were not adequately assessed.
- Assistance in the provision of raw materials and marketing has been lacking.
- Every district did not have training centers of TRYSEM.
- In a large number of cases, the assistance provided to TRYSEM trainees from IRDP projects had no link to the training they had received.

- The workers in the unorganized sector constitute about 93% of the total work force in the country.
- The Government has been **implementing some social security measures for certain occupational groups** but the coverage is miniscule.
- Majority of the workers are still without any social security coverage. Recognizing the need for providing social security to these workers, the Central Government has introduced a Bill in the Parliament.

- One of the major insecurities for workers in the unorganized sector is the frequent incidences of illness and need for medical care and hospitalization of such workers and their family members.
- Despite the expansion in the health facilities, illness remains one of the most prevalent causes of human deprivation in India.
- It has been clearly recognized that health insurance is one way of providing protection to poor households against the risk of health spending leading to poverty.
- The poor are unable or unwilling to take up health insurance because of its cost, or lack of perceived benefits. Organizing and administering health insurance, especially in rural areas, is also difficult.

Mahatma Gandhi national rural employment guarantee scheme (MGNREGS)

- The Government of India passed the Mahatma Gandhi National Rural Employment Guarantee Act, 2005 in September, 2005.
- The Act gives legal guarantee of a hundred days of wage employment in a financial year to adult members of a rural household who demand employment and are willing to do unskilled manual work.
- Mahatma Gandhi National Rural Employment Guarantee Scheme was launched by Govt. of India in all Gram Panchayats of districts Mahendergarh and Sirsa on 2nd February, 2006 and this scheme was also extended in two more districts namely Ambala & Mewat w.e.f. 1st April, 2007.
- The remaining districts of the State have been covered under the scheme w.e.f. 1.4.2008.

Objectives

- Enhancement of livelihood security to the households in rural areas of the State by providing round the year employment with minimum guarantee of one hundred days of wage employment in a financial year to every household volunteer to do unskilled manual work.
- Secondary objective includes creation of assets for development of rural areas.
- Cost Sharing
- Financial assistance shall be provided by Central and State Governments in the ratio of 90:10 respectively.

Target Group

1. Scheme is open to all rural households who are in need of wage employment and desire to do manual and unskilled work.
2. Period of employment should ordinarily be atleast fourteen days continuously with not more than six days in a week.
3. Priority to works where atleast one third of wage seekers are women.
4. Persons desirous for work may submit their applications to the Gram Panchayat.
5. Gram Panchayat shall register the household. After verification, job card is to be issued to the applicant household.
6. Gram Panchayat or Block Programme Officer shall provide unskilled manual work to the applicant within fifteen days of receipt of application preferably within a radius of 5 kilometers of the village, where the applicant resides. In case the employment is provided outside such radius, it must be provided within the Block and the laborers shall be paid 10% of the wage rate as extra wages to meet additional transportation and living expenses.

The Modi Government has launched many new schemes for the development of the country and the residents. They are:

1. Atmanirbhar Bharat Abhiyan
2. Mission Karmayogi
3. Samarth Scheme
4. Savya Shiksha Abhiyaan
5. Rashtriya Gokul Mission
6. Kapila Kalam Program
7. Pradhan Mantri Matsya Sampada Yojana
8. National Digital Health Mission
9. Solar Charkha Mission
10. Housing for All Scheme

Sessional Question paper (Online)

Link for MCQs

<https://forms.office.com/r/XL59kjtWUQ>

LINK FOR SUBJECTIVE:

<https://forms.office.com/r/PPDMVxSwnr>