

For uplifting the rural sector of our country, the Ministry of Rural Development is implementing various schemes. These schemes are formulated to benefit the citizens of rural India who will eventually become the pillars of Indian Economy in the long run. Some important schemes for Rural Development under Government of India are ó

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) Programme Outlay

Mahatma Gandhi NREGA entitles every rural household with 100 days of wage employment, adult members of which agree to do unskilled manual labour. This programme is currently functional in 2.69 lakh gram panchayats in 7,077 Blocks and 696 Districts. Since its enactment in 2006, the programme has, so far, been able to generate 3025.16 crore person-days with an expenditure of more than Rs. 5,97,458 crore.

While guaranteeing wage employment, the programme focuses on creation of durable assets and strengthening the livelihood base of the rural poor. This demand-based programme, empowers the citizens with the statutory right to basic employment, in addition, to unemployment allowance, compensation for delayed payment and various facets of transparency and accountability. Pivoted for rural development, the programme aims to strengthen the Panchayati Raj Institutions and enable decentralised planning. The provision of additional 50 days of employment during natural calamities establishes Mahatma Gandhi NREGA as the most accessible Shock Response Social Protection (SRSP) programme in India.

Interventions and Initiatives: To enhance the reach and effectiveness of the programme, use of latest technology has been pre-dominant. From capture of demand on e-mail/ mobile, to digital marking of attendance to direct payments in the bank account, from participatory planning in Gram Sabha to geo tagging of the assets since inception, Mahatma Gandhi NREGA has been a pioneer in bringing a new dimension to development. To name a few, there is GIS planning of works, SECURE to prepare estimates of works, Geo MGNREGA for geo tagging of assets,

Direct Benefit Transfer of payments into the accounts of beneficiaries, Good Governance Initiatives to enhance record keeping & transparency, Time and Motion Study to increase efficiency of work, Jan MANREGA- a mobile application system, eSAKSHAM- a digital learning platform, Cluster Facilitation Project (CFP) to position thematic experts at all administrative levels and Unnati to augment skilling of the beneficiaries.

The Government's focus on agriculture and allied activities to boost agricultural production has translated into increased expenditure on this sector over the years. There was only 49% of expenditure on such activities in FY 13-14 which increased to 66% in FY 2019-20 and further to 75.28% in current financial year 2020-21 (as on 02.09.2020).

Planned and systematic development of land and harnessing of water by following the watershed principles have become one of the primary focus of Mahatma Gandhi NREGS. The mandatory expenditure of 65% on NRM works in the water stressed blocks, laid a firm ground for the launch and success of Jal Shakti Abhiyan in FY 2019-20. Concerted efforts have increased the expenditure on NRM works from 48% in FY 2013-14 to 60%, 55%, 58%, 52% and 75% in 2016-17, 2017-18, 2018-19, 2019-20 and 2020-21 (as on 02.09.2020), respectively.

Social Audits under Mahatma Gandhi NREGA has become a new paradigm for participatory evaluation. With the vetting of Comptroller & Auditor General (C&AG), the Scheme of Audit Rules and the Auditing Standards are primer for conducting social audits in any social welfare programme. As of now 27 States and 1 UT have established Independent Social Audit units.

Mahatma Gandhi NREGA workers are being trained under Bare Foot Technicians Project (BFT) to provide technical manpower for the implementation of the scheme. So far, over 7900 BFTs have been trained in 20 States.

The project 'UNNATI' launched in FY 2019-20, intends to upgrade the skill-base of the Mahatma Gandhi NREGS workers, and thereby improve their livelihoods, so that they can move from the current partial employment to full employment.

Cluster Facilitation Project (CFP) introduced by the Mahatma Gandhi NREGA division in 250 blocks of 117 aspirational districts and 50 blocks in other backward areas of States/UTs. The Project provides dedicated thematic experts from the fields of Geographic Information System (GIS), Natural Resource Management (NRM) and Agriculture and Allied at various levels - National, State, district, Block and sub block level.

SAKSHAM Training: Modules for NRM based planning and design of works, developed in consultation with National Remote Sensing Centre, Hyderabad and Central Ground Water Board, has enabled field functionaries to enrich their understanding on ridge to valley approach while planning works under Mahatma Gandhi NREGA. The course emphasizes GIS based planning and water budgeting, which catalyses the creation of climate resilient rural infrastructure.

Support during COVID: In the wake of COVID and lockdown conditions, Mahatma Gandhi NREGA proved to be the safety net for employment and distressed migrants. GaribKalyanRojgarAbhiyaan (GKRA), launched in June 2020, in association with 12 Ministries is a mission mode project to provide employment to returning migrant workers and resident rural population in 116 districts. So far, 24.89 crore person-days have been generated under the Abhiyan.

Mahatma Gandhi NREGA encouraged the construction of individual assets like Cattle Sheds, Goat Sheds, Poultry Sheds, NADEP and Vermi-composting unit, which in addition to the wage employment, shall also be a source of secondary income.

Launched in 2011, the **Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)** aims at mobilizing about 9 crore rural poor households into Self Help Groups (SHGs) in a phased manner and provide them long-term support such that they diversify their livelihoods, improve their incomes and quality of life. The Mission has covered 6286 blocks spread over 680 districts across all States and UTs (except Delhi and Chandigarh) under the intensive strategy. During FY 2019-20, the State Missions have expanded the DAY-NRLM's footprint to an additional 829 blocks. During financial year 2019-20, 1.07 crore rural poor women have been mobilized into 9.8 lakh SHGs. more than 2.9 lakh Community Resource Persons have been trained on multiple interventions. Cumulatively, about Rs.11177 crore has

been provided as community investment support under the Mission. During FY 19-20, 33.5 lakh SHGs have accessed bank credit of Rs. 69957 crore. Rs 3.05 lakh crore of bank credit has been accessed by the SHGs since 2013-14. The RL-Division has transferred Rs.20650 crore benefiting 20.65 crore women PMJDY account holders under the PM GaribKalyanYojana (PMGKY). Training on COVID-19 for prevention measures were conducted for State Mission staff and cadres and community resource persons to contain the spread of disease.

Pradhan MantriAwaasYojana- Gramin (PMAY-G): Housing is universally recognized as a basic human need. Reducing rural housing shortage and improving the quality of housing especially for the poor is an important component of the poverty alleviation strategy of the Government. The rural housing scheme Indira AwaasYojana (IAY) implemented by Ministry of Rural Development, aimed at providing houses to families below the poverty line (BPL) in rural areas has since inception provided assistance for construction of 360 lakh houses, incurring a total expenditure of Rs 1,06,798.93 crore

In order to address the gaps that existed in the erstwhile rural housing scheme and in the context of Government's priority for "**Housing for All**" by 2022, the rural housing scheme has been restructured to Pradhan MantriAwaasYojana ó Gramin (PMAY-G), which came into effect from the current financial year 2016-17.

Salient features of PMAY-G

(i) The main features of the scheme of PMAY-G are as follows:-

- a) Providing assistance for construction of 1.00 crore houses in rural areas over the period of 3 years from 2016-17 to 2018-19.
- b) Unit assistance of Rs. 1.20 lakh in plains and Rs.1.30 lakh in hilly states, difficult areas and IAP districts.
- c) In addition, the beneficiary will get Rs.12,000/- as assistance for construction of toilet under Swachh Bharat Mission (G), MGNREGA or any other dedicated financing source and support of 90 person days in plain areas and 95 person days in hilly states, difficult areas and IAP districts under MGNREGS through convergence.

- d) Unit size of the house to be a minimum of 25 Sq.m.
- e) Identification of beneficiaries through Gram Sabha based on the housing deprivation parameters as per Socio-Economic and Caste Census (SECC 2011) data. Accordingly, households who are houseless or living in houses with kutcha walls and kutcha roof with two rooms or less after excluding households falling under the automatic exclusion category as per SECC 2011 data and after due verification by the Gram Sabha would be provided assistance under PMAY-G

(ii) The cost of PMAY-G would be shared between Government of India and State Governments in the ratio 60:40 in plain areas. In case of North-Eastern and 3 Himalayan States (Jammu & Kashmir, Himachal Pradesh and Uttarakhand) the sharing pattern is in the ratio of 90 : 10. In respect of Union Territories, 100% assistance is borne by Government of India.

(iii) Upto 4% of the funds released under PMAY-G can be utilized for administering the scheme. Sensitizing beneficiaries, cost of supervision and monitoring of scheme implementation, cost of setting up and operating PMU, cost towards Training and certification of Masons etc., are some of the eligible items of expenditure under administrative expenses.

(iv) From the annual budgetary grant for PMAY-G, 95% of funds would be released to States / UTs for construction of new houses under PMAY-G. This will also include 4% allocation towards administrative expenses. 5% of the budgetary grant would be retained at the Central Level as reserve fund for Special Projects.

(v) At the national level, 60% of the target is to be earmarked for SC and ST. To maintain this 60% of the target allocated to each State / UT should be earmarked for SC/ST subject of availability of eligible PMAY ó G beneficiaries as per SECC 2011 as verified by the Gram Sabha. Within earmarked targets the proportion of SC and ST is to be decided from time to time by the respective States / UTs. *Under PMAY-G, as far as possible, 15% of the total fund would be earmarked for Minorities at the National Level, the States to the extent possible, may ensure that 5% of beneficiaries at the State Level are from among persons with disabilities.*

(vi) Selection of beneficiary of PMAY-G: The beneficiaries of PMAY-G are identified by the Gram Sabha based on the housing deprivation parameters as per Socio-Economic and Caste Census data of 2011. The universe of eligible beneficiaries under PMAY (G) will include all the houseless and households living in zero, one or two room kucha houses as per SECC data, subject to the exclusion process.

Use of comprehensive E and M- Governance solutions

- **Direct Benefit Transfer (DBT):** Under PMAY-G, the assistance to beneficiaries is to be transferred electronically through the AwaasSoft-PFMS platform. This ensured seamless transfer of funds electronically into the Bank/Post Office account of each beneficiary through Fund Transfer Order (FTO).
- An android based mobile application- AwaasApp has been launched by the Ministry for inspection of houses. The application empowers officials and citizens to capture and upload geo-tagged, time stamped photographs of the house at various stages of construction thereby reducing time lags in verification. Minimum 5 geo-tagged photographs (i.e. Existing dwelling, Place where the house is to be constructed, Foundation / Plinth level, Windowsill / Linter / Roofcast level, Completion) are to be uploaded on AwaasSoft.
- **Enabling real time convergence with schemes--** Real time web link has been developed with NREGASoft to allow creation of a NREGA work against each PMAY-G house sanctioned. This will ensure that a beneficiary is able to claim his/her entitlement of 90/95 days of paid unskilled labour for construction of PMAY-G house under convergence with MGNREGA.
- A module on SMS based information retrieval and application status has been enabled in the MIS-AwaasSoft to facilitate access to information on request, to beneficiaries, programme implementers and monitors.

Convergence: Convergence for basic amenities will be ensured so that the beneficiary of PMAY-G has access to basic amenities in addition to housing. The schemes sought to be converged with PMAY-G for providing basic amenities are:-

- a) Construction of a toilet has been made an integral part of the PMAY-G house. The toilets are to be provided through funding from Swachh Bharat Mission (G), MGNREGA or any

other dedicated financing source. The house would be treated as complete only after the toilet has been constructed.

- b) It has been mandatory that the beneficiary of PMAY-G would get wage component for 90 persondays (95 persondays in hilly states, difficult areas and IAP districts) at the current rates with regard to the unskilled labor component for construction of the house under convergence with MGNREGA.
- c) The guideline of the scheme of Pradhan MantriUjjwalaYojana (PMUY) have been modified wherein beneficiary of PMAY-G is eligible for getting free LPG connection under the scheme. Further, the identification of beneficiaries of PMAY-G and Pradhan MantriSahajBijliHarGharYojana (SAUBHAGYA) is based on the common parameter i.e., SECC 2011 data which enables all the beneficiaries of PMAY-G to get free electricity connection under SAUBHAGYA.
- d) The beneficiary of PMAY-G may be provided access to safe drinking water including through convergence with National Rural Drinking Water Programme (NRDWP) of Ministry of Drinking Water and Sanitation.
- e) States to ensure that the beneficiaries of the PMAY-G gets the advantage of the schemes implemented by Ministry of New and Renewable Energy for Solar Lanterns, Solar Home Lighting Systems, Solar Street lighting systems and the National Bio-Mass Cookstoves Programme (NBCP) for family size bio-gas plants.
- f) The State Government may through convergence with the scheme of Swachh Bharat Mission (G) or any other scheme of the State Government, ensure management of Solid and Liquid Waste
- g) The state may to the meet the requirement of building materials, may take up production of building materials viz., bricks etc., through convergence with MGNREGA. The material that had been manufactured may be supplied at subsidized cost to the beneficiaries of PMAY-G.
- h) States through convergence with MGNREGA, may ensure development of lands of the individual beneficiaries or habitats, soil conservation and protection, bio-fencing, paved pathways, approach roads or steps for the house etc.,

The schemes mentioned above for convergence are illustrative and the State Government may take the initiative to converge the scheme of PMAY-G with other schemes of the Centre and States so that the benefit of those schemes are provided to the beneficiaries of PMAY-G.

Mason Training: To ensure that the houses constructed under PMAY-G are of good quality special focus has been made on rural mason training and certification. This not only ensured that the houses constructed under PMAY-G are of good quality but also provided livelihood opportunities to the persons who had undergone training.

Rural Housing Knowledge Network: The 'Rural Housing Knowledge Network' was launched in collaboration with IIT, Delhi with the objective of compiling a comprehensive nationwide updatable repository of practitioners, institutions and practices related to affordable and sustainable solutions for rural housing and to develop a multi-lingual web portal in the public domain. The website can be accessed at www.ruralhousingnetwork.in. It is an interactive platform developed with and used by various stakeholders in rural housing. RHKN is actively engaging with home-owners, masons, panchayats, district and state governments, NGOs, corporate bodies and academia to understand ground issues in different geo-climatic zones of the country. State-wise house design typologies / technologies are being documented to create a repository which would aid rural housing practitioners in building durable and quality houses in addition to expanding the range of choices available to the PMAY-G beneficiaries.

Pradhan Mantri Gram SadakYojana (PMGSY) was launched on 25th December,2000 with the objective to provide single all-weather road connectivity to all eligible unconnected habitations of the designated population size (500+ in plain areas, 250+in North-Eastern and Himalayan States) in rural areas of country. The programme also has an Up gradation component for those districts where all the eligible Habitations of the designated population size have been provided all-weather road connectivity. However, up gradation is not central to the program. The Government approved PMGSY-III on 10th July, 2019 for consolidation of 1,25,000 Km Through Routes and Major Rural Links connecting habitations, inter-alia, to Gramin Agricultural Markets (GrAMs), Higher Secondary Schools and Hospitals.

DeenDayalUpadhyayaGrameenKaushalyaYojana (DDU-GKY) is a key component of the National Skill Development Policy with a unique focus on the rural poor youth. It has evolved out of a need to diversify incomes of the rural poor and to cater to the occupational aspirations of rural youth. The skilling courses are undertaken by Project Implementing Agency (PIA) in a PPP mode. It is mandatory for every PIA to give placement to 70% of the trained candidates. DDU-GKY projects are funded by Central and State Government in the ratio of 60:40 in all States, excepting North-East States and Himalayan States where the funding ratio is 90:10. Projects in UTs are being 100% funded by Central Government. With an ambitious agenda to benchmark wage placement-linked programs to global standards, Ministry of Rural Development (MoRD) revamped the Placement linked skill development program under National Rural Livelihood Mission as DeenDayalUpadhyayaGrameenKaushalyaYojana (DDU-GKY) on the 25th September, 2014. In doing so the Ministry has used its knowledge gained over 15 years of experience in implementing skill training programs. DDU-GKY is a nationwide placement-linked skill training program funded by the Ministry of Rural Development (MoRD), Government of India (GOI).

Skill development through **Rural Self Employment Training Institutes (RSETI)**, which provides skilling, thereby enabling the trainee to take Bank credit and start his/her own Micro-enterprise. Some of such trainees may also seek regular salaried jobs. A total of 3,84,025 youths have been skilled during the year 2019-20. Establishment of RSETIs in each district of the country in collaboration with the Banks and the State governments to provide training to the rural youth from the poor households, is another key component of DAY-NRLM. RSETIs provide short term residential training with long term hand holding support to the youth. Some RSETIs also offer off-site training to the youth depending upon the ground situation and feasibility. There are 585 functional RSETIs in the Country. At present, RSETIs offer training in 61 vocations classified under four major areas viz. agriculture, processing, product manufacture and general entrepreneurship development programme.

(National Social Assistance Programme) NSAP (National Social Assistance Programme) NSAP is a Centrally Sponsored Scheme of Ministry of Rural Development wherein monthly financial assistance is provided to elderly, widows and disabled persons belonging to BPL

families .One-time financial assistance is also provided to surviving members of a BPL family on the death of the primary breadwinner .Apart from this, in-kind assistance is also provided to elderly unable to avail monthly pension benefits, in the form of food grains every month for free .NSAP is a social security /social welfare programme, which at present comprises of following five sub-schemes:

- a) **Indira Gandhi National Old Age Pension Scheme (IGNOAPS):** A monthly pension of Rs.200/- is given to elderly aged 60-79 years belonging to BPL category. The pension increases to Rs.500/- per month upon attaining the age of 80 years.
 - b) **Indira Gandhi National Widow Pension Scheme (IGNWPS):** A monthly pension of Rs.300/- is given to BPL widows aged 40-79 years. The pension increases to Rs.500/- per month upon attaining the age of 80 years.
 - c) **Indira Gandhi National Disability Pension Scheme (IGNDPS):** A monthly pension of Rs.300/- is given to BPL persons aged 18-79 years with severe and multiple disabilities. The pension increases to Rs.500/- per month upon attaining the age of 80 years.
 - d) **National Family Benefit Scheme (NFBS):** A one-time assistance of Rs.20,000/-is given to the surviving members of a BPL family upon the death of the primary breadwinner. All cases of death (natural or otherwise) are eligible for the benefit. Every case of death of breadwinner in a family will be eligible for assistance
 - e) **Annapurna Scheme:** 10 KG food grains (wheat or rice) is given to those BPL elderly who remain uncovered under IGNOAPS.
- NSAP was announced as a 'Core of Core' scheme in August 2016 and the scheme is a 100% funded scheme by the Government of India. The total number of beneficiaries under the scheme is 309 lakhs. During 2019-20, an amount of Rs.8692.38 crore was released to States/UTs for the implementation of NSAP schemes. NSAP is included under Direct Benefit Transfer (DBT) scheme and during 2019-20, 21.47 crore DBT transactions reported by State/UTs for NSAP.The total number of beneficiaries under NSAP schemes is 3.09 crore.

- Keeping in view the spread of pandemic COVID-19 and conditions arises due to lockdown, Government has announced a relief package of Rs. 1.70 lakh crore under Pradhan MantriGaribKalyanYojana Package (PMGKYP). One of the component of said package was for providing ex-gratia of Rs. 1000/- in two monthly instalments (Rs 500 each) to the existing old age, widow and Divyangjan beneficiaries of NSAP schemes. An amount of Rs.2814.50 crore was released to the States/UTs for payment of ex-gratia of Rs.1000 to the existing 2.82 crore old age, widow and Divyangjan beneficiaries. Moreover, an amount of Rs.3812.70 crore has also been released to States/UTs as an advance payment under NSAP schemes (as on Aug. 2020).

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SaansadAdarsh Gram Yojana (SAGY) was launched on 11th October 2014 by Honøble Prime Minister with the aim to develop model Gram Panchayats under the leadership of Honøble Members of Parliament. As per the SAGY Guidelines, the Honøble Members of Parliament are to identify five Gram Panchayats (one per year) for developing as Adarsh Gram during 2019-24. So far, Honøble MPs have identified 428 Gram Panchayats for development during 2019-24. A total of 111 GPs out of the 428 GPs identified under SAGY-II (2019-24) have prepared the Village Development Plan (VDP) so far.

The MoRD in collaboration with NIRD&PR organises periodic capacity building programmes for Charge Officers and other stakeholders of SAGY. So far, more than 1,300 officials have been trained in participative planning, convergence and other aspects of SAGY.

Considering the pandemic situation, the following mitigatory activities were requested to be undertaken by the State Governments in the SaansadAdarsh Gram Yojana (SAGY) Gram Panchayats under the leadership of Honøble Members of Parliament:

- a. Creating a voluntary force of young women and men in the SAGY Gram Panchayats to assist in the mitigation efforts including awareness generation on hygiene and social distancing.
- b. Mobilization of SHG members of SAGY Gram Panchayats to produce a sufficient number of masks required for the villagers and healthcare workers.

- c. Home delivery of essential grains and food supplies to the poorest of the poor households of SAGY Gram Panchayats in association with NGOs. Facilities may be set up for providing cooked food to the needy.
- d. Tele-medicine facilities through Video Conference may be set up for the benefit of villagers, especially the senior citizens.
- e. A help desk may be set up at the Gram Panchayat level for assisting people in an emergency.
- f. Efforts may be made towards maintaining the supply of fertilizers, implements and animal feed to farmers.
- g. Alternate marketing channels may be innovated for agriculture produce if required. Converting produce into value-added products of longer shelf life and higher price realization may be explored.
- h. Students and youth may be encouraged to enhance their skill sets and capabilities by leveraging online learning platforms.
- i. Returnees from urban centers may be advised to observe strict quarantine measures. Psychological help may be ensured for the needy during the extended lockdown period. Efforts may be taken to facilitate the laborers to get back to their workplaces safely when the lockdown is withdrawn.

The SaansadAdarsh Gram Yojana (SAGY) converges resources available from a range of existing Central and State Schemes to achieve the programme objectives and thus not depend on additional funds. Till now, 16 Ministries of Govt. of India have amended guidelines or issued advisories for 23 Schemes to enable priority for SAGY Gram Panchayats. The Ministry has published a compilation titled 'Samanvay' containing 223 central and 1,806 State Schemes available for village development for the benefit of SAGY Gram Panchayats.

The greatest impact of the SAGY is that it has created a paradigm shift in our development discourse, away from the traditional 'funds-centric' perspective. SAGY has brought the Members of Parliament who usually hold a federal level responsibility at the nation's capital to the activities in the village grassroots. This has also given additional opportunities for our Members

of Parliament to be directly involved in the rural development processes and be informed of the concerns in implementation.

The **Shyama Prasad MukherjiRurban Mission (SPMRM)** was launched by the Honorable Prime Minister on **February 21st, 2016** to deliver catalytic interventions to rural areas on the threshold of growth. Rurban clusters are identified across the country based on increase in population density, high levels of non-farm employment, presence of growing economic activities and other socio-economic parameters. The Mission aims to transform these Rurban clusters on the lines of the following vision, objectives and achieving the following envisaged outcomes:

Mission's Vision:

Development of a cluster of villages that preserve and nurture the essence of rural community life with focus on equity and inclusiveness without compromising with the facilities perceived to be essentially urban in nature, thus creating a cluster of Rurban villages.ø

Mission's Objectives:

1. To improve quality of life/standard of living in Rurban clusters
2. To bridge the rural-urban divide
3. To reduce migration from rural to urban areas and eventually to facilitate reverse migration
4. To stimulate local economic development, enhance basic services, and create well planned Rurban clusters.

Outcomes envisaged:

1. Bridging the rural-urban divide-viz: economic, technological and those related to facilities and services
2. Spreading development in the region
3. Stimulating local economic development with emphasis on reduction of poverty and unemployment in rural areas
4. Attracting investment in rural areas

300 Rurban clusters with thematic economic growth points are being developed across the country under this Mission, with a funding support of upto 30% of the estimated investment for each Rurban cluster, given as Critical Gap Funding (CGF), while 70% of the funds is mobilized by the States through convergence with synergic State and Central programmes as well as private investment and institutional funding. Upon being re-classified as a Centrally Sponsored Scheme, the CGF is now shared between the Centre and the State in a ratio of 60:40 for Plain area States and 90:10 for Himalayan and NE States.

A key point to mention regarding the Mission's approach is **Spatial Planning**. Presently, the plan prepared and implemented in rural areas are social and economic plans which are only sectoral in nature. This, in turn results in non-integrated plan preparation. Under SPMRM Spatial Plans are being prepared which intends to bring in well planned development to stimulate economic growth and enhance basic services of the clusters. These plans will be implemented with enforcement of development controls norms, service level benchmarks and enforcement mechanisms.

A more detailed understanding of the Mission may be derived from the Mission's website and guidelines: www.rurban.gov.in