



## CENTRAL GOVERNMENT SCHEMES FOR RURAL DEVELOPMENT

**DR. SHINDE SANJAY BALU**

Research Guide,

Shri Dnyaneshwar College, Newasa,  
Tal-Newasa, Dist-Ahmednagar

**KOLEKAR SHIVAJI SHRIMANT**

Research Scholar,

Arts, Commerce and Science College,  
Narayangaon, Tal-Junnar, Dist-Pune

### Introduction:

Rural development remains a global governmental priority, with central governments driving comprehensive schemes to uplift rural communities in agriculture, infrastructure, healthcare, education, and social welfare. Recognising the substantial rural population's contribution to the socio-economic fabric, these schemes bridge the urban-rural divide, alleviate poverty, and foster sustainable progress. The dynamic landscape involves evolving policies, integrating innovative strategies, and addressing emerging challenges. Objectives span agricultural enhancement, rural entrepreneurship promotion, improved amenities, and community empowerment. Implementation strategies necessitate collaboration, financial allocations, transparent monitoring, and adaptive governance. Central government schemes serve not only as economic catalysts but also as instruments of social transformation, contributing to inclusive rural growth.

**Keywords:** Rural development, central government schemes.

### Objective of the Research Paper:-

1. To review the various schemes of the Central Government for rural development.
2. Emphasise the vital role of Central Government schemes in rural development by addressing diverse challenges faced by rural communities.
3. Assess the extensive coverage and impact of rural development schemes, evaluating their effectiveness and reach in the majority of villages.
4. Analyse rural development in Maharashtra, focusing on Central Government schemes, to understand their contribution to the state's socio-economic growth in rural areas.

### Hypothesis

1. Central Government schemes for rural development are very important.
2. Schemes for rural development have reached the majority of the villages.
3. Rural development is taking place in Maharashtra by implementing the central government's rural development scheme.

### Data collection and analysis

The present research essay is based on secondary fact collection. The Internet, magazines, and bibliographies are used to collect secondary facts. Secondary data is collected and analyzed.

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### **The concept of rural development**

Rural development is a very important subject that is essential for the social, economic and cultural development or upliftment of all classes of human beings. The main objective of rural development is for the government to do something to support the people living in the rural areas to start a prosperous and excellent life.

The concept of rural development is essential for a prosperous and better life for people of all classes in rural areas. The government's concept in the rural sector is for the prosperous and constructive development of all sections of the society. Due to its budget and schemes under various development sectors, the government has accumulated schemes under various sectors in rural areas.

#### **Main Content:**

##### **Agricultural Development:**

Agriculture is the main source of livelihood in rural areas. Therefore, agriculture related schemes have provided new fibres, improved fibres, and facilities for agriculture.

##### **Health Care:**

Health care is very important in rural areas. The government has taken care of facilities for the patients by establishing health centres in the villages.

##### **Education and Development:**

Schemes have reviewed facilities for education and physical development in rural areas. More education facilities for students, excellent teachers, and fibre-training schemes will lead to rural development.

##### **Employment and Industry:**

The government has set a major objective of job creation to create employment and industry in rural areas. Due to the schemes, various industries will be started in rural areas.

##### **Social Prosperity:**

Sir to prosper and balance the society.

### **Rural Development Scheme:**

After independence, the first Prime Minister of the country, Pandit Jawaharlal Nehru, announced the first five-year plan. 10 Based on that, he tried to bring about the planned development of the common man in the country. India has developed, but mainly this disparity in urban-rural development has arisen out of it. It has not worked well through the scheme to reduce inequality. They are of the opinion that the Human Development Index is a plan to send the Human Development Index to underprivileged people in rural areas. The central and state governments have prepared some purposeful programmes, and they are being implemented through the Ministry of Rural Development.

#### **1) Pradhan Mantri Gram Sadak Yojana (Pramangrasayo)**

Pradhan Mantri Gram Sadak Yojana (abbreviation: PMGSY) is a scheme in India. The objective of this scheme is to build good roads in rural areas suitable for use in all seasons for villages without access roads. This Central Government sponsored scheme was launched in 2000 by the then Prime Minister of India, Mr. Atal Bihari Vajpayee and Mr. Prabhajyot Singh. The Assam Tribune reported that the scheme, as well as interconnection,

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has started to transform the lives of many villagers in Manipur. Pradhan Mantri Gram Sadak Yojana is a centrally sponsored scheme being implemented in the state since 2000.

This scheme is implemented through the Maharashtra Rural Road Development Institute of the Village Development Department. The main objective of Pradhan Mantri Gram Sadak Yojana is to connect unconnected villages of more than 1000 eligible population in the general area and more than 500 eligible population in tribal areas as per the 2001 census through perennial roads (by constructing year-round culverts and cross drainage). At present, the Central Government has approved proposals for wadaya-vasti in unattached non-tribal areas with a population of more than 500, in tribal areas with a population of more than 250 and in Naxal-affected districts with a population of 100 to 249. Under Pradhan Mantri Gram Sadak Yojana Part-I in phases 1–13, a total of 24952 km. Length of roads sanctioned (new addition 4564 km and upgradation 20388 km) Pradhan Mantri Gram Sadak Yojana Part-2 was launched by the Central Government in 2013 and was implemented for the states, which provided 100% new addition and 90% upgradation works in Pradhan Mantri Gram Sadak Yojana Part-1. Accordingly, 2619 km under Pradhan Mantri Gram Sadak Yojana Part-2 have been allotted to Maharashtra State.

The length of the roads has been approved. This total is 27571 km. Out of the sanctioned length total of 26328 km until August, 2019, The road work has been completed. 364.52 km of roads have now been approved by the Central Government under new connectivity for the population class of 100 to 249 in Naxal affected areas.

## 2) The Department of Rural Water Supply:

Satara District is a district in the Pune Division of the Indian state of Maharashtra. Satara district has a great historical, social, and educational background. Satara district has contributed a lot to India's freedom struggle and social structure. Even in modern India, Satara district has left its mark. Satara district falls in western Maharashtra. Solapur district to the east, Ratnagiri district to the west, Raigad district to the north-west, and Sangli district to the south border Satara district. The Sahyadri mountain range to the east of Satara district separates it from the Kankar. Satara district, blessed with the existence of Samarth Ramdas who said to promote the religion of Maharashtra and his tomb and the seat of Chhatrapati, has scenic places like Mahabaleshwar and is blessed with beautiful Krishna banks and Gangotri of education. As this district has sacrificed the most (in number) for the country, it has to be called the district of martyred soldiers. Karmveer Bhaurao Patil started his educational work in this district and created an educational revolution in Maharashtra.

This district gave the first Chief Minister to (United) Maharashtra in the form of Yashwantrao Chavan. Yashwantrao represented not only Satara district but Maharashtra as well as India. The major rivers in the district are Krishna, Koyna, Nira, Venna, Urmodi, Tarla, Manganga. Five rivers, namely Krishna, Vena, Koyna, Gayatri and Savitri originate from the area of Mahabaleshwar taluka. The rivers in the district mainly originate in Sahyadri and flow towards the east and south. The major river Krishna flows in the district for about 160 km. is of length. The Krishna and Koyna rivers confluence at Ka-Had in the district. Satara district is situated between the Bhima and Krishna river basins. This district is made up of different types of terrain, and the effects of a pleasant climate, forests, etc. on the physical conditions of the district can be seen.



Satara district is surrounded by high mountain ranges, peaks, and high plateaus in Sahyadri. The height of these mountain ranges is more than 1700 feet above sea level. In terms of climate, the division of Mahabaleshwar taluka falls in the rainier section. The annual average rainfall there is 6000 mm, and Man and Khataw divisions fall in the dry zone, and the annual average rainfall there is 500 mm. The western part of the district is rain forest, while the eastern part is drought prone. Koyna and Krishna are the two major rivers in Satara district. Krishna is one of the three major sacred rivers of South India. About 172 km from Krishna Nadik. The stream passes through Satara district. The Krishna River originates in the upper eastern reaches of the Mahabaleshwar Plateau. Smaller rivers like Kudali, Urmodi, Venna, and Tarli are tributaries of the Krishna River. Koyna is a major tributary of the Krishna River in the district. The Nira and Manganga are the two tributaries of the Bhima River that contribute primarily to irrigation in the northern and northeastern parts of the district.

### 3) The Pradhan Mantri Crop Insurance Scheme

The Pradhan Mantri Crop Insurance Scheme was implemented in India. The new crop insurance scheme is based on the concept of one country, one scheme. Start :- • A.D. In 1985, when Rajiv Gandhi was the Prime Minister, the central government started the first crop insurance scheme in the country. A.D. In 1999, the N.D.A. government implemented the 'National Agricultural Insurance Scheme'. Although insurance was taken under this scheme for protection against natural calamities, not all crops were covered under this scheme. • A.D. The Congress government that came to power after 2004 continued this scheme with some changes.

The Pradhan Mantri Crop Insurance Scheme is being implemented in all districts of Maharashtra state for Kharif season 2016. July 31, 2016 was the last date to participate in this scheme. Prime Minister Narendra Modi has said that the Pradhan Mantri Crop Insurance Scheme will boost the morale of farmers across the country. A new crop insurance scheme named "Pradhan Mantri Fasal Bima Yojana" was approved in the Union Cabinet meeting chaired by Prime Minister Narendra Modi. The Union Cabinet approved the Pradhan Mantri Crop Insurance Yojana on January 13, 2016. For the implementation of this scheme, there will be a single insurance company in the entire state, and other private insurance companies will be affiliated with the 'Agricultural Insurance Company of India'. This insurance is not only limited to 'decline in yield' but also covers post-harvest crop damage, cyclones, landslides, unseasonal rains, etc. This insurance will also be provided for protection against local-level calamities. Remote sensing technology will be used to speed up the process of claiming the insurance amount by knowing the status of crop damage.

This insurance scheme is open to all farmers but is not binding on anyone. Scope - Although the scheme has to be implemented by the states fulfilling the criteria, the aim of the Prime Minister's 'One Nation - One Scheme' is to implement it in all the countries. Main Content :- Providing insurance cover and financial support to farmers in case of crop damage due to natural calamities, pests, and diseases. Encouraging farmers to adopt new and modern farming methods. Stabilisation of farmers' income for survival in agriculture. Continue to provide credit to the agricultural sector, which will lead to food security, a change in



cropping patterns, competitiveness in the agricultural sector, and an increase in agricultural technology. Salient Features :- Very low premium (sum insured). The premium rate to be paid under this scheme has been kept very low for the benefit of the farmers. Under this, more than 90 percent of the burden will be borne by the government. There will be one rate per season for crops like foodgrains, pulses, oilseeds, etc. The earlier variation and disparity between district- and crop wise rates for the same season has now been eliminated. Get full insurance coverage and get the full amount claimed. (Will not decrease.)

**Circumstances eligible for insurance benefits:**

Disasters like water logging and flooding in fields will be considered local disasters. Compensation or a claim amount will be given after surveying the affected farmers. If the crop remains in the field till the day of harvesting and in between calamities, storms, and unseasonal rains, the farmers will get the claim amount. Exceptions: man-made disasters, viz. Fire and theft are not covered by this scheme. Format: This plan has the lowest insurance premium ever. Normally, the insurance premium is up to 15 percent, but in the new policy, it is only 2 to 2.5 percent, keeping in mind the interests of the farmers.

The damage will be measured using simple technology, such as mobile phones. Also, the claims will be settled within the stipulated time. Modern technology will be used to ensure that there is no delay during the implementation of this plan. Modern technology like drones and mobile mapping will be used to inspect the extent of damage to the farmer. This will enable insured farmers to get compensation at a faster rate. Farmers will be able to protect themselves from financial losses due to natural calamities by taking advantage of this scheme. The implementation of this scheme will start with the kharif season, which starts this monsoon. At present, only 23 percent of crops in India are insured, and the target is to increase this to 50 percent under this scheme. At present, the government is spending approximately Rs 2300 crores to pay the instalments of these insurances, and according to the new scheme, if the increased government share in the instalments and the target of providing 50% crop insurance are achieved, the central government is likely to incur a total annual expenditure of Rs 8000 crores.

The use of technology for surveying by satellite technicians will be used in this plan. With the help of technology, the assessment of crop damage can be immediate, and the claim amount can be received quickly. Farmers can also see this loss sitting at home online. The Pradhan Mantri Crop Bima Yojana will replace the National Agricultural Bima Yojana and the revised National Agricultural Bima Yojana.

**4) Maharashtra State Rural Livelihood Campaign:**

The Maharashtra government has brought a special scheme to get self-employment for women. The government implements various schemes so that families at the bottom level can get self-employment and become financially empowered by reducing poverty. One of them is the Maharashtra State Rural Development Mission. In rural areas, women come together with specific goals. The government is giving them strength through this campaign. For this, the central government has distributed 57 crore, 67 lakh, and 53 thousand funds for the years 2020–21. What is the mission objective, objectives, and characteristics, Part 1 The government implements various schemes so that families at the bottom level can get self-employment and become financially empowered by reducing poverty. One of them is the





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Direction of self-employment for women in rural areas – Women are getting self-employment through Maharashtra State Rural Jeevanonnati Abhiyan. The government is trying to create employment for women in rural areas through small scale industries. The State contributes 25% and the Center provides 75% of this. Through this, women in rural areas are getting a direction towards self-employment. Through this, many women in rural areas have taken a successful leap towards empowerment. Even in the Corona epidemic, women are striving for empowerment through self-help groups.

Many women are working together to make masks and create new products through the Sahat Group. This has given them new hope, even these days. Transformation of Swarna Jayanti Grammeme Swarojgar Yojana into 'UMED' - The Central Government has decided to convert Swarnjayanti Gram Swarojgar Yojana into a National Rural Livelihood Mission. The state is also implementing this scheme. Through this campaign, the women of the self-help groups have taken a step forward in the industry. This is a positive step towards women's empowerment. It is trying to create strength in the wings of women to take a leap towards development.

The Maharashtra Government's Rural Development Department is in charge of running the Umaid Abhiyaan. Integrated efforts are being made under UMID to enable the poor families of rural Maharashtra to live a prosperous, self-respecting, and secure life. Through this, entrepreneurship among women is being promoted by organising self-help groups. Through Umaid, women have developed the habit of saving and the ability to do bank transactions through self-employment. Many women are working with loans through banks. The Swarna Jayanti Gram Swarojgar Yojana was converted into a National Rural Development Mission. While this campaign was being implemented in the state under the name of 'Maharashtra State Rural Jeevanonnati Abhiyan', it was renamed as 'Umed'. It takes a holistic view of poverty alleviation and covers everything from community development to sustainable livelihood generation. The availability of public services and the benefits of various schemes, along with social, economic, and financial inclusion, are the pillars of 'UMED'.

Integrated efforts are made under 'UMED' to enable the poor and at-risk families of rural Maharashtra to lead a prosperous, self-respecting, and secure life. Entrepreneurship among women is promoted by organising them through self-help groups and savings groups.



Gram Sanghs are formed at Gram Panchayat level, and Ward Sanghs are formed at Zilla Parishad Ward level. Through these institutions, an environment is created for the poor to get their rights, entitlements, financial services, and sustainable livelihood opportunities. A strong cadre of community resource persons has been raised up to the village level for effective implementation of the campaign in the state. A valuable work is done under this campaign to accurately identify poor families and include them in self-help groups through community resource persons. Community resource persons are local women who work as part of community organizations. 'Umed' i.e. The Maharashtra State Rural Livelihood Promotion Mission is being implemented in 15 districts and 134 talukas in an intensive manner, and in the remaining talukas in a semi- and non-intensive manner. Semi- and non-intensive talukas will be converted into intensive talukas in a phased manner. District and Taluka Mission Management Cells and Taluka Mission Management Cells have been established in intensively implemented districts. To implement this campaign effectively, separate manpower and implementation mechanisms have been created from the state level to the village level.

### Conclusion:

Efforts are being made to develop rural areas through various schemes of the central government's rural development. To provide these infrastructural facilities to the rural people. These schemes are seen to be useful for improving its economic level and raising its social standard of living. For these schemes, the Government of India has made substantial provision for rural development in its eleventh five-year plan. Rural development is not limited to raising the economic level, but these schemes are becoming important to raise the human development index of every person. With the help of the central government scheme, the state of Maharashtra is leading compared to other states in providing education and health infrastructure. Rural development efforts are being seen as successful through this scheme.

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