

# RURAL DEVELOPMENT SCHEMES / PROGRAMMES IN INDIA - PART 1



## FOR NABARD EXAMS

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### Here are a few Sample Questions:

**Question: Consider the following statement about Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):**

1. A 60:40 wage to material ratio must be maintained for permissible work.
2. At least one-third beneficiaries shall be women.
3. At least one-fourth beneficiaries shall be women.
4. It guarantees work by providing work within 15 days of the demand for work.

**Identify the correct statement:**

- A. Only 1, 2 and 3 follows
- B. Only 1, 2 and 4 follows
- C. Only 1 and 4 follows
- D. Only 3 and 4 follows
- E. None follows

**Solution: B**

**Question: What is the deadline to complete Pradhan Mantri Gram Sadak Yojana (PMGSY)?**

- A. 2019
- B. 2020
- C. 2021
- D. 2022
- E. 2023

**Solution: A**

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## **MINISTRY OF RURAL DEVELOPMENT (MoRD)**

Shri Narendra Singh Tomar Minister of Rural Development	Shri Ram Kripal Yadav Minister of State for Rural Development
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- ✚ The Ministry of Rural Development plays an important role in the overall development strategy of the country as it takes care of most of the development and welfare activities in the rural areas.
- ✚ Its vision and mission is sustainable and inclusive growth of rural India.
- ✚ It includes two Departments:
  - Department of Rural Development
  - Department of Land Resources

### **Budget**

- ✚ Budget outlay of Rs. 86000 crore has been provided for the Financial Year 2016-17.
- ✚ An additional amount of Rs. 9000 crores has been allocated to the department thereby augmenting the provision to Rs. 95000 crores.
- ✚ Budget outlay of Rs. 105447.88 crores has been allocated for the Financial Year 2017-18
- ✚ Budget outlay of Rs. 112403.92 crores has been allocated for the Financial Year 2018-19.

## **Major Schemes**

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

- ✚ Mahatma Gandhi National Rural Employment Guarantee Act is an employment scheme that aims at livelihood security in rural areas by providing 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual labour work.
- ✚ Wage to Material Ratio- A 60:40 wage to material ratio has to be maintained for permissible work.
- ✚ At least one-third beneficiaries shall be women.
- ✚ No contractors and machinery is to be involved.
- ✚ It guarantees work by providing work within 15 days of the demand for work or else unemployment allowance is given.
- ✚ The Central Government bears the 100% wage cost of unskilled manual labour and 75% of the material cost including the wages of skilled and semi-skilled workers.
- ✚ Gram Sabha recommends the work while it is to be executed mainly by Gram Panchayats
- ✚ Payments to the workers or beneficiaries are made through post office and savings bank account.



## **Deen Dayal Antyodaya Yojana (NRLM)**

- ✚ Aajeevika - National Rural Livelihood Mission (NRLM) has been renamed as Deen Dayal Antyodaya Yojana (DAY - NRLM) in November, 2015.
- ✚ It was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011.
- ✚ The Scheme is aided by investment from World Bank.
- ✚ It aims at creating efficient and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services.
- ✚ Aims 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)
- ✚ The Govt. of India has provisioned ₹500 crore for the scheme.

### **Mission:**

*"To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor."*

### **Components & Features**

- ✚ **Universal Social Mobilisation:** At least one woman member from each identified rural poor household, is to be brought under the Self Help Group (SHG) network. Special emphasis is given particularly on vulnerable communities such as victims of human trafficking, manual scavengers, bonded labour, Particularly Vulnerable Tribal Groups (PVTGs), and Persons with Disabilities (PwDs).
- ✚ **Participatory identification of Poor:** Target Group is identified through well-defined, transparent and equitable process of Participatory Identification of Poor (PIP) method. The list of poor identified through PIP is checked by the Gram Sabha and approved by the Gram Panchayat. All the households are, then, eligible to receive the benefits under NRLM.
- ✚ **Capitalizing Institutions of the Poor:** To strengthen their institutional and financial management capacity, NRLM provides Revolving Fund and Community Investment Fund (CIF) as Resources in Perpetuity to the institutions of the poor.
  - Revolving Fund (RF) to Special Help Groups of Rs.10,000-15,000 as corpus to meet the members' credit needs
  - Community Investment Fund as Seed Capital to SHG Federations at Cluster level
  - Vulnerability Reduction Fund (VRF) to SHG Federations at Village level to address vulnerabilities like food security, health security etc.
- ✚ **Financial Inclusion:** It works on both demand and supply sides of financial inclusion by promoting financial literacy among the poor, providing catalytic capital and coordinating with the financial sector and encouraging use of Information, Communication & Technology (ICT) based financial technologies, business correspondents and community facilitators like 'Bank Mitras'.
- ✚ **Livelihoods:** It focuses on stabilizing existing livelihood portfolio of the poor through its

3 pillars - 'Vulnerability reduction and livelihoods enhancement', 'employment' and 'enterprises'.

### **Aajeevika Grameen Express Yojana (AGEY)**

- ✚ It is a new sub-scheme introduced by the Government of India under Deendayal Antyodaya DAY-NRLM from the FY 2017-18.
- ✚ Its main objective is:
  - To provide an alternative source of livelihood to members of Self Help Groups (SHGs)
  - To provide safe, affordable and community monitored rural transport services
- ✚ To be implemented in 250 blocks in the country on a pilot basis with each Block provided upto 6 vehicles to operate the transport services.
- ✚ Under this scheme, Community Based Organisation (CBO) from its Community Investment Fund will provide interest free loan upto Rs.6.50 lakh for purchase of the vehicle.

### **Pradhan Mantri Gram Sadak Yojana (PMGSY)**

- ✚ It is a Centrally sponsored scheme, launched in December, 2000.
- ✚ The scheme was introduced by the then PM of India Late Shri Atal Bihari Vajpayee.
- ✚ PMGSY aims at providing good all-weather road connectivity to unconnected villages across the nation.
- ✚ Of 178,000 habitations with a population of above 500 in the plains and above 250 in the hilly areas planned to be connected by all-weather roads.
- ✚ Target year for completion of phase one of PMGSY has been preponed from 2022 to 2019.
- ✚ The PMGSY is managed by the National Rural Roads Development Agency (NRRDA)
- ✚ The PMGSY program also attempts to increase the green cover near the roads. Planting of fruit bearing and other suitable trees, on both sides of the roads is to be done for this purpose and needs to be taken up by the State Governments / Panchayats from their own funds or through convergence with other rural development programmes.

#### **Sources**

- ❖ <https://rural.nic.in/>
- ❖ [www.nrega.nic.in](http://www.nrega.nic.in)
- ❖ <http://pmgsy.nic.in/>
- ❖ <http://pib.nic.in>
- ❖ <https://aajeevika.gov.in/>



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