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RURAL DEVELOPMENT SCHEMES IN INDIA: ISSUES, CONCERNS, AND A CRITICAL ANALYSIS OF FIVE SELECTED PROGRAMS

Ratan Saha [1] & Rana Mitra [2]

RESEARCH ARTICLE

Author Details:
[1] Ph.D. Research Scholar,
Department of Political Science,
Raiganj University,
West Bengal, India;
[2] Ph.D. Research Scholar,
Department of Political Science,
Raiganj University,
West Bengal, India

Corresponding Author:
Ratan Saha

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Abstract

Poverty remains a persistent global challenge, and in India, rural development is pivotal as the majority of the population depends on rural economies. It extends beyond infrastructure to include education, housing, social security, and broader socio-economic dimensions. The Government of India has launched flagship programmes such as the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Samagra Shiksha Abhiyan (SSA), National Social Assistance Programme (NSAP), and Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) to address these concerns. This study, based on secondary data, evaluates their objectives, implementation, and outcomes in employment generation, skill development, housing, education, and social security. While these schemes have improved welfare and contributed to inclusive growth, challenges of implementation gaps, administrative delays, and inequitable access persist. Stronger institutional frameworks, effective monitoring, and greater community participation are essential for ensuring that rural development initiatives translate into sustainable and inclusive transformation.

Keywords: *Rural development, poverty alleviation, inclusive growth, flagship programmes, implementation challenges, India*

Introduction

Every polity in the world is confronted with certain economic problems (Laski, 1938); poverty is one among of them, is the challenging aspect to overcome for the countries achieved independence after Second World War. Eradication of poverty grew as global call by adopting one of the Eight Millennium Development Goal by the UNO in the year 2000 at Millennium Submit. However, poverty in every polity appears with distinct characters in diverse economic, political and institutional dynamics. One of the most crucial dimensions of India's economic growth is rural development (Ekka, 2020), as it directly influences the productivity and well-being of the country's most vulnerable sections. Rural unemployment and poverty are the main challenges for the comprehensive development in India (Sahu , 2020). Rural development may be broadly understood as the process of enhancing the standard of living, ensuring social security, and securing the economic future of rural populations (Thakur, 2018; Satyanarayana , 2021). Nevertheless, rural development does not only emphasize improving infrastructure, individual welfare, and overall living standards in rural areas, but also addresses social, economic, political, cultural, technical, and even religious dimensions of development (Kapur, 2019). According to the Census of India (2011), nearly 83.3 percent of the nation's 121 crore inhabitants reside in rural areas, which means that more than two-thirds of India's population depends on the rural economy for sustenance. Rural development has long been recognized as a cornerstone of India's economic and social progress, given that a majority of the population still resides in rural areas. Given this demographic reality, the Government of India has designed a series of programmes aimed at improving rural infrastructure, livelihoods, and social welfare. The Ministry of Rural Development serves as the apex authority in framing policies, regulations, and legislation pertaining to this sector. Since rural India contributes significantly to the national economy, its transformation is not only essential for individual prosperity but also for inclusive growth and broader societal change. Conversely, rural India continues to face structural challenges such as recurrent droughts, over-dependence on agriculture, low levels of education, and widespread poverty, all of which adversely affect quality of life. To mitigate these concerns, successive governments have launched various rural development schemes aimed at creating sustainable livelihood opportunities and enhancing social well-being. Yet, despite their wide coverage, these schemes often face problems of implementation gaps, bureaucratic delays, corruption, and inadequate monitoring mechanisms, which dilute their

intended impact. Rural development must be viewed as a long-term process of improving living standards, particularly for the poor and marginalized – a vision that still remains only partially fulfilled (Ashley & Maxwell , 2001; Ellis & Bigges, 2001).

Statement of the Problem

Some of the flagship programmes of India in this direction includes: Deen Dayal Upadhyaya Grameen Kaushalya Yojana, Mahatma Gandhi National Rural Employment Guarantee Act, Samagra Shiksha Abhiyan, National Social Assistance Programme, and Pradhan Mantri Awaas Yojana–Gramin/Indira Awaas Yojana. Thus, the challenge of rural development in India lies not only in the formulation of progressive schemes but also in ensuring their effective implementation, accountability, and inclusiveness so that rural citizen can truly become the backbone of India's long-term economic development. Despite the introduction of multiple flagship programmes, rural development in India continues to face critical issues of implementation, inequitable access, and inadequate outcomes, raising questions about the actual effectiveness of these schemes in fostering economic growth, improving quality of life, and ensuring inclusive empowerment of marginalized groups. Hence, a critical examination of the role, performance, and limitations of rural development schemes becomes essential to understand their actual contribution to India's development trajectory.

Research Objectives

1. To analyse the role of rural development in enhancing India's economic growth and improving the quality of life in rural areas.
2. To evaluate the effectiveness of rural development schemes in generating employment, improving education, providing social security, and ensuring housing.
3. To examine the contribution of rural development schemes towards inclusive growth and the empowerment of marginalized groups.

Research Questions

1. What is the role of rural development in India's economic growth and quality of life?
2. How effective are rural development schemes in employment, education, social security, and housing?
3. To what extent do these schemes promote inclusive growth and empower marginalized groups?

Methodology

This study employs a descriptive research design to examine the role, effectiveness, and challenges of rural development schemes in India. The analysis is based entirely on secondary data, collected from government reports, books, peer-reviewed journals, newspapers, research articles, and official websites such as those of the Ministry of Rural Development and NITI Aayog. The study focuses on five selected schemes – Deen Dayal Upadhyaya Grameen Kaushalya Yojana, Mahatma Gandhi National Rural Employment Guarantee Act, Samagra Shiksha Abhiyan, National Social Assistance Programme, and Pradhan Mantri Awaas Yojana–Gramin/Indira Awaas Yojana – and critically evaluates them in terms of objectives, implementation, and outcomes. By synthesizing published findings and official records, the methodology enables a systematic and critical appraisal of issues and concerns in rural development. As the study is based solely on secondary data, it is limited by the availability, reliability, and timeliness of published sources. The absence of primary field data restricts the scope for capturing ground-level experiences and recent policy outcomes, which may affect the depth of analysis.

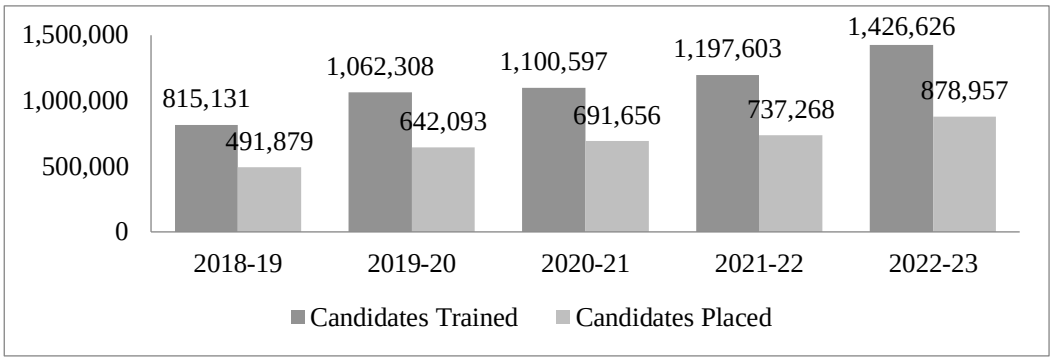
Rural Flagship Programme in India: overview of five selected scheme

For fostering inclusive growth, the government needs to take active measures by introducing diverse public programs at both micro and macro levels, such as generating employment, developing infrastructure, and ensuring better access to quality education and healthcare services (Verma & Chauhan , 2021). With this aim, ongoing programmes of Government of India need to be understand critically. As mentioned earlier this study focused on critically analyse five flagship programme implemented for rural development of India. This five schemes are comparatively analysed in this section.

Deen Dayal Upadhyaya Grameen Kaushalya Yojana

The employability of the expanding youth population plays a vital role in the economic progress of a region. Enhancing skills improves workforce employability, which in turn drives further economic growth in that region (Phukun, 2021). The Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), implemented by the Ministry of Rural Development, is a flagship programme aimed at enhancing the employability of rural youth from low-income households. By mandating that 75% of trainees secure placement, with targeted provisions for women (33%), minorities (15%), and SC/STs (50%), the scheme integrates both skill development and social inclusion. Eligibility is based on socio-economic vulnerability, such as possession of BPL cards, RSBY cards, or participation in MGNREGA. The programme aligns with national initiatives like Make in India, Digital India, and Skill India, while addressing structural unemployment in rural areas. With training offered in over 56 sectors and 600 trades, DDU-GKY has trained 10.81 lakh youth, of whom 6.92 lakh have secured employment.

Table – 1: Year-wise Trained and Placement of employed youth under DDU-GKY in India



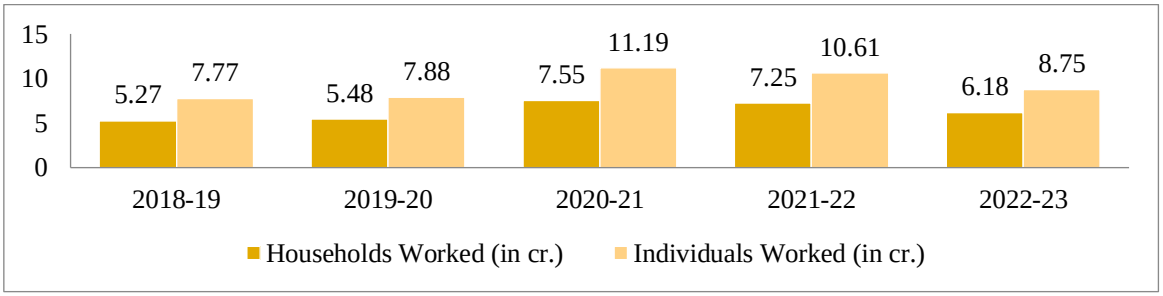
Source: Rural Development, Government of India (https://dashboard.rural.nic.in/dashboardnew/home.aspx)

Based on Table 1, it is evident that between 2018–19 and 2022–23, a total of 5602265 rural youth in India received training under this programme across diverse trades, out of which 2863969 successfully secured employment in various sectors. During this period, the annual number of trainees ranged from a minimum of 815131 in 2018–19 to a maximum of 1426626 in 2022–23, reflecting a steady expansion of the programme's outreach. In terms of employment outcomes, 2022–23 emerged as the year with the highest recruitment, while 2018–19 recorded the lowest. Overall, the five-year data highlights a significant upward trajectory in both training and placement, underscoring the programme's growing role in advancing rural skill development and employability in India. The data clearly indicates a consistent rise in both training and employment under the scheme between 2018–19 and 2022–23. The sharp increase in 2022–23 reflects improved outreach and effectiveness of the programme. Overall, the scheme has made a tangible contribution to enhancing rural youth employability in India. Despite these achievements, questions remain regarding the quality of jobs, sustainability of employment, and long-term empowerment of marginalized rural populations, making it central to debates on rural development and inclusive growth.

Mahatma Gandhi National Rural Employment Guarantee Act

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005, is one of India's most significant social welfare legislations, aimed at ensuring the "right to work" as a legal entitlement. The Act seeks to strengthen rural livelihood security by providing each household with at least 100 days of guaranteed wage employment in a financial year, provided that adult members volunteer to perform unskilled manual labour. The concept was initially introduced in 1991 by then Prime Minister P. V. Narasimha Rao, but it was only in August 2005 that the Act was formally passed in Parliament following the initiative of Rural Development Minister Raghuvansh Prasad Singh, under the UPA government led by Prime Minister Manmohan Singh. It came into effect in February 2006. The implementation of MGNREGA was carried out in phases. The first phase began in the northern districts, followed by the second phase (2007–2008) in the eastern and southern districts. The third phase, notified on April 1, 2008, extended the scheme to the western districts. Gradually, the Act was scaled up to cover almost all districts across India, making it a cornerstone of India's rural development framework. The Gram Panchayats (GPs) serve as the primary implementing agencies of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The Act provides several safeguards to ensure its efficient administration and transparent execution. It lays down the guiding principles, identifies the implementing authorities, lists the permissible works, defines the financing mechanisms, and establishes systems for monitoring, evaluation, and accountability. One of the central objectives of MGNREGA is the creation of durable rural assets, such as roads, canals, ponds, and wells, which contribute to long-term rural development. The Act also mandates that employment opportunities should be provided within a five-kilometre radius of the applicant's residence, with wages paid at least equivalent to the statutory minimum wage. A notable provision is that if the government fails to provide employment within the stipulated time, the eligible applicant is entitled to unemployment allowance. This ensures that employment is not merely a policy aspiration but a legal entitlement under MGNREGA.

Table – 2: total households and individuals worked under the scheme from financial year 2018-19 to 2022-23



Source: Annual Reports of Mahatma Gandhi National Rural Employment Guarantee Act 2005, Ministry of Rural Development, Government of India (https://nreganarep.nic.in/netnrega/all_lvl_details_dashboard_new.aspx?Fin_Year=2023-2024&Digest=WJEEpOm1k0Ptz2KJJGSoqA)

According to the available statistics, the number of households covered under MGNREGA has increased from 5.27 lakh in FY 2018–19 to 6.18 lakh in FY 2022–23. Similarly, the number of individuals benefitting from the program rose from 7.77 lakh in FY 2018–19 to 8.75 lakh in FY 2022–23, reflecting steady expansion in outreach. Over the years, the scheme has undergone substantial modifications to place greater emphasis on the creation of sustainable assets, the enhancement of livelihoods for vulnerable groups, and the management of natural and water resources. The continuous increase in budgetary allocations further demonstrates the government's commitment to strengthening the program's implementation. Notably, for the fiscal year 2020–21, the scheme received an allocation of ₹111500 crore – the highest since its inception. The utilization of funds, including both central and state contributions, also registered a significant rise compared to the previous fiscal year, highlighting the growing importance of MGNREGA as a social protection and rural development instrument.

The Act thus represents a path breaking piece of legislation, granting rural citizens the right to work for the first time in India's history. By combining wage employment with asset creation, MGNREGA has emerged as both a social protection measure and a rural development strategy, aiming to enhance livelihood security while fostering grassroots participation and accountability. However, despite these achievements, the scheme continues to face serious challenges. Issues such as delays in wage payments, leakages in fund utilization, corruption, and uneven implementation across states undermine its effectiveness. Moreover, while budgetary allocations have risen, questions remain about whether the scheme adequately addresses the structural causes of rural unemployment and whether it is sufficient to meet the increasing demand for work, particularly during crises such as the COVID-19 pandemic.

Samagra Shiksha Abhiyan

Samagra Shiksha Abhiyan (SSA) is a flagship program launched by the Government of India in 2018 with the objective of transforming the education system and ensuring equitable, inclusive, and quality education for all children. The term *Samagra Shiksha*, meaning *Comprehensive Education*, highlights its integrated approach to addressing the multifaceted challenges within the Indian education sector. The primary goals of SSA include bridging educational disparities across different social groups, ensuring universal access and retention, and raising the overall standard of education (Roy & Swargiary, 2023). The program places strong emphasis on innovative pedagogy, infrastructural development, and technology-enabled learning.

Proposed in the Union Budget 2018–19 and formally launched on April 1, 2018, Samagra Shiksha is an umbrella initiative covering the educational continuum from pre-school to senior secondary level (Class XII). Currently, the scheme benefits more than 1.16 million schools, 15.6 crore students, and 57 lakh teachers in government and government-aided institutions. As a centrally sponsored scheme, it follows a 60:40 funding pattern between the central and state governments. Importantly, Samagra Shiksha subsumes three earlier programs – Sarva Shiksha Abhiyan, Rashtriya Madhyamik Shiksha Abhiyan and Teacher Education, thereby streamlining resources and implementation under a single comprehensive framework.

Aligned with the National Education Policy (NEP), 2020, the program has been extended until FY 2025–26. It seeks to foster a teacher- and technology-centric approach to improve learning outcomes, while simultaneously ensuring compliance with the Right to Education (RTE) Act, 2009. A notable feature of Samagra Shiksha is its commitment to inclusivity. The scheme promotes equitable classroom practices that are sensitive to students' diverse socio-economic, cultural, and linguistic backgrounds, and encourages active learner participation. In doing so, it integrates the NEP 2020 recommendations to create an education system that is flexible, holistic, and responsive to 21st-century needs.

Despite its progressive orientation and wide reach, the Samagra Shiksha Abhiyan faces several critical challenges. Implementation continues to suffer from state-level disparities, leading to uneven access and unequal quality of education across regions. The persistent shortage of trained teachers, especially in rural and tribal belts, weakens the program's goal of improving learning outcomes. Moreover, while the scheme emphasizes digital learning, the digital divide remains a major obstacle, with inadequate infrastructure and connectivity excluding many children from technology-enabled education. Though enrolment levels have risen substantially, concerns remain over the actual quality of education, with national surveys such as ASER indicating poor learning achievements in basic literacy and numeracy. Furthermore, weak monitoring mechanisms and lapses in accountability have raised questions about the effective utilization of funds. Thus, while SSA represents a transformative policy aligned with the vision of NEP 2020, it requires stronger teacher capacity-building, digital infrastructure, and robust monitoring to fully realize its inclusive and quality-driven objectives.

National Social Assistance Programme

The National Social Assistance Programme (NSAP) represents a landmark initiative in India's social security framework, reflecting the state's commitment to the Directive Principles of State Policy (DPSPs). Articles 41 and 42 of the Constitution mandate the state to provide assistance in cases of unemployment, old age, illness, disability, and other forms of hardship. Specifically, Article 41 states: *"The State shall, within the limits of its economic capacity and development, make effective provisions for securing the right to work, to education, and to public assistance in cases of unemployment, old age, sickness, disablement, and in other cases of undeserved want."* Additionally, the Concurrent List (Seventh Schedule, Articles 23 and 24) places social security, invalidity, and old-age pensions under the joint responsibility of the Union and state governments.

In line with these constitutional provisions, the NSAP was launched on August 15, 1995 as a centrally funded initiative to provide social security to the most vulnerable groups of society. The program was fully funded by the Union government and provided 100% central assistance to states and Union territories. Initially, it included three components:

1. National Old Age Pension Scheme (NOAPS): Monthly pension of ₹75 to destitute individuals aged 65 years and above.
2. National Family Benefit Scheme (NFBS): Lump-sum assistance of ₹5,000 in the case of natural death and ₹10,000 in the case of accidental death of the primary breadwinner (aged 18–64) in a below-poverty-line (BPL) family.
3. National Maternity Benefit Scheme (NMBS): Lump-sum assistance of ₹300 to pregnant women aged 19 years and above for the first two live births in BPL families.

Subsequently, the scheme underwent restructuring. The NMBS was shifted to the Ministry of Health and Family Welfare in 2001–2002, and the program was brought under the framework of Additional Central Assistance (ACA) in 2002. A new component, Annapurna Scheme (2000), was also added to provide food security to senior citizens who were eligible for pensions under NOAPS but were not receiving them.

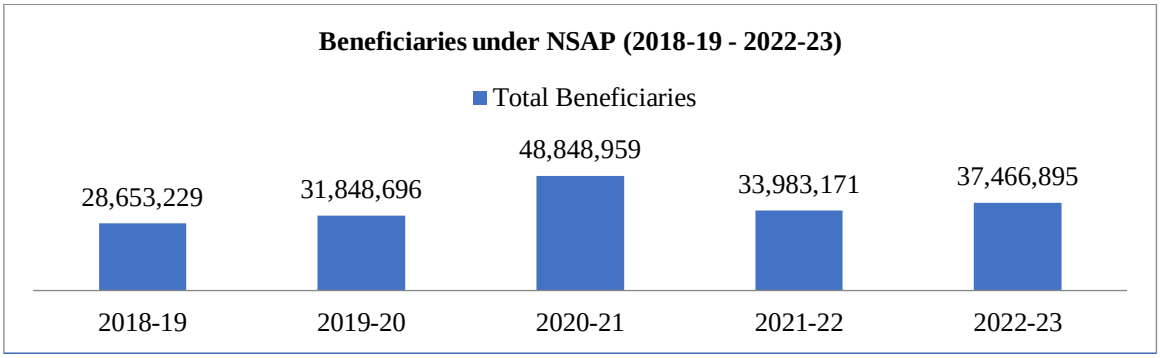
In 2007, NOAPS was renamed as the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), expanding its coverage to include all senior citizens in BPL households, not just destitute ones. Further, in 2009, two additional pension schemes were introduced: the Indira Gandhi National Widow Pension Scheme (IGNWPS) and the Indira Gandhi National Disability Pension Scheme (IGNDPS).

At present, NSAP consists of five major components (Dr. Rubina Nusrat, 2014):

1. Indira Gandhi National Old Age Pension Scheme (IGNOAPS)
2. Indira Gandhi National Widow Pension Scheme (IGNWPS)
3. Indira Gandhi National Disability Pension Scheme (IGNDPS)
4. National Family Benefit Scheme (NFBS)
5. Annapurna Scheme

While the NSAP is a progressive step toward social security, it faces several challenges. First, the pension amounts are meagre, often insufficient to meet the rising cost of living, healthcare, and food security needs of vulnerable groups. For instance, pensions as low as ₹200–500 per month provide only symbolic relief rather than meaningful support. Second, the program's dependence on outdated BPL lists leads to exclusion errors, leaving many poor households outside its ambit. Third, implementation is uneven across states, with delays in fund disbursement, lack of awareness, and bureaucratic hurdles affecting delivery. Additionally, coverage remains limited as large sections of the informal workforce, migrant workers, and elderly outside the BPL category continue to remain unprotected. Critics argue that despite its constitutional foundation, NSAP reflects a welfare approach rather than a rights-based framework, thereby restricting social protection to a targeted and minimalistic safety net.

Table – 3: Year-wise Total Beneficiaries under NSAP in India



Source: Rural Development, Government of India (https://dashboard.rural.nic.in/dashboardnew/home.aspx)

According to data published by the Ministry of Rural Development, Government of India, the number of beneficiaries under the National Social Assistance Programme (NSAP) has shown considerable fluctuations over recent years. The highest number of beneficiaries was recorded in 2020–21, with 48848959 individuals availing assistance under different NSAP schemes, while the lowest coverage was observed in 2018–19, with 28653229 beneficiaries. Over the five-year period from 2018–19 to 2022–23, a cumulative total of 180800950 people benefited from the program. In the intervening years, the number of recipients stood at 31848696 in 2019–2033983171 in 2021–22, and 37466895 in 2022–23, highlighting both the scale and the year-wise variation in outreach.

A closer analysis suggests that these fluctuations can be attributed to multiple factors. The surge in 2020–21 is closely linked to the COVID-19 pandemic, during which the government expanded social security coverage to protect vulnerable populations. Conversely, lower figures in 2018–19 may reflect stricter eligibility criteria, delays in beneficiary identification, and challenges in state-level implementation. Additionally, periodic revisions of the Below Poverty Line (BPL) lists, administrative bottlenecks, and migration patterns also contributed to the uneven distribution of beneficiaries. These trends underline both the relevance of NSAP as a safety net and the persistent gaps in ensuring universal and consistent social security coverage across states.

Pradhan Mantri Awaas Yojana

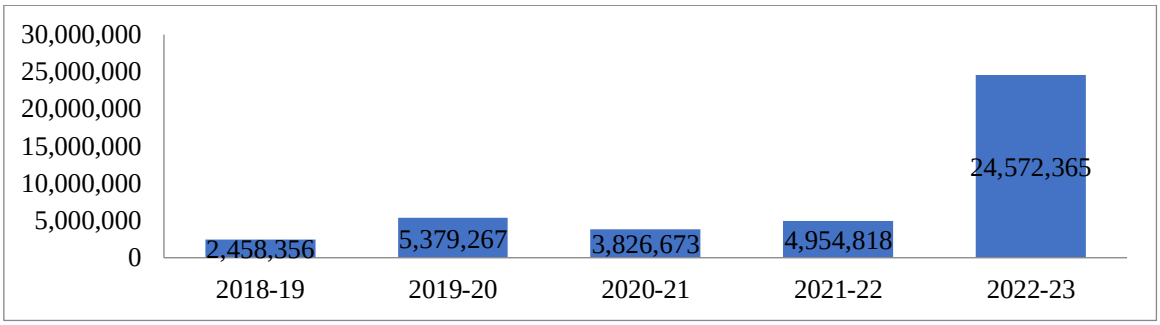
The Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) is a flagship initiative of the Government of India aimed at providing Pucca houses with essential amenities to all eligible homeless families and those residing in Kutcha or dilapidated houses in rural

areas by 2024. As part of the broader vision of *"Housing for All,"* the program targets the construction of 2.95 crore houses between 2016 and 2024. During the first phase (2016–17 to 2018–19), approximately one crore houses were completed, while the remaining units are to be delivered by March 2024 to achieve the overall target.

Importantly, PMAY-G is not limited to mere housing provision. It adopts a comprehensive approach to rural development by integrating basic amenities such as piped drinking water, sanitation facilities, electricity, and clean cooking fuel. This integration is made possible through convergence with other central and state-level welfare schemes, thereby ensuring that the program contributes not just to housing but also to improved quality of life, health outcomes, and social dignity for rural households (Framework for Implementation of PMAY-G; NIPFP Research Team).

From a critical perspective, while PMAY-G represents a transformative step towards bridging the rural housing gap, the program faces persistent challenges such as delays in construction, land availability issues, variations in state-level implementation, and difficulties in beneficiary targeting. Furthermore, the ambitious deadline of March 2024 raises concerns about the administrative and financial feasibility of completing the remaining units within the stipulated timeframe. Nonetheless, PMAY-G remains a cornerstone policy in India's efforts to address rural poverty and housing insecurity.

Table – 4: Number of Houses Completed



Source: Ministry of Rural Development, Government of India, Pradhan Mantri Awaas Yojana-Gramin. (https://pmayg.nic.in/netiayHome/home.aspx)

According to the available statistics, the number of completed dwellings under PMAY-G rose significantly from 2458356 in 2018–19 to 24572365 in 2022–23 (as of now). The highest number of houses constructed so far has been recorded in 2022–23, marking the peak year of implementation. Among the states, Bihar reported the largest number of completed houses during 2022–23, followed by Madhya Pradesh and West Bengal, reflecting the regional variations in program execution. The scheme's effectiveness is attributed to several factors: a transparent beneficiary selection process, capacity-building measures for recipients, timely fund disbursement, structured mentorship, and continuous feedback-driven implementation strategies. These measures not only enhance the quality and scale of PMAY-G dwellings in rural India but also contribute to the creation of a skilled labour pool, thereby strengthening the rural housing sector and supporting broader socio-economic development.

However, despite these achievements, critical challenges remain. Reports highlight delays in fund release, variations in state-level performance, bureaucratic inefficiencies, and instances of corruption and misidentification of beneficiaries. Moreover, the quality of construction is uneven across regions, with some houses lacking durability or essential amenities. These issues underscore the need for rigorous monitoring, community participation, and better convergence with other welfare schemes to ensure that the objective of *"Housing for All"* translates into both quantity and quality in rural housing delivery.

Conclusion

The Government of India's flagship rural development programs – DDUGKY, MGNREGA, SSA, NSAP, and PMAY-G—collectively demonstrate a comprehensive effort to address poverty, unemployment, education, housing, and social security in rural areas. The data between 2018–19 and 2022–23 reflects significant achievements in skill training, employment generation, expansion of educational infrastructure, provision of pensions, and construction of rural housing. These schemes not only contribute to immediate welfare but also lay the groundwork for long-term social and economic transformation. However, challenges such as regional disparities in implementation, administrative delays, leakages in fund allocation, and the exclusion of marginalized groups still persist. For these initiatives to achieve their intended goal of inclusive and sustainable rural development, stronger institutional mechanisms, effective monitoring, and community participation remain crucial.

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