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## DIGITAL POLICIES OF INDIA FOR RURAL DEVELOPMENT - A REVIEW

Saurabh Tripathi, Research Scholar, Department of Humanities and Social Sciences, Faculty of ARTS, MAHATMA GANDHI CHITRAKOOT GRAMODAYA VISHWAVIDYALAYA, CHITRAKOOT, SATNA (M.P.) 485334

Dr. Ajay R. Chourey, Associate Professor, Department of Humanities and Social Sciences, Faculty of ARTS, MAHATMA GANDHI CHITRAKOOT GRAMODAYA VISHWAVIDYALAYA, CHITRAKOOT, SATNA (M.P.) 485334

Dr. Anjaney Kumar Pandey, DEAN FET, Associate Professor, Faculty of Engineering, MAHATMA GANDHI CHITRAKOOT GRAMODAYA VISHWAVIDYALAYA, CHITRAKOOT, SATNA (M.P.) 485334

### ABSTRACT

Digital revolution has created numerous opportunities in India. Internet penetration rate is very high in India which in turn has created the requirement of making India digitally active. Indian government is working on crucial projects like Smart City, Make in India and Digital India. The internet penetration rate is increasing in rural areas, but this increment is less than urban areas' internet penetration rate. The purpose of this paper is to understand the policies launched by the government of India to increase the internet self-efficacy level of people in rural areas and to understand about the various schemes of the government of India towards rural development.

### INTRODUCTION

Rural development has assumed global attention especially among the developing nations and it has great significance for a county like India. Rural development focuses upon the development of the sections of rural economies, that experience serious poverty issues and effectively aim at developing their productivity. It also emphasizes the need to address various pressing issues of village economies that hinder growth and improve these areas. The Government of India has lunched number of schemes for development of rural areas. The rural India facing the major problems of housing, absence of infrastructure in villages and towns to village connectivity by all-weather roads and absence of employment opportunities in villages. Rural Development in India is one of the most important factors for the growth of the Indian economy. Rural development focuses upon the development of the sections of rural economies, that experience serious poverty issues and effectively aims at developing their productivity. It also emphasizes the need to address various pressing issues of village economies that hinder growth and improve these areas. An agriculture sector is one of the most important primary activities in rural India and about two-third of India's population depends on agriculture, the problem lies in the fact that the share in GDP of agriculture sector in on a constant decline. Rural development in India has witnessed several changes over the years in its emphasis, approaches, strategies and programs.

## RESEARCH METHODOLOGY

To conduct the research study descriptive research method has been used. For the purpose of the study secondary data is used. The secondary data collected from the Government Websites, published books, research papers in journals and annual reports.

### Digital India –

Digital India is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. The Ministry of Electronics and Information Technology (MeitY), Government of India launched the 'Digital India' programme with the vision to transform India into a digitally empowered society and knowledge-based economy by ensuring digital access, digital inclusion, digital empowerment and bridging the digital divide. To achieve these objectives, particularly in rural, tribal and remote areas, Ministry of Education offers high quality educational programmes through DTH channels as well as web platforms under the aegis of PM e-Vidya. Some of the major education initiatives are as follows:

- DIKSHA the nation's digital infrastructure for providing quality e-content for school education in States/UTs and QR coded Energized Textbooks for all grades (**one nation, one digital platform**). Till date (**25.07.2023**) DIKSHA has clocked more than 524 crores learning sessions, more than 6,125 crore learning minutes with more than 2.2 crore average daily page hits. A total of **3,17,496** pieces of e-contents are live on DIKSHA as on date.
- 12 DTH Channels in school education and 22 SWAYAM PRABHA channels in higher education are already functional. As per budget announcement for Financial Year 2022-23, the 12 DTH Channels would be expanded to 200 (Two hundred) PM e-Vidya DTH TV Channels.
- SWAYAM (Study Webs of Active-Learning for Young Aspiring Minds) is the national MOOC platform with provision of credit transfer to Universities, for Higher Education Courses. NIOS and NCERT are National Coordinator for school sector courses under SWAYAM, delivering school courses from 9th to 12th. On SWAYAM Portal a total of 10,451 Courses are available out of these courses, 257 courses of NCERT and 431 courses of NIOS are available. For NCERT courses 4.1 lakh students are registered and for NIOS courses more than 34 lakh students are registered.

To realize the vision of Digital India, all efforts related to digital/online/on-air education to enable multi-mode access to education are organized under **PM e-Vidya** banner as part of Atma Nirbhar Bharat Abhiyaan.

### Make in India –

'Make in India' initiative was launched on September 25, 2014, with the objective of facilitating investment, fostering innovation, building best in class manufacturing infrastructure, making it easy to do business and enhancing skill development. It is one of the unique 'Vocal for Local' initiatives that promoted India's manufacturing domain to the world. 'Make in India' initiative has significant achievements and presently focuses on 27 sectors under Make in India 2.0. Department for Promotion of Industry and Internal Trade (DPIIT) coordinates action plans for 15 manufacturing sectors, while Department of Commerce coordinates 12 service sector plans. Investment outreach activities are done through Ministries, State Governments and Indian Missions abroad for enhancing international cooperation and promoting both domestic and foreign investment in the country. The series of measures taken by the Government to improve the economic situation and convert the disruption caused by COVID 19 into an opportunity for growth includes Atmanirbhar packages, introduction of Production Linked Incentive (PLI) Scheme in various Ministries, investment opportunities under National Infrastructure Pipeline (NIP) and National Monetisation Pipeline (NMP), India Industrial Land Bank (IILB),

Industrial Park Rating System (IPRS), soft launch of the National Single Window System (NSWS), etc. The reforms taken by Government have resulted in increased Foreign Direct Investment (FDI) inflows in the country. FDI inflows in India stood at US \$ 45.15 billion in 2014-2015 and have continuously increased since then, and India registered its highest ever annual FDI inflow of US\$ 81.97 billion (provisional figures) in the financial year 2020-21.

The One District One Product (ODOP) is an initiative aimed at fostering balanced regional development across all districts of the country. The initiative aims to promote at least One Product from each District (One District-One Product) of the country for enabling holistic socio-economic growth across all regions. The ODOP initiative has identified more than 1000 products encompassing various sectors such as Textiles, agriculture, food processing, handicrafts and more from all 761 districts of the country. Keeping in view India's vision of becoming 'Atmanirbhar' and to enhance India's Manufacturing capabilities and Exports, an outlay of INR 1.97 lakh crore (over US\$ 26 billion) has been announced in Union Budget 2021-22 for PLI schemes for 14 key sectors of manufacturing, starting from fiscal year (FY) 2021-22. With the announcement of PLI Schemes, significant creation of production, skills, employment, economic growth and exports is expected over the next five years and more.

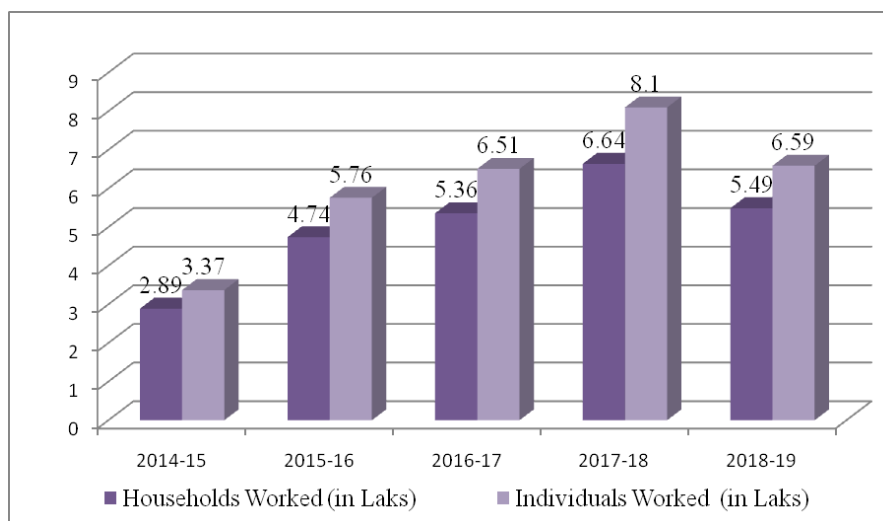
## SOME OF THE RURAL DEVELOPMENT SCHEMES IN INDIA ARE AS FOLLOWS-

### 1. Program for Self and Wage Employment

- **Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) –**

Ensuring a Minimum Wage Workforce (2006) Indian government established the Mahatma Gandhi National Rural Employment Guarantee Scheme on February 2, 2006. The program's stated goal is to secure at least 100 hours of minimum wage work every fiscal year. Everyone over the age of 18 participates in this plan by offering to do physical labour that requires no training or expertise. The number of individuals signing up for MGNREGA employment has almost doubled in the previous five years, from 38.91 million in 2017-18 to 63.92 million in 2021-22. MGNREGA is to provide at least 100 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work.

1.Total No. of Districts	740
2.Total No. of Blocks	7,172
3.Total No. of GPs I Job Card	2,69,486
4.Total No. of Job Cards issued [In Cr]	14.64
50.Total No. of Workers [In Cr]	25.78
6.Total No. of Active Job Cards [In Cr]	9.73
7.Total No. of Active Workers [In Cr]	14.34
8.(i)SC worker against active workers [%]	19.78
9.(ii)ST worker against active workers [%]	16.24



**Source:** Annual Reports of Mahatma Gandhi National Rural Employment Guarantee Act 2005, Ministry of Rural Development, Government of India.

- Swarnajayanti Gram Swarojgar Yojana (SGSY)** – The Self-Employment Promotion ('Swarnajayanti Gram Swarojgar Yojana', or SGSY) Initiative was launched on April 1, 1999. The government of India implemented it to provide a secure source of income for the country's rural poor. Self-Help groups are formed as part of the SGSY so that locals may take advantage of chances for independent work in their communities. People's aptitudes and skills are taken into account while choosing jobs and activities for self-help organisations. Money for the SGSY programme comes from foundations, banks, and other sources. Over 6.697 million persons in India have benefited from the over 2.25 million Self-Help groups that have been established with an investment of Rs.14403 Core (US\$2.2 billion).
- Pradhan Mantri Kisan Maandhan Yojana** - Pradhan Mantri Kisan Maandhan Yojana is a government scheme meant for old age protection and social security of Small and Marginal Farmers (SMF). All Small and Marginal Farmers having cultivable landholding up to 2 hectares falling in the age group of 18 to 40 years, whose names appear in the land records of States/UTs as on 01.08.2019 are eligible to get benefit under the Scheme.  
 Under this scheme, the farmers would receive a minimum assured pension of Rs 3000/- per month after attaining the age of 60 years and if the farmer dies, the spouse of the farmer shall be entitled to receive 50% of the pension as family pension. Family pension is applicable only to spouse.
- Atmanirbhar Bharat Rojgar Yojana (ABRY)** - Aatmanirbhar Bharat Rojgar Yojana (ABRY) was launched with effect from 1st October, 2020 as part of Atmanirbhar Bharat package 3.0 to incentivize employers for creation of new employment along with social security benefits and restoration of loss of employment during Covid-19 pandemic.

• Scheme	• (ABRY)
• Amount Reimbursed	• Rs.9878.94 Crore
• Establishment benefited	• 01,52,452
• No of New beneficiaries/New Employees	• 60,46,811

- **Pradhan Mantri Rojgar Protsahan Yojana (PMRPY)** - Pradhan Mantri Rojgar Protsahan Yojana (PMRPY) was launched with effect from 1.4.2016 to incentivise employers for creation of new employment. The beneficiaries registered upto 31st March, 2019 will continue to receive the benefit for 3 years from the date of registration under the scheme i.e. upto 31st March, 2022.
- **Pradhan Mantri Garib Kalyan Rojgar Abhiyaan (PMGKRA)** - The Garib Kalyan Rojgar Abhiyaan (GKRA) is a 125-day Abhiyan launched by Hon'ble Prime Minister on 20th June, 2020 with a mission to address the issues of returnee migrant workers and similarly affected rural population by Covid-19 pandemic through a multi- pronged strategy of providing immediate employment & livelihood opportunities to the distressed, to saturate the villages with public infrastructure and creation of livelihood assets to boost the income generation activities and enhance long term livelihood opportunities by giving focus on 25 works in 116 selected districts across 6 States with a resource envelope of Rs. 50,000 crores.

Report 22/10/2023

#SNo	State Name	MoRD Target	Completed
	Total	29500000	24732094
1	ARUNACHAL PRADESH	36235	23009
2	ASSAM	1953168	1635882
3	BIHAR	3702446	3633567
4	CHHATTISGARH	1176146	914469
5	GOA	257	211

## 2. Programs for Rural Infrastructure and Minimum Basic Needs

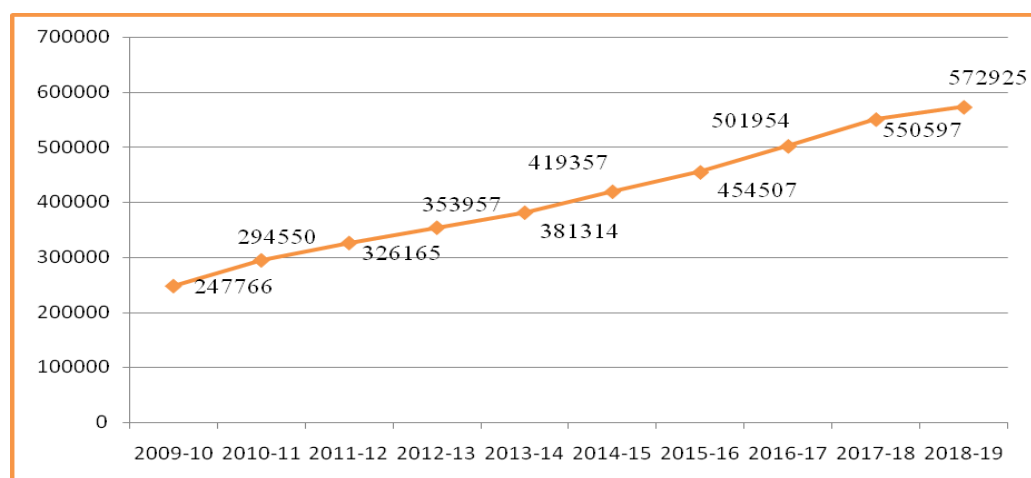
- **Pradhan Mantri Gram Sadak Yojana (PMGSY)** –

The programme officially started up on December 25th, 2000, with the primary goal of providing reliable road access to formerly isolated rural communities. Almost 500 people found stable employment on the plains. Specifically, the National Rural Roads Development Agency is in charge of the task under the auspices of the Ministry of Rural Development. Through this program 4, 22,031 km lengths of roadways were connected surrounded by the unconnected rural areas. Rural Development Schemes Program for Self and Wage Employment Programs for Social Security Programs for Natural Resource Management Programs for Rural Infrastructure and Minimum Basic Needs. Accordingly, in the year 2013, PMGSY-II was launched for upgradation of selected Through Routes and Major Rural Links (MRLs) with a target to upgrade 50,000 Km in various States and Union Territories. In the year 2019, the Government launched PMGSY-III 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. Since inception, till 10.03.2022, 77,129 km road length has been sanctioned and 29,773 km road length has been completed under PMGSY-III.

Despite the challenges faced, the progress under PMGSY has been satisfactory. The vertical-wise details of achievement under PMGSY (overall) are as follows:

Vertical	Sanctioned			Completed		
	No. of Roads	Road Length (in km)	No. of bridges	No. of Roads	Road Length (in km)	No. of bridges
PMGSY-I	164806	645605	7516	159783	613030	5864
PMGSY-II	6700	49885	765	5755	46468	562
RCPLWEA	1030	10231	463	363	5310	135
PMGSY-III	9972	77129	708	1984	29773	96
<b>Total</b>	<b>182508</b>	<b>782850</b>	<b>9452</b>	<b>167885</b>	<b>694581</b>	<b>6657</b>

### Road Length Completed (in KM)



*Source: Annual Reports of Pradhan Mantri Gram Sadak Yojana – 2018-19, Ministry of Rural Development, Government of India.*

- **Swajaldhara** - Community-based rural water supply programmes were prioritised at the outset of the programme, which kicked off on December 25th, 2002, and reform efforts in the rural drinking water supply sector were made available. The endurance of this initiative is due to the active engagement of the

neighbourhood. Piped Water Spot Source Scheme (PWSS) provides water to a wide area, whereas Spot Source Water Supply Sector Scheme (SSWSS) serves a more limited area.

- **Samagra Awaas Yojana** - The basic objective of the program is to improve the quality of rural people's life. The aim of the program is to create convergence to activities which are undertaken separately in different terms so far such as Drinking Water Schemes, Construction of Houses, sanitation facilities and ensure their effective implementation by suitable and sustainable initiation of technology.
- **Pradhan Mantri Gramin Awaas Yojana** - This initiative's stated goal is to provide access to affordable homes in underserved rural areas. The amount of money supplied by this programme is Rs. 70,000 in lowland regions and Rs. 75,000.00 in highland areas. To promote gender equality, the programme designated home ownership for women or for married couples. 2015 saw a reorganisation of the **Pradhan Mantri Gramin Awaas Yojana** programme, which was named as **Indira Awaas Yojana**.

Target  
Report

As On: 22/10/2023 23:13:14

#SNo	State Name	MoRD Target	Completed	Percentage of Completion against MoRD Target
	<b>Total</b>	<b>29500000</b>	<b>24732094</b>	<b>83.84</b>
1	ARUNACHAL PRADESH	36235	23009	63.5
2	ASSAM	1953168	1635882	77.62
3	BIHAR	3702446	3633567	97.64
4	CHHATTISGARH	1176146	914469	77.67
5	GOA	257	211	82.1
6	GUJARAT	606154	473590	75.72
7	HARYANA	29439	27892	85.02
8	HIMACHAL PRADESH	22008	14855	67.22
9	JAMMU AND KASHMIR	341719	179037	44.48
10	JHARKHAND	1592456	1552523	97.06
11	KERALA	35186	32092	91.18
12	MADHYA PRADESH	3801224	3618781	93.18
13	MAHARASHTRA	1393420	1189504	81.77
14	MANIPUR	104896	30478	21.56
15	MEGHALAYA	188500	40130	21.19
16	MIZORAM	29967	7825	26.11
17	NAGALAND	49058	8888	17.15
18	ODISHA	2739427	1834856	66.78
19	PUNJAB	40326	35183	80.23
20	RAJASTHAN	1718839	1675731	95.33
21	SIKKIM	1409	1230	87.3
22	TAMIL NADU	784976	575263	71.56
23	TRIPURA	377370	273472	67.63
24	UTTAR PRADESH	3615144	3318507	88.78
25	UTTARAKHAND	80339	38966	48.44
26	WEST BENGAL	4570052	3408361	74.58
27	ANDAMAN AND NICOBAR	3424	1223	35.72

28	<b>DADRA AND NAGAR HAVELI</b>	11580	3756	32.44
29	<b>DAMAN AND DIU</b>	158	15	9.49
30	<b>LAKSHADWEEP</b>	45	45	100
31	<b>PUDUCHERRY</b>	0	0	0
32	<b>ANDHRA PRADESH</b>	246430	61497	24.96
33	<b>KARNATAKA</b>	245161	119715	48.83
34	<b>TELANGANA</b>	0	0	0
35	<b>LADAKH</b>	3041	1541	50.67
	<b>Total</b>	<b>29500000</b>	<b>24732094</b>	<b>83.84</b>

- Pradhan Mantri Gramodaya Yojana** - In order to improve people's living conditions and eradicate poverty, it has long been understood that providing them with access to basic infrastructure is crucial. Expansion of coverage and improvements in the indices of human development show that great strides have been achieved in recent years to increase access to basic health care, primary education, clean drinking water, and housing.
- Credit cum Subsidy Scheme for Rural Housing** - This initiative makes it easy for all rural households with an income of less than Rs. 32,000 in a year to build their home. The plan's ultimate goal is to put those in rural areas who can afford it into their own homes via building loans.
- Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY)** – Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY) is designed to provide continuous power supply to the entire rural India. The scheme was launched under leadership of Prime Minister Shri Narendra Modi in November 2014 announcing that "the government had decided to electrify 18,452 unelectrified villages within 1000 days, by May 1, 2018. It is one of the key initiatives of Government of India and a flagship programmes of the Ministry of Power. The DDUGJY can benefit rural households significantly as electricity is extremely vital for growth and development of the country. The scheme will replace the existing Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY) but features of RGGVY have been subsumed in the new scheme of DDUGJY and the unspent amount of RGGVY will be carried forward to DDUGJY. The scheme is one of the flagship programmes of the Power Ministry (MoP) and will facilitate 24x7 supply of electricity. In order to ensure that people in rural areas have access to energy, the initiative will focus on generating power for rural infrastructure and electrifying rural homes. The outcome of the scheme is 1.95 free electricity connections have been given to the rural populations.



**State wise details of Village Electrification:**

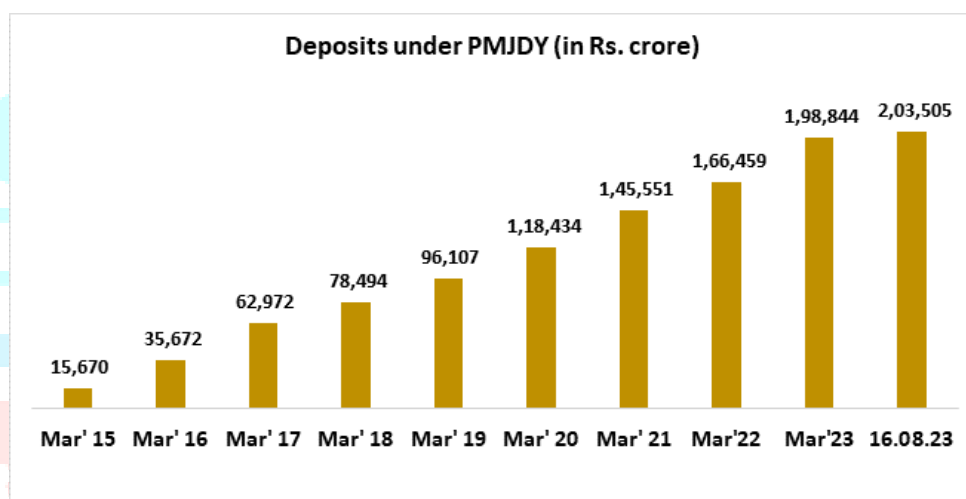
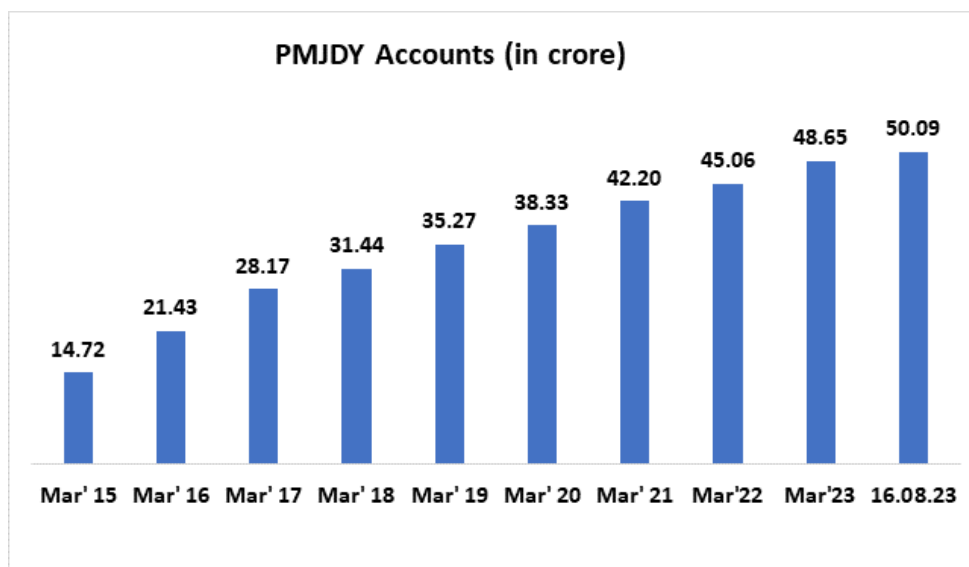
Sr.no	State	Total UE Villages	Electrified	Uninhabited	Grazing Reserve / De-Electrified	Village Visited	Total Visits
1	Arunachal Pradesh	1655	1483	159	13	1546	2083
2	Assam	2892	2732	138	22	2888	14747
3	Bihar	3014	2906	108	0	2900	18609
4	Chhattisgarh	1080	1078	2	0	898	4469
5	Himachal Pradesh	35	28	7	0	35	100
6	Jammu & Kashmir	134	129	5	0	106	220
7	Jharkhand	2645	2583	62	0	2612	15668
8	Karnataka	39	39	0	0	39	113
9	Madhya Pradesh	472	422	50	0	472	3774
10	Maharashtra	88	80	8	0	0	0
11	Manipur	371	366	5	0	312	769
12	Meghalaya	1066	1051	15	0	970	3084
13	Mizoram	58	54	4	0	58	165
15	Nagaland	82	78	4	0	82	227
16	Odisha	3860	3281	579	0	3640	10656
17	Rajasthan	495	427	68	0	495	4303
18	Tripura	26	26	0	0	26	132
19	Uttar Pradesh	1551	1498	53	0	1534	11997
20	Uttarakhand	94	91	3	0	93	321
21	West Bengal	22	22	0	0	22	102
G-Total	19679	18374	1270	35	18728	91539	

### 3. Programs for Natural Resource Management

- **Integrated Watershed Management Program** - The plan's goal is to repair environmental damage by reviving and enhancing once-healthy soil, plant life, and water supplies. As a result of the plan, soil erosion will be reduced, natural flora will be revitalised, rain will be collected, and the aquifer will be refilled.
- **Land Reforms and Land Consolidation** - The purpose of land reform is to redistribute unused land to individuals who live in rural areas but lack access to sufficient agricultural land. There is a lack of centralization and a prevalence of tiny, dispersed farms in India's land consolidation system. Consolidating land causes inefficient resource allocation. Thus, both voluntary and mandatory programmes need this crucial framework.
- **National Land Records Modernization Program** - This program strengthens the revenue of administration and updates the land records through computerization.

### 4. Programs for Social Security

- **National Social Assistance Program** - Social pensions are a kind of financial aid provided by the federal government to eligible retirees, widows, and people with disabilities.
- **Pradhan Mantri Jan Dhan Yojana (PMJDY)** – One of the biggest financial inclusion initiatives in the world, was announced by Prime Minister, Shri Narendra Modi on 15th August 2014 from the ramparts of the Red Fort. While launching the programme on 28th August, the Prime Minister had described the occasion as a festival to celebrate the liberation of the poor from a vicious cycle. Shri Narendra Modi had referred to the ancient Sanskrit verse: Sukhasya Moolam Dharma, Dharmasya Moolam Artha, Arthasya Moolam Rajyam – which puts the onus on the state to involve people in economic activity. Government of India lays special emphasis on financial inclusion of citizens as it is crucial to poverty reduction. Exclusion of a large number of people from any access to financial services prevents the growth of our country. A scheme to empower citizens financially was highly needed so that everyone can reap the benefits of growth and development. As on 9<sup>th</sup> August 23 number of total PMJDY Accounts: 50.09 crore; 55.6% (27.82 crore) Jan-Dhan account holders are women and 66.7% (33.45 crore) Jan Dhan accounts are in rural and semi-urban areas



Total deposit balances under PMJDY Accounts stand at Rs. 2,03,505 crores  
 Deposits have increased about 13 times with increase in accounts 3.34 times (Aug'23 / Aug'15)

Guinness World Records has also recognised the achievements made under the Pradhan Mantri Jan Dhan Yojana. It has certified that the “Most bank accounts opened in one week as part of the Financial Inclusion Campaign is 18,096,130 and was achieved by the Department of Financial Services, Government of India.”

- **Antyodaya Anna Yojana** - Food insecure people in rural areas may rest easy knowing that this programme issues 35 kilogrammes of rice and wheat at the cheap prices of Rs. 3 and Rs. 2, respectively.
- **Integrated Child Development Scheme** - In 1975, India launched its Integrated Child Development Scheme. The major goal of the programme is to assist low-income families with basic needs such as food, education, and healthcare.

- **Atal Pension Yojana** - Through this programme, low-income seniors (those over the age of 60) get a monthly stipend. Individuals between the ages of 18 and 40 who are Indian nationals are eligible to participate in this plan, which primarily targets employees in the unorganised sector. The scheme has been implemented comprehensively across the country covering all states and Union Territories with total enrolments crossing the mark of 5.25 crore. APY enrolments have continuously shown an increasing trend since its inception. In new enrolments, there has been a growth of 20% in FY 2022-23 over FY 2021-22 in comparison to a growth of 25% in FY 2021-22 over FY2020-21. As on date, the total assets under management (AUM) in APY is more than Rs. 28,434 crore and the scheme has generated an investment return of 8.92 % since inception of the scheme.

## 5. Programs for Health

- **Ayushman Bharat-Pradhan Mantri Jan ArogyaYojana (AB-PMJAY)** – Ayushman Bharat, a flagship scheme of Government of India, was launched as recommended by the National Health Policy 2017, to achieve the vision of Universal Health Coverage (UHC). This initiative has been designed to meet Sustainable Development Goals (SDGs) and its underlining commitment, which is to "leave no one behind." Ayushman Bharat is an attempt to move from sectoral and segmented approach of health service delivery to a comprehensive need-based health care service. This scheme aims to undertake path breaking interventions to holistically address the healthcare system (covering prevention, promotion and ambulatory care) at the primary, secondary and tertiary level.

State/UT	ABHAs Created
Uttar Pradesh	53058383
Andhra Pradesh	42467633
Madhya Pradesh	41358332
Maharashtra	36796460
Gujarat	36329087
West Bengal	29486496
Odisha	25512165
Karnataka	25390471
Rajasthan	24915695
Chhattisgarh	18727918
Bihar	17810444
Assam	17228868
Kerala	14302485
Not Yet Updated	14159196
Telangana	13712272
Haryana	9161192
Tamil Nadu	7840992
Delhi	7673621
Jammu And Kashmir	7582859
Punjab	7074836
Jharkhand	7053000
Uttarakhand	6290104
Himachal Pradesh	3647853
Puducherry	965165
Chandigarh	656542

<b>DNHDD</b>	572699
<b>Meghalaya</b>	564967
<b>Nagaland</b>	546000
<b>Tripura</b>	545178
<b>Manipur</b>	532030
<b>Goa</b>	457387
<b>Andaman And Nicobar Islands</b>	427727
<b>Mizoram</b>	379908
<b>Sikkim</b>	366864
<b>Ladakh</b>	285166
<b>Arunachal Pradesh</b>	279363
<b>Lakshadweep</b>	77124

- **Health Insurance Scheme for Weavers (HIS)** - Health Insurance Scheme was implemented by Ministry of Textiles till 30.09.2014 to provide health care facility to handloom weavers. The healthcare facility was provided through a Health Insurance Company which was selected by open tender procedure. Only the annual premium was paid to the Health Insurance Company as per the actual enrolment done. The health insurance claims submitted by the weavers were paid directly by the Health Insurance Company. The Government of India, Office of the Development Commissioner (Handicrafts) is implementing following Schemes for promotion and development of Handicrafts Sector:

- National Handicraft Development Programme (NHDP)
- Comprehensive Handicrafts Cluster Development Scheme (CHCDS)

## CONCLUSION

As much as 70% of India's population lives in rural settings. Everyone, including those living in rural locations, deserves the same high standard of life experienced by those in more urban and suburban settings. More than that, economic hardship and urban poverty are the outward manifestations of underlying socioeconomic conflicts caused by poverty, unemployment, and insufficient infrastructure in rural regions. With this new strategy, the government will be able to pay the recipient directly, rather than going through a series of intermediaries. With this goal in mind, the Aadhaar card is a groundbreaking programme that has the potential to completely alter rural India. Most rural development programmes are aimed at below-poverty-line households, thus it's important that the government compile an accurate list of these households and make that information, organised by the village, accessible over the internet. Despite the fact that there are many programmes meant to help us progress, we still lag behind in key areas like education, health, sanitation, and so on. This is because the general public is unaware of the many aid initiatives that have been created specifically for them. Therefore, it is crucial to use a variety of audio, video, and audio-visual media to raise public awareness. The dissemination of information via various channels of communication may be of great benefit.

For a developed Nation not just, the infrastructure should be updated but more importantly the people live there must be aware and connected to the developing World. The policies of any government in any nation provides the availability of Freedom to connect and grow. A Growing nation is decided by educated, aware and growing public and the country like India, it is must important the growth of Rural Public because most of the INDIA still lives in Rural and Sub - Urban areas of the country. Current government policies show the potential of growth in the rural areas and new opportunities of development.

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