(SJIF) Impact Factor-8.575

ISSN-2278-9308

B. Aadhar

Peer-Reviewed & Refereed Indexed

Multidisciplinary International Research Journal

May -2022

ISSUE No-352(CCCLII) B







Chief Editor
Prof. Virag S. Gawande
Director
Aadhar Social
Research & Development
Training Institute Amravati

Editor
Dr.Dinesh W.Nichit
Principal
Sant Gadge Maharaj
Art's Comm,Sci Collage,
Walgaon.Dist. Amravati.

The Journal is indexed in:

Scientific Journal Impact Factor (SJIF)

Cosmos Impact Factor (CIF)

International Impact Factor Services (IIFS)

Impact Factor -(SJIF) -8.575,

Issue NO, 352 (CCCLII) B

ISSN: 2278-9308 May, 2022

Impact Factor - 8.575

ISSN - 2278-9308

B.Aadhar

Peer-Reviewed & Refereed Indexed

Multidisciplinary International Research Journal

May -2022

ISSUE No- (CCCLII) 352 - B

Sciences, Social Sciences, Commerce, Education, Language & Law

Prof. Virag.S.Gawande

Chief Editor Director

Aadhar Social Research &, Development Training Institute, Amravati.

Dr.Dinesh W.Nichit

Editor

Principal,

Sant Gadge Maharaj Art's Comm, Sci Collage, Walgaon. Dist. Amravati.

Aadhar International Publication

For Details Visit To: www.aadharsocial.com
© All rights reserved with the authors & publisher



Impact Factor -(SJIF) -8.575,

Issue NO, 352 (CCCLII) B

ISSN: 2278-9308 May, 2022

Impact of CSR Projects of Maharatna Companies on Rural Development of India Dr. CS. CMA Sanvedi Rane 97			
18 Agriculture Risk Management: A Study of the Farmers in Maharashtra Mr. Aditya Dhananjay Solanke, Dr. I. L. Chhanwal 19 A Vision for Healthy State: Organic Farming in Maharashtra Ms Kalpana Arjun Pawale, Dr. D. B. Borade 20 A Study On Impact Of Covid-19 On Indian Economy Ashwini B. Jagdale 21 The Problems and Prospectus of Cotton Industries in India and its indispensable role in the shaping of economic development of nation Dr. Bharat Rawan Dahe 22 Study on Institutional Agricultural Credit and Repayment Behaviour of Indian Farmers Dattu Lahane, Dr. S.D. Talekar 23 Impact of COVID-19 Pandemic on Life Insurance Sector in India Dr. Deshmukh Narendra P, Dr. Dayanand Jagdeo Surwade 24 Indian share market: Merits and Demerits Dr. Subhash J. Deshmukh, Miss. Disha R. Pawale 25 Role of Agripreneurs for Agriculture Development Dr. Bilas S. Kale 26 A Review on Financial Aspect of Vasantrao Naik Marathwada Krishi Vidyapeeth parbhani Dr.Ganesh Ramchandra Deshmukh, Miss. Shinde Shraddha Vilas 27 E-Cash& Its Existence In India: An Overview Dr. Ingle Sangapal Prakash Dr. Ganesh Ramchandra Deshmukh, Miss. Shinde Shraddha Vilas 28 A study on India Economic policy Through Special Economic Zone and Foreign Direct Investment and Its Pros and Cons Dr.M.S.Waghmare 29 Industrial Corridors in India: Opportunities & Challenges Dr. D. B. Borade 30 Repercussions of Russia and Ukraine war on the International trade and Indian Economy its Overview and Perspectives Dr. Vrushali B. Kute 31 E-Commerce: opportunities and challenges after Covid-19 Dr. S. G. Birajdar, Dr. S.A. Sangle A comparative study Problem faced by the customers while using Technology service of SBI and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar 33 Government Schemes in Rural Development. Dr.Gajanan Prabhu Dagade 34 "Role of Women Entrepreneursin Economic Development of India" Gopal B. Deshmukh, Prof. S. M. Mante 35 A Study of Market Potential for Aseptic Processing and Packaging 179		Dr . Suhas Gopne , Mr.V.N .Deshmukh	
Mr. Aditya Dhananjay Solanke, Dr. I. L. Chhanwal 19 A Vision for Healthy State: Organic Farming in Maharashtra Ms Kalpana Arjun Pawale, Dr. D. B. Borade 20 A Study On Impact Of Covid-19 On Indian Economy Ashwini B. Jagdale 21 The Problems and Prospectus of Cotton Industries in India and its indispensable role in the shaping of economic development of nation Dr. Bharat Rawan Dahe 22 Study on Institutional Agricultural Credit and Repayment Behaviour of Indian Farmers Dattu Lahane, Dr. S.D. Talekar 23 Impact of COVID-19 Pandemic on Life Insurance Sector in India Dr. Deshmukh Narendra P, Dr. Dayanand Jagdeo Surwade 24 Indian share market: Merits and Demerits Dr. Subhash J. Deshmukh, Miss. Disha R. Pawale 25 Role of Agripreneurs for Agriculture Development Dr. Bilas S. Kale 131 A Review on Financial Aspect of Vasantrao Naik Marathwada Krishi Vidyapeeth parbhani Dr.Ganesh Ramchandra Deshmukh, Miss. Shinde Shraddha Vilas 27 E-Cash& Its Existence In India: An Overview Dr. Ingle Sangapal Prakash 28 A study on India Economic policy Through Special Economic Zone and Foreign Direct Investment and Its Pros and Cons Dr.M.S.Waghmare 29 Industrial Corridors in India: Opportunities & Challenges Dr. D. B. Borade 30 Repercussions of Russia and Ukraine war on the International trade and Indian Economy its Overview and Perspectives Dr. Vrushali B. Kute 31 E-Commerce: opportunities and challenges after Covid-19 Dr. S. G. Birajdar, Dr. S.A. Sangle 32 A comparative study Problem faced by the customers while using Technology service of SB1 and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar 33 Government Schemes in Rural Development. Dr.Gajanan Prabhu Dagade 34 "Role of Women Entrepreneursin Economic Development of India" Gopal B. Deshmukh, Prof. S. M. Mante 35 A Study of Market Potential for Aseptic Processing and Packaging	17		86
A Study On Impact Of Covid-19 On Indian Economy Ashwini B. Jagdale The Problems and Prospectus of Cotton Industries in India and its indispensable role in the shaping of economic development of nation Dr. Bharat Rawan Dahe Study on Institutional Agricultural Credit and Repayment Behaviour of Indian Farmers Dattu Lahane , Dr. S.D. Talekar Impact of COVID-19 Pandemic on Life Insurance Sector in India Dr. Deshmukh Narendra P , Dr. Dayanand Jagdeo Surwade Indian share market: Merits and Demerits Dr. Subhash J. Deshmukh , Miss. Disha R. Pawale Role of Agripreneurs for Agriculture Development Dr. Bilas S. Kale A Review on Financial Aspect of Vasantrao Naik Marathwada Krishi Vidyapeeth parbhani Dr.Ganesh Ramchandra Deshmukh , Miss. Shinde Shraddha Vilas E-Cash& Its Existence In India: An Overview Dr. Ingle Sangapal Prakash A study on India Economic policy Through Special Economic Zone and Foreign Direct Investment and Its Pros and Cons Foreign Direct Investment and Its Pros and Cons Dr.M.S. Waghmare Industrial Corridors in India: Opportunities & Challenges Dr. D. B. Borade Repercussions of Russia and Ukraine war on the International trade and Indian Economy its Overview and Perspectives Dr. Vrushali B. Kute E-Commerce: opportunities and challenges after Covid-19 Dr. S. G. Birajdar , Dr. S.A. Sangle A comparative study Problem faced by the customers while using Technology service of SBI and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar A Copal B. Deshmukh , Prof. S. M. Mante Role of Women Entrepreneursin Economic Development of India' Gopal B. Deshmukh , Prof. S. M. Mante A Study of Market Potential for Aseptic Processing and Packaging	18		97
The Problems and Prospectus of Cotton Industries in India and its indispensable role in the shaping of economic development of nation Dr. Bharat Rawan Dahe Study on Institutional Agricultural Credit and Repayment Behaviour of Indian Farmers Dattu Lahane , Dr. S.D. Talekar Impact of COVID-19 Pandemic on Life Insurance Sector in India Dr. Deshmukh Narendra P , Dr. Dayanand Jagdeo Surwade Indian share market: Merits and Demerits Dr. Subhash J. Deshmukh , Miss. Disha R. Pawale Tor. Subhash J. Deshmukh , Miss. Disha R. Pawale Role of Agripreneurs for Agriculture Development A Review on Financial Aspect of Vasantrao Naik Marathwada Krishi Vidyapeeth parbhani Dr. Ganesh Ramchandra Deshmukh , Miss. Shinde Shraddha Vilas F-Cash& Its Existence In India: An Overview Dr. Ingle Sangapal Prakash A study on India Economic policy Through Special Economic Zone and Foreign Direct Investment and Its Pros and Cons Industrial Corridors in India: Opportunities & Challenges Dr. D. B. Borade Repercussions of Russia and Ukraine war on the International trade and Indian Economy its Overview and Perspectives Dr. S. G. Birajdar , Dr. S.A. Sangle A comparative study Problem faced by the customers while using Technology service of SBI and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar A Government Schemes in Rural Development. Dr. Gajanan Prabhu Dagade "Role of Women Entrepreneursin Economic Development of India" Gopal B. Deshmukh , Prof. S. M. Mante A Study of Market Potential for Aseptic Processing and Packaging	19	, ,	101
21 indispensable role in the shaping of economic development of nation Dr. Bharat Rawan Dahe 22 Study on Institutional Agricultural Credit and Repayment Behaviour of Indian Farmers Dattu Lahane Dr. S.D. Talekar 23 Impact of COVID-19 Pandemic on Life Insurance Sector in India Dr. Deshmukh Narendra P Dr. Dayanand Jagdeo Surwade 24 Indian share market: Merits and Demerits Dr. Subhash J. Deshmukh Miss. Disha R. Pawale 25 Role of Agripreneurs for Agriculture Development Dr. Bilas S. Kale 131 26 A Review on Financial Aspect of Vasantrao Naik Marathwada Krishi Vidyapeeth parbhani Dr.Ganesh Ramchandra Deshmukh Miss. Shinde Shraddha Vilas 27 E-Cash& Its Existence In India: An Overview Dr. Ingle Sangapal Prakash 141 28 A study on India Economic policy Through Special Economic Zone and Foreign Direct Investment and Its Pros and Cons Dr.M.S.Waghmare 145 29 Industrial Corridors in India: Opportunities & Challenges Dr. D. B. Borade 150 30 Repercussions of Russia and Ukraine war on the International trade and Indian Economy its Overview and Perspectives Dr. Vrushali B. Kute 155 31 E-Commerce: opportunities and challenges after Covid-19 Dr. S. G. Birajdar Dr. S.A. Sangle 158 32 A comparative study Problem faced by the customers while using 160 Technology service of SBI and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar 165	20		106
Indian Farmers Dattu Lahane , Dr. S.D. Talekar Impact of COVID-19 Pandemic on Life Insurance Sector in India Dr. Deshmukh Narendra P , Dr. Dayanand Jagdeo Surwade Indian share market: Merits and Demerits Dr. Subhash J. Deshmukh , Miss. Disha R. Pawale 25 Role of Agripreneurs for Agriculture Development Dr. Bilas S. Kale A Review on Financial Aspect of Vasantrao Naik Marathwada Krishi Vidyapeeth parbhani Dr.Ganesh Ramchandra Deshmukh , Miss. Shinde Shraddha Vilas E-Cash& Its Existence In India: An Overview Dr. Ingle Sangapal Prakash A study on India Economic policy Through Special Economic Zone and Foreign Direct Investment and Its Pros and Cons Dr.M.S.Waghmare Industrial Corridors in India: Opportunities & Challenges Dr. D. B. Borade Repercussions of Russia and Ukraine war on the International trade and Indian Economy its Overview and Perspectives Dr. Vrushali B. Kute E-Commerce: opportunities and challenges after Covid-19 Dr. S. G. Birajdar , Dr. S.A. Sangle A comparative study Problem faced by the customers while using Technology service of SBI and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar Government Schemes in Rural Development. Dr.Gajanan Prabhu Dagade "Role of Women Entrepreneursin Economic Development of India" Gopal B. Deshmukh , Prof. S. M. Mante A Study of Market Potential for Aseptic Processing and Packaging 179	21	indispensable role in the shaping of economic development of nation	111
Dr. Deshmukh Narendra P , Dr. Dayanand Jagdeo Surwade Indian share market: Merits and Demerits Dr. Subhash J. Deshmukh , Miss. Disha R. Pawale Role of Agripreneurs for Agriculture Development Dr. Bilas S. Kale A Review on Financial Aspect of Vasantrao Naik Marathwada Krishi Vidyapeeth parbhani Dr.Ganesh Ramchandra Deshmukh , Miss. Shinde Shraddha Vilas E-Cash& Its Existence In India: An Overview Dr. Ingle Sangapal Prakash A study on India Economic policy Through Special Economic Zone and Foreign Direct Investment and Its Pros and Cons Dr.M.S.Waghmare Industrial Corridors in India: Opportunities & Challenges Dr. D. B. Borade Repercussions of Russia and Ukraine war on the International trade and Indian Economy its Overview and Perspectives Dr. Vrushali B. Kute E-Commerce: opportunities and challenges after Covid-19 Dr. S. G. Birajdar , Dr. S.A. Sangle A comparative study Problem faced by the customers while using Technology service of SBI and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar Government Schemes in Rural Development. Dr.Gajanan Prabhu Dagade "Role of Women Entrepreneursin Economic Development of India" Gopal B. Deshmukh , Prof. S. M. Mante A Study of Market Potential for Aseptic Processing and Packaging	22		116
25 Role of Agripreneurs for Agriculture Development Dr. Bilas S. Kale 26 Review on Financial Aspect of Vasantrao Naik Marathwada Krishi Vidyapeeth parbhani Dr. Ganesh Ramchandra Deshmukh, Miss. Shinde Shraddha Vilas 27 E-Cash& Its Existence In India: An Overview Dr. Ingle Sangapal Prakash 28 A study on India Economic policy Through Special Economic Zone and Foreign Direct Investment and Its Pros and Cons Dr.M.S.Waghmare 29 Industrial Corridors in India: Opportunities & Challenges Dr. D. B. Borade 30 Repercussions of Russia and Ukraine war on the International trade and Indian Economy its Overview and Perspectives Dr. Vrushali B. Kute 31 E-Commerce: opportunities and challenges after Covid-19 Dr. S. G. Birajdar , Dr. S.A. Sangle 32 A comparative study Problem faced by the customers while using Technology service of SBI and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar 33 Government Schemes in Rural Development. 34 "Role of Women Entrepreneursin Economic Development of India" Gopal B. Deshmukh , Prof. S. M. Mante 35 A Study of Market Potential for Aseptic Processing and Packaging 36 131	23	Dr. Deshmukh Narendra P , Dr. Dayanand Jagdeo Surwade	121
A Review on Financial Aspect of Vasantrao Naik Marathwada Krishi Vidyapeeth parbhani Dr.Ganesh Ramchandra Deshmukh, Miss. Shinde Shraddha Vilas E-Cash& Its Existence In India: An Overview Dr. Ingle Sangapal Prakash A study on India Economic policy Through Special Economic Zone and Foreign Direct Investment and Its Pros and Cons Dr.M.S.Waghmare Industrial Corridors in India: Opportunities & Challenges Dr. D. B. Borade Repercussions of Russia and Ukraine war on the International trade and Indian Economy its Overview and Perspectives Dr. Vrushali B. Kute E-Commerce: opportunities and challenges after Covid-19 Dr. S. G. Birajdar, Dr. S.A. Sangle A comparative study Problem faced by the customers while using Technology service of SBI and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar Government Schemes in Rural Development. Dr.Gajanan Prabhu Dagade "Role of Women Entrepreneursin Economic Development of India" Gopal B. Deshmukh, Prof. S. M. Mante A Study of Market Potential for Aseptic Processing and Packaging 135	24		127
Vidyapeeth parbhani Dr. Ganesh Ramchandra Deshmukh , Miss. Shinde Shraddha Vilas E-Cash& Its Existence In India: An Overview Dr. Ingle Sangapal Prakash A study on India Economic policy Through Special Economic Zone and Foreign Direct Investment and Its Pros and Cons Dr.M.S.Waghmare Industrial Corridors in India: Opportunities & Challenges Dr. D. B. Borade Repercussions of Russia and Ukraine war on the International trade and Indian Economy its Overview and Perspectives Dr. Vrushali B. Kute E-Commerce: opportunities and challenges after Covid-19 Dr. S. G. Birajdar , Dr. S.A. Sangle A comparative study Problem faced by the customers while using Technology service of SBI and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar Government Schemes in Rural Development. Dr. Gajanan Prabhu Dagade "Role of Women Entrepreneursin Economic Development of India" Gopal B. Deshmukh , Prof. S. M. Mante A Study of Market Potential for Aseptic Processing and Packaging 179	25	Role of Agripreneurs for Agriculture Development Dr. Bilas S. Kale	131
Dr. Ingle Sangapal Prakash A study on India Economic policy Through Special Economic Zone and Foreign Direct Investment and Its Pros and Cons Dr.M.S.Waghmare Industrial Corridors in India: Opportunities & Challenges Dr. D. B. Borade Repercussions of Russia and Ukraine war on the International trade and Indian Economy its Overview and Perspectives Dr. Vrushali B. Kute E-Commerce: opportunities and challenges after Covid-19 Dr. S. G. Birajdar, Dr. S.A. Sangle A comparative study Problem faced by the customers while using Technology service of SBI and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar Government Schemes in Rural Development. Dr.Gajanan Prabhu Dagade "Role of Women Entrepreneursin Economic Development of India" Gopal B. Deshmukh, Prof. S. M. Mante A Study of Market Potential for Aseptic Processing and Packaging 179	26	Vidyapeeth parbhani	135
Foreign Direct Investment and Its Pros and Cons Dr.M.S.Waghmare Industrial Corridors in India: Opportunities & Challenges Dr. D. B. Borade Repercussions of Russia and Ukraine war on the International trade and Indian Economy its Overview and Perspectives Dr. Vrushali B. Kute E-Commerce: opportunities and challenges after Covid-19 Dr. S. G. Birajdar , Dr. S.A. Sangle A comparative study Problem faced by the customers while using Technology service of SBI and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar Government Schemes in Rural Development. Dr.Gajanan Prabhu Dagade "Role of Women Entrepreneursin Economic Development of India" Gopal B. Deshmukh , Prof. S. M. Mante A Study of Market Potential for Aseptic Processing and Packaging 179	27		141
Repercussions of Russia and Ukraine war on the International trade and Indian Economy its Overview and Perspectives Dr. Vrushali B. Kute BE-Commerce: opportunities and challenges after Covid-19 Dr. S. G. Birajdar , Dr. S.A. Sangle A comparative study Problem faced by the customers while using Technology service of SBI and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar Government Schemes in Rural Development. Br. Gajanan Prabhu Dagade "Role of Women Entrepreneursin Economic Development of India" Gopal B. Deshmukh , Prof. S. M. Mante A Study of Market Potential for Aseptic Processing and Packaging 155 158 158 169 169	28		145
Indian Economy its Overview and Perspectives Dr. Vrushali B. Kute 31 E-Commerce: opportunities and challenges after Covid-19 Dr. S. G. Birajdar, Dr. S.A. Sangle 32 A comparative study Problem faced by the customers while using Technology service of SBI and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar 33 Government Schemes in Rural Development. Dr.Gajanan Prabhu Dagade 34 "Role of Women Entrepreneursin Economic Development of India" Gopal B. Deshmukh, Prof. S. M. Mante 35 A Study of Market Potential for Aseptic Processing and Packaging 179	29		150
Dr. S. G. Birajdar , Dr. S.A. Sangle A comparative study Problem faced by the customers while using Technology service of SBI and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar Government Schemes in Rural Development. Dr.Gajanan Prabhu Dagade "Role of Women Entrepreneursin Economic Development of India" Gopal B. Deshmukh , Prof. S. M. Mante A Study of Market Potential for Aseptic Processing and Packaging 138 149	30		155
Technology service of SBI and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar Government Schemes in Rural Development. Dr.Gajanan Prabhu Dagade "Role of Women Entrepreneursin Economic Development of India" Gopal B. Deshmukh , Prof. S. M. Mante A Study of Market Potential for Aseptic Processing and Packaging 160 161 162	31		158
Tr.Gajanan Prabhu Dagade 34 "Role of Women Entrepreneursin Economic Development of India" Gopal B. Deshmukh , Prof. S. M. Mante A Study of Market Potential for Aseptic Processing and Packaging 169	32	Technology service of SBI and HDFC banks with special reference to ATM service Mr. Nitin Krishnrao Gaikwad, Dr. Vilas Eppar	160
Gopal B. Deshmukh , Prof. S. M. Mante A Study of Market Potential for Aseptic Processing and Packaging 179	33	The second secon	165
33 ' 1/9	34	•	169
	35		179



Impact Factor -(SJIF) -8.575, Issue NO, 352 (CCCLII) -B

ISSN: 2278-9308 May, 2022

Government Schemes in Rural Development. Dr.Gajanan Prabhu Dagade

M.com, MBA(Fin.), ICWA(Inter), GDC&A, NET, Ph.D Assistant Professor and Head Department of Commerce H.J.P. Mahavidyalaya, Himayatnagar. Dist. Nanded, 431802, Maharashtra state. ,Mob:- 9975632929. ,Email Id:- gajanandagade22@gmail.com

Abstract:-

Rural development usually refers to the method of enhancing the quality of life and financial well-being of individuals, specifically living in populated and remote areas. Traditionally, rural development was centred on the misuse of land-intensive natural resources such as forestry and agriculture. However today, the increasing urbanisation and the change in global production networks have transformed the nature of rural areas. For uplifting the rural sector of our country, the Ministry of Rural Development and the Government of India in coordination with Department of Rural Development and Department of Land Resources have been carrying forward 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.

Keywords:-Employment, Land & Natural Resources, Literacy.

Introduction:-

India is primarily an Agriculture based country. Agriculture sector contributes around one fifth of the gross domestic product in India. Agriculture business is the prime source of earning of rural people in India. To increase the growth of the agriculture sector, the Indian government needs to develop rural areas. Rural development in India is the most important factor for the growth of the Indian Economy. The Indian government has planned several schemes and programs to boost the agriculture sector and development of rural India. The Ministry of Rural development is the apex body in India to formulate and implement various policies, regulations and acts Pertaining to rural development. Agriculture, handicrafts, fisheries, dairy, nursery, Poultry are the primary businesses that contribute to the nation's economy.

Rural development is a process of improving the quality of living of the rural people and technological improvement for doing business. Rural development in India witnessed drastic change over the years in approaches, emphasis, Strategies and programmes. Formulated policies and programmes required participation of every individual farmer. People's participation in any activity related to the development process is the foremost prerequisite of success of any program both from Procedural and philosophical perspective.

Objectives of the study:-

- 1) To know the various schemes for rural employment.
- 2) To know the schemes for rural infrastructural development.
- 3) To draw out the conclusions.

Research methodology:-

As a present study is about government schemes for rural development, the entire data related to study is secondary data and collected from various online and offline books, magazines, research articles, internet readings and websites.

Meaning of Rural Development:-

Rural development generally refers to the process of improving the quality of life and economic well-being of people living in relatively isolated rural areas. Rural development has traditionally centred on the exploitation of land-intensive natural resources such as agriculture and forestry. However, changes in global production networks and increased urbanisation have changed



Impact Factor -(SJIF) -8.575, Issue NO, 352 (CCCLII) -B

ISSN: 2278-9308 May, 2022

the character of rural areas. Education, entrepreneurship, physical infrastructure, and social infrastructure all play an important role in developing rural regions. Rural development is also characterised by its emphasis on locally produced economic development strategies.

Aiming Areas for Rural Development:-

Following areas are mostly concentrated while planning any program for rural development.

Employment:-

The basic need and problem of every individual citizen is unemployment. Young Indians having the ability to do business and farming do not have basic facilities for getting employed. So the government has to focus on the unemployment problem of rural people by planning effective programs for employment in this sector.

Water, Public health and sanitation:-

Water is a life and sanitation is most likely lifestyle and access to such provision affects the nature of human life and well-being. Safe drinking water, fluid and solid waste administration, natural and individual cleanliness are the problems facing rural people. It should be centred while preparing a welfare program.

Literacy:-

Education is the mirror of society and is the seed as well as flower of socioeconomic development. It transforms human beings from ignorance to enlightenment, from shades of social backwardness to light of social amelioration and a nation from underdevelopment to faster social and economic development.

Land reforms:-

Land reform involves the changing of laws, regulations or customs regarding land ownership. Land reform refers to transfer of ownership from the more powerful to the less powerful, such as from a relatively small number of wealthy owners with extensive land holdings to individual ownership by those who work the land.

Infrastructure development:-

Well Road network, Electricity, Housing are the key contributors for every nation's economy. Infrastructure plays a crucial role for not just the country's economic growth but also its progress in human development. Rural areas account for a larger part of the geographical area in India. So the government has to make good plans for this sector development.

Government Schemes for Rural Development:-

To uplift the rural sector of our country, the Department of Rural Development and Department of Land Resources under the Ministry of Rural Development have been carrying forward various schemes. These schemes are formulated to benefit the citizens of rural India who will eventually become the pillars of the Indian Economy.

Programmes for wage employment:-

1) Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):-

The Employment Guarantee Act came into force on 25 th August 2005 which was designed to provide job guarantee for at least 100 days in a year in rural parts of the country. All the family members above the age of 18 years in rural areas of the country are given non-skilled work. Programme provides job guarantee for about 100 days in one financial year.to mature associates of any rural family willing to do public work related inexperienced guides perform at the legal lowest salary of INR 120 per day.

2) Swarnjayanti Gram SwarozgarYojana (SGSY):-

SGSY initiative is launched by Government of India on 1st April 1999 to provide sustainable income to poor people living in rural areas of the country. SGSY aims at providing self employment to villages through establishing a self help group. Activity clusters have been established based on



Impact Factor -(SJIF) -8.575, Issue NO, 352 (CCCLII) -B

ISSN: 2278-9308 May, 2022

aptitude and skills of the people and funds for the above purpose are provided through NGOs, Banks, and financial institutions.

Programmes for Infrastructure development:-

1) Pradhan Mantri Gram Sadak Yojna (PMGSY):-

On 25th December 2000 in Government of former Prime Minister late AtalBihariBajpayee announced this program to provide good and all weather road connectivity to eligible unconnected habitations in rural with population above 500 person in plain area. It is under the ministry of rural development and managed by the National rural road development agency.

2) Swajaldhara:-

Swajaldhara program launched by the government on 25th December 2002 for drinking water facilities in rural areas of the country. It emphasises the need of taking up community based rural water supply programs and to open up the reform initiatives in the rural drinking water supply sector. This program depends on community participation. The cost incurred on this program will be covered up by 90% from the government and the rest 10% from the community of that particular place.

3) Provision of Urban Amenities to Rural Areas (PURA):-

This program was conceptualised by former President of India late Dr.A. P. J. Abdul Kalam. The approach behind this program is to develop compact areas around a potential growth centre in gram panchayat through PPP framework for providing livelihood opportunities and urban amenities to improve the quality of life in rural areas. Providing roads, electronic communication networks, and knowledge by establishing professional and technological institutions are the aims of this program.

4) Samagra Awaa sYojna (SAY):-

This scheme was launched in 1998 to improve the quality of life of the people and overall habitat in rural areas. It aims to provide convergence to activities such as construction of houses, sanitation facilities and drinking water schemes and ensure their effective implementation.

5) Indira AwaasYojna (IAY):-

The program launched in 1985 to provide housing facilities to poor rural people. In this scheme financial assistance is provided to the rural people INR 70000 for plain area and INR 75000 for high land area. Houses are allotted in the name of a woman or jointly between husband and wife.

6) PradhanMantriGramodayaYojna (PMGY):-

This scheme was initiated on 1st January 2007 aiming to reduce the BPL (Below Poverty Line) families in rural areas and also assist in the healthy development of habitat in this area.

7) Rajiv Gandhi GraminVidyutikaranYojna (RGGVY):-

The program was launched in April 2005 with the aim to create rural electricity infrastructure and household electrification for providing access to electricity to rural areas..

Programme for Natural Resources Development and Management:-

1) Integrated Watershed Management Programme:-

This programme was undertaken in 2008 to restore ecological balance by harnessing, conserving and developing degraded natural resources such as soil, vegetation and water.

2)Land Reforms Programme:-

This programme is initiated to redistribution of surplus land and has two programme

- a) Land Consolidation:- Land consolidation is a planned readjustment and rearrangement of fragmented land parcels and their ownership. It is usually applied to form larger and more rational land holdings.
- b) National Land Records Modernization Programme: In 2008 it was done to strengthen revenue administration, updating land records and computerisation of land records.



Impact Factor -(SJIF) -8.575, Issue NO, 352 (CCCLII) -B

ISSN: 2278-9308 May, 2022

Programmes for Social Security:-

- 1) National Social Assistance Programme:- It is a central government sponsored scheme which provides financial assistance to elder, widows and persons with disability in the form of pension. Indira Gandhi old pension for senior person in age between 60 to 79 years INR 200 p/m, at the age of above 80 years INR 500 p/m and for widows at the age between 40 to 79 years INR 300, at the age of above 80 years INR 500 p/m.
- 2) National Family Benefit Scheme:- In the event of the death of the breadwinner person of the family will receive a lump sum amount of INR 20000 as an assistance. The age of the breadwinner should be between 18 to 60 years.
- 3) Annapoornayojana:- To provide food security by providing 10 kgs of rice per month for the families residing in rural India.
- 4) Antyodaya Anna Yojna:- It is also a food security scheme which provides 35 kgs of rice and wheat at Rs. 3 and Rs.2 per kg respectively.
- 5) Integrated Child Development Scheme:- This welfare programme provides food, professional education, healthcare to children under 6 years of age and their mothers. These services are provided in rural areas through anganwadi units.
- 6) Atal Pension Yojna:- This program focuses on the workers in unorganised sector with the age group between 18 to 40 years for nominal contribution. The scheme is going to provide a monthly pension to the subscriber from the age 60 years.
- 7) DeenDayalUpadhyaya Gram JyotiYojna:- This program is launched with an aim to provide 24*7 electricity power supply to all houses in rural areas.

Conclusions:-

- 1) There are so many schemes on rural development but the benefit to the end user is under cover.
- Ruling government should create some mechanism to measure the effectiveness of all schemes.
- Every gram panchayat should participate in all central and state funding development programs with transparency.
- Government should elaborate these schemes more easily to the ultimate beneficiary.
- Government needs to make all the schemes documents free or electronic evidence proof to give the benefits to eligible citizens.

References:-

- Need of rural development in India for nation building, Asian mirror- by Abhishekchauhan, International journal of research volume-I
- Rural development: A strategy for poverty alleviation in India. D. Gangopadhyay and A. K. Mukhopadhya.
- 3) Book on Rural Development by Dr. R. N. Tripathi.
- www.shodhganga.inflibnet.ac.in
- 5) www.yourarticlelibrary.com
- www.wikipedia.com