

AN ANALYTICAL STUDY OF CENTRAL GOVERNMENT SCHEMES FROM 2014 ONWARDS IN THE CONTEXT OF RURAL DEVELOPMENT

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ABSTRACT

Rural development is fundamental to achieve sustainable development goals. Covid 19 has forced daily wage earners in the urban slum to return to their village. Rural-urban migration can be limited if better earning opportunities are created in rural areas. A socially inclusive and environmentally sustainable rural transformation is needed today. Many programs have been launched by the Central and State Government for rural development in independent India. The first Community Development Program (C.D.P) initiated in 1952 and National Extension Service in 1953, was an organized effort to solve the problem of rural India which enable the farmer to adopt technology in agriculture and abolition of the intermediary landlord. This paper examines various Central Government Scheme that affects rural development from 2014 onwards.

KEYWORDS: Central Government Scheme, Rural Development, SRLM, Child Sex Ratio, Rural Transformation.

Introduction

Rural Development according to Kothari C. R (1991) [1] is the development of rural region as a whole in order to improve the quality of life of rural inhabitants. According to Maheswari (1985) [2], rural development is a process that leads to long-term improvement in the quality of life of rural people especially the poor. In India, 83.3 million live in rural areas out of a total population of 121 million (Census of India, 2011). As a result, nearly 70 percent of India's population lives in rural areas. According to Rajagopal & Sharma (1996) [3], rural communities are characterized by mass poverty, low literacy and wages, high unemployment, poor nutrition, and health status. According to Shah Mihiret al (2008) [4], a variety of rural development programs are being introduced to create opportunities for improving the quality of life of

these rural people. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Rashtriya Sama Vikas Yojana (RSVY), Indra Awas Yojana (IAY), Sampoorna Grameen Rozgar Yojana (SGRY), Integrated Tribal Development Project (ITDP), Integrated Child Development Services (ICDS), Development of Women and Children in Rural Areas (DWCRA), etc. were initiated by Government of India through the Planning Commission. All of these strategies aimed to reduce inequalities by bridging the divide between rural and urban inhabitant's thus reducing inequalities and speeding up the development process.

According to Panda Majumder (2013) [5], The Government of India began several schemes aimed at improving rural society and sustainable development from 2014 onwards. Sharanya et. al., (2018) [6], All of these plans are aimed to eliminate poverty bridge the gap between rural and urban

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populations thus reducing inequalities. Social protection services were created to support the vulnerable and destitute. According to Khera (2008) [7], planners and policymakers of the country framed various development projects in such a way that most benefits should go to the people. However, due to their varied nature, widening geographical inequalities and social- cultural gaps these programs have been unsuccessful at the grass-root level in many instances.

Scope of the Analysis

India's government has launched a slew of rural development initiatives. The current research focus on Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Surarska Bhima Yojana (PMSBY), Atal Pension Yojana (APY) Sukanya Samridhi Yojana (SSY), Pradhan Mantri Awas Yojana (PMAY-G), Swachh Bharat Mission, Pradhan Mantri Bharatiya Jan Aushadi Yojana (PMBJP0), Mission Indradhanush, Deen Dayal Upadhyaya Grameen Kausalya Yojana (DDU-GKY), Shyama Prasad Mukherji Rurban Mission (SPMRM), Pradhan Mantri Ujjwala Yojana (PMUY), Unnat Jyoti by Affordable LEDs for All (UJALA), Pradhan Mantri Sahaj Bijli Har Ghar Yojana, 'Saubhagya', Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY), Pandit Deendayal Upadhyay Shramev Jayate Yojana (PDUSJY).

Different Schemes

The investigation was carried out using a descriptive research method. Secondary data is acquired from the published books, research papers, annual reports, and government websites.

- **Pradhan Mantri Jan Dhan Yojana (PMJDY)**

According to Kamath et. al. (2007) [8] and Verma & Garg (2016) [9], a scheme names PMJDY was launched to promote financial inclusion across the country. The programmes goal is to give everyone access to banking services. The programme allows opening a zero balance account with a complementary debit card and built-in accidental insurance. It consists of financial literacy education as well as access to credit and insurance.

- **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**

It aims to benefit all bank account holders aged 18 to 50 in the event of death due to any cause and it offers life insurance coverage for only Rs.330/- per year, with risk coverage of Rs.2 lakh. On a similar term, it is managed by LIC and 10 other Life Insurance Companies. Annual Report (2019-20) [10] as of 31 Dec 2019, approximately 6.52 crore account holders had enrolled in this scheme with a claim totaling to Rs. 3301.80 crore.

- **Pradhan Mantri Surarska Bh ma Yojana (PMSBY)**

In India, it is a government-backed accident insurance scheme for bank account holders aged between 18 to 70. This scheme pays out in the event of accidental death or disability for a premium of Rs 12 per annum. In the event of accidental death or entire disability the insured will get coverage for Rs two lakh for partial permanent disability Rs one lakh. Annual Report (2019-20) [10], 17.37 crore account holders have enrolled in the scheme and 36.896 claims are resolved as of December 31, 2019.

- **Atal Pension Yojana (APY)**

For protection of elderly account holders of unorganized industry, aged between 18 to 40 it was started in June 2015. Every month subscribers can get a predetermined monthly pension amount ranging from Rs one thousand to five thousand, after they retire at the age of 60 until they die. The spouse is entitled to get the same pension after the account holder demise. The nominee will be beneficiary for accumulated pension after the death of policy holder and spouse. Pension is determined by the number of prior contributions made by the subscriber. APY enjoys tax benefits. Annual Report (2019-20) [10] as of 31 Dec 2019, 2.06 crore subscribers have been enrolled under APY with a contribution of 8,888 crores.

- **Beti Bacho Beti Padho (BBBP)**

It is completely funded by the Central Government which is launched in 2015 at Panipat Haryana under the nodal ship of the Ministry of Woman and Child Development. Child Sex Ratio (CSR) declined from 976 in 1961 to 918 in census 2011 according to Venkatesh et al. (2018) [11]. The scheme's major goal is to ensure effective implementation of the PC & PNDT Act and change the mindset of the people for improving the sex ratio. Beti Bacho Beti Padhao is covering 640 districts as per the 2011 census.

- **Sukanya Samridhi Yojana (SSY)**

Unnisa Sadath (2020) [12] SSY was launched to transform the thought of the girl as a liability to a girl as an asset. In a certain section of Indian Society, the girl child is treated as a burden. When a woman is educated an entire generation is benefited from it. This scheme was launched by PM, India in 2015 in consort with providing tax benefits and financial security to donors. It is a part of the Beti Bacho Beti Padhao an ambitious small deposit savings scheme with the objective of marriage or higher education for a girl child. Venkatesh et al, (2018) [11], a Sukanya Samridhi account started with a minimum deposit of 250 at any time after the girl's birth until she turns 10. A maximum of Rs 1.5 lakh can be deposited during the current financial year. When the girl reaches the age of 18 years, she can withdraw half of the money for higher education. The account is active for 21 years from the date of its opening or till the marriage of the girl. This program helps develop the literacy rate and development which increases the standard of living.

- **Pradhan Mantri Awas Yojana (PMAYG)**

Providing shelter for the poor has been a challenge for India, and the problem is more prominent in the rural area. This scheme is an ambitious scheme of the Government launched in 2016 with the vision of housing for all by 2022. The goal of PMAYG is to build one crore house in rural India over 3 years from 2016 to 2019. Monitoring under the PMAYG is multilevel and multi-agency along with Awas Saft and Awas App with emphasis on quality and timely completion. Annual Reports (2019-20) [10] as of 30 Nov 2019, the cumulative amount sanctioned by NABARD stood at 21,975 crores.

- **Swachh Bharat Mission**

Chaudhary et. al (2015) [13], it was started by the Government of India on Oct 2, 2014, to attain clean and open defecation-free India by 2nd Oct 2019. This program was operated by the Department of Drinking Water and Sanitation. UNICEF (2020) [14], the campaign goals include eliminating open defecation, transforming unsanitary toilets, eradicating scavenging by hand, and most importantly changing people's attitude towards healthy sanitation practices and ensuring public participation in attaining these goals. As of March 2020, over 100 million toilets are constructed under this scheme. In 706 districts 600 villages have declared themselves open defecation-free. The National Annual Rural Sanitation Survey (NARSS 2019-2020), estimates that roughly 95% of these toilets are in use.

- **Pradhan Mantri Bharatiya Jan Aushadi Yojana (PMBJP)**

It is a redesigned Jan Aushadi Scheme started in Sep 2015 and is a direct market intervention scheme to make generic medicine available to all at an affordable price without compromising its quality. Jan Aushadi Stores (JAS) are generic drug distribution centers that can be founded and maintained by any non-government organization, institution, or co-operative Society. The Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers, Govt. of India establishes the Bureau of Pharma PSU of India (BPPI) which is responsible for monitoring and functioning. Annual Report (2019-20) [15] during 2019-20 6068 PMBJP Kendra's are functional across the country and covering 800 drugs and 154 surgical instruments. PMBJP has achieved sales of Rs. 258 crores (at MRP), up to 30-11-2019.

- **Mission Indradhanush**

Bansal Priyanka, (2016) [16], It was started on in 2014 for fully immunizing below two year children and expected mothers by 2020 against diphtheria, pertussis, tetanus, polio, tuberculosis, measles, and hepatitis B. The mission further intensified named as Intensified Mission Indradhanush [17] on October 8, 2017. To intensify the immunization program. Inactivated Polio Vaccine (IPV), Adult Japanese Encephalitis (JE) Vaccine, Rotavirus Vaccine, Adult Japanese encephalitis (JE), Measles- Rubella (MR) Vaccine, Pneumococcal Vaccine (PCV) are among the latest vaccine offered [17]. During two rounds the annual rate of improvement in full vaccination coverage climbed from 1% to 6.7%. In 190 district /urban areas 39.19 lakh children and 8.09 lakh pregnant women were immunised throughout the two rounds of IMI. [17]. During December 2019 to March 2020 Mission Indradhanush 2 was launched in 272 districts across 27 states and blocks. Woman and Child Development, Panchayat Raj, Urban Development, Youth affairs ministries have teamed up to achieve sustainable development aim of ending preventive child death. Before 4 March 2020, 735655 children and 1, 51,894 women are vaccinated.

- **Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)**

Joshi Priyanka (2018) [18], Ministry of Rural Development launched DDU-GKY in Sep 2014, which aims to contribute to the Make in India campaign and is a demand-driven initiative with the assured placement of 70 % of trained candidates [19]. It is a program that aims to alleviate rural poverty and unemployment by providing rural impoverished adolescents with training and job placement in the formal sector. It differs from previous skill and employment generation programs, in terms of output-orientation that is placement and retention. DDU-GKY is focused on rural adolescents aged 15 to 35 years from low-income families and works in Public-Private Partnership (PPP) model. Himayat a unique sub-scheme for Jammu and Kashmir's youth is for rural youth from disadvantaged families. Through backward and forward connection DDU-GKY foster institutions like livelihood groups, cooperatives, companies for livelihoods promotion. According to Annual Report (2019-20) [20], in 2019-20 a total of 1, 45,983 candidates have been trained against the annual target of 2.5 lakhs and 1, 01,603 candidates have been placed in a regular job.

- **Shyama Prasad Mukherji Rurban Mission (SPMRM)**

Boda Ramesh (2018) [21], the Ministry of Rural Development began the Rurban mission in Feb 2016 by establishing a villages cluster and give urban services to the residents. This attempts to enhance the people's standard of living in the remote areas while also assisting in the reduction of rural to urban migration. Annual Report (2019-20) [20], under these mission 300 clusters in rural areas across the country is identified. Out of mandated 300 clusters, 296 clusters have been identified and approved across the country and 287 integrated cluster action plans have been approved. Nearly 6,608 crores of expenditure has been on the ground to same year.

- **Pradhan Mantri Ujjwala Yojana (PMUY)**

Around 10 crores Indian families still lack access to LPG as cooking fuel and rely on fossil fuel for cooking. This initiative was established in May 2016 to provide LPG connections to 5 crore women from Below Poverty Line (BPL) families, over three years beginning in the FY 2016-17. Annual Report (2019-20) [22], in FY 2019-20, the target change from 5 crores to 8 crores. The Government is footing the bill for a new connection which will cost Rs 1600. The target was achieved by 7th September 2019.

- **Unnat Jyoti by Affordable LEDs for All (UJALA)**

In January 2015 India began a revolution in energy efficiency. The implementing agency for this initiative has been designated as Energy Efficiency Services Limited (EESL), a Government owned company under Power Ministry, Government of India. This is biggest LED bulb in the world for residential use with no subsidy. It is a self- sufficient government project that has outperformed traditional advantage like savings of energy and reduction in carbon emissions. It has also encouraged huge investment. LED bulbs production has created jobs and provided other macro advantages [23]. It aims to deliver 770 million LEDs by March 2019 across 100 cities

- **Pradhan Mantri Sahaj Bijli Har Ghar Yojana –'Saubhagya**

It began in Sep 2017 [24]. 'Saubhagya is a project that aims to provide connectivity and electricity by last-mile of all Indian families both in rural and urban. The beneficiaries for free power connections will be determined using The Socio-Economic and Caste Census (SECC) 2011 will be used to decide who would receive free power connections. The connection would be free for poor household and while others will be charged Rs 500. The release of electricity connection to households includes drawing a service wire from the nearest pole to the domestic premise as well as installing an energy meter, wiring for a single light point with LED bulb, and a mobile charging point. Annual Report (2019-20) [25], as of 31 March 2019, all-state report universal electrification except for few regions in the Baster region. The total outlay of the scheme is 16320 crores.

- **Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY)**

Annual Report (2019-20) [25], the DDUGJY is one of the Ministry of Power's major programs, began in July of 2015. Its goal is to offer continuous supply of electricity.

It focuses on feeder separation (rural households & agricultural) as well as upgrading of sub-transmission & distribution infrastructure including metering at all levels in rural areas. As of 28 April 2019, all the census villages were electrified. The total outlay of the scheme is 75,893 crores.

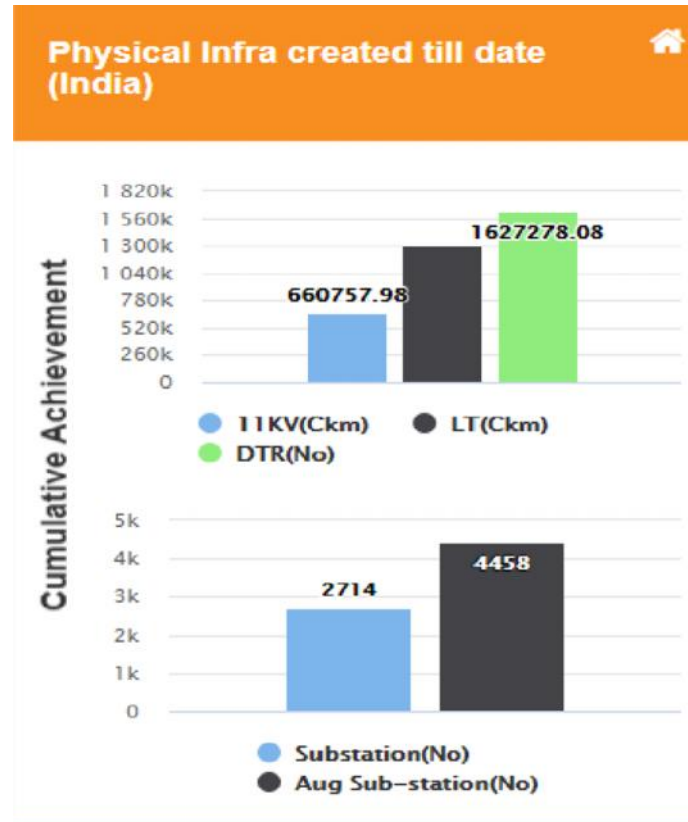


Figure 1: Courtesy to: <http://www.ddugjy.gov.in/>

Compact Substation for 11KiloVolt is 660757.98 which is established by Government of India LT established 96, 506, Data Terminal Ready No is 1627278 which is up till established station.

- **Pandit Deendayal Upadhyay Shramev Jayate Yojana-PDUSJY**

This scheme was introduced in October 2014 and includes several sub schemes [26]. The first is the Sram Suvida Portal, which has granted Labour Identification Number (LIN) to 6 lakh units for filling online compliance. The second is the Transparent Random Inspection Scheme, third the employee provident fund (EPF) of four crore subscribers have been centralized and digitized making them universally accessible. Fourth, Apprentices Protshans Yojana, which attempts to compensate for half of their stipend paid to the apprentices during the first two years. Fifth A single smart card will be provided that will cover all other welfare schemes. Contribution of some selected scheme as an analysis shown below

Table 1: Beneficiaries Pradhan Mantri Jan Dhan Yojana

Name/ Type of Bank	Beneficiaries Bank Offices in Rural or Semi-Urban Areas	Total number of Benefi	Percentage of the Rural Beneficiary
Public Sector Bank	19.98	32.63	61.23
Regional Rural Bank	6.37	7.31	87.14
Private Sector Bank	0.70	1.27	55.11
General Total	27.04	41.20	65.63

(All figure in Crore as of 4/11/20), Source <https://pmjdy.gov.in/account> [27]

Under the Pradhan Mantri Jan Dhan Yojana, this table shows the number of total beneficiaries as well as the number of beneficiaries in rural and semi-urban areas. The Percentage of rural beneficiaries who receive funds from public sector banks is 61.23 percent. In rural areas, the percentage of beneficiaries through regional rural banks and private sector banks is 87.14 and 55.14 respectively.

- **Pradhan Mantri Jeevan Jyoti BimaYojana (PMJJBY)**

S.H.G and S.R.LMS are covered under PMJJBY in Financial year 2020-21 [28] who engage themselves in manufacturing of mask hand sanitizers, running community kitchen home delivery of ration and vegetable awareness about social distancing care of the elderly population, and providing quartile related service.

Impact of different Scheme on under serve sector of population

Woman Account Holder in the Scheme run by the Department of Financial Services at a glance

Table 2: Women Account Holder in Different Schemes as of Dec 2019

Scheme	Total Account	Women Account	Percentage (%)
PMJDY	37.83 Cr	20.17	53
PMSBY	17.37 Cr	6.04	34
PMJJBY	6.52 Cr	1.84	28
APY	206.96 Lac	89.83 Lac	43
PMMY	21.59 Cr	14.98Cr	69
SUI	86.640 Cr	76.808 Cr	81

Source Annual Report Ministry of Financial Service 2019-20

Table 2 shows the number of woman account holders run by a different scheme under the Department of Financial Service. In PMJDY number of the woman account holder is 53%, in PMSBY number of the woman account holder is 34%, in PMJJBY number of the woman account holder is 28%, APY 43 %, PMMY 69%, SUI 81%. Stand Up India scheme started in April 2016 to promote entrepreneurship among women, SC and S T Category

Table 3: SC, ST, Women Beneficiaries in Stand Up India as of 31.12.2019

Category	Sanction Amount	Cumulative Percentage
SC	2,509,26	13
ST	755.66	4
Women	16,186.58	83

Source Annual Report Ministry of Financial Service 2019-20

This table shows the contribution of Stand up Indian scheme in which 83% of fund was sanctioned to woman category 13 % to SC and 4 % to ST.

Mission Antyodaya is focused on evidence-based policymaking and ensuring balanced development across all regions and sectors. Mission Antyodaya is need-based planning at the G P level. Mission Antyodaya's objective is to bring 50,000 Gram Panchayat to 5000 cluster poverty-free by 2022. Mission Antyodaya is a state-led partnership for rural transformation. G P s must deliver public service mentioned under the 11th schedule of the Indian Constitution like infrastructure economic development and livelihoods health nutrition sanitation woman empowerment and financial inclusion. % of the village where facility not available (2017-18) but now available

Table 4: Positive Change in Mission Antyodaya, Annual Report 2019-20 Ministry of Rural Development, Government of India

Facility	%
Pipe Tap Water	12
Public Transport	11
PDS	9
P H G/CHC/Sub Center	9
Marker	8
Fertilizer Shop	6
Post Office	4
Govt Seed Center	4
Veterinary Hospital	4
Bank	3
A T M	2
Soil Testing Center	2
Domestic Electricity	2
Vocational Educational Center	2

In Table 4, a comparison is done with 2017-18 and 2019-20 on certain criteria like pipe tap water, public transport, PDS marker, fertilizer shop, Bank, ATM, Soil testing center, Vocational education center. The majority of the improved sector is drinking water road PDS health and agriculture.

- **Pradhan Mantri MudraYojana**

On 8 April 2015 the Pradhan Mantri Mudra Yojana was launched providing loans to non-corporate small businesses. The loan scheme are Shishu- eligibility for a loan up to 50,000, Kishore-eligibile for a loan of Rs 50,000 to 5 lakh, and Tarun 5 lakh to 10 lakhs. During the fiscal year, 2019-20 69 percentages of the Mudra beneficiaries are a woman with .53 percentages belonging to SC, ST, OBC categories. Mudra provides credit to non-corporate small businesses.

DDUGKY is an important part of the National Skill Development policy. DDUGKY is valid throughout the entire country. Funding pattern are shown in the below-mentioned table

Table 5: Central/State Govt., Funding Pattern, Source Annual Report (2019-20) Ministry of Rural Development

Name of State	Central Share	State Share
North East State	90	10
HP, UK	90	10
Other State	60	40

In DDU GKY for North East State, H P/UK 90 % of the cost is provided by Central Government and 10 % by the state government for another state 60 %of the cost is bearded by Central Government 40 % by State Government. DDUGKY mandate independent third party certification of every trainee.20.67 lakh candidate has been trained till 30 Nov 2019. Category wise break up is given below.

Table 6: Category wise beneficiaries in DDUGKY

Category	Trained	Percentage
Woman	7,81,940	37.82
SC	6,26,136	30.29
ST	3,19,354	15.45
Minority	2,15,224	10.41
General	1,24,346	6.01
Total	20,67,000	100

Source Annual Report (2019-20) Ministry of Rural Development

In Table 6, 37.82% beneficiary women, 30.29% SC, 15.45% ST and 10.41% are found minority. There are 6.01% beneficiaries from the general category.

Conclusion

Rural Development is under progress in the country depending on effective policy at the grassroots level and their implementation. There must have a favorable institution and economic framework to enable rural India to realize its full potential and to boot their integration into the market. In the current century, development will bring real human progress if it results in stronger and more developed rural societies. Still, more programmes are required to encourage and speed up economic growth in rural areas, to create jobs, and to make to self-sustenance.

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