

A Study of Rural Development Schemes in Jamtara

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ABSTRACT

Rural development has great importance in a country like India where the most of the population resides in Rural areas and battling for their development. They are struggling for their basic amenities such as clean drinking water, good foods, houses and electricity etc. Agrarian economy is also dealing with major problems due to this rural development becomes a cause of concern in India. Jamtara is also a backward district of Jharkhand where most of the population lives in rural areas and engaged in primary activities. To develop the rural areas, Government of India has launched number of schemes for poverty alleviation, rural connectivity and employment. The objective of this study is to understand the role of rural development schemes in Jamtara and to assess the growth of Pradhan Mantri Awas Yojana Gramin to provide affordable houses, Pradhan Mantri gram Sadak Yojana for rural connectivity and MGNREGA scheme for rural employment generation which is regulated by ministry of rural development. To conduct this research study analytic research method and cross tabulation method has been used. This study shows that in last nine years, 54.6 thousand houses has been constructed under PMAY-G, more than 1500 kms road length has been completed under Pradhan Mantri Gram Sadak Yojana and MGNREGA scheme has provided employment to 6.5 lakh individuals and 5.5 lakh household in last six Years.

Keywords: Rural Development, Poverty alleviation, Affordable Houses, Road length, Employment.

1. INTRODUCTION

Rural development has been awarded top most priority in India because majority of population resides in rural areas due to this, development of rural areas is most important for overall development of the economy. The measuring of rural development varies across the societies, culture and ecology. 'Rural development is a strategy design to improve the economy and social life of the people in rural areas which specially include the poor's and landless (World Bank,1975). That means rural development focuses on to eradicate poverty, employment generation and infrastructure development. To achieve these goals various rural development schemes has launched by ministry of rural development which is Apex body for formulating policies. Jamtara is a backward district of Jharkhand, where a large number of peoples are poor landless and unemployed. So, schemes like Pradhan Mantri Awas Yojana Gramin, Pradhan Mantri Sadak Yojana and MGNREGA scheme are very important for development of rural areas of Jamtara. For the purpose of the study secondary data are used. The secondary data has been collected from the published books, research papers in journals and annual reports of MoRD.

2. NEED FOR THE STUDY

Most of the population of Jamtara lives in rural areas which are mainly engaged in primary activities. Agriculture is their main source of income but due to low agricultural productivity, the income of the local people is very low. Problems like poverty and malnutrition are prevalent here. Also, they are deprived of basic facilities like electricity, water and housing. There is also a lack of all-weather roads, which is a hindrance in the development of rural areas. Unemployment is also a big problem in this area. In this situation, the study of the contribution and impact of various schemes run by the Government of India for rural development becomes important.

3. OBJECTIVE OF THE STUDY

To understand the role of rural development schemes in Jamtara is the main objective of this study. The secondary objective includes, presenting the growth of number houses completed under PMAY-G scheme, to study the increase of road length completed and increase in rural road density under PMGSY Scheme and to evaluate employment provided to households and individuals and participation of women's under MGNREGA Scheme and their block-wise variation.

4. STUDY AREA

Jamtara is a newly formed district of Jharkhand state. It comes in existence on 26th April 2001. District is located at lower altitude of Chhota Nagpur plateau and bounded between 23°50' and 24°10' north latitudes and 86°30' and 87°20' east longitudes respectively. Total geographical area of the district is 1804 sq km, and six development blocks, namely Fatehpur, Jamtara, Kundahit, Karmatar, Nala and Narayanpur.

Location Map: study Area

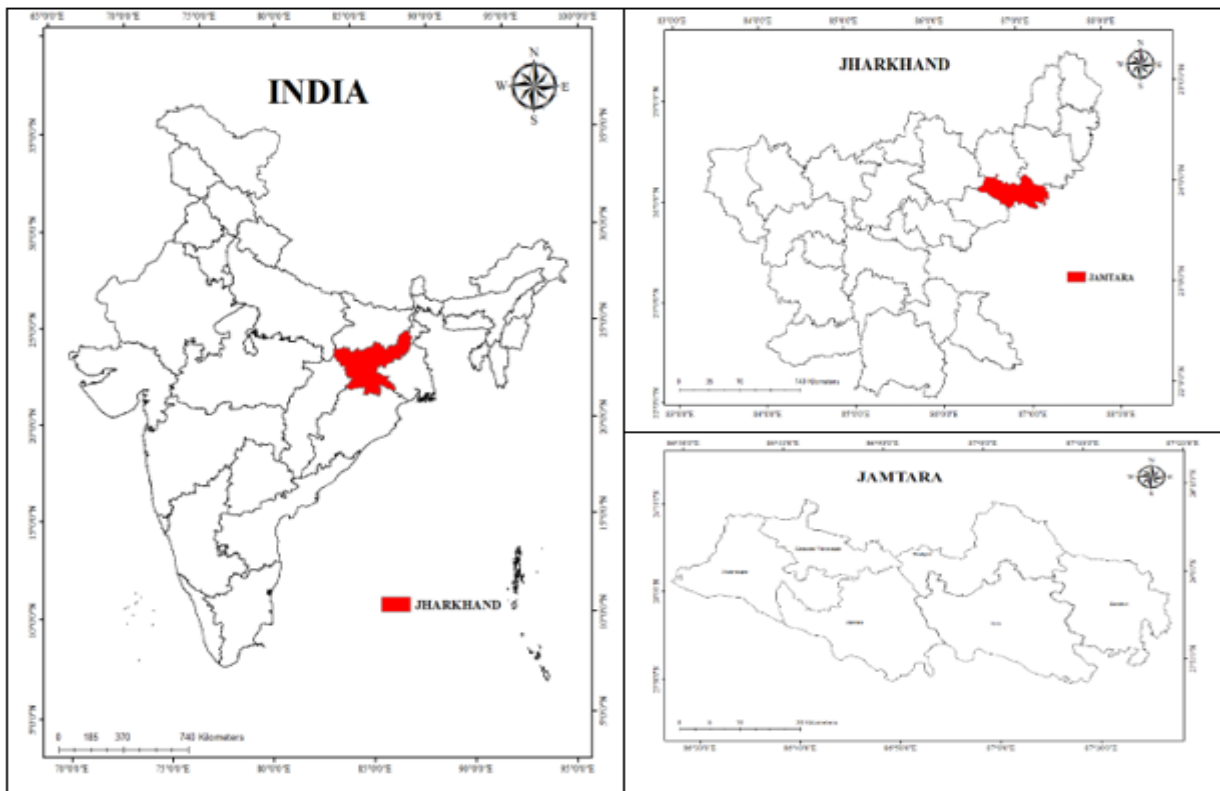


Fig.-1

5. MATERIALS AND METHODS

To conduct this research study analytic research method and cross tabulation method has been used. The current study is based on secondary data, which is acquired from different sources like research journals, books, thesis and website of ministry of rural development.

6. RESULT AND DISCUSSION

6.1 Pradhan Mantri Awas Yojana- Gramin (PMAY-G)

Post independence India initially focused on rural housing due to its agrarian economy. But HUDCO was established in 1972 facilitate affordable housing thereafter in 1986, Indira Awas Yojana was started for BPL families, who lived in rural areas. In 2016 Pradhan Mantri Awas Yojana Gramin was launched to provide affordable houses and targeted ‘Housing for all by 2022’. In the last 9 years, 2.7 crore houses were completed against 3.7cr. targeted in Pradhan Mantri Awas Yojana Gramin scheme in India. During this period, more than 15.65 lakh houses were completed in Jharkhand in which 54.6 thousand houses were constructed in Jamtara, which is only 3.5 percent of total houses made in Jharkhand.

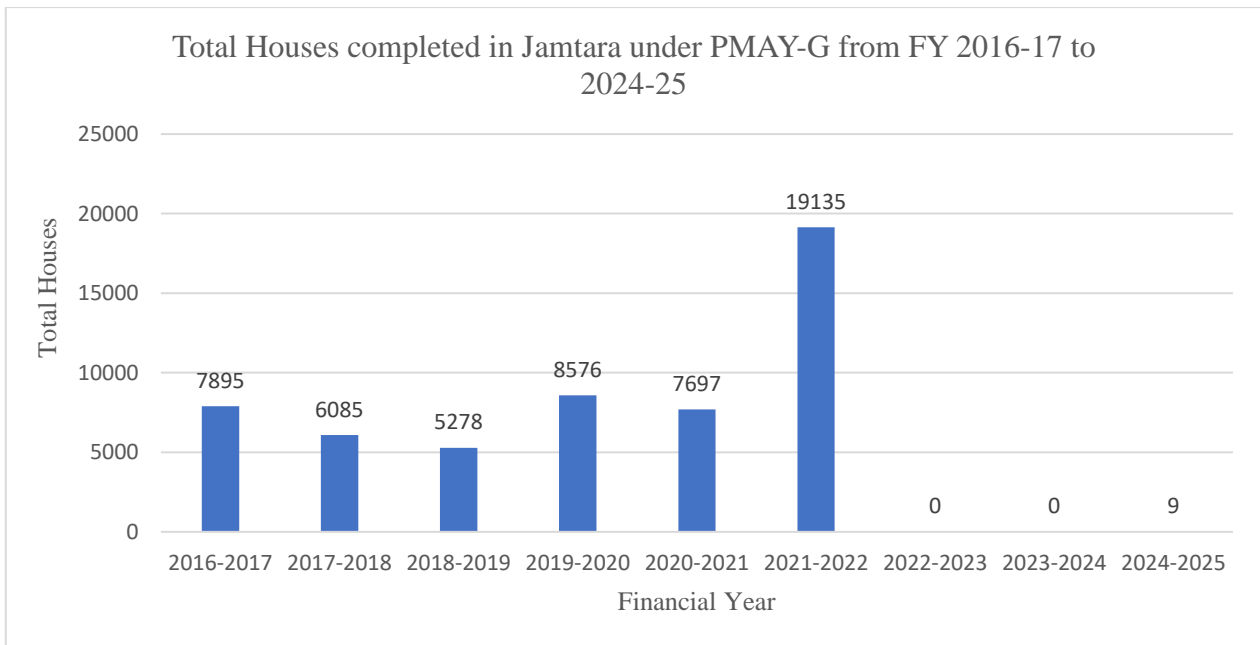


Fig.-2

The above data shows that more than 54.6 thousand houses were completed against the target of 69.9 thousand in Jamtara district in last nine years. 7895 houses were completed in the financial year of 2016-17, but after that, there has been significant growth year after year. Highest number of houses were constructed in financial year of 2021-22. In this year, more than 19 thousand houses have been completed. Due to inadequate funds no houses have constructed under this scheme after 2021-22 financial year and only one house has constructed in 2024-25. The growth rate of housing construction fell to zero during this period.

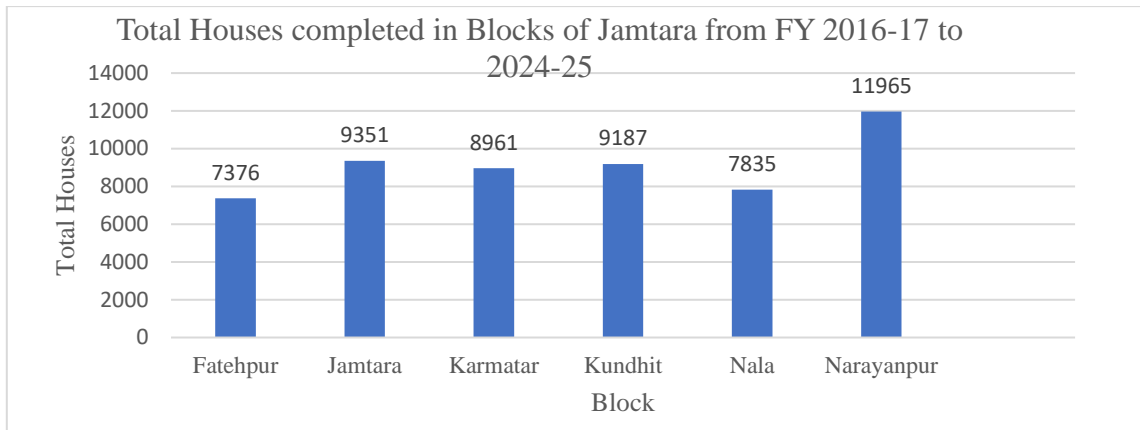


Fig.-3

This data also shows that there is also block wise variation. Highest number of houses were constructed in Narayanpur block followed by Jamtara and Kundahit and lowest number of houses were constructed in Fatehpur block. The reason behind the growth of this scheme is Government focus, transparent beneficiary selection, adequate funding, proper management and monitoring and rural awareness.

6.2 Pradhan Mantri Gram Sadak Yojana (PMGSY)

Pradhan Mantri gram Sadak Yojana was started on 25 December 2000 by government of India. The main objective of this scheme is to connect the villages through all-weather roads which was not connected earlier. As per the 2011 Census, the rural areas whose population is 500 in plain areas and 250 and above population in Hill States, Desert States and Tribal areas are eligible in PMGSY. Since its launch the scheme has progressed under different phases such as PMGSY-I, PMGSY-II, PMGSY-III and Road connectivity for Left Wing Extremism Affected Area (RCPLWEA). The scheme has performed quite well. In last twenty-four years, 7.73 lakh km road length completed against the 8.17 lakh km road length sanctioned and 1.71 lakh habitations has connected in India. In Jharkhand 59.08 thousand kms road length has completed against 67.44 thousand kms road length sanctioned.

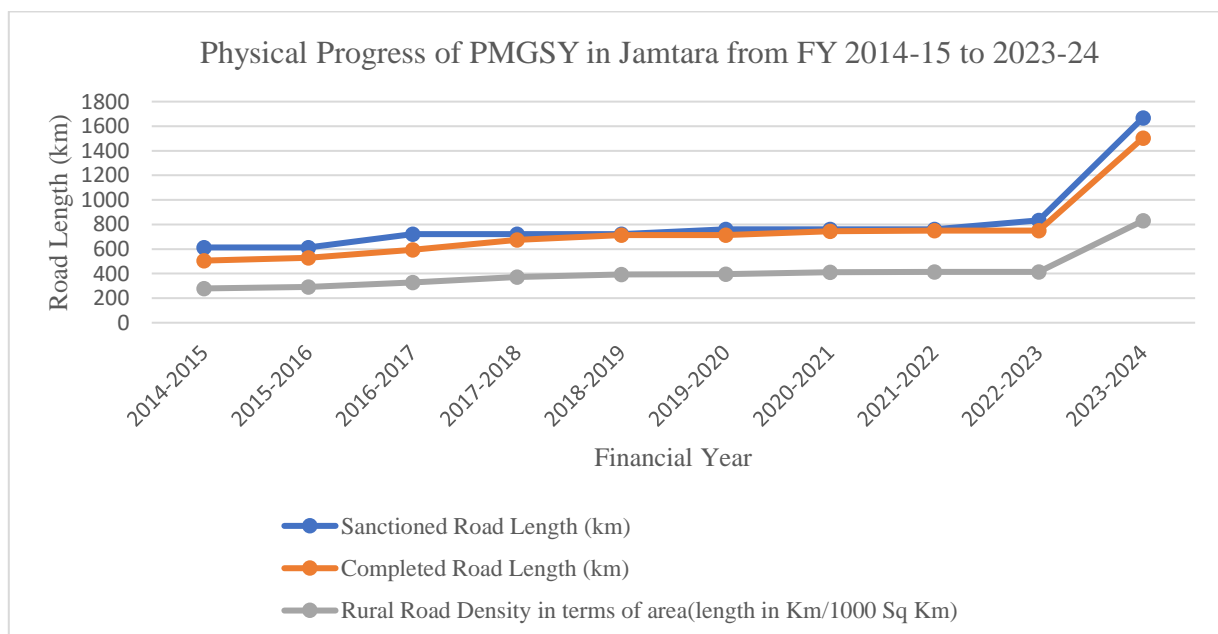


Fig.-4

The above data manifests that more than 1500 km road length has completed in Jamtara under PMGSY from 2001 to 2025. In 2014-15 only 505 km road length were completed but it has increased to 1503.6 km during the year of 2023-24. It shows that only 500 km of road length was completed in the first fifteen years but after that the pace of road construction has increased and more than 1000 km road length has completed in last ten years. In the financial year 2023-24, 750 km road length has constructed which is highest road length competed in a year. Under PMGSY 90% road length has completed against the road length sanctioned (1667.6 km) and 100% habitation (724) has connected. Total cost of this scheme is 645.7 cr. in which 513 cr. rupees has spent. The rural road density has significantly increased during last ten years. It was only 279.25 in 2014-15 and increased to 830.23 in 2023-24. It shows the significant growth of rural roads in Jamtara. The reason behind the growth of this scheme is adequate funding, management and monitoring, quality assessment, Geo-tagging and awareness of people.

6.3 Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

National Rural Employment Guarantee Act (NAREGA) was launched in 2005 and later renamed as MGNREGA. This scheme was fully operational in every district of India from 1 April 2008. The ultimate objective of MGNREGA is to enhance livelihood security in the rural areas of the country and the data shows that it has been quite successful in bringing a sense of livelihood security among the target people living in rural areas. This scheme provides at least 100 days of guaranteed ways employment in a financial year. Apart from its aim to secure livelihood of rural peoples and creating rural assets, it also helps in water conservation, women empowerment, rural-urban migration, poverty reduction and environmental protection.

In India 47 crore individual jobs were generated/created between financial year 2019-2020 to 2024-2025. Highest number of jobs were created in financial year 2020-2021, this is because of high demand of employment in rural areas due to covid 19 pandemic. During this period 152.5 lakh person were employed in Jharkhand under this scheme.

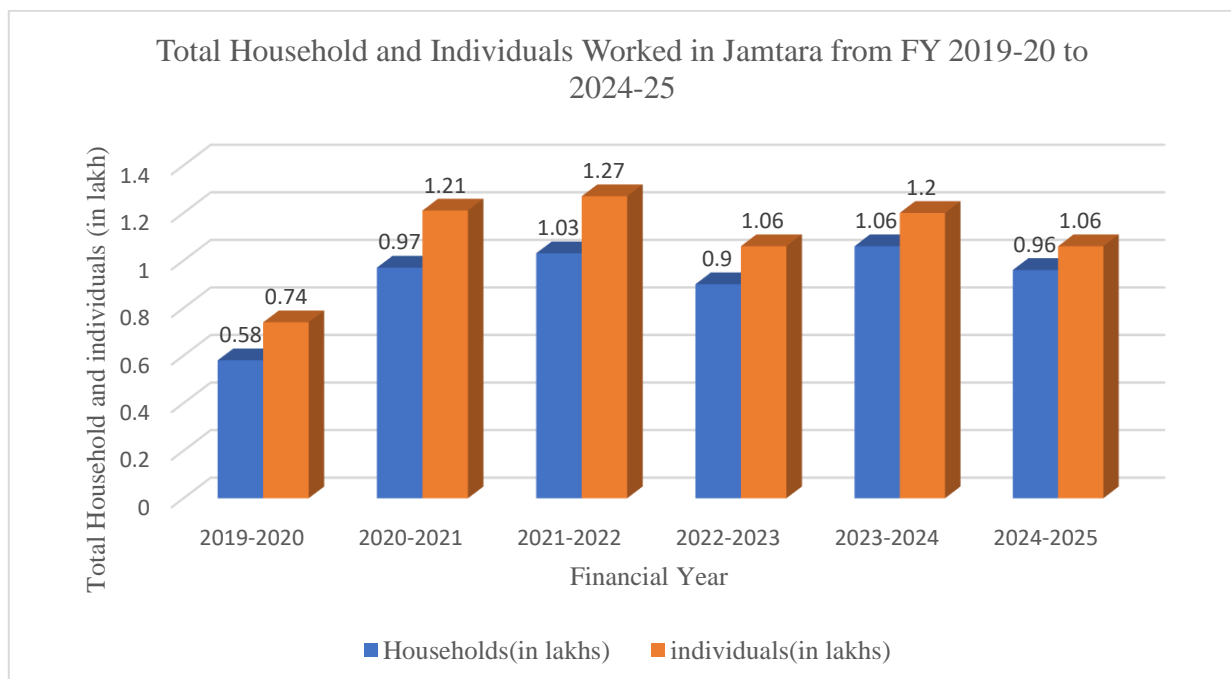


Fig.-5

The above data shows that, the number of Household worked has been growing steadily from 0.58 lakh to 0.96 lakh and individuals worked also showing improvement from 0.74 lakh to 1.06 lakh between financial year 2019-20 and 2024-25. During this period 40 percent Household worked and 30 percent individuals worked has increased and more than 292 lakh person days employment has created. Highest number of household and individuals worked in the financial year of 2021-22. In this financial year, 1.03 lakh Households and 1.27 lakh Individuals has worked. Covid-19 was the main reason behind high demand of employment in rural areas in the financial year 2020-21 and 2021-22. To overcome this problem, Government has created more employment under MGNREGA scheme. MGNREGA workers has employed in different category of works such as Rural Connectivity, Water Conservation and Water Harvesting, Renovation of Traditional Water Bodies, Drought Proofing, Irrigation Canals and Land development etc. in Jamtara.

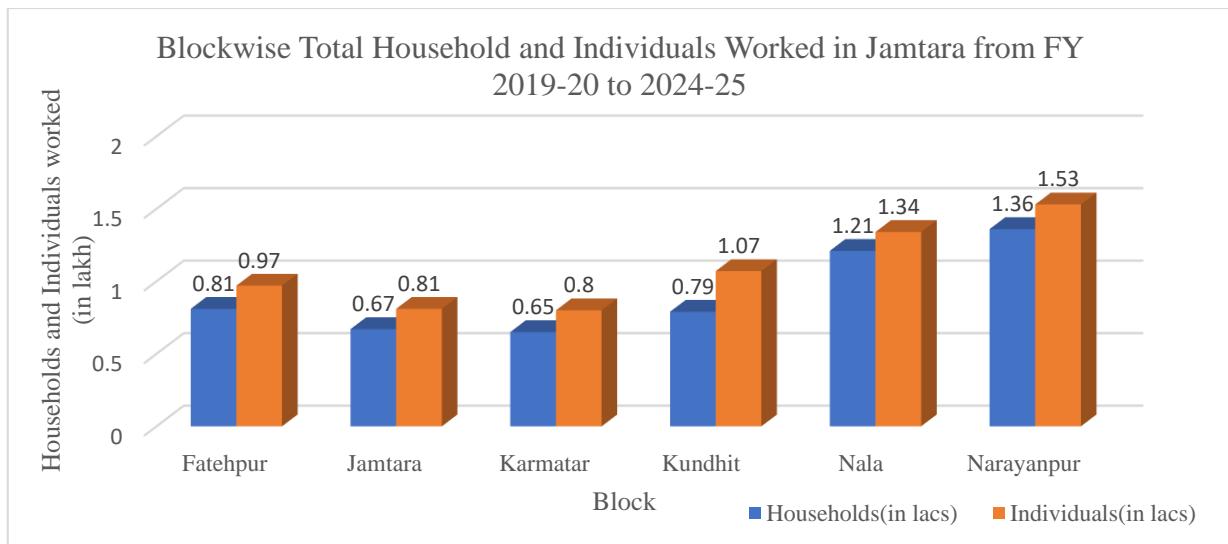


Fig.- 6

The above data shows that 5.5 lakh households worked and 6.52 lac individuals worked has been created in between financial year 2019-20 and 2024-25. Highest number of households worked and individuals worked has been created in Narayanpur block followed by Nala and Kundhit. Lowest employment has been created in Karmatar block.

Women’s Participation in MGNREGA scheme

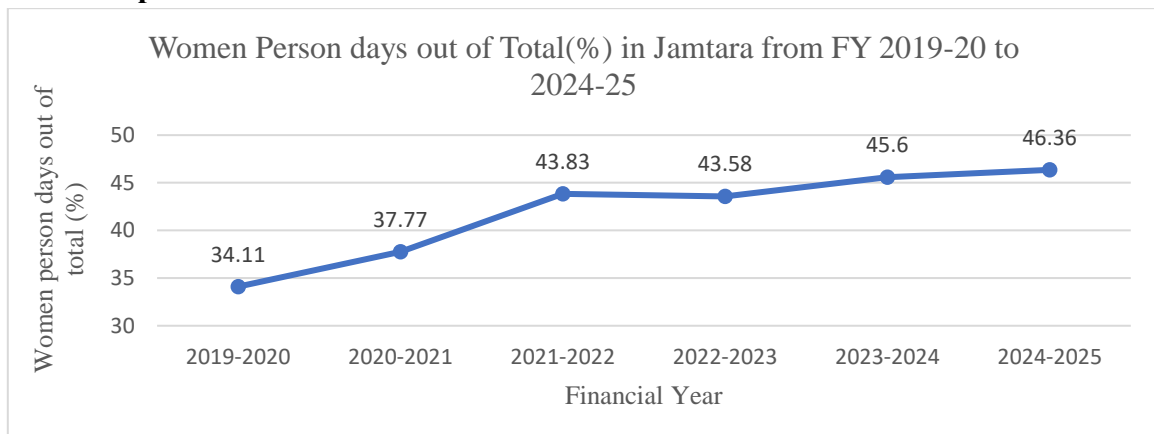


Fig.- 7

The above data reveals that Women's Participation in MGNREGA has increased year after year. In financial year of 2019-20, women's have 34.11% participation but it has increased to 46.36 percent during financial year of 2024-25. Participation of women have increased over the year in MGNREGA because it is a gender-neutral scheme, which promotes women by providing them equal wages to men, child care service, facilities for creche, work side sheds for children and awareness of women.

7. CONCLUSION

Rural Development Schemes such as Pradhan Mantri Awas Yojana Gramin to provide affordable houses, Pradhan Mantri gram Sadak Yojana for rural connectivity and MGNREGA scheme for rural employment generation which is regulated by ministry of rural development India has large impact on rural economy. These schemes also have crucial role in the development of rural areas of Jamtara. The result of the study shows that more than 54 thousand affordable houses has been constructed against the target of 69 thousand that means 78 percent of the target has been achieved under PMAY-G in last nine years. The pace of road construction has increased, more than 1500 km rural road length has been completed and 724 habitations has connected in Jamtara. In last ten years more than 1000 km road length has completed due to this rural road density which was 279.25 in 2014-15 has increased to 830.23 in 2023-24. This shows that rural road density has increased almost 3 times which is a good sign of rural connectivity. MGNREGA scheme has provided employment to 5.5 lakh Households and 6.5 lakh Individuals by generating 292.46 lakh person days of wages employment during six years of time period from 2019 to 2025. In this scheme Women's participation has also increased from 34.11 percent to 46.36 percent during this time period. From this result it can be said that the growth of Rural Development in Jamtara is in right direction but a lot still needs to be done. Low agricultural productivity, poor literacy rate, lack of health infrastructure and banking institution, low level of women's participation in development etc. are the major concerns in rural areas of Jamtara. To overcome these social evils, Government will have to be more focus to develop them.

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