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Chapter 4

RURAL DEVELOPMENT SCHEMES IN UTTAR PRADESH

Gandhi’s attempts at Wardha and Sevagram, Tagore’s experiment at Shantiniketan, Sarvodaya at Bombay, Firka development at Madras etc., have sharpened our leader’s attention towards the rural masses. As a result on 2nd October 1952 the Community Development Programme (CDP) was Christened and Nehru called it as 'Silent revolution'. The very next year National Extension Scheme (NES) followed it till the end of the mid-sixties, agriculture had the top priority in these programmes aimed at increasing food production.

Most of the Programmes purpose is increasing the income of different groups. While some of the programmes are oriented towards growth and welfare. In a way, it can be said that since the emphasis is on income, growth and welfare, the probable group, which could have benefited is of the landowners or the group which has the capacity to avail the services and facilities. In other words, the landless and the marginal land owners would have got a smaller piece in the large cake of development activities.

The prime goal of rural development is to improve the quality of
life of the rural people by alleviating poverty through the instrument of self employment and wage employment programmes, by providing community infrastructure facilities such as drinking water, electricity, road connectivity, health facilities, rural housing and education and promoting decentralization of powers to strengthen the Panchayat raj institutions. The village development programmes are a visionary programme which seeks to make Uttar Pradesh the best State in the country by way of creating growth opportunities in rural areas and eradicating rural poverty. To achieve the above objectives, the following priorities and thrust areas have been identified.

- The prime goal is reduction of poverty.
  
  a) By organizing the rural masses into self-helps groups and the establishment of micro-enterprises, training credit linkages, market support, etc.
  
  b) By substantial flow of investment in physical infrastructure like roads, water supply and social infrastructure like health, education and nutrition.

- Special efforts for generation of adequate employment and creation of durable community assets to improve the rural people especially the small farmers, marginal farmers, rural artisan etc., through programmes like Sampoorna Grameen Rozgar Yojana (SGRY).
- Decentralization of the process of planning by entrusting major role to the Panchayat raj bodies in the preparation of local level planning.

- Improving the efficiency and capacity of the officials and elected local body representatives.

- Providing all weather roads to all rural habitations having a population above 500.

- Strengthening of Grama Sabha the governing body of village assembly as an agency of social audit and to review the implementation of programmes.

- Special efforts will be made to converge various schemes and programmes for accelerating the development process.

- Emphasis will be given for the maintenance of the assets created under various schemes.

Following are the schemes undertaken for the study in this thesis.

4.1 **PRADHAN MANTHRI GRAM SADAK YOJANA (PMGSY)**

The Pradhan Mantri Gram Sadak Yojana (PMGSY) is a Government of India Scheme introduced on 25 December 2000 with the objective of providing road connectivity through good all weather roads to all unconnected rural habitations having population above 1000 and all unconnected habitations having population of 500 and above by end of
PMGSY

Fig. 4.1.1
Tenth Plan period. This programme is started in Uttar Pradesh from 25.12.2000. This target was extended upto 2010.

Activities:-

Though provision is also available for upgradation of rural roads, the preference is given to all-weather roads and it should cover only the rural roads. The roads constructed under this scheme should fulfil the conditions laid down by the Indian Road Congress.

Implementation :-

The district panchayat, along with the panchayat union and village panchayat, shall prepare the list of work to be carried out and finalise it in accordance with the availability of funds. The list shall also be sent to the Members of Parliament for their suggestions and proposals, if any, by the members shall be given full consideration.

Main Features of PMGSY:-

The National Rural Road Development Agency (NRRDA) Guidelines of PMGSY had been revised and issued on 7th January, 2003. The revised guidelines have become effective from 15th January 2003.

The salient features of PMGSY are as under:

- Preparation of Rural Roads Plana and Core Network: All roads under PMGSY are to be prioritised out of the Core Network keeping in view the priorities as per the guidelines in respect of
population size and giving preference to New Connectivity.

- **Roads Specification**: Roads are to be built as per the specifications given in Rural Roads Manual published by the Indian Roads Congress (IRC: SP20:2002). It may be noted that the Rural Roads Manual allows for a carriageway of 3.0 m where traffic intensity is less than 100 motorised vehicles per day and where the traffic is not likely to increase due to situation, like, dead end, low habituation and difficult terrain condition. To ensure economy in respect of link roads, the carriageway width may be restricted to 3.0 m in all such cases with corresponding reduction in roadway width etc. as per the Rural Roads Manual.

- **District Level Programmes**: Once the Core Network is prepared, it is possible to estimate the length of roads required for New Connectivity as well as upgradation for every District. The State's Allocation will henceforth be distributed among the Districts giving 80% on the basis of road length required for providing connectivity to unconnected habitations. The district-wise allocation of funds would also be communicated to the Ministry/NRRDA (National Rural Road Development Agency) every year by the State Government.

- **Scrutiny, Approval and Clearance**: The proposals prepared by the...
District Panchayats are to be approved by the State Level Standing Committee, where after Detailed Project Reports will be prepared for those roads and scrutinized by the State Technical Agencies (STAs) nominated by the NRRDA. The STAs have been selected from among the Indian Institutes of Technology, Regional Engineering Colleges and Government Engineering College of repute. Proposals are to be sent to NRRDA for clearance based on the scrutiny completed by STAS.

- **Project Clearance and Release of Funds**: Projects will be cleared by the Empowered Committee of the Ministry of Rural Development and 25% of the estimated cost will be released at the time of clearance. Subsequent releases for all roads work will be subject to utilisation of 60% of earlier released funds as well as completion of 80% of the approved road works up to (but not including) the year previous to the current year and other standard conditions.

- **Fund Management in State**: Each state will identify/create a State level Autonomous Agency to maintain and operate bank account to receive project funds. This account will be operated by the District programme Implementation Units (DPIUs).

- **Execution**: No new Agency/Consultants will be created for
execution only.

- **Tendering:** The works will be tendered as per standard bidding document being circulated to the State Governments by NRRDA. Projects will be completed within 9 to 10 months except in the case of Hill States where upto 18 months is allowed. Cost escalation, if any, due to changes in design or time-overruns or tender premium will be borne by the State Governments.

- **Monitoring and Quality:** Ensuring the quality of the road works shall primarily be the responsibility of the State Governments/Union Territory Administrations, who are implementing the programme. In addition, District Vigilance and Monitoring Committee set up by the Ministry of Rural Development will also monitor the progress under the Scheme.

- **Computerisation:** An internet based software has been developed by C-DAC, Pune and installed alongwith hardwre in all States and Districts. Training has also been provided to staff. It is expected that data regarding proposals and projects as well as detailed information regarding execution of new road works will be regularly entered into data base.. Regular updating of the software (called OMMS) is an essential requirement for continued funding of projects under PMGSY and failure to do so will affect releases.
- **Maintenance:** Roads under PMGSY are required to be maintained by the State Governments. State Governments have to communicate a satisfactory mechanism for the maintenance of rural roads under PMGSY in order to be able to receive Programme assistance. The Scheme envisages Performance Guarantee for five years by the Contractor. Whereafter the road may be transferred to Panchayati Raj Institutions for maintenance.

The scheme is fully funded by the Government of India and an allocation of Rs. 9440.54 crore rupees for the state of U.P. up to November 2010. Out of which Rs. 9024.79 crore rupees has been expended\(^1\). Total fund was available from the last six years was Rs. 9851.31 crore for the state of U.P. in which Rs. 7888.58 crore Rupees used (Table 5.1.1). The programme is successfully run in the state and the eight phases of the plan is completed in the state.

### 4.2 NATIONAL BIOGAS PROGRAMME (NBP)

Biogas Development programme aims to promote an eco-friendly Non-conventional Energy Source with multiple benefits. The role of biogas as a major source of renewable energy has been recognized by the Government of India by including this scheme as an item in the twenty Point programme. Prevention of deforestation, production of enriched

\(^1\) Annual Report 2011-12 Department of Rural Development U.P.
manure and to improve sanitation and hygiene by linking sanitary toilets with biogas plants are the objectives of this rural energy programme. This is a fully Centrally sponsored programme with a subsidy component of Rs. 1800/- for general category and Rs. 2300/- for scheduled category and Rs. 3500/- for hilly areas. An amount of Rs. 500/- is provided in addition for installation and maintenance of the plant.

In the financial year of the 2009-10, 2115 biogas plants (upto March 2010) are constructed and in the year of 2010-11, 1118 biogas plants (upto November 2010) are constructed. In the year of 2011-12 is the target to construct the 5000 biogas plant in the state.40

4.3 MAHAMAYA AWAS YOJNA (MAY)

Housing has been recognized as the key parameter to judge the socio economic status of a family. Housing is also one of the primary needs and inspiration of a family.

Keeping in view of the above objective state government started the Mahamaya Awas Yojana for the homeless SC/ST. It is fully funded by the State Government.

The unit cost of the house in the plan areas is Rs. 45000/- (from 1.4.2010) and Rs. 48500 for the 07 districts of the Bundelkhand region. Jhansi, Jalaun, Lalitpur, Banda, Hamirpur, Mahoba and Chitrakoot.
This scheme is run on the guideline of the Indira Awaas Yojana. In the year of 2011-12 the proposed budget was Rs. 350 crore and it is estimated to construct the 77000 house units during the 2011-12.

4.4 MAHAMAYA SARVJAN AWAS YOJANA (MASY)

This scheme has started in 2008-09. It is started for the non SC/ST people who are homeless and under the below poverty line. This scheme is implemented only in the selected Dr. Ambadekar Gram Sabha. This scheme is fully funded by the Stage Govt.

All the guidelines are same as the Mahamaya Awash Yojana. It is only for non SC/ST people. The unit cost of a house is proposed Rs. 45000. The scheme is implemented by the chief development officer on the guideline of the Indira awas yojana. Rs. 100 crore rupees are allotted for the scheme in 2011-12 and the target is to construct the 22000 home units in the year 2011-12.

The U.P. Government has decided (11.5.2012) to replace Mahayama Awas Yojana and Mahamaya Sarvjan Awas Yojana of the previous government with a single housing scheme for the rural poor, named Lohia Awaas Yojana. The criteria for selection of beneficiaries and the amount of financial assistance would remain the same. Also the guideline of Indira Awas Yojana would be applied.

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42 Annual Report 2011-12 Department of Rural Development U.P.
4.5 REGIONAL DEVELOPMENT FUND (M.L.A.FUND)

The member of Legislative Assembly Constituency Development Scheme is fully funded by the State Governments. It is started from 1998-99 the main objective of the scheme is to bridge the critical infrastructural gap in the Assembly Constituencies. Under this scheme each member of Legislative Assembly shall identify the works that should be executed in his constituency. The allocation for each Assembly Constituency is Rs. 125 lakhs. Recently (4.7.2012) state government has announced Rs. 150 lakhs for M.L.A. fund. important works like Integrated Sanitary Complexes for Women, construction of hostels for SC/STs, BC/OBCs, students, construction of office buildings for village Panchayat and provision of drinking water in drought-affected areas are taken up on priority basis.

The remaining works will be proposed by MLA should be in accordance with the guidelines issued in this regard. The 13573 projects are sanctioned by the assembly member of Legislative in the year 2010-11 (November 2010) in which 12463 projects are accepted and 3425 projects are completed. Total fund is available in the Rs. 1035.47 crore for the year 2011-12\(^{43}\).

\(^{43}\) Annual Report 2011-12 Department of Rural Development U.P.
4.6 CONSTRUCTION OF THE COMMUNITY HALLS IN SC/ST DOMINANT VILLAGES

This scheme is started from 2006-07 for the construction of the community halls in SC/ST dominant villages. It is fully funded State Government Scheme. In this scheme five SC/ST dominant villages are selected from each and every district of the state in which one community hall is constructed everywhere. The SC/ST dominant village are selected from the descending order list of SC/ST dominant villages by the chief development officer of the district.

The construction cost will be not more than the schedule rates of public works department Community hall will be constructed on the land of gram sabha and should be near of the SC/ST colony. After the construction of hall it will be handed over to the gram Panchayat. It is the duty of the gram Panchayat to maintain the hall.

The construction cost is Rs. 4.52 lakh was decided in the year of 2006 but from the date of 11.3.08 it is extended the limit upto the 13.53 lakh per hall. The total budget for the scheme is Rs. 10.00 crore for the financial year 2009-10\textsuperscript{44}. From the financial year 2009-10 this scheme was handed over the Samaj Kalyan Vibhag. Now this scheme is run by the Samaj Kalyan Vibhag.

\textsuperscript{44} Annual Report 2011-12 Department of Rural Development U.P.
4.7 COMMUNITY DEVELOPMENT PROGRAMME

Community Development Programme in India was launched in 1952 on a pilot basis. The basic aims of the programme.

i. To provide for a substantial increase in the country’s agricultural production, and for improvements in the system of communications, in rural health and hygiene and in village education.

ii. To initiate and direct a process of integrated culture change, aimed at transforming the social and economic life of the villagers.

In the words of Nehru, the Prime Minister of India.

“These community projects appear to me to be something of vital importance, not only in the material achievements that they would bring about much more so, because they seek to build up the community and the individual, and make the latter a builder of his own village centre and of India, in the larger scenes”

At present under the scheme of the community development programme Vikash Bhawan, is constructed at the district headquarter and residential/ non residential buildings are constructed at the block levels.

4.8 GRAMIN PAYJAL YOJNA (NATIONAL RURAL WATER SUPPLY)

Clean drinking water is a basic necessity of life. Supply of clean drinking water in the rural area has always been one of the highest
priorities of the government. A technology mission on drinking water named “National Drinking water Mission” (NDWM) was launched in 1986, which subsequently was rechristened as “Rajiv Gandhi National Drinking Water Mission (RGNDWM) in 1991 with three key objectives.

(i) Providing safe drinking water to all villages.

(ii) Assisting local communities to maintain sources of safe drinking water in good condition and.

(iii) Giving special attention for water supply to schedule caste and schedule tribes.

To achieve the objective accelerated rural water supply programme (ARWSP) is being implemented to resolve the drinking water problem in rural habitations.

The Central Government supplements the efforts of the states by providing financial and technical support. At present the establishment of the new hand pump and to establish new pipe line for drinking water supply. The total expenditure is divided equally (50:50) by the centre and state government. From the year of 2008-09 in the accelerated Rural Water Supply Programme (ARWSP) the financial share of the Central and State is at the ratio 50:50. So the state government is bound to fullfil the 50 percent budget of the rural drinking water supply.

The need to scale up reforms in the water sector through out the
country, the sector reform project has been slightly improved and is launched as Swajaldhara on 25 December 2002. Swajaldhara has certain fundamental reform principles, which need to be adhered by the state governments and the implementing agencies.

The Principles are as follows:

(i) Adoption of a demand-responsive, Adoptable approach along with community participation based on empowerment of villages to ensure their full participation in the project through a decision making role in the choice of the drinking water scheme, planning, design, implementation, control of finances and management arrangements.

(ii) Full ownership of drinking water assets with appropriate levels of Panchayats.

(iii) Panchayats/communities to have the power to plan implement, operate, maintain and manage all water supply.

(iv) Partial capital cost sharing either in cash or kind including labour or both, 100% responsibility of operation and maintenance by user.

(v) In integrated service delivery mechanism.

(vi) Taking, up of conservation measures through rain water harvesting and ground water recharge systems for sustained drinking water supply.
(vii) Shifting the role of the Government from direct service delivery to that of planning, policy formulation, monitoring and evaluation and partial financial support.

Swajaldhaha have two Dharas (streams). First Dhara (Swajaldhara-I) It is for a gram Panchayat (GP) or a group of GPS or an intermediate Panchayat (at book/Tehsil level) and the second dharma (Swajal dhara II) is for a district as the project area.

4.9 AMBEDKAR VISHESH ROZGAR YOJANA (AVRY)

Ambedkar Vishesh Rozgar Yojana was launched on 25, September 1991 to accelerate sustained employment generation in the rural areas of the state. In order to reduce pressure on primary sector, by implementing schemes in secondary and tertiary sectors. The AVRY is a specific area base scheme which taps local resources and skills in order to generate sustained employment and thus bring economic development to the area. The AVRY is a project based schemes using backward and forward linkages to ensure economic viability of the project. Institutional finance is key element of the scheme. The scheme also seeks to involve NGO’s in this task.

The high powered Task-force constituted for sanction of projects under Ambedkar Vishesh Rozgar Yojana has sanctioned different kinds of project for different regions. So far, 150 projects of different nature
and activities have been sanctioned. Each district has been covered by at least one project.

The A VRY has left its impact in the rural areas. Many of the projects executed under this Yojana have achieved good results in creating self employment in rural areas. For Example, Hybrid vegetables (Tomato, Onion, Lady’s finger etc.). Banana Development scheme, Beekeeping in different regions, Terracotta in Gorakhpur, Mahila Dairy Pariyojna in few district and Saghan Mini Dairy Pariyojna all over the state have proved very popular for milk production and also to generate value addition activities. It is, therefore, clear, that AVRY is an useful scheme and acceptable on account of field applicability.

The beneficiaries of the scheme is selected according to the parameter laid down by the government. The SC/ST beneficiaries get the financial aid of 33 percent of the total cost of the unit or maximum Rs. 10000 rupees. The other beneficiaries of the programme get the 25 percent cost of the unit or maximum Rs. 7500 rupees as the financial aid from the government.

In 2009-10 total Rs. 17.92 crore rupees were used and 22245 families were benefited by the scheme. From the last six years 2006-07-2011-12 total expenditure is Rs. 67.1714 Crore rupees (Table 5.9.1).

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4.10 Rashtriya Sham Vikas Yojana (RSVY)

In the financial year of 2003-04, Rashtriya Sham Vikas Yojana (RSVY) Development and Reform Facility will be launched by Government of India. The prime objective of RSVY is to address the problems of pockets of high poverty, low growth, low agricultural productivity, unemployment and poor governance by putting in place programmes and policies, which would remove barriers to growth and accelerate the development process. Financial aid will be provided for implementation of various developmental programmes such as drought proofing (soil conservation, a forestation, social forestry, wasteland development and minor irrigation), agriculture, horticulture etc. infrastructure (road and power), social sector (health and education) and livelihood support (income generating activities such as handloom, information technology, agricultural processing etc.). Under the scheme 15% of the funds will be earmarked for maintenance of assets in health, education and veterinary sectors. The main focus and strategy of the scheme will be on infrastructure development and income generation for under-privileged. The scheme will be implemented through people’s participation, involvement of Panchayat NGOs and Self Help Groups at every stage including plan formulation, implementation and monitoring. The plan is closed by the govt. of India in 2007-08.
4.11 SWARN JAYANTHI GRAM SWAROZGAR YOJANA  
(SGSY)

The magnitude of poverty and disparities that existed between the various social groups necessitated planned state intervention to provide succor and relief particularly to the disadvantaged and marginalized groups such as SC/ST, women etc. keeping this in view and having regard to the positive aspects as well as deficiencies, the earlier self employment programmes like TRYSEM, IRDP and MWS were merged and a new self employment programme viz., SGSY was launched w.e.f. 1.4.1999.

Merger:

The programme incorporated into SGSY are-

1. Integrated Rural Development Programme (IRDP).
2. Training of Rural Youth for Self-Employment (TRYSEM)
3. Development of Women and Children in Rural Areas (DWCRA)
4. Supply of Improved Toolkits to Rural Artisans (SITRA)
5. Ganga Kalyan Yojna (GKY) and
6. Million Wells Scheme (MWS)

Hence these six schemes ceased to exist from April 1999.

All the aspects of self-employment components under these six schemes have been integrated into this scheme such as organization of the
Fig. 4.11.1
poor into self-help groups, training, credit, technology, infrastructure and marketing.

**Concept of Swarozgaris Entrepreneurs:**

The role of NGOs find a predominant place in this scheme in organizing, training and monitoring of the self-help groups. For the first time the concept of 'Swarozgris' has been replaces for beneficiaries and hence they become individual entrepreneurs.

**Objectives**

To help the swarozgaris to increase the income level to Rs. 2000 per month within three years and to support at least 30 per cent of the BPL families in each Panchayat union to come out of the clutches of poverty within five years, are the specific objectives of this scheme.

There are provision of reservation envisaged. For scheduled castes (SCs) and scheduled Tribes (STs), as high as 50 percent, for women 40 per cent and for disabled 3 percent so as to uplift these weak and vulnerable sections.

**Self-Help Groups**

The scheme provides opportunities to organise SHGs from among the families living below poverty line. Under this scheme, group activities will be given preference and progressively more funding is allotted for group activities.
The SGSY is conceived as a holistic programme of micro enterprises covering all aspects of self employment and establishing effective linkages between the various components viz., organization of the rural poor into Self Help Groups (SHGs), their capacity building, planning of activity clusters, infrastructure build up, technology, credit and marketing etc. The main objective of the programme is to bring the existing poor families above the poverty line. Among the rural poor, special emphasis will be given for the welfare of SCs/STs, women and disabled. The programme lays emphasis on organization of poor into Self Help Groups (SHGs) and their capacity building.

The SHGs may consist of 10 to 20 persons, 4 to 5 key activities will be identified in each block based on the resource endowments, occupational skills of the people and availability of markets and these activities will be implemented in clusters. 10% of the SGSY fund will be set apart for training, wherein emphasis will be given for skill development through well designed courses. SGSY is a credit cum subsidy programme with the involvement of banking and financial institutions. The expenditure under SGSY is shared by the Centre and the States in the ratio of 75:25. Subsidy will be provided at 30% of the project cost subject to a maximum of Rs. 7500 and 50% for SC/ST subject to a maximum of Rs. 10000. For groups, the subsidy is 50%
IAY

The main objective of Indira Awas Yojana is to provide permanent houses to widows, ex-servicemen, people living below poverty line etc.

Fig. 4.12.1
subject to a ceiling of Rs. 1.25 lakhs. There is no financial aid ceiling for any irrigation project.

From the starting of the scheme (1-4-99) up to 31.04.2010. The 4.07 lakh self help group have been formed in which first grading SHGs are 2.37 lakh, second grade SHGs, 1.41 lakh and 1.35 lakh SHGs have been provided the loan. From the period 2006-07 to 2011-12 total no of Swarozgaris are 19.90542 lakh (Table 6.4.1).

4.12 INDIRA AWAAS YOJANA

With a view to meeting the housing needs of the rural poor, Indira Awaas Yojana (IAY) was launched in May 1985 as a subschema of Jawahar Rozgar Yojana. It is being implemented as an independent scheme since 1 January 1996.

Objectives

It aims at helping below poverty line rural households belonging to SCs/STs, free bonded labourers, widow of next of kin of defence personnel, ex-serviceman and retired members of the paramilitary forces and also non SC/ST rural poor by providing them with grant-in-aid for construction of new dwelling unities and upgradation of existing unserviceable kutchu houses.

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Financial Outlay

Three percent of funds are reserved for the benefit of disabled poor below the poverty line in rural areas. The assistance ceiling for each house in plain area is fixed at Rs. 45000/- and for hill/difficult areas Rs. 48,500 is effective from 1.4.2010. In order to enable fire proof RCC roofed houses to be provided, the State Government provides additionally Rs. 12000 per house as additional cost apart from its usual matching share to the Central grant. The expenditure towards provision of RCC roofing is met under Adi-dravida Welfare head. 80% of the IAY funds is earmarked for construction new houses and 20% is towards upgradation of unserviceable kutch houses. The funds under IAY are shared between Centre and States in the ratio of 75:25.

Target Group

The target group covered under this scheme has been extended to ex-servicemen, widows, next-of-kin of defence personnel and paramilitary forces killed in action, irrespective of the income criteria, subject to the condition that they (a) live rural areas, (b) so far have not been covered under any other project, and (c) are in need of shelter or house upgradation. There is a 60 per cent reservation for the SC and ST categories and non-SCs and STs constitute the remaining 40 per cent.
**Beneficiaries**

The identification of beneficiaries is done by the Gram Sabha after getting the allotment list for each Panchayat from DRDA/Zila Parishad. There is no approval required from the panchayat union for the selection done by the Gram Panchayat, provided the order of priority for selection shall be, according to the guidelines given in the IAY scheme. The order of priority list is as follow:

1. Freed bonded labourers
2. SCs/STs- victims of atrocities,
3. SC/ST households headed by widows and unmarried women
4. SCs/STs- victims of natural calamity
5. Other SCs/STs
6. Non-SCs/STs
7. Disabled
8. Ex-defence categories, and
9. Displaced due to development programmes.

**House Allotment**

The allotment of houses should be in the name of the womenfolk of the family. Alternatively, it can be allotted in the name of both husband and wife. The family labour contribute their entire labour to the construction of the houses and no contractor is allowed in the
construction of IAY scheme houses. In other words, the beneficiaries or the occupants should construct the house with the minimum engagement of skilled labour.

Low cost and durable technology and materials shall be used for the construction, which should be eco-friendly in nature. The state government shall provide all necessary information in this regard to the beneficiaries. Provision for drinking water, fuel-efficient chullahs and sanitation should be ensured. The state governments shall ensure environmental improvements through social forestry. Involvement of NGOs in supervision, guidance and monitoring of construction should be encouraged and especially in the aspects of sanitary latrines and smokeless chullahs.

The monitoring and evaluation should be done by the respective state governments/union territories through DRDA or other agencies. Reputed research institutions shall be engaged to conduct evaluation studies and the reports shall be submitted to the Government of India. Remedial action taken based on the evaluation shall also be reported to the central government.

From the starting of year 1985 upto the March 2010 the total expenditure is Rs. 7829 crore and 33 lakh houses were constructed upto
RSBY

Fig. 4.13.1
the March 2010. From the period 2006-07 to 2011-12 the total 18,454,03 lakh houses are constructed under this scheme (Table 6.5.2)

4.13 RASHTRIYA SWASTHYA BIMA YOJANA

Rashtriya Swasthya Bima Yojana (RSBY) literally national "health insurance programme" is a government-run health insurance scheme for the Indian poor. It provides for cashless insurance for hospitalization in public as well as private hospitals. The scheme started enrolling on April 1, 2008.

One of the major insecurities for workers in the unorganized sector is the frequent incidences of illness and need for medical care and hospitalization of such workers and their family members. Despite the expansion in the health facilities, illness remain one of the most prevalent causes of human deprivation in India. It has been clearly recognized that health insurance is one way of providing protection to poor households against the risks of health spending leading to poverty.

Objectives:

Recognizing the diversity with regard to public health infrastructure, socio-economic conditions and the administrative networks, the health insurance scheme aims to facilitate launching of health insurance. Project in all the districts of the state in a phased manner

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for BPL workers.

**Funding Pattern:**

(i) Contribution by Government of India: 75% of the estimated annual premium of Rs. 750, subject to a maximum of Rs. 565 per family per annum. The card of smart card will be borne by the Central Government.

(ii) Contribution by respective state governments: 25% of the annual premium as well as any additional premium.

(iii) The beneficiary would pay Rs. 30 per annum as registration renewal fee.

(iv) The administrative and other related cost of administrating the scheme would be borne by the respective state government.

**Eligibility**

(i) Unorganized sector workers belonging to BPL category and their family members (a family unit of five) shall be the beneficiaries under the scheme.

(ii) It will be the responsibility of the implementing agencies to verify the eligibility of the unorganized sector workers and his family members who are proposed to be benefited under the scheme.

(iii) The beneficiaries will be issued smart cards for the purpose of identification.
Benefits:

The beneficiary shall be eligible for such in-patient health care insurance benefits as would be designed by the respective state government based on the requirement of the people/geographical area. However, the State Government are advised to incorporate at least the following minimum benefits in the package/scheme.

- The unorganized sector worker and his family (unit of five) will be covered. Total sum insured would be Rs. 30000/- per family per annum on a family floater basis.
- Cashless attendance to all covered ailments
- Hospitalization expenses, taking care of most common illnesses with as few exclusions as possible.
- All pre-existing diseases to be covered.
- Transportation costs (actual with maximum limit of Rs. 100 per visit) with an overall limit of Rs. 1000.

4.14 MAHATAMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA)


Evolving the design of the wage employment programmes to more
MGNREGA

Fig. 4.14.1
effectively fight poverty, the Central Government formulated the National Rural Employment Guarantee Act (MGNREGA) in 2005, with its legal framework and right based approach. MGNREGA provides employment to those who demand it and is a paradigm shift from earlier programme.

**Mandate:** The mandate of the Act is provide 100 days of guarantee wage employment in a financial year to every household whose adult members volunteer to do unskilled work.

**Goals**

(i) Social protection for the most vulnerable people living in rural India.

(ii) Livelihood security for the poor through creation of durables assets, improved water security. Social conservation and higher land productivity.

(iii) Drought – Proofing and flood management in rural India.

(iv) Empowerment of the socially disadvantaged, especially women, scheduled castes and schedules tribes, through the process of a right based legislation.

(v) Strengthening decentralized, participatory planning through convergence of various anti-poverty and livelihood initiatives.

(vi) deepening democracy at the grass-roots by strengthening
Panchayati raj instructions.

(vii) Effecting greater transparency and accountability in governance

Thus Mahatma Gandhi NREGA is a powerful instrument for inclusive growth in rural India through its impact on social protection, livelihood security and democratic employment.

Coverage:

The Act was notified in 200 districts in the first phase with effect from February 2nd 2006 and extend to an additional 130 districts in the financial year 2007-2008 (113 districts more notified with effect from April 1st 2007 and 17 district in U.P. more notified with effect from 15 May 2007). The remaining districts have been notified under Mahatma Gandhi NREGA with effect from April 1, 2008. Thus the Mahatma Gandhi NREGA Governs the entire country with the exception of districts that have a hundred percent urban population.

PARADIGM SHIFT

(i) Mahatma Gandhi NREGA has given rise to the largest employment programme in human history and is unlike any other in its scale, architecture and thrust. Is bottom up, people centred, demand driven, self-selecting, right-based design is now and unprecedented.

(ii) Mahatama Gandhi NREGA provides a legal guarantee of wage employment.
(iii) It is a demand driven programme where provision of mark is triggered by the demand for work by wage seekers.

(iv) There are legal provisions for allowances and compensation both in cases of failure to provide work on demand and delays in payment of work undertaken.

(v) MGNREGA overcomes problems of targeting through its self-targeting mechanism of beneficiary selection.

(vi) The act incentives states to provide employment as 100 percent of the unskilled labour cost and 75 percent of the material cost of the programme is borne by the centre.

(vii) Unlike the earlier wage employment programme that were allocation-based, MGNREGA is demand-driven and resource transfer from centre to state is based on the demand for employment is each state. This provides an additional incentive for states to leverage the act to meet the employment need of the poor.

(viii) There is also a concomitant disincentive for failing to provide work on time, as the states then bear the cost of the unemployment allowance.

(ix) Gram Panchayats are to implement at least 50 percent of the work.

(x) Social audit is a new feature that is an integral part of MGNREGA. Potentially this creates unprecedented accountability of
performance, especially towards immediate stake-holders.

(xii) Plans and decisions regarding the nature and choice of works to be undertaken, the order in which each work is to be triggered, site selection etc are all to be made in open assemblies of the gram sabha and ratified by the gram Panchayat works that are inserted and intermediate Panchayat and district Panchayats level have to be approved and assigned a priority by the Gram Sabha before administrative approval can be given. The gram sabha may accept, amend or reject them.

**Formulation of Employment Guarantee Schemes:**

Under section 4 of the act the scheme to be formulated by the state government will confirm to the legally non-negotiable parameters laid down in schedules I and II of the act. In addition the schemes will confirm to the operational parameters delineated in these guidelines.

The scheme so formulated will be called the Mahatma Gandhi National Rural Employment Guarantee Scheme (Mahatma Gandhi NREGS) followed by the name of the state. The national level name and logo is mandatory.

This scheme will be implemented as a centrally sponsored scheme on a cost-sharing basis between the centre and stats as determined by the Act.
4.15 SAMPOORNA GRAMEEN ROZGAR YOJANA (SGRY)

Creation of sustained employment opportunities for securing a minimum level of employment and income for the rural poor necessitated continuous need for special employment programmes. Keeping the above aim and to strengthen the need based infrastructure at the village level to boost the rural economy the erstwhile wage employment programmes Jawahar Gram Samridhi Yojna (JGSY) and Employment Assurance Scheme (EAS) were merged and a new scheme namely SGRY was launched from 15th August 2001. The main objective of the new programme is to provide additional wage employment in the rural areas as food security by creation of durable community social and economic assets and infrastructure development in rural areas.

Activities

The SGRY has been primarily launched to promote additional wage and employment in villages and thereby provide food security and improve the nutritional level. In addition to that, the creation of community, social and economic assets and infrastructure development in villages are the secondary objectives.

As the programme is self targeting in nature, it covers all the rural poor who require employment, either unskilled or manual. Though it is a central scheme 25 per cent of the share shall be borne by the concerned state governments; for the union territories the entire grant is supported
by the central government. However, the food grains supplied for this scheme shall entirely be given by the central government free of cost. The target groups covered under the scheme are agricultural labourers, marginal farmers, women, SCs, STs, parents of child labour withdrawn from hazardous occupations, parents of disabled children, etc.

Implementation

This scheme is implemented through PRIs and special safeguards are provided for women and weaker sections. The allocation to women is 30 per cent and to SC and ST categories is 22.5 per cent. Since food grains form part of the wages, the beneficiary should be supplied with 5 kg of food grain a day.

Payment in Cash

The cash payment shall be in accordance with the Minimum Wages Act and there should be equal remuneration for both men and women and they shall be paid on a fixed day for every week. The committees for monitoring and evaluation shall be constituted at the district, state and Panchayat union level to supervise the scheme. Periodical evaluation studies should be conducted and reports should be sent to the central government in the proper format.

Special Component

As a special component, the areas affected by calamity, especially for the damages caused to agriculture, shall be aptly responded by this
scheme in the form of generating additional wage employment in the affected area after due notification and acceptance by the Ministry of Agriculture. There are provisions for reservation of certain percentage of food grains for this cause.

While the cash component will be shared by the Centre and States in the ratio of 75:25, the Central Government will supply the food grains free of cost to the states. The scheme will be implemented in two streams. The first stream will be implemented at the District and Panchayat Union levels. 50% of the funds and food grains available under the programme will be distributed between the District Panchayat and the Panchayat Union in the ratio of 40:60. The second stream will be implemented at the Village Panchayat level. The entire allocation under this stream will be distributed among the village Panchayats through the DRDAs/District Panchayats. To augment the storage capacity of the tanks maintained by the local bodies towards increasing the availability of water for drinking, irrigation and other purposes it has been proposed to renovate one tank per Panchayat under this scheme. This scheme is merged under the Mahatama Gandhi National employment guarantee Act (MGNREGA) from 1.4.2008.

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