



## Rural Resilience and Development

*This editorial is based on “[Building rural resilience](#)” which was published in The Hindu on 25/11/2024. The article brings into picture the vital role of rural resilience, highlighting how initiatives like Kerala's Kudumbashree and Gujarat's water conservation counter challenges like monsoons and groundwater depletion, safeguarding India's future and cultural heritage.*

**For Prelims:** [Rural India](#), [PM Gram Sadak Yojana](#), [Jal Jeevan Mission](#), [Unified Payments Interface](#), [PM-KISAN](#), [National Livestock Mission](#), [MUDRA Yojana](#), [National Sample Survey](#), [Ayushman Bharat](#), [Pradhan Mantri Matru Vandana Yojana](#), [National Rural Livelihood Mission](#), [Dekho Apna Desh initiative](#), [National Rural Livelihood Mission](#), [MGNREGA](#), [Jal Jeevan Mission](#), [WEF Global Gender Gap Report](#).

**For Mains:** Key Factors Driving Rural Growth in India, Key Issues Related to India's Rural Landscape.

With over **65% of India's population living in villages**, the resilience of [rural India](#) is inextricably linked to the nation's future. From erratic monsoons and groundwater depletion to [agricultural market volatility and rapid technological change](#), Indian villages face a complex web of challenges that threaten centuries-old farming traditions. Yet, across the country, from [Kerala's Kudumbashree Movement](#) to [Gujarat's water conservation revolution](#), rural communities are demonstrating remarkable adaptability and innovation. Building rural resilience in India isn't merely about agricultural sustainability, it's about **preserving the cultural cornerstone of the world's largest democracy**.

### What are the Key Factors Driving Rural Growth in India?

- **Infrastructure Development:** The expansion of rural infrastructure through flagship programs like the [PM Gram Sadak Yojana \(PMGSY\)](#) and [Jal Jeevan Mission](#) has significantly enhanced connectivity and basic amenities.
  - Improved infrastructure facilitates market access, boosts local enterprises, and reduces regional disparities.
  - In the last 21 years, **more than 7 lakh kms of rural roads** have been constructed under the PMGSY. These initiatives are crucial for socio-economic upliftment in rural areas.
- **Digital Inclusion and FinTech Penetration:** Rising smartphone penetration and the success of platforms like [Unified Payments Interface](#) and [Aadhaar-enabled payment systems \(AEPS\)](#) are transforming rural economies by fostering financial inclusion and e-commerce.
  - Unified Payments Interface (UPI) transactions at retail stores in rural and semi-urban India **rose 118% in 2023** due to affordable internet access via [BharatNet](#) and **low-cost smartphones**.
- **Agricultural Reforms and Allied Activities:** Support for agribusiness and allied sectors like fisheries and horticulture under schemes such as [PM-KISAN](#) and the [National Livestock Mission](#) has diversified rural incomes.
  - The [National Agriculture Market \(eNAM\)](#) enabled farmers to access better prices for

their produce, increasing farm-to-market efficiency.

- As of **January 2024**, the total credit disbursed to agriculture amounted to **₹22.84 Lakh Crore**, reflecting enhanced investment.

▪ **Rise of Rural MSMEs and Start-ups:** Policy support through the **Startup India Rural Program** and **MUDRA Yojana** has driven the growth of micro, small, and medium enterprises (MSMEs) in rural areas.

- These initiatives provide credit and skill training, enabling entrepreneurship. As per **National Sample Survey (NSS) 73rd Round**, 31% of total MSMEs are engaged in the manufacturing sector with more than **50% in the rural sector**, creating sustainable livelihoods.

▪ **Decentralized Renewable Energy Initiatives:** The push for **decentralized solar power and clean energy under schemes like PM-KUSUM** has reduced rural energy costs and dependency on traditional fuels.

- India's renewable energy installed capacity witnessed remarkable growth, increasing by **24.2 GW (13.5%)** to reach 203.18 GW as of **October 2024** and PM-KUSUM benefited **2.46 lakh farmers by ensuring access to solar pumps**, reducing input costs, and increasing agricultural sustainability.

▪ **Health and Social Welfare Expansion:** Programs like **Ayushman Bharat (recent extension to Senior Citizens above 70)** and the **Pradhan Mantri Matru Vandana Yojana (PMMVY)** have improved health outcomes and social security in rural areas.

- Affordable healthcare and insurance for the poor have reduced out-of-pocket expenses, increasing disposable income.
- In May 2023, the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) reached a significant milestone, recording **5 crore hospital admissions** with a total expenditure of ₹61,501 crore under the scheme.

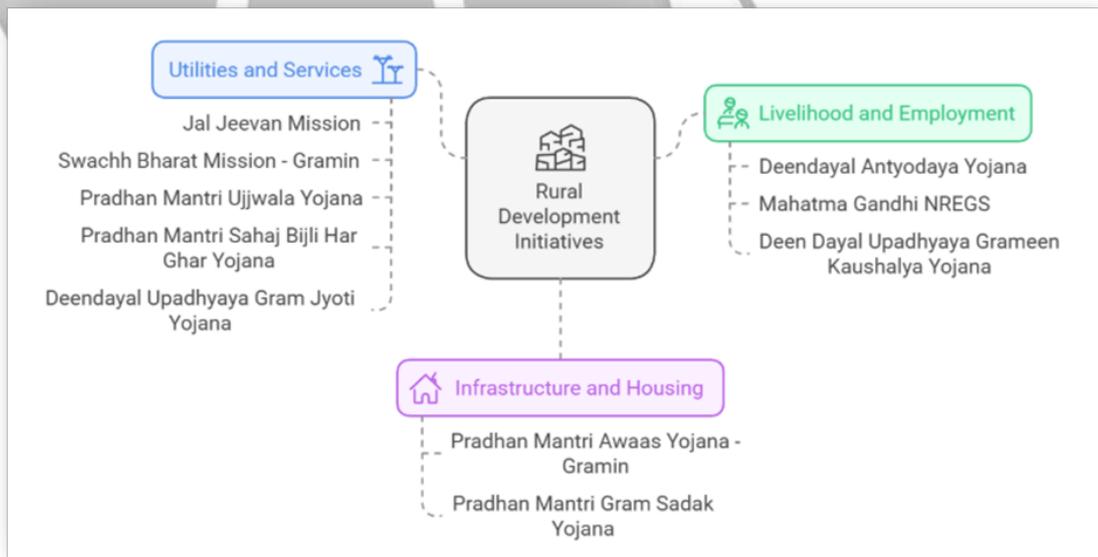
▪ **Rural Tourism and Cultural Heritage:** Rural tourism, promoted under the **Dekho Apna Desh initiative**, is creating new revenue streams by leveraging India's diverse cultural heritage and especially through GI Tags associated with rural small scale industries.

- States like **Rajasthan and Kerala have developed eco-tourism circuits**, attracting both domestic and international tourists.

▪ **Women Empowerment and SHGs: Women's Self-Help Groups (SHGs) under the National Rural Livelihood Mission (NRLM)** have transformed rural societies by enhancing women's participation in economic activities.

- **Over 8.7 crore women are now part of SHGs**, with total SHGs crossing **81 lakhs**.
- This empowerment leads to better **decision-making, improved family welfare**, and higher rural household incomes.

//



**What are the Key Issues Related to India's Rural Landscape?**

**What are**

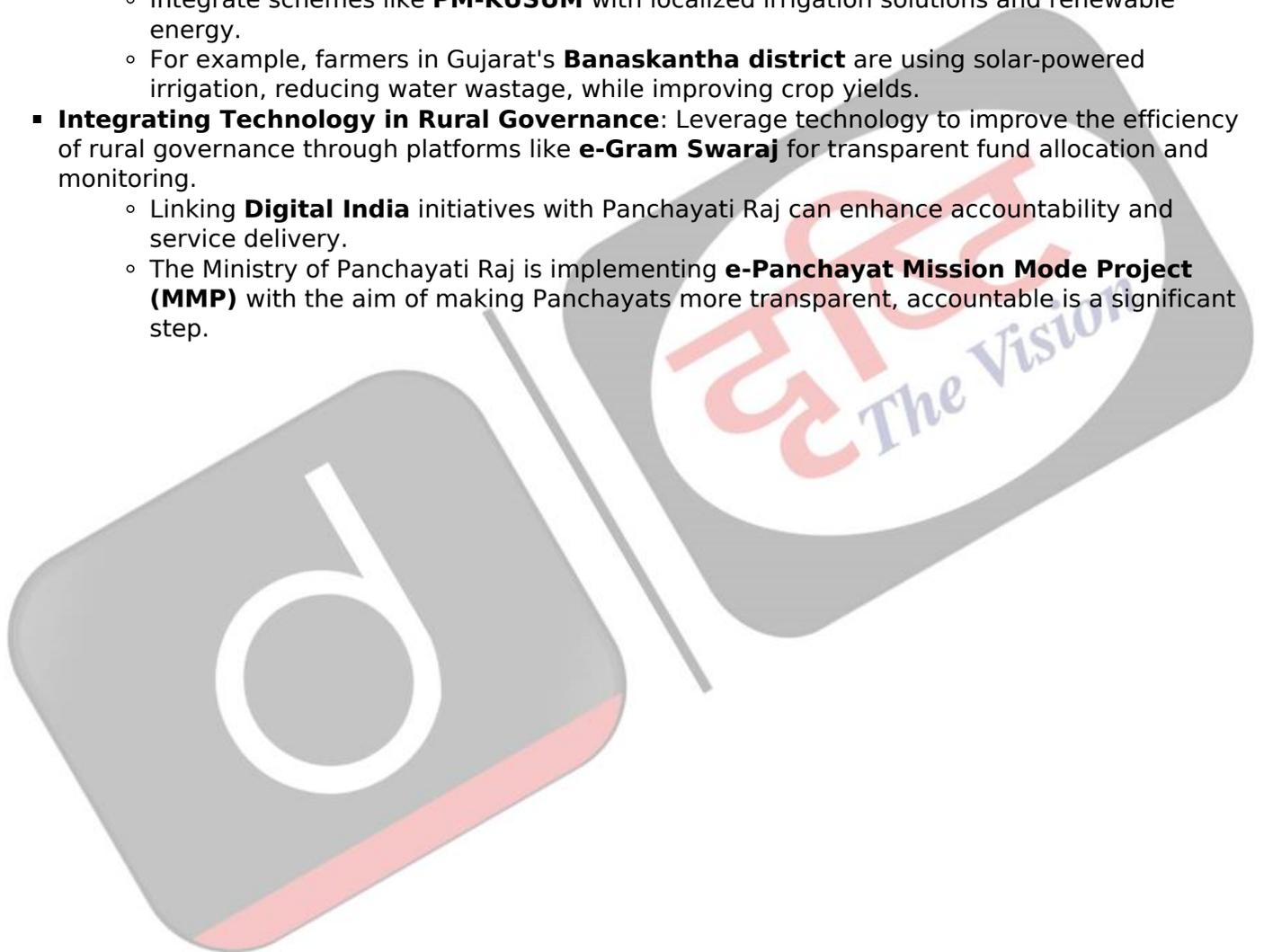
- **Agrarian Distress and Low Income Levels:** India's rural economy is heavily reliant on agriculture, yet the sector faces issues like **fragmented landholdings, low productivity, and erratic weather patterns** due to climate change.
  - Farmers continue to struggle with falling incomes despite government support schemes.
  - The **NABARD report** revealed that in 2021-22, the average monthly income of a farming household from all sources stood at just **₹13,661**.
  - Also, the contribution of agriculture to India's GDP dropped to **15% in 2022, compared to 35% in 1990-91**.
- **Inadequate Health Infrastructure:** Rural areas face a critical shortage of healthcare facilities, trained professionals, and awareness, leading to poor health outcomes.
  - Even flagship programs like **Ayushman Bharat** struggle to address infrastructure gaps in remote areas.
  - A survey stated that **only 25% of the semi-rural and rural population in India** have access to modern healthcare within their localities.
  - Approximately **75% of health infrastructure and resources are concentrated in urban areas**, where only **27% of the population resides**, leaving rural populations underserved.
- **Educational Inequality and Digital Divide:** While school enrollment has improved under schemes like **Samagra Shiksha Abhiyan**, rural education still suffers from **inadequate infrastructure, teacher shortages, and poor digital access**.
  - A report by the **Pratham Foundation** reveals that **nearly 43% of children aged 14-18 struggle to read sentences in English**.
    - Additionally, the ASER survey highlights that **25% of rural children face difficulty reading a Class 2-level text** in their regional language.
  - And lack of consistent internet penetration limits access to online education.
- **Unemployment and Underemployment:** Despite schemes like **MGNREGA**, rural areas face high unemployment and disguised underemployment, particularly among youth.
  - Seasonal agricultural work fails to provide consistent income, pushing migration to urban areas.
  - **Rural unemployment rate** rose to 9.3% in June 2024 (CMIE), while **a larger chunk of rural workforce remains under disguised employment**.
- **Lack of Access to Safe Drinking Water and Sanitation:** Despite progress under the **Jal Jeevan Mission**, many rural households still lack **consistent access to clean drinking water and proper sanitation facilities**.
  - Open defecation persists in some areas due to behavioral and infrastructural gaps.
  - As of September 2023, over **67% of rural households have access to clean water at the flick of a tap**. Also, **12 Indian states have uranium levels** beyond permissible limits in their groundwater
- **Climate Change and Environmental Degradation:** Rural livelihoods are vulnerable to climate change, which **exacerbates droughts, floods, and soil degradation**, threatening agriculture and allied activities.
  - Poor waste management and deforestation add to the environmental crisis.
  - Recent years have seen a **threefold increase in widespread extreme rainfall events** over central India, leading to a steady rise in flash floods with significant socio economic losses especially in rural areas.
- **Social Inequalities and Gender Disparities:** Caste-based discrimination, gender inequality, and lack of opportunities for marginalized communities remain pervasive in rural India.
  - Women often face limited access to **education, healthcare, and employment**.
  - The **WEF Global Gender Gap Report 2017** states that on an average **66% of women's work in India is unpaid**, most of them reside in rural areas, highlighting financial exclusion.
- **Financial Exclusion and Credit Constraints:** Access to formal credit remains a challenge, as rural households often rely on informal moneylenders who charge exorbitant interest rates.
  - Despite initiatives like **MUDRA Yojana**, small and marginal farmers lack sufficient institutional credit support.
  - A 2020 report stated that among small and marginal farmers (SMFs) who availed credit, **59% (or 36 million) turned to formal sources**, while **41% still depended on informal channels**.
- **Weak Local Governance and Bureaucratic Inefficiency: Panchayati Raj Institutions (PRIs)**

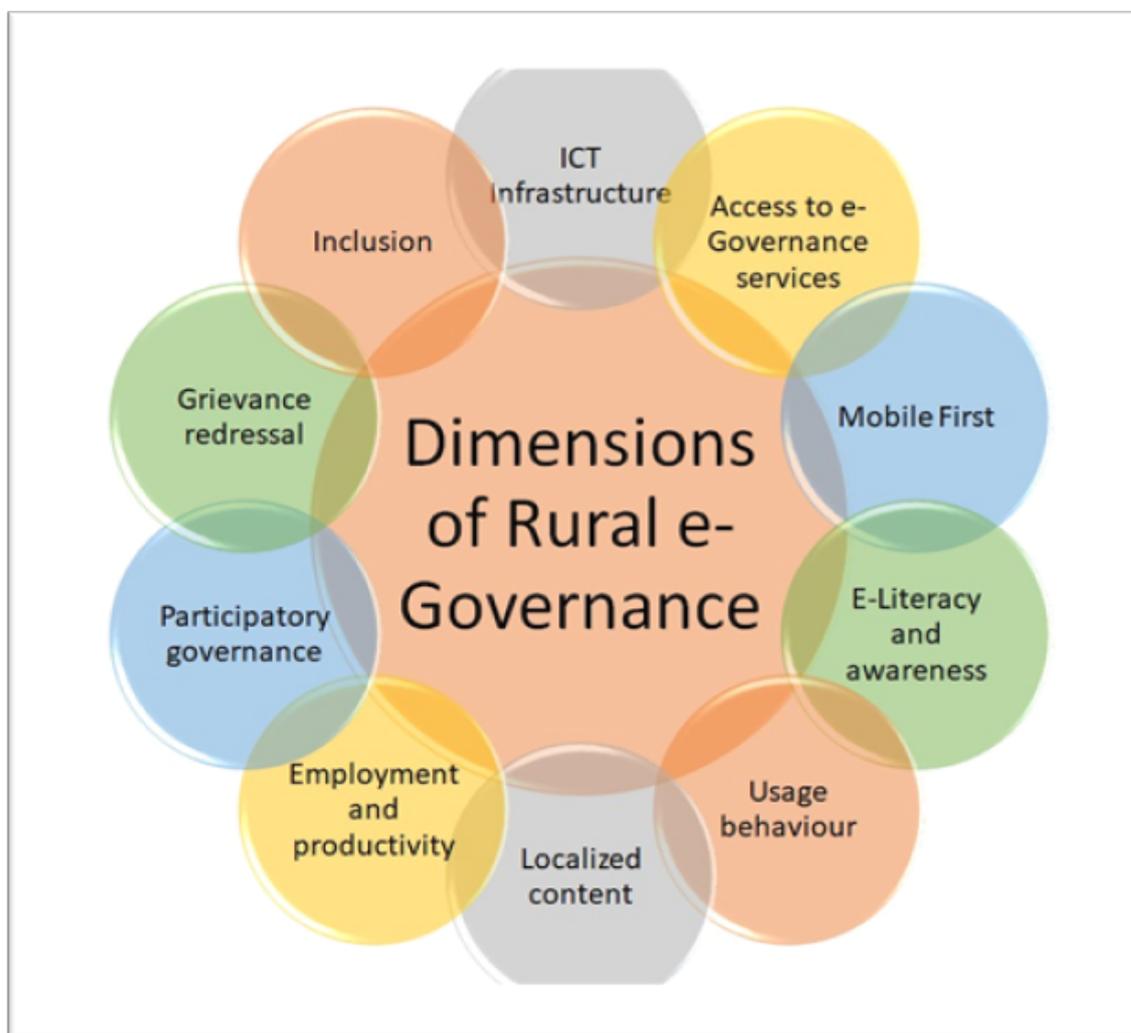
**often lack the funds, capacity, and autonomy** to effectively implement rural development programs.

- Corruption and bureaucratic inefficiencies delay the benefits of schemes.
- In the **Public Distribution System (PDS)**, cases of corruption and inefficiencies in local governance have resulted in food grains meant for rural households **being diverted or sold in the black market**.
  - For instance, in **Uttar Pradesh**, investigations revealed a scam where local officials colluded with ration shop owners to deprive intended beneficiaries of their entitlements.

## What Measures can be Adopted to Promote Rural Growth and Resilience?

- **Expanding Climate-Smart Agriculture (CSA):** Promote widespread adoption of CSA practices like crop diversification, agroforestry, and precision farming to reduce vulnerability to climate change.
  - Integrate schemes like **PM-KUSUM** with localized irrigation solutions and renewable energy.
  - For example, farmers in Gujarat's **Banaskantha district** are using solar-powered irrigation, reducing water wastage, while improving crop yields.
- **Integrating Technology in Rural Governance:** Leverage technology to improve the efficiency of rural governance through platforms like **e-Gram Swaraj** for transparent fund allocation and monitoring.
  - Linking **Digital India** initiatives with Panchayati Raj can enhance accountability and service delivery.
  - The Ministry of Panchayati Raj is implementing **e-Panchayat Mission Mode Project (MMP)** with the aim of making Panchayats more transparent, accountable is a significant step.





- **Strengthening Public-Private Partnerships (PPPs):** Encourage private-sector involvement in skill development, infrastructure, and healthcare by creating rural-centric PPP models.
  - Partnering companies under **CSR initiatives** can amplify the impact of government schemes.
  - For instance, **ITC's e-Choupal** connects **farmers with markets**, benefiting **farmers** by providing real-time market information and quality inputs.
- **Promoting Integrated Rural Entrepreneurship:** Support diversified rural entrepreneurship by creating rural hubs for agri-processing, handicrafts, and eco-tourism.
  - Linking **MUDRA loans** with capacity-building initiatives can amplify the outcomes.
  - The **Dastkar initiative in Rajasthan**, which empowers rural artisans by connecting them to national markets, **increased their household incomes**.
- **Enhancing Local Water Governance:** Empower **Gram Panchayats and SHGs** to implement water conservation projects like **watershed management, rainwater harvesting**, and decentralized water distribution systems.
  - Scale successful projects like the **Jalyukt Shivar Abhiyan** in Maharashtra, which rejuvenated **11,000 villages**, increasing groundwater levels and reducing crop failures.
- **Mainstreaming Renewable Energy in Rural Development:** Implement solar micro-grids, biogas plants, and wind energy projects in rural areas to meet power demands sustainably.
  - Expand schemes like **PM-KUSUM** and provide incentives for renewable energy adoption.
  - Villages like **Dharnai in Bihar**, powered entirely by solar energy, are models of **self-sufficiency**, with energy reliability driving entrepreneurship and education.
- **Reforming Agricultural Marketing Systems:** Strengthen the **eNAM platform** by enhancing digital literacy and expanding physical market infrastructure for farmers.
  - Promote direct farmer-to-consumer sales models through farmer producer organizations (FPOs).

- The success of **Sahyadri Farms** in Maharashtra, which eliminated middlemen and provided farmers higher incomes, illustrates the potential of robust rural marketing reforms.
- **Transforming Rural Transport and Connectivity:** Expand rural road infrastructure under **PM Gram Sadak Yojana (PMGSY)** and develop multimodal transport systems for better market access.
  - Complement this with digital infrastructure like **BharatNet** for seamless e-commerce integration.
  - The **Bhagalpur silk hub in Bihar**, now accessible via improved roads, has seen a rise in **exports**, demonstrating the impact of connectivity on livelihoods.
- **Developing Sustainable Rural Housing:** Introduce disaster-resilient housing technologies, combining local materials with modern methods under **PM Awas Yojana (Gramin)**.
  - Promote **green housing designs** to reduce energy costs and environmental impacts.
  - Villages rebuilt in **Kashmir post-2014 floods**, using **eco-friendly reinforced concrete**, are now resistant to future climate shocks, proving cost-effective and sustainable.
- **Building Grassroots Disaster Management Systems:** Equip rural communities with training, early warning systems, and evacuation plans tailored to local vulnerabilities.
  - Expand **State Disaster Response Forces (SDRF)** into rural areas.
  - **Odisha's cyclone shelters network**, combined with community training, saved thousands of lives **during Cyclone Fani in 2019**, proving the efficacy of proactive disaster management.
- **Revitalizing Cooperative Institutions:** Strengthen cooperatives to address credit, marketing, and procurement gaps in rural areas.
  - Streamline their functioning with digitized operations and skill enhancement programs.
  - **Amul model-Cooperative societies** have created **self-reliant rural economies** in the dairy sector, ensuring consistent farmer incomes.
- **Fostering Knowledge-Based Agriculture:** Set up knowledge hubs in villages to train farmers in modern techniques like **hydroponics, organic farming, and digital tools**.
  - Link these hubs with **Krishi Vigyan Kendras (KVKs)** for research-backed solutions.
  - For instance, villages **experimenting with precision farming** have reduced fertilizer usage, ensuring cost savings and environmental benefits.
- **Empowering Youth with Digital and Green Skills:** Introduce rural youth to green jobs and digital economy opportunities through specialized training under **Skill India Mission**.
  - Partner with private players for certifications in renewable energy, IT, and logistics.
- **Focusing on Inclusive Social Welfare:** Integrate health, nutrition, and gender-focused programs like **POSHAN Abhiyaan** and **Mission Shakti** for comprehensive rural welfare. Ensure last-mile delivery through real-time tracking and local accountability.
  - The **Kerala Kudumbashree model**, which integrates social and economic welfare through women's collectives, has successfully reduced poverty and malnutrition rates in the state.
- **Strengthening Rural Healthcare Systems:** Investments in healthcare infrastructure, mobile health units, and telemedicine can improve access to rural healthcare.
  - Expanding **Ayushman Bharat Health and Wellness Centers (HWCs)** to include diagnostics and specialist consultations will address gaps.
  - The success of **Karuna Trust's telemedicine model in Karnataka**, demonstrates that technology-driven healthcare is a scalable solution for rural resilience.
- **Strengthening Rural Governance:** Empowering **Panchayati Raj Institutions (PRIs) with greater autonomy** and resources can drive better implementation of schemes. Capacity-building programs for PRI members, coupled with transparency mechanisms, can improve accountability.
  - The **Participatory Governance Model in Pune**, has demonstrated how inclusive governance strengthens rural development outcomes.

## Conclusion

Building rural resilience in India is **pivotal for the nation's future**. It requires a holistic approach that integrates **infrastructure development, technological advancements, and socio-economic empowerment**. While challenges like agrarian distress and health infrastructure gaps persist, **India's rural growth trajectory offers hope through innovative solutions and policy support**. The

synergy between government schemes, private-sector participation, and community-driven initiatives can unlock immense potential.

***Drishti Mains Question:***

What are the Key challenges hindering rural growth in India, and what measures can be taken to promote sustainable and inclusive development?

**UPSC Civil Services Examination Previous Year's Question (PYQs)**

**Prelims:**

**Q. The Multi-dimensional Poverty Index developed by Oxford Poverty and Human Development Initiative with UNDP support covers which of the following? (2012)**

1. Deprivation of education, health, assets and services at household level
2. Purchasing power parity at national level
3. Extent of budget deficit and GDP growth rate at national level

**Select the correct answer using the codes given below:**

- (a) 1 only  
(b) 2 and 3 only  
(c) 1 and 3 only  
(d) 1, 2 and 3

**Ans: (a)**

**Mains**

Q. Despite Consistent experience of high growth, India still goes with the lowest indicators of human development. Examine the issues that make balanced and inclusive development elusive. **(2016)**