

GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1521**  
ANSWERED ON 20/09/2020

**INFRASTRUCTURE DEVELOPMENT IN RURAL AREAS**

1521. DR. AMAR SINGH:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the steps taken/being taken by the Government keeping in mind that a high priority is infrastructure development, both physical and digital, to enable rural dwellers to access the products and services matching their incomes, needs and aspirations;
- (b) whether sustained, efficient execution, innovative programmes in digital and financial areas, along with the proposed improvement of physical infrastructure, road connectivity to nearby urban centres and reliable power supply to all rural households will be key drivers to ensure inclusive growth in India; and
- (c) if so, the measures being taken by the Government in this regard?

**ANSWER**

MINISTER OF RURAL DEVELOPMENT  
(SHRI NARENDRA SINGH TOMAR)

(a) to (c) : Department of Rural Development schemes are ongoing and implemented for generation of employment, both self employment and wage employment, social assistance to the old, widow and *Divyang*, provision of assistance for rural housing, rural roads, and natural resource management activities. The programmes of Department of Rural Development include Pradhan Mantri Gram Sadak Yojana (PMGSY), Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), Deen Dayal Upadhyaya - Grameen Kaushalya Yojana (DDU-GKY), National Social Assistance Programme (NSAP), Saansad Adarsh Gram Yojana (SAGY) and Shyama Prasad Mukherji Rurban Mission (SPMRM). The steps taken by the Ministry for infrastructure development, scheme-wise are given below:-

Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) : To achieve the objective of “Housing for All” by 2022, the Department of Rural Development is implementing Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) with effect from 1st April, 2016 to provide assistance to eligible rural households for construction of 2.95 Crore Pucca houses with basic amenities by March, 2022. The scheme is being implemented and monitored through transaction based MIS AwaasSoft & mobile application AwaasApp. The details of the beneficiaries & geo-tagged photographs are captured at various stages of construction & release of installments has been linked to these photographs to monitor progress of construction. Under PMAY-G, since 01.04.2016 till 14.09.2020, sanctions have been given to 1,65,75,845 beneficiaries out of which a total of 1,15,02,232 houses have been constructed.

Pradhan Mantri Gram Sadak Yojana (PMGSY): Pradhan Mantri Gram Sadak Yojana (PMGSY) was started in the year 2000 with the objective to provide all-weather road connectivity to eligible unconnected habitations. The mandate of the scheme was subsequently widened and new interventions viz. PMGSY-II and PMGSY-III were added for upgradation of the existing rural road network which connect habitations to the various facilities and services. The implementation of the ongoing PMGSY has helped immensely in lifting the socio– economic conditions of rural masses by providing them access to the various services and facilities, market place and employment opportunities in various forms. Under PMGSY, since inception till date, a total of 6,31,312 Km road length has been constructed under various interventions/verticals of PMGSY with an investment of Rs. 2,31,376 crore. ICT tools as well green and new technologies form the backbone of implementation for efficient and sustainable execution.

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA): Under Mahatma Gandhi NREGA, Schedule I, Para 4(1), IV. Category D, rural infrastructure works permissible such as works related to rural sanitation i.e individual household latrines, school toilet units, Anganwadi toilets either independently or in convergence with schemes of other Government Departments to achieve ‘open defecation free’ status, construction of play fields, providing all-weather rural road connectivity to unconnected villages, construction of pucca internal roads or streets including side drains and culverts within a villages, construction of buildings for Gram Panchayats, women self-help groups’ federations, cyclone shelters, Anganwadi centres, village haats and crematoria at the village or block level, construction of Food Grain Storage. Under Mahatma Gandhi NREGA, with regard to rural infrastructure works, (excluding Rural connectivity), 33,536 works have been completed with an expenditure of Rs. 25,491.79 lakhs in the Financial Year (FY) 2020-21 (till 14<sup>th</sup> September, 2020). Further, Under the Rural Connectivity works taken up in all States/ UTs under Mahatma Gandhi NREGA, a total of 1,42,953 works have been completed with an expenditure of Rs. 1,31,836.86 lakhs in the Financial Year 2020-21 (till 14<sup>th</sup> September, 2020).

Shyama Prasad Mukherjee Rurban Mission (SPMRM): The Mission attempts to make the selected rural areas on the threshold of growth socially, economically and physically sustainable regions and strives to strengthen by providing economic, social, basic and digital amenities, thus leading to sustainable and balanced regional development in the country. 300 Rurban Clusters with thematic economic growth points are being developed across the country under this innovative Mission.

Further, under innovative programmes in digital and financial areas, this Department under DAY-NRLM has supported digital transactions by promoting Women Self Help Group (SHG) members to be trained and engaged as Business Correspondents (BC) of banks and Common Service Centres to provide last mile digital transactions in rural area using Aadhaar Enabled Payment System (AEPS). A total of around 13400 women SHG members have been engaged as BC Agents across 18 states and 330 Districts of the country to provide door step basic banking services in rural India.

As regards reliable power supply to rural households, Ministry of Power has informed that all the States/UTs have signed a document on ‘24x7 Power for All’ with the Government of India for providing 24x7 power supply to all households, industrial and commercial consumers from April, 2019 and adequate supply of power to agricultural consumers as per State policy. Further, Government of India supplements the efforts of the States to provide access to electricity through its various schemes including Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY), Integrated

Power Development Scheme (IPDS), Pradhan Mantri Sahaj Bijli Har Ghar Yojana - Saubhagya and Ujjwal DISCOM Assurance Yojana (UDAY).

Universal Service Obligation Fund (USOF) in Department of Telecommunication (DoT) seeks to provide financial support for the provision of telecom services in commercially unviable rural and remote areas of the country and to give access to 'basic' telecom services to people in the rural and remote areas at affordable and reasonable prices. Under this fund, subsidy support is also provided for enabling access to all types of telecom services, including mobile services, broadband connectivity and creation of infrastructure like OFC in rural and remote areas. As on 30.11.2019, the Rural tele-density is 56.71% as against overall tele-density in India of 88.81%. Further, the objectives of the National Broadband Mission launched on 17th December 2019 by DoT include Broadband access to all villages by 2022 and facilitate universal and equitable access to broadband services across the country and especially in rural and remote areas. 'BharatNet', a flagship project of Govt. of India, is being implemented by DoT in a phased manner to connect about 2.5 lakh Gram Panchayats (GPs) in the country. In addition to the Wi-Fi hotspots provisioned in the BharatNet, the Government is setting up 25,000 Public Wi-Fi Hotspots infrastructure in rural areas.

As per Annual Report, 2019-20 of Ministry of Electronics and Information Technology (Meity), to ensure inclusivity of digital-driven economic growth, various initiatives have been taken in the form of Digital Villages, Rural Business Process Outsourcings (BPOs) and National Language Translation Mission. Through Mobile Seva Platform, MeitY has initiated a massive countrywide initiative on mobile governance to provide Government services to the people through mobile phones and tablets. It enables a Government department to integrate both web and mobile based services seamlessly and enhances the access to electronic services tremendously, especially in rural areas. Further, Common Services Centers (CSCs) aim to provide individual access to internet and access devices to citizens in rural India where the Information Communication Technology (ICT) intervention is very low. These CSCs provide a common Information Technology (IT) platform for rural citizens. They are positioned as change agents, promoting rural entrepreneurship and building rural capacities and livelihoods. Moreover, "Pradhan Mantri Gramin Digital Saksharta Abhiyan" (PMGDISHA) seeks to usher in digital literacy in rural India by covering 6 crore rural households.

Department of Financial Services (DFS) has informed that with a view to increase banking penetration and to promote financial inclusion across the country, a National Mission on Financial Inclusion known as Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched on 28<sup>th</sup> August, 2014 at National level. Under the Yojana, a Basic Saving Bank Deposit (BSBD) account is opened without requirement of any minimum balance. Till 09.09.2020, a total of 40.63 crore accounts have been opened under PMJDY across the country with aggregate deposit of Rs.1,29,811 crore. Out of total 40.63 crore accounts, 26.66 crore (65.61%) are in rural / semi-urban centres. Under Pradhan Mantri Jan-Dhan Yojana (PMJDY), all villages were mapped by banks into 1.59 lakh Sub-Service Areas (SSAs) with one SSA catering to 1,000 to 1,500 households. While 0.33 lakh SSAs have been covered with bank branches, 1.26 lakh SSAs, have been covered by deployment of interoperable Business Correspondents (BCs).

Further, DFS has stated that to ensure availability of banking outlet (Bank branch/Business Correspondent (BC), within 5 kilometers of all inhabited villages, the Government has launched

a Geographic Information System (GIS) based app., namely, Jan Dhan Darshak app (JDD app) developed by National Informatics Centre (NIC). As per JDD app, there are 1.66 lakh branches, 4.35 lakh BCs and 2.07 lakhs ATMs mapped by the banks. Further, as per data uploaded by the banks on JDD app, out of the 5.53 lakh mapped villages on the app, 5.52 lakh (99.8%) villages are having branch or BC within 5 kilometers distance. Moreover, Reserve Bank of India (RBI) has granted general permission to domestic Scheduled Commercial Banks (excluding Regional Rural Banks), to open banking outlets at any place in the country, without seeking prior approval of RBI in each case, subject to at least 25 percent of the total number of banking outlets opened during a financial year being in unbanked rural centres i.e. centres having population less than 10,000 (Tier 5 and Tier 6 centres). Further, ten Small Finance banks and six Payment Banks have been licensed by RBI for providing banking services across the country including the rural centres.

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