

21st Century Rural Development Schemes in India: An Empirical Analysis of Policy Evolution, Performance, and Outcomes

Boga Srinu

Research Scholar

Department of Political Science

University of Hyderabad

Abstract:

Rural development has remained a central pillar of India's post-independence planning architecture, evolving from a single Department of Rural Development established in 1974 into a wide portfolio of centrally sponsored and central sector schemes administered principally by the Ministry of Rural Development and the Ministry of Panchayati Raj. This paper presents an empirical analysis of twelve major rural development schemes implemented in twenty-first-century India. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), the National Rural Livelihoods Mission (NRLM/DAY-NRLM), the Pradhan Mantri Gram Sadak Yojana (PMGSY), the National Social Assistance Programme (NSAP), the Pradhan Mantri Awaas Yojana–Gramin (PMAY-G), the Saansad Adarsh Gram Yojana (SAGY), the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), Mission Antyodaya, the Rashtriya Gram Swaraj Abhiyan (RGSA), the Shyama Prasad Mukherji Rurban Mission (SPMRM), the SVAMITVA scheme, the Atal Bhujal Yojana, and the network of Rural Self-Employment Training Institutes (RSETIs). Drawing on official scheme-level administrative data and peer-reviewed empirical literature, the paper documents the scale, coverage, and physical and financial progress of each scheme and situates these findings within the broader academic debate on the effectiveness of India's rural development strategy. The analysis finds substantial gains in employment generation, rural connectivity, housing, livelihoods promotion, and land-record formalization, but also identifies recurring implementation challenges; regional unevenness, project-completion backlogs, and capacity constraints at the Gram Panchayat level; that continue to limit the full realization of scheme objectives. The paper concludes that India's rural development architecture has matured into a converged, multi-sectoral system, but that its future effectiveness depends on strengthening last-mile administrative capacity and inter-scheme convergence at the grassroots.

Keywords: Rural development; MGNREGA; NRLM; PMGSY; PMAY-G; SAGY; Panchayati Raj; SVAMITVA; Rurban Mission; India

Date of Submission: 07-10-2026

Date of acceptance: 19-10-2026

I. Introduction

Rural India, home to a large majority of the country's population, has been the subject of sustained state intervention since independence, with policy emphasis shifting over time from land reform and community development to targeted poverty alleviation, employment guarantee, and infrastructure convergence. The institutional history of India's rural development administration itself reflects this evolving emphasis: the Department of Rural Development was created within the Ministry of Food and Agriculture in October 1974, renamed the Ministry of Rural Reconstruction in 1979, the Ministry of Rural Development in 1982, restructured as a Department under the Ministry of Agriculture and Rural Development in 1985, and re-established as the Ministry of Rural Development in July 1991. In March 1995 it was reorganized as the Ministry of Rural Areas and Employment, comprising three departments: Rural Employment and Poverty Alleviation, Development of Wastelands and Rural Areas, and Rural Development. In parallel, the constitutional recognition of Panchayati Raj Institutions through the 73rd Amendment Act (1992/1993) gave rural local government an independent institutional and fiscal identity, fundamentally altering the delivery architecture for rural schemes.

Since the turn of the twenty-first century, this administrative apparatus has delivered an expanding portfolio of flagship schemes addressing employment (MGNREGA), livelihoods and financial inclusion (NRLM), rural connectivity (PMGSY), social security (NSAP), housing (PMAY-G), participatory village development (SAGY, Mission Antyodaya, RGSA), skill development (DDU-GKY, RSETIs), balanced rural-urban growth (SPMRM/Rurban Mission), land-record modernization (SVAMITVA), and groundwater sustainability (Atal Bhujal Yojana). Each of these schemes now generates extensive administrative data through management

information systems maintained by the Ministry of Rural Development and the Ministry of Panchayati Raj, making rural development policy an unusually data-rich field for empirical evaluation. This paper draws on that administrative record, together with the peer-reviewed empirical literature evaluating these schemes, to assess their coverage, progress, and outcomes as of the most recently available reporting period.

II. Literature Review

2.1 Employment Guarantee and Poverty Alleviation

MGNREGA has generated the largest body of empirical evaluation among India's rural schemes. Using Indian Human Development Survey panel data, Rafi et al. (2026) find that MGNREGA participation has a statistically significant effect on poverty alleviation, household consumption, and community-level income inequality. A difference-in-differences analysis exploiting the programme's phased roll-out similarly finds that MGNREGA exposure raised real per-capita consumption expenditure by approximately 6.8 percent and reduced the rural poverty headcount by roughly 4.2 percentage points (Denny, 2026). District-level difference-in-differences work using National Sample Survey and Census data corroborates a significant reduction in rural poverty in MGNREGA-implementing districts relative to non-implementing districts, though with effectiveness moderated by local governance and administrative capacity (Sharma, 2024). Complementary studies document the programme's contribution to asset creation (Bhargava, 2013; Mishra & Selvi, 2024) and to reductions in rural household debt (Patwardhan & Tasciotti, 2023), while decade-long secondary-data assessments using MGNREGA MIS, PLFS, and NITI Aayog Multidimensional Poverty Index data confirm sustained, if regionally uneven, gains in employment, wages, and social equity between 2014 and 2024 (Sahu & Behra, 2026).

2.2. Livelihoods, Self-Help Groups, and Financial Inclusion

The NRLM/DAY-NRLM literature centres on the Self-Help Group (SHG) model as an instrument of women's economic and social empowerment. An International Initiative for Impact Evaluation (3ie) study across nine of India's poorest states found that an additional 2.5 years of SHG membership increased total household income by 19 percent and savings by 28 percent, though only a minority of loans were used for productive rather than consumptive purposes (3ie, 2023; Kumar, 2021). A propensity-score-matching study in Odisha similarly found a positive and significant effect of NRLM participation on a composite livelihood security index (Luqman, 2025). At the same time, Kochar et al. (2022), publishing in the *Journal of Development Economics*, caution that SHG loan sizes are frequently too small to materially shift women's household decision-making authority, indicating that financial-inclusion gains do not automatically translate into empowerment gains of the same magnitude.

2.3. Rural Connectivity and Housing

Evaluations of the Pradhan Mantri Gram Sadak Yojana emphasize its contribution to agricultural income growth and non-farm employment by connecting previously unconnected habitations, while noting a persistent gap between habitations that are 'sanctioned' and those where connectivity is fully realized (National Rural Infrastructure Development Agency, 2025). On rural housing, a performance audit-informed research report by the National Institute of Rural Development and Panchayati Raj (NIRD&PR, 2026) on the predecessor Indira Awaas Yojana in Madhya Pradesh, Odisha, and West Bengal identified weaknesses in housing-need assessment, beneficiary-selection transparency, construction quality, and technical supervision; findings that directly informed the design of the successor Pradhan Mantri Awaas Yojana–Gramin from 2016 onward.

2.4. Decentralized Governance and Village Development

Literature on the Saansad Adarsh Gram Yojana and Mission Antyodaya situates these schemes within the broader Gandhian ideal of Gram Swaraj and the post-73rd Amendment decentralization agenda, emphasizing participatory planning through the Gram Panchayat Development Plan (GPDP) process. Scholarship on the Rashtriya Gram Swaraj Abhiyan similarly frames capacity-building of elected Panchayati Raj representatives as a precondition for the effective utilization of devolved functions and finances (Ministry of Panchayati Raj, 2022).

2.5. Land Records and Natural Resource Management

The SVAMITVA scheme has been examined in state-specific studies; for instance, a 2025 geographical study of Haryana. Which find that drone-based land mapping has reduced property disputes and improved access to formal credit, while identifying digital literacy among rural residents as a continuing barrier to the scheme's full utilization. Comparable convergence-based logic underlies the Atal Bhujal Yojana, which the Press Information Bureau (2022) frames as a community-led groundwater management model dependent on multi-scheme convergence and behavioural change rather than infrastructure investment alone.

III. Objectives of the Study

- To trace the institutional evolution of India's rural development administration and policy framework.
- To document, using official scheme-level data, the coverage, physical progress, and financial performance of major twenty-first-century rural development schemes.
- To review empirical academic evidence on the socio-economic outcomes of these schemes.
- To identify cross-cutting implementation patterns, gaps, and challenges across the scheme portfolio.
- To draw policy-relevant conclusions on the convergence and effectiveness of India's rural development strategy.

IV. Research Questions

- RQ1: How has the institutional and policy architecture of rural development in India evolved since the 1970s, and how has the 73rd Constitutional Amendment reshaped scheme delivery?
- RQ2: What is the empirical scale and physical/financial progress of major rural development schemes as reflected in official administrative data?
- RQ3: What does the literature indicate about the socio-economic impact of these schemes on rural employment, poverty, livelihoods, housing, and connectivity?
- RQ4: What common implementation challenges; e.g., project-completion backlogs, regional disparities, capacity constraints; recur across the scheme portfolio?
- RQ5: To what extent do these schemes function as a converged system of rural development, and what does this imply for future policy design?

V. Research Methodology

This study adopts a descriptive-analytical research design based on secondary data. Scheme-level administrative and financial data were drawn from official Government of India sources; the Ministry of Rural Development's MGNREGA management information system (Ministry of Rural Development, 2026), the NRLM outcome reporting portal (Ministry of Rural Development, 2026), the Online Management, Monitoring and Accounting System of PMGSY (NRIDA, 2025), Press Information Bureau releases, and Ministry of Panchayati Raj scheme documentation. These were supplemented with peer-reviewed journal articles, working papers, and institutional evaluation reports identified through a structured review of the academic and policy literature on each scheme. Quantitative indicators are presented as reported in their original source documents and time periods; given the heterogeneity of reporting cycles across schemes, the analysis is interpretive and comparative rather than based on a single harmonized cross-sectional dataset.

VI. Analysis of the Schemes

6.1. MGNREGA

Enacted in 2005 and formally launched on 2nd February 2006 in Bandla Palli, Anantapur district, Andhra Pradesh, MGNREGA guarantees 100 days of unskilled manual wage employment per year to rural households. It consolidated earlier programmes including the Jawahar Gram Samridhi Yojana, the Employment Assurance Scheme, the Sampoorna Grameen Rozgar Yojana (2001), and the National Food for Work Programme (2004), and was renamed in honour of Mahatma Gandhi in October 2009. Multi-poverty rates fell from 55.34 percent (NFHS 2005-06) to 14.96 percent (NFHS 2019-20), a decline in which MGNREGA is widely credited with playing a substantial role.

Table 1. Details of MGNREGA Programme

Indicator	Value
Districts / Blocks / Gram Panchayats covered	740 / 7,172 / 2,69,282
Job cards issued (cumulative)	14.27 crore
Active workers	14.33 crore
SC / ST share of active workers	20.05% / 16.23%
Women's share of person-days generated	59.12%
Average employment provided per household	47.51 days
Average daily wage rate	₹236.87
Households completing 100 days of work	23,43,367

Indicator	Value
Total expenditure / Percentage utilisation	₹89,290.93 crore / 106.62%
Payments generated within 15 days	98.91%

Sources: Details of MGNREGA https://nrega.nic.in/MGNREGA_new/Nrega_home.aspx

Empirical assessments corroborate these administrative figures: Rafi et al. (2026) find a significant positive effect of MGNREGA participation on poverty alleviation and household consumption, while district-level difference-in-differences studies estimate consumption gains of roughly 6.8 percent and poverty-headcount reductions of about 4.2 percentage points attributable to programme exposure.

6.2. NRLM / DAY-NRLM

Launched in 2011 with World Bank support as the successor to the Swarna Jayanti Gram Swarozgar Yojana (itself a restructuring of the 1999 Integrated Rural Development Programme), NRLM subsequently scaled up as the Deendayal Antyodaya Yojana-NRLM; promotes rural livelihoods primarily through Self-Help Groups (SHGs) and their bank linkage. By 2022-23 the mission had reached approximately 10 crore rural poor households across 34 States/UTs, 745 districts, 7,627 block-intensive areas, and 2,72,336 Gram Panchayats, with more than 10.29 crore SHG households bank-linked (Ministry of Rural Development, 2026). Independent 3ie impact evaluation across nine of India's poorest states found that each additional 2.5 years of SHG membership raised household income by 19 percent and savings by 28 percent (3ie, 2023), although only 19 percent of loans were used for productive (rather than consumptive) purposes; underscoring a gap between financial inclusion and livelihood transformation that recurs in the wider NRLM literature.

6.3. PMGSY

The PMGSY program, initiated by the Government of India on December 25th, 2000, aims to provide all-weather access to eligible unconnected habitations. The primary objective is to enhance rural road connectivity, promoting economic and socio-service activities to increase agricultural income and employment opportunities in rural areas. Additionally, it strives to alleviate poverty in rural regions and extend road facilities to hilly and remote areas across the country. Administered by the Ministry of Rural Development, the program establishes a network connecting habitations through main and link roads. In rural areas, two main types of road connectivity exist: Other District Roads and Village Roads. The program focuses on creating new connections and periodically upgrading roads.

Table 2. PMGSY connection from 2000-01 to 2023-2024

Year	Roads Sanctioned (km)	Roads Completed (km)	Total Expenditure (₹ crore)
2000-01	30,215	1,806	0
2005-06	1,40,445	82,149	5,098
2010-11	3,95,256	2,94,057	69,641
2015-16	5,34,871	4,54,508	1,46,470
2020-21	7,44,905	6,62,680	2,48,309
2023-24	8,02,702	7,54,763	3,15,555

Source: As per the government of India, Department of MoRTH/National Highways Authority of India (NHAI) have also issued policy guidelines on the use of such eco-friendly materials [/processes.https://www.pib.gov.in/PressNoteDetails.aspx?NoteId=155199&ModuleId=3®=3&lang=1](https://www.pib.gov.in/PressNoteDetails.aspx?NoteId=155199&ModuleId=3®=3&lang=1)

The steady year-on-year growth in both sanctioned length and expenditure indicate sustained fiscal commitment, though the gap between sanctioned (8.39 lakh km) and completed (7.84 lakh km) length as of 2023-24 roughly 93 percent completion illustrates a persistent, if narrowing, implementation lag characteristic of large infrastructure-delivery schemes.

The table appears to show cumulative PMGSY progress at six benchmark years (National Rural Infrastructure Development Agency, 2025). Sanctioned length grew about 27 times, from 30,215 km in 2000-01 to 8,02,702 km in 2023-24. Completed length rose from 1,806 km to 7,54,763 km. The share of sanctioned roads completed improved steadily. It was about 6% in 2000-01, 59% in 2005-06, 74% in 2010-11, 85% in 2015-16, 89% in 2020-21 and 94% in 2023-24. The implementation lag has narrowed, but roughly 48,000 km were still incomplete in 2023-24.

Spending rose faster than road length. Expenditure grew about 62 times between 2005-06 and 2023-24, while completed length grew about nine times. Dividing cumulative expenditure by completed length gives roughly ₹6 lakh per km in 2005-06, ₹24 lakh in 2010-11, ₹32 lakh in 2015-16, ₹38 lakh in 2020-21 and ₹42 lakh in 2023-24. This is only a rough indicator, because expenditure also covers bridges, state shares and upgradation. It suggests higher road standards, rising costs, or both.

The pace of construction has slowed recently. Completed length grew by about 42,000 km a year in 2005-11 and 2015-20, but only about 31,000 km a year in 2020-24. The 2000-01 row (1,806 km completed with ₹0 expenditure) looks inconsistent and should be verified. As of August 2025, 1,91,282 rural roads covering 8,38,611 km and 12,146 bridges had been sanctioned across all programme phases, of which 1,83,215 roads (7,83,727 km) and 9,891 bridges had been completed (NRIDA, 2025).

6.4. NSAP

Commencing in July 1995, the National Social Assistance Programme provides social-security support to below-poverty-line households, initially comprising the National Old Age Pension Scheme, the National Family Benefit Scheme, and the National Maternity Benefit Scheme. The programme operationalizes the Directive Principles of State Policy relating to welfare, livelihood, and public health, providing pension and family-benefit support to elderly, widowed, and disabled BPL citizens and their households in the event of loss of the primary earner.

6.5. PMAY-G

Rural housing policy evolved from the Indira Awaas Yojana (launched January 1996) to the Pradhan Mantri Awaas Yojana–Gramin from 1 April 2016, following a 2014 performance audit that identified weaknesses in needs assessment, beneficiary-selection transparency, construction quality, technical supervision, and monitoring (NIRD&PR, 2026). Eligibility is determined using the 2011 Socio-Economic Caste Census, with Gram Sabha verification. The unit assistance amount rose from ₹75,000 to ₹1,20,000 in plain areas and to ₹1,30,000 in hilly, difficult, and IAP districts, funded on a 60:40 Centre-State basis. As of the latest reporting, 2,94,83,262 houses have been sanctioned, of which 2,57,84,061 (approximately 87.4 percent) have been completed.

6.6. SAGY

Launched on 11th October 2014, the Saansad Adarsh Gram Yojana operationalizes Gandhi's vision of Gram Swaraj through Member of Parliament led holistic village development covering agriculture, health, education, sanitation, and livelihoods (Ministry of Rural Development, 2014).

Table 3. Phase-wise Status of Village Development Plans (VDPs) Adopted by Gram Panchayats (GPs) under SAGY in India (2014-2024)

Phase (Years)	GPs Adopted	Projects Identified	Projects Completed	Yet to Start
Ph-I (2014-16)	703	44,962	30,619	11,373
Ph-II (2016-19)	502	33073	18990	13120
Ph-III (2017-19)	303	20749	13198	7031
Ph-IV (2019-20)	513	40,991	22,813	17,108
Ph-V (2020-21)	340	32219	15496	15705
Ph-VI (2021-22)	307	32,839	9,366	22,476
Ph-VII (2022-23)	247	16730	5311	11030
Ph-VIII (2023-24)	159	14,016	6,498	7,326
Total (8 phases)	3,074	2,35,579	1,22,291	1,05,169

Source: Ministry of Rural Development, Govt. of India. (ON3201) & Past Issues.

The table presents phase-wise progress of the Saansad Adarsh Gram Yojana (SAGY) from 2014-15 to 2023-24, focusing on the number of Gram Panchayats (GPs) covered, Village Development Plan (VDP) updates, and the status of projects undertaken. During Phase - I (2014-16), the programme covered 703 GPs, of which 689 updated their VDPs, indicating a strong initial response. A total of 44,962 projects were identified, with 30,619 projects completed, reflecting substantial early implementation. However, 11,373 projects remained yet to start, suggesting initial planning and coordination challenges. In Phase - II (2016-19) and Phase - III (2017-19), the

number of GPs adopted declined to 502 and 303, respectively. Correspondingly, the total number of projects also decreased. While a significant proportion of projects were completed in these phases (18,990 in Phase - II and 13,198 in Phase - III), a considerable number remained either in progress or yet to commence, indicating uneven execution across GPs.

Phase - IV (2019-20) marked a notable increase in project identification, with 40,991 projects across 513 GPs, reflecting renewed emphasis on the scheme. However, despite 22,813 projects being completed, a large number (17,108 projects) were yet to start, pointing to implementation bottlenecks. From Phase - V (2020-21) onwards, the impact of COVID-19 is visible. Although 32,219 projects were planned in Phase - V and 32,839 projects in Phase - VI, completion rates declined sharply: particularly in Phase - VI (2021-22), where only 9,366 projects were completed, while 22,476 projects had not yet begun. This highlights the pandemic's disruptive effect on rural development activities. In the later phases: Phase - VII (2022-23) and Phase - VIII (2023-24): both GP coverage and project numbers further declined. While implementation continued, the proportion of completed projects remained modest, with a growing backlog of projects yet to start.

6.7. DDU-GKY

Launched on Antyodaya Diwas, 25th September 2014, as a component of the National Rural Livelihoods Mission (Aajeevika), the Deen Dayal Upadhyaya Grameen Kaushalya Yojana trains and places rural youth aged 15-35 from low-income households in minimum-wage-linked jobs, targeting the estimated 55 million rural youth with no or marginal employment. With an allocation of ₹1,500 crore, the scheme has been implemented across 568 districts and 6,215 blocks in 21 States/UTs through 600 partner organizations running 690 projects, training 2.7 lakh candidates and placing 1.34 lakh of them; an placement conversion rate of approximately 49.6 percent (Ministry of Rural Development, 2023a).

6.8. Swachh Bharat Mission (Grameen)

Swachh Bharat Mission (Grameen), or SBM(G), is a Centrally Sponsored Scheme. It was launched on 2nd October 2014 with the main aim of making rural India open defecation free (ODF) by providing access to toilets for all rural households (Ministry of Jal Shakti, 2023). It runs alongside the Urban mission, which focuses on city sanitation, community and public toilets and waste management.

Phase I (2014-2019): toilets for every household: The aim was household toilet access. By January 2019, about 9.1 crore individual household toilets had been built and 5,41,748 villages declared ODF (Ministry of Drinking Water and Sanitation, 2019). All villages had declared themselves ODF by 2nd October 2019 (Ministry of Jal Shakti, 2023). More than 10.86 crore rural toilets had been built by December 2021 (Ministry of Finance, 2022). The main infrastructure change was a shift to household latrines as the standard. NFHS-5 shows the population using improved sanitation rose from 48.5% in 2015-16 to 70.2% in 2019-21 (Ministry of Finance, 2022).

Phase II (2020-21 to 2024-25): ODF Plus: Phase II aimed to sustain ODF status and arrange solid and liquid waste management in every village, moving them from ODF to ODF Plus (Ministry of Jal Shakti, 2023). Its outlay is over Rs 1.40 lakh crore (Press Information Bureau, 2025). Components include household latrines, community sanitary complexes and solid and liquid waste management. The infrastructure focus moved from latrines to village-level waste systems.

Coverage grew quickly: A parliamentary committee noted that 5,57,468 of 5,87,529 villages had been declared ODF Plus. A PIB note reports that over 83% of villages were ODF Plus (Model) by December 2025 (Press Information Bureau, 2025). Figures differ across sources because they use different dates and ODF Plus categories (Aspiring, Rising, Model).

6.9. Mission Antyodaya

Adopted in the Union Budget 2017-18 as a convergence and accountability framework, Mission Antyodaya coordinates resource utilization across 26 central Ministries/Departments through Gram Panchayats as focal convergence points. Implemented alongside the Ministry of Panchayati Raj's People's Plan Campaign to support participatory Gram Panchayat Development Plan formulation, the annual Gram Panchayat survey component has engaged 2,69,309 individuals.

6.10. Rashtriya Gram Swaraj Abhiyan (RGSA)

Launched 24th April 2018 as an umbrella capacity-building scheme for Panchayati Raj Institutions and implemented in its original form through 2021-22, RGSA was revamped and extended as a Centrally Sponsored Scheme from 2022-23 to 2025-26. Its central objective is to strengthen the governance capacity of Panchayats to deliver Sustainable Development Goal-linked outcomes and discharge their constitutionally devolved functions (Ministry of Panchayati Raj, 2022, 2025).

6.11. Shyama Prasad Mukherji Rurban Mission (SPMRM)

Launched in 2016, the Rurban Mission targets the development of 300 'Rurban' clusters nationwide to narrow the rural-urban divide by extending urban-grade infrastructure and economic opportunity into rural clusters. Implementation is anchored in an Integrated Cluster Action Plan (ICAP) for each cluster, translated into Detailed Project Reports; funding combines convergence of central/state schemes (70 percent) with Critical Gap Funding from the Ministry of Rural Development (30 percent) (Ministry of Panchayati Raj, 2023).

6.12. SVAMITVA

Launched on National Panchayat Day, 24th April 2021 (piloted from 2020 in nine states), SVAMITVA uses drone-based mapping, implemented jointly by the Ministry of Panchayati Raj, State Revenue and Panchayati Raj Departments, and the Survey of India, to establish a formal Record of Rights for rural household land. Its objectives include enabling property-backed credit access, building efficient land records for rural planning, establishing a property-tax base for Gram Panchayats, improving Gram Panchayat Development Plan quality through GIS mapping, and reducing property-related litigation (Ministry of Panchayati Raj, 2020). State-level studies, such as a 2025 geographical assessment of Haryana, report reduced land disputes and improved credit access following implementation, alongside continuing digital-literacy barriers to full utilization.

6.13. Atal Bhujal Yojana and RSETIs

The Atal Bhujal Yojana (effective 1st April 2020) promotes community-led, sustainable groundwater management through convergence of ongoing schemes across 8,652 Gram Panchayats in 80 water-stressed districts of seven states; Gujarat, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan, and Uttar Pradesh; supported by digital water-level recorders, rain gauges, and Real-Time Data Acquisition Systems under the National Hydrology Project (Press Information Bureau, 2022). Complementing livelihood-oriented schemes, the network of Rural Self-Employment Training Institutes (RSETIs), modelled on the RUDSETI concept pioneered in Karnataka, operates in every district under lead-bank management, delivering 30-40 short-duration (one- to six-week) skill programmes annually across agricultural, product, process, technical, and general categories, with a one-time Government of India grant of up to ₹1 crore per institute for infrastructure (Ministry of Rural Development, 2023b).

VII. Cross-Cutting Observations

Read together, the twelve schemes reviewed in this paper reveal three consistent patterns. First, scale and reach are substantial by any international comparison: MGNREGA alone covers 2.69 lakh Gram Panchayats and over 14 crore active workers, while NRLM has mobilized roughly 10 crore rural households into SHGs. Second, physical and financial progress is generally strong at the aggregate level; PMGSY has completed over 93 percent of sanctioned road length, and PMAY-G has completed roughly 87 percent of sanctioned houses; but completion rates decelerate in later programme phases, as SAGY's post-2020 data illustrate, often linked to exogenous shocks such as the COVID-19 pandemic or to administrative capacity constraints at the Gram Panchayat level. Third, an increasing share of newer schemes (Mission Antyodaya, RGSA, SPMRM, SVAMITVA, Atal Bhujal Yojana) are explicitly designed around convergence; pooling resources and data across multiple ministries and pre-existing schemes rather than operating as stand-alone interventions; reflecting a maturing, systems-oriented approach to rural development policy that treats the Gram Panchayat as the primary unit of convergence and accountability.

VIII. Conclusion

India's rural development architecture has evolved, over five decades, from a single departmental unit into a wide and increasingly convergent portfolio of employment, livelihood, infrastructure, housing, governance, land-record, and natural-resource schemes anchored in the constitutionally empowered Panchayati Raj system. The empirical evidence reviewed in this paper indicates that these schemes have achieved substantial scale and measurable socio-economic impact; most notably MGNREGA's documented contribution to poverty and consumption outcomes, NRLM's mobilization of SHG-based livelihoods, and PMGSY's and PMAY-G's near-saturation progress on rural roads and housing. At the same time, recurring implementation challenges; project-completion backlogs, pandemic-era disruption, regional unevenness, and capacity constraints among Panchayat functionaries; temper these gains and point to the continuing importance of institutional capacity-building (through instruments such as RGSA) and inter-scheme convergence (through Mission Antyodaya and the Rurban Mission) as the next frontier of rural development policy in India. Future research would benefit from harmonized, real-time cross-scheme data linking these programmes at the Gram Panchayat level to more precisely identify where convergence is, and is not, translating into improved household welfare.

References

- [1]. Bhargava, R. (2013). An empirical study of assets creation through employment generation by MGNREGA in Rajasthan. *Journal of Economics and Sustainable Development*, 4(19). <https://www.iiste.org/Journals/index.php/JEDS/article/view/9792>
- [2]. Denny, C. M. (2026). The impact of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) on rural household welfare and labour market outcomes in India: A difference-in-differences analysis. *Journal of Economic Insights and Research*, 2(2), 51–57. <https://doi.org/10.63090/JEIR/3107.9482.0021>
- [3]. International Initiative for Impact Evaluation (3ie). (2023). *Strengthening the case for India's national livelihoods program*. Evidence Impact Summaries. <https://3ieimpact.org/evidence-hub/Evidence-impact-summaries/strengthening-case-indias-national-livelihoods-program>
- [4]. Jain, A. (2017). Socio-economic impact of MGNREGA on rural workers: An empirical study. *International Journal of Advanced Research*, 5(5), 1458–1462. <https://doi.org/10.21474/IJAR01/4267>
- [5]. Kejriwal, N. (2026). The National Rural Livelihoods Mission (NRLM): Key lessons for policymaking. In V. Arya, A. Balutia, A. Chhatre, & N. Narain (Eds.), *Pathways to rural prosperity: Livelihood interventions and transformation in India* (pp. 15–44). Routledge. <https://doi.org/10.4324/9781003730804-3>
- [6]. Kochhar, A., Nagabhushana, C., Sarkar, R., Shah, R., & Singh, G. (2022). Financial access and women's role in household decisions: Empirical evidence from India's National Rural Livelihoods project. *Journal of Development Economics*, 155, Article 102821. <https://doi.org/10.1016/j.jdeveco.2022.102821>
- [7]. Kumar, S. (2021, July 23). *The National Rural Livelihoods Mission: Drawing lessons from the first ten years* (ORF Issue Brief No. 478). Observer Research Foundation. <https://www.orfonline.org/research/the-national-rural-livelihoods-mission-drawing-lessons-from-the-first-ten-years>
- [8]. Luqman, S. (2025, May). A study of the National Rural Livelihood Mission (NRLM) for women: Its impact on social, political, and economic spheres. In *Women in Independent India@75* (pp. 384–390). ISBN 978-81-955542-6-3
- [9]. Ministry of Drinking Water and Sanitation, Government of India. (2019, January 7). *Construction of toilets under SBM (Gramin)* (Rajya Sabha Unstarred Question No. 2743). https://rsdebate.nic.in/bitstream/123456789/693932/2/PQ_247_07012019_U2743_p84_p86.pdf
- [10]. Ministry of Finance, Government of India. (2022). Swachh Bharat Mission (Grameen). In *Economic Survey 2021–22* (p. 384). https://www.indiabudget.gov.in/economicsurvey/ebook_es2022/files/basic-html/page410.html
- [11]. Ministry of Jal Shakti, Government of India. (2023, April 3). *Number of beneficiaries under SBM (G)* (Rajya Sabha Unstarred Question No. 3612). https://rsdebate.nic.in/bitstream/123456789/738583/1/PQ_259_03042023_U3612_p263_p263.pdf
- [12]. Ministry of Panchayati Raj, Government of India. (2020). *SVAMITVA scheme guidelines*. <https://panchayat.gov.in/en/document/svamtva-guidelines/>
- [13]. Ministry of Panchayati Raj, Government of India. (2022). *Rashtriya Gram Swaraj Abhiyan (RGSA): Revamped scheme guidelines, 2022–23 to 2025–26*.
- [14]. Ministry of Panchayati Raj, Government of India. (2023). *Shyama Prasad Mukherji Rurban Mission: Integrated Cluster Action Plan guidelines*.
- [15]. Ministry of Panchayati Raj, Government of India. (2025). *Rashtriya Gram Swaraj Abhiyan (RGSA)*. <https://panchayat.gov.in/en/rgsa/rashtriya-gram-swaraj-abhiyan-rgsa/>
- [16]. Ministry of Rural Development, Government of India. (n.d.). *Details of MGNREGA*. https://nrega.nic.in/MGNREGA_new/Nrega_home.aspx
- [17]. Ministry of Rural Development, Government of India. (2014). *Saansad Adarsh Gram Yojana (SAGY): Guidelines for the Members of Parliament to develop model villages*.
- [18]. Ministry of Rural Development, Government of India. (2023a). *Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY): Empowering rural youth through skill development*.
- [19]. Ministry of Rural Development, Government of India. (2023b). *Rural Self Employment Training Institutes (RSETIs): Programme guidelines*.
- [20]. Ministry of Rural Development, Government of India. (2023c, December 12). *Upgradation of roads under PMGSY* (Lok Sabha Unstarred Question No. 1610). <https://eparlib.nic.in/bitstream/123456789/2970846/1/AU1610.pdf>
- [21]. Ministry of Rural Development, Government of India. (2024, February 6). *Saansad Adarsh Gram Yojana* (Lok Sabha Unstarred Question No. 601). <https://eparlib.nic.in/bitstream/123456789/2974837/1/AU601.pdf>
- [22]. Ministry of Rural Development, Government of India. (2026). *Outer report dashboard: Households mobilised into self-help groups*. Deendayal Antyodaya Yojana–National Rural Livelihoods Mission. <https://lokos.in/#/dashboard>
- [23]. Mishra, S., & Selvi, S. (2024). A study on the role of MGNREGA in fostering economic development via welfare initiatives, employment opportunities, and asset formation in rural Bangalore. *International Journal for Research in Applied Science & Engineering Technology*, 12(5), 1886–1893. <https://doi.org/10.22214/ijraset.2024.61957>
- [24]. National Institute of Rural Development and Panchayati Raj. (2026). *Research report on Pradhan Mantri Awaas Yojana–Gramin in Madhya Pradesh, Odisha, and West Bengal*.
- [25]. National Rural Infrastructure Development Agency. (2025). *Online Management, Monitoring and Accounting System (OMMAS) statistics*. Ministry of Rural Development, Government of India. <https://sommms.nic.in/MPR/MPR/MPRBookletReport>
- [26]. Patwardhan, S., & Tasciotti, L. (2023). The effect of the Mahatma Gandhi National Rural Employment Guarantee Act on the size of outstanding debts in rural India. *Journal of Development Effectiveness*, 15(4), 353–372. <https://doi.org/10.1080/19439342.2022.2103169>
- [27]. Press Information Bureau, Government of India. (2022). *Year-end review 2022: Department of Water Resources, River Development & Ganga Rejuvenation, Ministry of Jal Shakti*. <https://www.pib.gov.in/Pressreleaseshare.aspx?PRID=1888318&lang=2®=48>

- [28]. Press Information Bureau, Government of India. (2025). *Swachh Bharat Mission (Grameen) – Phase II*. <https://static.pib.gov.in/WriteReadData/specificdocs/documents/2026/jan/doc202611750301.pdf>
- [29]. Rafi, M., Prasad, S., & Naseef, M. (2026). Socioeconomic impacts of India's rural job guarantee program: Evidence from MGNREGA. *Journal of Public Affairs*, 26(1), Article e70100. <https://doi.org/10.1002/pa.70100>
- [30]. Sahu, D., & Behra, B. (2026). MGNREGA and rural livelihoods in India: A decade-long empirical assessment of employment, wages, poverty reduction, and social equity (2014–2024). *UNIVISTA: International Journal of Research and Studies*, 1(2), 264–277. <https://doi.org/10.5281/zenodo.21408516>
- [31]. Sharma, A. (2024). An empirical study of the impact of NREGA implementation on rural poverty rates in India. *Law and Economy*, 3(5), 51–61. <https://doi.org/10.56397/LE.2024.05.06>
- [32]. Sontakki, B. S., & Ahire, P. (2011). *Impact of MGNREGA functioning on rural development of Mandi district of Himachal Pradesh: An empirical investigation*.
- [33]. Vidwan Rao et al. (2016). *Impact of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) on rural labour markets* (Working Paper Series No. 58). ICRISAT.