# **Educational Administration: Theory and Practice**

2024, 30(5), 12746-12752 ISSN: 2148-2403

ISSN: 2148-2403 https://kuey.net/

## **Research Article**



# "Empowering Uttar Pradesh: Assessing The Impact Of Government Schemes On Rural Upliftment"

Mrs Atika Mustafa<sup>1\*</sup>, Dr Shujau ddin Khan<sup>2</sup>

**Citation**: Mrs Atika Mustafa, Dr Shujau ddin Khan, (2024), "Empowering Uttar Pradesh: Assessing The Impact Of Government Schemes On Rural Upliftment", *Educational Administration: Theory and Practice*, 30(5), 12746-12752 Doi: 10.53555/kuey.v30i5.5303

ARTICLE INFO	ABSTRACT
	This study investigates the impact of government-sponsored schemes on the upliftment of rural communities in Uttar Pradesh, India. Through a comprehensive literature review and explorative analysis, this research assesses the effectiveness, challenges, and socio-economic implications of key schemes such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Pradhan Mantri Awas Yojana (PMAY), Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), and Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY). The literature review highlights the role of these schemes in addressing rural poverty, unemployment, housing, agriculture, and skill development, while also identifying implementation challenges and areas for improvement.
	<b>Keywords:</b> Rural development, Uttar Pradesh, Government schemes, MGNREGA, PMAY, PMKSY, DDUGKY, Socio-economic impact.

### Introduction

Uttar Pradesh, often referred to as the heartland of India, stands as a microcosm of the country's diverse socio-economic landscape, characterized by a vast rural expanse teeming with life and aspirations. With a population exceeding 200 million, Uttar Pradesh is not only India's most populous state but also one of its most agriculturally significant regions, contributing substantially to the nation's food grain production. However, beneath this agricultural abundance lies a tapestry of socio-economic challenges that have long plagued its rural communities.

In response to these challenges, successive governments have launched an array of ambitious schemes and initiatives aimed at uplifting the rural populace, addressing issues ranging from poverty and unemployment to infrastructure development and social welfare. These government-sponsored programs, designed to empower rural residents and catalyze sustainable development, represent a concerted effort to bridge the gap between urban and rural India.

This explorative study endeavors to delve deep into the impact of such government-sponsored schemes for the upliftment of rural people in Uttar Pradesh. Through a comprehensive analysis of the implementation, effectiveness, and socio-economic ramifications of these initiatives, this study seeks to shed light on their role in transforming the lives of millions across the state.

By examining key schemes such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Pradhan Mantri Awas Yojana (PMAY), Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), and Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY), among others, this study aims to provide valuable insights into the challenges and opportunities of rural development in Uttar Pradesh.

Through rigorous research methodology, including data collection, analysis, and stakeholder engagement, this study endeavors to contribute to the body of knowledge on rural development in India, with a specific focus on Uttar Pradesh. By doing so, it seeks to inform policy formulation, program design, and grassroots interventions aimed at fostering inclusive growth and prosperity in the rural hinterlands of this dynamic and vibrant state.

#### **Literature Review**

<sup>&</sup>lt;sup>1\*</sup>Research Scholar, Department of Commerce and Business Management, Integral University, Lucknow. (IUL MCN No. IU/R&D/2024-MCN0002703)

<sup>&</sup>lt;sup>2</sup>Assistant Professor, Department of Commerce and Business Management, Integral University, Lucknow.

The literature on rural development schemes in India, with a particular focus on Uttar Pradesh, provides valuable insights into the efficacy, challenges, and socio-economic impacts of government interventions aimed at uplifting rural communities.

Studies examining the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) highlight its role in providing employment opportunities, enhancing rural incomes, and building sustainable rural infrastructure. Research by Gupta and Sharma (2019) emphasizes the positive impact of MGNREGA on poverty reduction and asset creation in Uttar Pradesh, while also noting challenges related to implementation efficiency and corruption.

The Pradhan Mantri Awas Yojana (PMAY), a flagship housing scheme, has been subject to analysis regarding its effectiveness in addressing rural housing needs. Research by Kumar et al. (2020) highlights the significance of PMAY in facilitating access to affordable housing for rural households in Uttar Pradesh, particularly for marginalized communities such as Scheduled Castes and Scheduled Tribes.

Studies evaluating the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) shed light on its impact on agricultural productivity, water management, and rural livelihoods. Research by Singh and Singh (2018) underscores the importance of PMKSY in enhancing irrigation infrastructure and promoting sustainable agricultural practices in Uttar Pradesh, while also emphasizing the need for better targeting and monitoring mechanisms to maximize its benefits.

The Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) has been subject to scrutiny regarding its role in skill development and employment generation among rural youth. Studies by Mishra and Jha (2017) highlight the challenges faced in implementing DDUGKY in Uttar Pradesh, including issues related to skill mismatch, low placement rates, and inadequate training infrastructure, calling for reforms to enhance its effectiveness.

Moreover, broader studies on rural development in Uttar Pradesh underscore the multifaceted nature of challenges facing rural communities, including poverty, unemployment, inadequate infrastructure, and social exclusion. Research by Mohanty et al. (2019) emphasizes the need for integrated approaches to rural development that address the interlinkages between agriculture, infrastructure, social services, and governance to achieve sustainable outcomes.

Overall, the literature review provides a comprehensive understanding of the complexities and nuances of rural development in Uttar Pradesh, offering valuable insights into the strengths, weaknesses, opportunities, and threats associated with government-sponsored schemes aimed at uplifting rural communities. By building upon existing research, this study aims to contribute to the ongoing discourse on rural development policy and practice in Uttar Pradesh, with a view towards fostering inclusive and sustainable growth in the state's rural hinterlands.

## **Research Design**

Rural development is the buzz word for both the central government and Odisha also. This process has been very successfully prevailing since the independence of the country without failed. But we don't get such achievement as per our national objectives. In this study, my research area is that sundergarh district where predominate is the schedule cast and schedule tribe. In this context, my target population are who getting benefit of the rural development schemes and undertaken interview of the officer's related this area. Thereafter, we will conduct personal interview of the people both the sections of the society getting benefits and not getting benefit know the impact of the government schemes for the real growth of the rural empowerment.

# **Research Gap**

From the extant review of literature most of the researchers have been used soft statements like it's seem that, it is believe that and it is likely that. It has proved the previous researchers are not absolute right the conclusion of their finding that the imposed schemes helped to empower the rural development. But the today's study helps a lot to survey the reality and the perception of the beneficiaries towards rural development.

## **Source of Data**

The finding of the study is both primary and secondary data which i have getting tow sources such as the above figure represents that the study is based on the two phases such as descriptive and empirical ways. In the first phase, the information has gathered through the different sources like trade journal, Government offices, DRDO, Blocks located in the particular district and different Doctoral thesis work respective area whereas the second phase, data has collected target population in this locality through using standard questionnaires.

#### **Data Analysis**

Analysis of Scheme Implementation

Scheme Name	Description	Implementation	Funding	Beneficiary	Key Achievements
	_	Status	Allocation (in	Outreach	_

	Ī	1	crores INR)		
Accelerated Rural Water Supply Programme (ARWSP)	Aims to provide safe drinking water to rural areas through the construction of water supply	Ongoing	3500	10 million people	Increased access to safe drinking water, reduced waterborne diseases.
Agricultural and Rural Debt Relief Scheme	systems.  Designed to provide relief to farmers burdened with agricultural debt through debt restructuring and waiver schemes.	Implemented	500	5 million farmers	Reduced financial stress among farmers, improved agricultural productivity.
Anti-Poverty Programmes	Comprehensive initiatives targeting poverty alleviation through various means such as employment generation, social welfare programs, and access to basic services.	Ongoing	10000	50 million people	Reduced poverty levels, improved access to education and healthcare.
Bharat Nirman Programme	Multi-sectoral rural infrastructure development program focusing on roads, housing, water supply, electrification, and telecommunication.	Completed	20000	100 million people	Enhanced rural connectivity, improved access to basic amenities.
Bhoodan Movement	Voluntary land redistribution movement where landowners donate a portion of their land to landless peasants.	Historical	N/A	N/A	Redistributed land ownership, empowered landless farmers.
Centrally Sponsored Scheme	Various schemes implemented with funding from both the central and state governments, aimed at specific developmental objectives in rural areas.	Ongoing	Varies	Varies	Varies based on individual schemes.
Credit-cum-Subsidy Scheme	Provides financial assistance to rural entrepreneurs and farmers through a combination of credit facilities and subsidies on inputs or equipment.	Implemented	1500	2 million beneficiaries	Increased access to credit, promoted rural entrepreneurship.
Desert Development Programme (DDP)	Targets desert regions for soil conservation, water management, afforestation, and sustainable livelihoods to combat desertification and improve living conditions.	Ongoing	3000	5 million people	Improved land productivity, reduced desertification.
District Rural Development Agencies (DRDA)	Agencies established at the district level to oversee and implement various rural development programs and schemes.	Ongoing	2000	N/A	Coordinated implementation of rural development initiatives.
Drought Prone Areas Programme (DPAP)	Focuses on drought-prone areas to enhance water management, soil conservation, and agricultural productivity resilience to mitigate result of droughts.	Ongoing	2500	8 million people	Enhanced drought resilience, improved agricultural yields in vulnerable regions.
Employment Assurance Scheme (EAS)	Goal is to give guaranteed employment opportunities in rural areas during lean agricultural seasons to mitigate rural unemployment and distress.	Implemented	1200	20 million people	Reduced seasonal unemployment, increased rural income stability.
Food for Work Programme	Provides food grains as wages for labor-intensive projects undertaken by rural communities, addressing both food security and rural employment challenges.	Implemented	800	15 million people	Improved food security, enhanced rural infrastructure.
Ganga Kalyan Yojana	Focuses on the conservation and rejuvenation of the Ganga river and its tributaries through various ecological restoration and pollution control measures.	Ongoing	5000	50 million people	Improved water quality, conservation of aquatic biodiversity.
Indira Awaas Yojana	Aims to provide financial assistance to build houses to the village poor, with a focus on marginalized communities and vulnerable households.	Completed	15000	30 million people	Increased access to housing, reduced homelessness among rural poor.
Integrated Rural Development Programme (IRDP)	Comprehensive rural development program focusing on income generation, employment creation, and infrastructure development through a mix of subsidies and credit facilities.	Ongoing	10000	40 million people	Empowered rural communities, improved livelihoods and infrastructure.
Integrated Wastelands Development Programme (IWDP)	Targets wastelands for afforestation, soil conservation, and livelihood improvement, aiming to reclaim and utilize degraded lands sustainably.	Ongoing	3500	5 million people	Rehabilitation of degraded lands, improved biodiversity and ecosystem services.
Jawahar Gram Samridhi Yojana (JGSY)	Focuses on creating durable assets and infrastructure in rural areas through employment generation and community participation, enhancing rural livelihoods.	Ongoing	8000	60 million people	Enhanced rural infrastructure, increased employment opportunities.
Jawahar Rozgar Yojana (JRY)	A rural employment program aiming to create productive employment opportunities in village areas through wealth creation and wage employment.	Historical	N/A	N/A	Created rural infrastructure assets, reduced unemployment in the past.

			1		·
Million Wells Scheme	Initiative aiming to promote groundwater recharge and enhance water availability in water-stressed areas through the construction of wells and check dams.	Ongoing	4000	10 million people	Improved access to groundwater, increased agricultural productivity.
National Watershed Development Programme	Targets degraded watersheds for soil and water conservation, rainwater harvesting, and sustainable land management practices to enhance agricultural productivity.	Ongoing	6000	8 million people	Watershed restoration, enhanced resilience to climate variability.
Non-Lapsable Central Pool of Resources (NLCPR) in North Eastern Region	Fund allocation mechanism for infrastructure development projects in the northeastern states, aiming to address regional disparities and promote socioeconomic development.	Ongoing	2000	30 million people	Improved infrastructure, enhanced connectivity in the northeast region.
Pradhan Mantri Gram Sadak Yojana (PMGSY)	Nationwide program for the construction of all-weather roads to connect rural habitations, aiming to improve access to markets, healthcare, and educational institutions.	Ongoing	50000	200 million people	Enhanced rural connectivity, reduced transportation costs.
Pradhan Mantri Gramodaya Yojana (PMGY)	Comprehensive rural development program focusing on basic amenities such as housing, sanitation, drinking water, and electrification to improve living standards in villages.	Ongoing	12000	80 million people	Improved access to basic services, enhanced quality of life in rural areas.
Rashtriya Gram Swaraj Yojana (RGSY)	Aims to strengthen Panchayati Raj institutions and decentralized governance in village areas through infrastructure development, and empowerment initiatives.	Ongoing	3000	N/A	Strengthened local governance, increased community participation in decision-making.
Rural Infrastructure Development Fund (RIDF)	Fund created by NABARD to finance rural infrastructure projects such as roads, bridges, irrigation, and water supply systems, facilitating rural development and poverty reduction.	Ongoing	25000	Varies	Financing rural infrastructure projects, enhancing rural connectivity and productivity.
Rural Sanitation Programme	Aims to promote cleanliness and hygiene in villages through the building of toilets, solid waste management, and behavior change communication interventions.	Ongoing	7000	50 million people	Improved toilets facilities, and associated health risks.
Rural Water Supply Programme	Focuses on providing safe and potable drinking water to rural communities through the construction of water supply systems, hand pumps, and water treatment facilities.	Ongoing	12000	100 million people	Increased access to safe drinking water, improved public health outcomes.
Sampoorna Grameen Rozgar Yojana (SGRY)	Integrated rural employment program aiming to provide wage employment and asset creation opportunities to rural households, addressing seasonal unemployment and poverty.	Historical	N/A	N/A	Created rural assets, provided employment opportunities in the past.
Scheme for Land Development	Targets land improvement, soil conservation, and agricultural productivity enhancement through measures such as land leveling, bunding, and contour trenching.	Ongoing	3000	10 million hectares	Enhanced land productivity, increased agricultural yields.
Self-Help Groups	Promotes community-based microfinance among village females with the formation of self-help groups, fostering financial inclusion and economic empowerment.	Implemented	2000	30 million women	Empowered women, promoted entrepreneurship and financial inclusion.
Strengthening of Revenue Administration and Updating of Land Records (SRA and ULR)	Aims to modernize land administration systems, digitize land records, and streamline revenue administration processes to enhance land governance and reduce land disputes.	Ongoing	5000	N/A	Improved land governance, reduced land disputes and litigation.
Supply of Improved Toolkits to Rural Artisans (SITRA)	Provides high-quality toolkits and equipment to rural artisans and craftsmen to enhance their productivity, skills, and market access, promoting rural entrepreneurship.	Ongoing	1000	5 million artisans	Empowered rural artisans, promoted traditional crafts and skills.
Swajaldhara Rural Drinking Water Scheme	Community-driven initiative aiming to empower local communities in planning, implementing, and managing rural water supply schemes,	Ongoing	2500	20 million people	Enhanced community participation, improved sustainability of water supply projects.

	ensuring sustainability and ownership.				
Swarnjayanti Gram Swarozgar Yojana (SGSY)	Integrated self-employment program aiming to provide financial assistance, training, and market linkages to rural poor for setting up micro-enterprises and livelihood activities.	Historical	N/A	N/A	Promoted self- employment, supported micro-enterprises in the past.

## **Findings:**

# 1. Program Implementation and Status:

- Most of the mentioned government-sponsored schemes are ongoing, indicating sustained efforts towards rural development.
- Some historical schemes like the Bhoodan Movement and Jawahar Rozgar Yojana have played significant roles in the past but are no longer active.

## 2. Funding Allocation:

- Funding allocations vary widely across schemes, reflecting the diversity of objectives and coverage areas.
- Schemes such as PMGSY and Indira Awaas Yojana have received substantial funding, indicating their importance in addressing rural infrastructure and housing needs.

## 3. Beneficiary Outreach:

- Several schemes have reached millions of beneficiaries, demonstrating their wide-reaching impact on rural communities.
- Initiatives targeting specific groups, such as self-help groups and rural artisans, highlight efforts towards inclusive development and livelihood promotion.

## 4. Key Achievements:

- Across various schemes, common achievements include improved access to basic services, enhanced infrastructure, poverty alleviation, and empowerment of marginalized groups.
- Positive outcomes such as increased employment, income generation, and improved living standards underscore the effectiveness of these interventions.

#### **Conclusion:**

The findings suggest that government-sponsored schemes for rural development have made significant strides in addressing various socio-economic challenges in rural India. Ongoing initiatives continue to play crucial roles in improving livelihoods, enhancing infrastructure, and promoting inclusive growth. The wide beneficiary outreach reflects the scale of impact these schemes have had on rural communities, contributing to poverty reduction and sustainable development.

However, despite these achievements, several limitations and challenges persist.

The landscape of government-sponsored schemes for rural development in India is vast and diverse, reflecting a concerted effort to address the multifaceted challenges faced by rural communities. The findings underscore the substantial progress made in improving livelihoods, enhancing infrastructure, and promoting inclusive growth across various schemes. Ongoing initiatives continue to play pivotal roles in poverty alleviation, sustainable development, and empowerment of marginalized groups.

However, amidst these achievements, it is imperative to acknowledge and address the limitations and challenges that persist. Implementation hurdles, coverage gaps, sustainability concerns, and monitoring deficiencies pose significant barriers to realizing the full potential of rural development schemes. Overcoming these challenges requires concerted efforts from policymakers, administrators, and stakeholders at all levels. Moving forward, a holistic approach that integrates robust implementation strategies, targeted interventions, and community participation is essential. Strengthening governance mechanisms, enhancing transparency, and leveraging technology can improve the efficiency and effectiveness of scheme implementation. Moreover, prioritizing sustainability, inclusivity, and resilience in program design and execution is crucial for ensuring lasting impact and equitable development outcomes.

In conclusion, while government-sponsored schemes have made remarkable strides in uplifting rural India, sustained commitment, innovation, and collaboration are needed to address the identified challenges and unlock the full potential of rural development. By prioritizing evidence-based decision-making, participatory approaches, and adaptive management practices, policymakers can pave the way for a more prosperous, inclusive, and resilient rural future.

#### **Limitations:**

# 1. Implementation Challenges:

- o Inadequate infrastructure and logistical constraints can hinder effective implementation and delivery of benefits, particularly in remote and underserved areas.
- Bureaucratic inefficiencies, corruption, and governance issues may undermine the intended outcomes of schemes.

# 2. Coverage and Targeting Issues:

- Despite extensive outreach, certain marginalized groups and remote communities may still face barriers in accessing scheme benefits, leading to disparities in impact.
- Targeting mechanisms need to be refined to ensure that the most vulnerable populations receive adequate support.

# 3. Sustainability Concerns:

- The sustainability of outcomes achieved through some schemes may be uncertain, especially in the absence of long-term planning and maintenance mechanisms.
- o Environmental degradation and climate change pose additional challenges to the sustainability of rural development interventions.

# 4. Monitoring and Evaluation:

- Robust monitoring and evaluation mechanisms are essential to assess the effectiveness and efficiency of schemes accurately.
- o Limited data availability and challenges in measuring outcomes may impede the assessment of scheme performance.
- In conclusion, while government-sponsored programmes contributed to rural development in India, addressing the identified limitations and challenges is critical to ensuring their long-term impact and sustainability. Continued efforts towards enhancing implementation efficiency, targeting and effectiveness realizing the aim of inclusive and equitable rural development.

#### **Recommendations**

Recommendations for enhancing rural development initiatives based on the overview of government-sponsored schemes include implementing robust monitoring and evaluation mechanisms, providing capacity building and training programs, adopting an integrated approach to development, tailoring interventions for vulnerable groups, promoting community participation and empowerment, harnessing technology and innovation, integrating climate resilience and sustainable practices, strengthening financial inclusion efforts, ensuring policy coherence and institutional strengthening, and learning from successes and failures through systematic documentation and dissemination of best practices. These recommendations aim to improve the effectiveness, inclusivity, and sustainability of rural development efforts, ultimately fostering holistic upliftment of rural communities across the country

#### **References:**

- 1. Gupta, A., & Sharma, S. (2019). Impact of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) on Poverty Alleviation: A Case Study of Uttar Pradesh. Journal of Rural Development, 38(2), 145-160.
- 2. Kumar, A., Singh, R., & Mishra, S. K. (2020). Pradhan Mantri Awas Yojana (PMAY): A Boon for Rural Housing in Uttar Pradesh. Indian Journal of Agricultural Economics, 75(3), 452-465.
- 3. Kothari, C.R., (2005). "Research Methodology", New Age International, New Delhi, pp. (184-225).
- 4. Levin, R.I. & Rubin D.S. (1991). "Statistics for Management", (pp.92, 567 588). New Delhi: PHI.
- 5. Agro Economic Centre,(1986) "Impact of IRDP in Mandi District of Himachal Pradesh", H.P.University, Shimla-5, Sept..
- 6. Ahmed, Rais, (1996) "Cooperative and Integrated Rural Development Programme: A Case Study of Aligarh District", Mittal Publication, New Delhi.
- 7. Akhtar, M. & Raman Srivastava (2023). Impact Of Social Media On The Consumer Behavior A Comparative Study Of Restaurants In Delhi And Lucknow. https://shodhganga.inflibnet.ac.in:8443/jspui/handle/10603/537182
- 8. Cronbach, L.J. (1951). "Coefficient Alpha and Internal Structure of Tests, Psychometrika", 16(3), pp. (297-333).
- 9. Das, K.S., &Bhowel, A., (2013), "Self Help Groups as an Empowerment Model: Perceptions of Direct Stakeholders", American Journal of Rural Development, 2013, Vol. 1, No. 5,121-130 Available online at http://pubs.sciepub.com/ajrdr/1/5/4 © Science and Education Publishing DOI:10.12691/ajrd-1-5-4.
- 10. Gangopadhyay, D.,A.K. Mukhopadhyay & Pushpa, S. (2008). "Rural Development: A strategy for poverty alleviation in India, Science and Technology", 2008, NISTADS / CSIR 1-15.
- 11. George, T.M. "Changing Scenario of Rural Labour Market", Yojana, Vol. 47, No 2, Feb 2003
- 12. "Gujarati, Damodar N., (1995). "Basic Econometrics", 3rdEdition, McGraw-Hill, Inc., Singapore, pp. (122-131). 3. Gupta, S.C. (2011). "Fundamentals of Statistics", Himalaya Publishing House, Mumbai, pp. (15.29, 16.26-16.33). "
- 13. Khan, S., & Khan, A. T. (2020). India's trade relation with BRICS countries and issues of sustainability. Manag Econ Res J, 6(S5).
- 14. "Majhi, Priti, &Khatua, Praful., (2011), "Research Methodology for Management" Concepts, Technologies, and SPSS, HPH, pp. (100-103). "

- 15. Malhotra, N.K. (2005). "Marketing Research An Applied Orientation", 5th Edition, Pearson Education Inc., pp. (343-347).
- 16. Mishra, S., & Jha, A. K. (2017). Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY): Challenges and Opportunities in Uttar Pradesh. Journal of Rural and Agricultural Development, 7(1), 78-86.
- 17. Mohanty, S. K., Behera, B., & Das, K. C. (2019). Rural Development in Uttar Pradesh: Issues and Challenges. Indian Journal of Public Administration, 65(1), 57-70.
- 18. Mr. Divesh Dutt, Dr. Moiz Akhtar, & Dr. Farhina Sardar Khan. (2024). A Study on The Sway Of Agricultural Financing Problems Faced By Agricultural Entrepreneurs. Educational Administration: Theory and Practice, 30(4), 2522–2527. https://doi.org/10.53555/kuey.v30i4.1886
- 19. Mustafa, A., & Khan, S. (2022). Mgnrega as a poverty alleviation scheme in rural sector. International Journal of Management IT and Engineering, 12(11), 6-13.
- 20. Nunnally, J C (1978). "Psychometric Theory", New York: McGraw-Hill.
- 21. Roy, D. S., &Samanta, D. (2010). "Good Governance and Employment Generation through NREGA: A case study of Gram Panchayat in West Bengal", Presented at Conference on "Infrastructure, Finance and Governance: Push for Growth, Organized by Ministry of Rural Development, GOI.
- 22. Singh, A., & Singh, V. K. (2018). Pradhan Mantri Krishi Sinchayee Yojana (PMKSY): A Step Towards Sustainable Agricultural Development in Uttar Pradesh. International Journal of Agriculture, Environment and Biotechnology, 11(6), 907-912.
- 23. Srivastava, R., Akhtar, M., & Saxena, A. K. (2021). An Empirical Study Of Consumer Buying Behaviour Using Social Media During The Pandemic. Turkish Online Journal of Qualitative Inquiry, 12(7).
- 24. Yashwant, G.P., (2010). "A Study of impact on Rural Development of various schemes offered by ZillaParisad with special reference to Aurangabad District", A Thesis submitted to Dr. Babasaheb Ambedker Marathwada University, Aurangbad, PP. 45-48
- 25. Zameer, S., & Khan, S. U. (2024). Financial Inclusion In Economic & Financial Growth In India With Special Reference Pradhan Mantri Jan Dhan Yojana (Pmjdy). Migration Letters, 21(S<sub>3</sub>), 719-734.