#### **CHAPTER 35**

#### **RURAL & URBAN DEVELOPMENT**

- 35.1 Globally, around 75% of the poor people in developing countries live in rural areas. Poverty includes multi-dimensional features like deprivation in income, illiteracy, malnutrition, mortality, morbidity, lack of access to water and sanitation and vulnerability to economic shocks. This calls for global efforts for a rural focus for development and poverty alleviation. Persistent poverty of a substantial portion of the population can dampen the prospects of economic growth. Evidence suggests that a highly inequitable distribution of income is not conducive to either economic growth or poverty reduction.
- 35.2 India has the largest rural population in the world. Agriculture is the main source of livelihood in rural areas providing 64% of total employment. Rural India has undergone a significant shift from farm employment to non-farm activities. Between 1993-94 and 2011-12, while rural employment grew by over 43 million workers, agriculture shed 16 million workers and all the net new jobs were in the non-farm sector. The non-farm sector continued to grow in 2011-12 with a share of 36% of total rural employment as against 27% in 2004-05. Besides manufacturing, construction, trade, hotels and restaurants and transport sector increased in share of employment in the non-farm sector.
- 35.3 In rural areas, the poverty ratio remained above 50% with a marginal decline until mid 1990s but registered a faster decline thereafter. Between 1999 and 2010 the decline in poverty ratio accelerated to 2.9% annually for rural areas and 5.2% in urban areas. This decline in poverty ratio is attributed to the higher growth rate. There has also been a growing regional concentration of rural poverty in states like Jharkhand, Bihar, Assam, Odisha, Chattisgarh, Madhya Pradesh and Uttar Pradesh which is mainly due to the reduction in the number of poor in other States.
- 35.4 The incidence of severe poverty i.e. those living below 75% of the poverty line has also declined significantly. The very poor as a percentage of total poor have declined from more than half in the 1980s to around 1/3<sup>rd</sup> in the recent period. Incidence of poverty among Scheduled Tribes and Scheduled Castes in rural areas remains markedly high. These groups have registered a lower rate of reduction in poverty than other groups. Even in 2011-12, nearly 42% of Scheduled Tribes and around 31% of Scheduled Castes remained poor. However, as rural India undergoes transformation with rising incomes and adoption of urban life styles and aspirations, its consumption pattern is also changing.
- 35.5 Rural infrastructure has transformed rural livelihoods by improving productivity and living conditions and reducing poverty. While the Government has significantly increased spending on rural infrastructure programmes, a lot remains to be done. Even though village level connectivity has improved, the provision of basic services such as on-premises drinking water sanitation and electricity remains inadequate. With respect to sanitation, around 60% of the rural households lacked access to latrine facilities in 2011-12. Rural India's housing shortage remains a challenge. A high rate of child deaths before the age of 5 continues to be a matter of concern. The healthcare facilities need considerable improvement both in numbers and quality. The shortfall of human resources in healthcare continues to remain a major challenge. On the education front,

India has made notable improvements in gross and new enrolment and has achieved nearly universal enrolment in lower primary education. But this quantitative progress needs to be backed with improvement in quality. The distinctive process that India has witnessed in the last few decades is the emergence of large villages and transformation of large villages to small towns. At the same time, people living in these large villages and small towns have become aware of better life and education with exposure to enhanced communications/media and have acquired urban aspirations.

35.6 India being a country of enormous size and large population has wide ranging diversities which are also reflected in the rural society and development process. Policies of economic growth and development over the past decades have helped in political and economic integration of different regions although inter-regional differences and disparities persist. In certain cases, these have even grown. Today, diversities tend to be increasingly articulated in terms of developmental aspirations of those who see themselves as being 'left behind'.

35.7 The Government of India, Ministry of Rural Development in recognition of the role played by poverty removal, to meet primary needs of rural population such as employment, infrastructural development, social assistance etc.

With the aforementioned challenges in mind, the Government has set the following objectives:

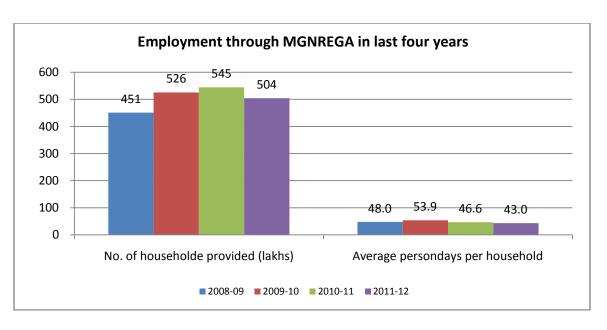
- i) Enhancement of livelihood security of households in rural areas by providing upto 100 days of guaranteed wage employment in every financial year to every household willing to do unskilled labour.
- ii) Providing livelihood opportunities by effective implementation of NRLM.
- iii) Provision of all weather connectivity to unconnected rural habitations and upgradation of existing rural roads.
- iv) Providing basic housing and homestead to BPL households in rural areas.
- v) Providing social assistance to elderly, widows and disabled persons.
- vi) Restoring lost or depleted productivity of the land. This is done through watershed development programmes and initiating effective land reform measures for providing land to the landless rural poor.

35.8 **Schemes for Rural Development:** Some of the important schemes for development of rural sector are :-

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) Swarnjayanti Gram Swarojgar Yojana (SGSY)/National Rural Livelihood Mission(NRLM, Indira Awaas Yojana (IAY), Pradhan Mantri Gram Sadak Yojana (PMGSY), DRDA Administration.

# Mahatma Gandhi National Rural Employment Guarantee Act (Mahatma Gandhi NREGA).

- 35.9 Prior to the launching of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), wage employment in rural areas of the country was in operation through the Sampoorna Grameen Rozgar Yojana (SGRY) and National Food For Work Programme (NFFWP). With the launch of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) on 2<sup>nd</sup> February 2006, entire NFFWP programme was subsumed into it. The SGRY programme in 200 districts was also subsumed into NREGA in the first phase in 2006-07. SGRY programme in additional 130 districts was subsumed into MGNREGA in the second phase in 2007-08. The entire SGRY programme subsumed into MGNREGA with effect from 1<sup>st</sup> April, 2008. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) notified on 7<sup>th</sup> September, 2005, aims at enhancing livelihood security of households in rural areas of the country by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The Act, at present, is being implemented in 625 districts in the country.
- 35.10 Unique features of the Act inter alia include, time bound employment guarantee and wage payment within 15 days, incentive-disincentive structure to the state governments for providing or not providing employment as per demand, emphasis on labour intensive works prohibiting the use of contractors, and machinery, ensuring the creation of durable community, social and economic infrastructure and assets in the rural areas. The act also mandates 33 per cent participation for women. The primary objective of the Act is augmenting wage employment. The choice of works suggested in the Act addresses causes of chronic poverty like drought, deforestation and soil erosion, so that the process of employment generation is maintained on a sustainable basis. The Act is also a significant vehicle for strengthening decentralization and deepening process of democracy by giving a pivotal role to local governance bodies, that is, the Panchayati Raj Institutions.
- 35.11 About 21.87 Cr households have been issued job cards in MGNREGA since the inception of the scheme as on 31.12.2014. During 2014-15, about 3.60 Cr households were provided employment through MGNREGA vis a vis 4.24 Cr households who demanded employment. In 2013-2014, 5.18 Cr demanded employment but 4.79 Cr got it. During 2014-15, only 10.04 lakh households availed 100 days of employment and the average employment in person days per household was 2.79%, lowest in last five years. Out of the total person days of employment (121.25 Cr), SC's & ST's accounted for about 23 & 17 % respectively. About 53 % of total person days of employment was taken by women.



## Swaranjayanti Gram Swarozgar Yojana (SGSY)

- 35.12 Assisting the rural poor in self employment by encouraging group and cluster activities, providing skill development opportunities, credit linkages and subsidies and creation of marketing opportunities for products has been another major plank of the Poverty alleviation schemes of the Government. Lunched on 1st April, 1999. SGSY is an integrated scheme for providing opportunities of self employment to the rural poor. The assisted families (Swarozgaris) may be individuals or Groups (Self Help Groups). However, the emphasis is on Group approach and also with particular emphasis on group formation by women and the weaker sections.
- 35.13 It has been conceived as a holistic programme of self employment and some of its salient features are:
  - Organising the rural poor into Self Help Groups (SHGs) through social mobilization
  - Key activity and development of acitivy clusters.
  - Training and marketing support to the Swarozgaris
  - Involvement of NGOs/CBOs Animators in social mobilization and training and capacity building of Self Help Groups
- 35.14 SGSY is being implemented by the District Rural Development Agencies (DRDAs) with the active participation of Panchayati Ray Institutions, the Banks, the line Departments, and Non-Governemntal Organisations. In order to provide incentives to rural artisans, SARAS fairs are also organized in various parts of the country to promote sale of products produced by Self-Help Groups.
- 35.15 Swarnjayanti Gram Swarozgar Yojana (SGSY) has been restructured as National Rural Livelihoods Mission (NRLM), now renamed as "Ajeevika" to implement it in a mission mode in a phased manner for targeted and time bound delivery of results. Aajeevika recognizes that the poor people have the potential to come out of poverty with proper handholding, training and capacity building and credit linkage. Aajeevika also

believes that a strong institutional architecture owned by the poor, enables them to access institutional credit for various purposes, pursue livelihoods based on their resources, skills and preferences and also to access other services and entitlements, both from the public and private sector. Therefore, Aajeevika focuses on building strong institutions of the poor into Self Help Groups (SHGs), their federations and livelihoods collectives.

- 35.16 The two major strategic shifts under Aajeevika, vis-à-vis SGSY are that
  - (i) Aajeevika will be a demand driven programme and the states will formulate their own poverty reduction action plans under it based on their past experience, resources and skills base and
  - (ii) Aajeevika will provide for a professional support structure for programme implementation at all levels from National to Sub district level in different streams.
- 35.17 In order to improve the present status of women in Agriculture, and to enhance the opportunities for her empowerment, Government of India has announced "Mahila Kisan Sashaktikaran Pariyojana" (MKSP), as a sub component of the Aajeevika.

### Indira Awaas Yojana (IAY):

35.18 The Indira Awaas Yojana (IAY) initiated in 1985-86, is a flagship scheme of the Ministry of Rural Development to provide houses to the Below Poverty Line (BPL) families in the rural areas. The role of the State Government is limited to releases and to facilitating use of appropriate technology. The ceiling on construction assistance under IAY is Rs 35,000 per unit in the plain areas and Rs 38,500 in hilly/difficult areas. For upgradation of kutcha house, the financial assistance is Rs 15,000 per unit. In addition to the unit assistance availed under IAY, a beneficiary can also borrow a top-up loan upto Rs 20,000/- from any nationalized Bank at 4% interest per annum under Differential Rate of Interest (DRI) Scheme. The allocation amongst districts is based on 75% weightage to housing shortage and 25% weightage to SC/ST component. Further, 60% of the IAY allocation is meant for benefiting SC/ST families, 3% for physically handicapped and 15% for minorities. The IAY houses are expected to be invariably allotted in the name of women.

35.19 During 2011-12, the IAY Guidelines have been relaxed and modified in 60 identified naxal affected districts. 60 identified IAY districts are now treated as difficult areas and are eligible for higher rate of unit assistance of Rs 48,500/- provided in hilly/difficult areas.

Since inception of scheme about 272.83 lakh houses have been constructed with an expenditure of Rs 78986.81 crore (upto end 2011).

Rural Housing is one of the six components of **Bharat Nirman** Programme. Under Bharat Nirman Programme Phase-I, 60 lakh houses were envisaged to be constructed through Indira Awaas Yojana all over the country during the four years i.e. from 2005-06 to 2008-2009. Against this target, 71.76 lakh houses were constructed with an expenditure of Rs.21720.39 crore. The target for the next five years period starting from the year 2009-10, was doubled to 120 lakh houses. During the first two

years of the Bharat Nirman Programme Period-Phase-II, approx. 70.81 lakh houses have been constructed.

- Pradhan Mantri Gram Sadak Yojna (PMGSY): The 100 % centrally sponsored scheme was launched in December 2000 with the objective of providing connectivity by all weather roads to about 1.6 lakh unconnected habitation with population of 500 or above (250 in case of hills, desert and difficult areas). Till 2010-11, about 3.2 lakh Km length of roads works was completed at an expenditure of about Rs 80551 Cr.
- 35.22 Government of India has identified 'Rural Roads' as one of the six components of 'Bharat Nirman' with a goal to provide connectivity to all eligible unconnected habitations with a population of 1,000 persons and above (as per 2001 census) in plain areas and 500 persons and above in the case of hilly or Tribal areas Schedule V) with an all-weather road. In 2014- 15, a target of 52698 habitation was set to be covered and 188303 kms of road length was to be constructed. a total of 1445 habitations were covered and 15387 kms of road was constructed. Under upgradation 257356 kms of road length was set to be covered and 5599 kms of road length was constructed.
- 35.23 Integrated Watershed Management Programme(IWMP): The three watershed programmes of the Department of Land Resources namely Drought Prone Areas Programme (DPAP), Desert Development Programme (DDP) & Integrated Wasteland Development Programme (IWDP) have been consolidated as a comprehensive programme named 'Integrated Watershed Management Programme (IWMP)'. A total number of 45062 projects covering an area of 39.079 m ha were undertaken during 2014-15 and Central funds of Rs 11032 Cr were released.
- 35.24 Rural Sanitation Programme- Swachh Bharat Mission (Gramin): The rural sanitation programme in India was introduced in the year 1954 as a part of the First Five Year Plan of the Government of India. The 1981 Census revealed that rural sanitation coverage was only 1%. The International Decade for Drinking water and Sanitation during 1981-90, began giving emphasis on rural sanitation. Government of India introduced the Central Rural Sanitation Programme (CRSP) in 1986 primarily with the objective of improving the quality of life of the rural people and also to provide privacy and dignity to women. From 1999, a "demand driven" approach under the "Total Sanitation Campaign" (TSC) emphasized more on Information, Education and Communication (IEC), Human Resource Development (HRD), Capacity Development activities to increase awareness among the rural people and generation of demand for sanitary facilities. This enhanced people's capacity to choose appropriate options through alternate delivery mechanisms as per their economic condition. Financial incentives were provided to Below Poverty Line (BPL) households for construction and usage of individual household latrines (IHHL) in recognition of their achievements. To generate awareness on sanitation, the Nirmal Gram Puraskars (NGP) were awarded to recognise the achievements and efforts made at the GP level in ensuring full sanitation coverage and achieving other indicators of open defecation free GPs. While the award gained popularity in bringing about a desire in the community for attaining Nirmal Status. there have been issues of sustainability in some awardee GPs.

The "Nirmal Bharat Abhiyan" (NBA) the successor programme of the TSC, was 35.25 launched from 1.4.2012. The objective was to accelerate the sanitation coverage in the rural areas so as to comprehensively cover the rural community through renewed strategies and saturation approach. Nirmal Bharat Abhiyan (NBA) envisaged covering the entire community for saturated outcomes with a view to create Nirmal Gram Panchayats. Under NBA, the Incentives for IHHLs were enhanced and further focussed support was obtained from MNREGA. However, there were implementation difficulties in convergence of NBA with MNREGA as funding from different sources created delays. To accelerate the efforts to achieve universal sanitation coverage and to put focus on sanitation, the Prime Minister of India launched the Swachh Bharat Mission on 2nd October, 2014. The Mission Coordinator shall be Secretary, Ministry of Drinking Water and Sanitation (MDWS) with two Sub-Missions, the Swachh Bharat Mission (Gramin) and the Swachh Bharat Mission (Urban), which aims to achieve Swachh Bharat by 2019, as a fitting tribute to the 150th Birth Anniversary of Mahatma Gandhi, which in rural areas shall mean improving the levels of cleanliness in rural areas through Solid and Liquid Waste Management activities and making Gram Panchayats Open Defecation Free (ODF), clean and sanitised. The Mission shall strive for this by removing the bottlenecks that were hindering the progress, including partial funding for Individual Household Latrines from MNREGS, and focusing on critical issues affecting outcomes.

## 35.26 Rural Sanitation Programme- Swachh Bharat Mission (Gramin):

The Gol has launched Swachh BharatMission-Gramin (SBM-G) on 2<sup>nd</sup> October , 2014 to accelerate efforts to achieve universal sanitation coverage, improve cleanliness and eliminate open defecation in India by 2019. The program is considered India's biggest drive to improve sanitation and cleanliness in the country. The effectiveness of the Programme is predicated upon generating demand for toilets leading to their construction and sustained use by all the household members. This is to be bolstered with adequate implementation capacities in terms of trained personnel, financial incentives and systems and procedures for planning and monitoring. The emphasis is on stronger focus on behaviour change intervention including interpersonal communication; strengthening implementation and delivery mechanisms down to the GP level; and giving States flexibility to design delivery mechanisms that take into account local cultures, practices, sensibilities and demands.

35.27 In the new SBM-G programme, funding has been delinked from MGNREGA, since that was leading to inefficiencies and delays in implementation. The incentive for latrine has been increased by Rs. 2000 from Rs.10000 to Rs. 12000(including the State share). It is provided to the BPL households and identified Above Poverty Line (APL) (SC/ST. Small and Marginal Farmers, Landless Labourers with Homestead, Physically Handicapped Women headed households to provide for water availability, including for storing, hand-washing and cleaning of toilets. Besides, fund is also provided for Solid and Liquid Waste Management (SLWM) subject to a ceiling of Rs. 7/12/15/20 lakh to be applicable for Gram Panchayats having upto 150/300/500/ more than 500 households. School and Anganwadi toilets are now to be done by M/o HRD and M/o WCD respectively for greater focus. Under the new SBM(G), the focus is on behavior change. Community based collective behavior change has been mentioned as the preferred approach, although the States are free to choose the approach best suited to them. However, focus is on creation of complete open defecation free (ODF) villages, rather than only on construction of individual toilets. This entails triggering the entire village into changing their behavior rather than dealing individually with beneficiaries.

#### Rural Electrification:

35.28 The Rural Electricity involves supply of energy for two types of programmes, namely, production oriented activities like minor irrigation, rural industries etc. and electrification of villages. While the emphasis is laid on exploration of ground water potential and energisation of pumpsets/tube wells, which has a bearing on agricultural production, the accent in respect of areas covered under the Revised Minimum Needs Programme (RMN P), is on village electrification. A village will be deemed to be electrified if (1) the basic infrastructure such as distribution transformer and or distribution lines is made available in the inhabited locality within the revenue boundary of the village including at least one hamlet/Dalit Basti as applicable and (2) any of the public places like Schools, Panchayat Office, Health Centres, Dispensaries, Community centers etc. avail power supply on demand and (3) the ratings of distribution transformer and LT lines to be provided in the village would be finalized as per the anticipated number of connections decided in consultation with the Panchayat/Zila Parishad/District Administration who will also issue the necessary certificate of village electrification on completion of the works. The number of household electrified should be minimum 10% for villages before the village is declared electrified. Rural Electrification Corporation Limited (REC), a NAVRATNA Central Public Sector Enterprise under Ministry of Power, was incorporated on July 25, 1969 under the Companies Act 1956. Its main objective is to finance and promote rural electrification projects all over the country. Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY) was launched in 2005 by merging all ongoing schemes. REC is the nodal agency for the programme and 90% grant is provided by Government of India and 10% as loan by REC to the State Governments. The aims under RGGVY are (1) electrifying all villages and habitations as per new definition; providing access to electricity to all rural households; and providing electricity Connection to Below Poverty Line (BPL) families free of charge. The infrastructure to be created under RGGVY are (1) Rural Electricity Distribution Backbone (REDB) with 33/11 KV (or 66/11 KV) sub-station of adequate capacity in blocks where these do not exist: (2) Village Electrification Infrastructure (VEI) with provision of distribution transformer of appropriate capacity in villages/habitations; and (3) Decentralized Distributed Generation (DDG) Systems based on conventional & non conventional energy sources where grid supply is not feasible or cost-effective.

## **Renewable Energy for Rural Application:**

35.29 The Ministry of New and Renewable Energy has been supporting programmes for the deployment of renewable energy systems and devices such as biogas plants, photovoltaic systems, biomass gasifiers, solar cookers and other solar thermal systems, etc. in rural areas of the country. The Ministry has also been implementing remote village electrification, village energy security test projects and decentralized biogas-based power generation programmes which include:

- (1) National Biogas and Manure Management Programme (NBMMP)
- (2) Small Wind Energy And Hybrid Systems
- (3) Small Hydro Power Programme

# **Schemes for Urban Development**

# 35.30 National Urban Housing & Habitat Policy (NUHHP), 2007:

The National Urban Housing & Habitat Policy 2007 (NUHHP-2007) has been formulated keeping in view the changing socio-economic parameters of the urban areas and growing requirement of shelter and related infrastructure. The Policy seeks to promote various types of public-private partnerships for realizing the goal of "Affordable Housing for All" with special emphasis on the urban poor. Given the magnitude of the housing shortage and budgetary constraints of both the Central and State Governments, the NUHHP-2007 focuses the spotlight on multiple stake-holders namely, the Private Sector, the Cooperative Sector, the Industrial Sector for labour housing and the Services/Institutional Sector for employee housing.

- 35.31 The action plan of the NUHHP-2007 states that the Central Government will encourage and support the States to prepare a State Urban Housing and a concomitant State Urban Housing and Habitat Action Plan, which may include passing of specific Acts the States/UTs for realizing the policy objectives through legal and regulatory reforms, fiscal concessions, financial sector reforms and introduction of innovative instruments, for mobilizing recourses for housing and related infrastructure development at the State/UT level. The Policy envisages specific roles for the Central Government, State Governments, local bodies, banks & housing finance companies, public/parastatal agencies.
- 35.32 The Ministry of Urban Development has decided to revise the NUHHP, 2007 to reflect the changes in the recent past and taking forward the agenda of Government of India on "Housing for All" by 2022. The revised NUHHP, 2017 will incorporate various policy sub-components as different chapters to reflect the current direction of the Government of India. These may include shelters, skill development, rental / social housing, affordable housing etc.
- 35.33 Renewable Energy for Urban, Industrial and Commercial Application: The solar energy and technologies for energy recovery from municipal, industrial and commercial wastes have been promoted by the Ministry of New and Renewable Energy for meeting certain niche energy demands of urban, industrial and commercial sectors in the country. The Programmes, namely, 'Solar energy systems and devices including solar thermal and photovoltaic systems' and 'Energy recovery from urban, industrial and commercial wastes iii) Bio-energy and cogeneration in industry' are being implemented. Solar Thermal Energy programme of the Ministry aims at meeting certain niche energy demands of rural, urban, industrial and commercial sectors in the country. Research and development, solar water heating, solar air heating / cooling /crop drying, solar cooking, solar green buildings and solar cities are the main components of the programme.
- 35.34 **Programme on Energy Recovery from Urban Wastes:** There is a need for increased efforts to manage and safely dispose the increasing quantities of solid and liquid wastes caused by rapid urbanization, industrialization and changes in life style across the country. Technologies are now available that help in generating substantial quantity of decentralized energy besides reducing the quantity of wastes for their safe disposal and reducing its adverse impact on the environment. According to a recent

estimate, over 55 million tonnes (1.5 lakh tonnes per day) of municipal solid waste (MSW) and a large quantity of liquid waste i.e. sewage, are generated every year by our urban population. This translates into a potential for generation of over 2600 MW of power from urban wastes in the country. The estimated potential of energy from MSW upto the end of 11th and 12th five year Plans is estimated as 3650 and 5200 MW, respectively. Similarly, it has been estimated that there is a potential for recovery of about 1300 MW of energy from solid and liquid wastes generated by various industry sectors such as, sugar, pulp and paper, fruit and food processing, sago / starch, distilleries, etc. The major benefits of recovery of energy from wastes are to bring about reduction in the quantity of waste, cost of waste treatment, demand for land as well as cost for transportation of wastes to far-away landfill sites and environmental pollution, besides generation of substantial quantity of energy. The Ministry of New and Renewable Energy is promoting setting up projects for recovery of energy from wastes under separate programmes for urban and industrial wastes.

35.35 **Source of Information:** Various components of rural & urban development are dealt with by different Departments/ Ministries. Consolidated information for most of the schemes relating to rural development is available with **Ministry of Rural Development**, (IWMP – D/o Land Resources & Rest with D/o Rural Development) **Ministry of Drinking Water Supply.** However, information wrt sanction of panchayat ghars/resource centres at Panchayat Level through Rashtriya Gram Swaraj Yojna is maintained by **Ministry of Panchayati Raj.** Information pertaining to individual schemes is also available in the website of respective schemes like iay.nic.in (Indira Awas Yojna), sgsy.nic.in (Swarnajayanti Gramin Swarozgar Yojna), nrega.nic.in (Mahatma Gandhi NREGA) etc. Information on various programs related to renewable energy is maintained by **Ministry of New & Renewable Energy** whereas information on JNNURM is maintained by **Ministry of Urban Development.** The information on BSUP & IHSDP-Rajiv Awas Yojna is maintained by **Ministry of Housing & Urban Poverty Alleviation** 

#### Reference:

- 1. Annual Report 2014-15, Ministry of Rural Development.
- 2. Web site of Ministry of Drinking Water Supply
- 3. Ministry of Housing & Urban Poverty Alleviation