

RURAL-URBAN CONNECTIVITY

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It is an established fact that there exists an economic, social and environmental interdependence between urban and rural areas and a need for balanced and mutually supportive approach to the development of the two areas. A new perspective, of rural-urban linkage development approach, is increasingly becoming an accepted one. Rural-urban linkage generally refers to the growing flow of public and private capital, people (migration) and goods (trade, services) between urban and rural areas. It is important to add to these, the flow of ideas, the flow of information and the flow of diffusion of innovation. Infrastructure like transportation, communication, energy and basic services forms the backbone of the urban-rural development linkage approach. There is a positive relationship between adequacy of transportation infrastructure, ease of mobility and access to employment and enhancement of income. Adequate investments in infrastructure, particularly transportation infrastructure, improve rural productivity and allow access to markets, jobs and public services by both men and women.

It is important therefore that governments at the national or central level, at state level and at local (municipal) level of large cities, small and medium-sized towns and rural areas, recognise the potential of rural-urban development linkages, the impact of their development actions on urban and rural areas and the positive role they can play in poverty alleviation, migration etc.

Government's approach towards Rural-Urban development

Several Programmes or schemes have been launched to improve rural infrastructure and centered around welfare programmes. The schemes include Pradhan Mantri Gram Sadak Yojana (PMGSY), Swarnjayanti Gram Swarozgar Yojana (SGSY), Bharat Nirman, Indira Awas Yojna, Scheme Integrated Rural Development Programmes etc. All the programs couldn't achieve their benchmarks. Reason behind that might be procedural loopholes or involvement of all its stakeholders in that particular scheme. Present government has taken a few initiatives which might prove to be milestones for rural-urban linkage. These initiatives do not



focus only on but on development too which is based on generation of fund, involvement of all its stakeholders, bringing awareness among people, bringing innovative concepts in procedural things etc. The following are the few steps which define the country in terms of rural- urban development and make a country robust in terms of economic and social sphere:

River Linking Program

Government's river-linking plans have come to light recently. Government has proposed an ambitious Rs 25,000 crore plan to create a national waterway grid linking the Ganga, Brahmaputra, Mahanadi and Godavari rivers. The idea is to develop Ganga as a tourism destination, means of transportation, provide a boost to fisheries and diversify sources of hydro-power generation. Linking the rivers will also assist with the offset of seasonal flooding and provide more stable irrigation for agriculture. Government hopes for the rapid development of infrastructure as well as reforms will accelerate the growth of India's economy, not only through the creation of more jobs and wealth within the country, but also by attracting more foreign investments.

Pradhan Mantri Jan Dhan Yojna

Under this scheme, every citizen will be ensured a bank account. On the very first day of the launch of the scheme, a massive 1.5 crore bank accounts were opened across the country. Prime Minister Narendra Modi launched his government's mega scheme 'Jan Dhan Yojana', declaring that it was aimed at eradicating financial untouchability by providing bank accounts to the poor.

Impact of Jan Dhan Yojna : On Common Man

- ❖ Anyone who does not have an account will get an account in bank.

- ❖ There will be a debit card associated with this account to ensure that there is no need of carrying cash all the time.
- ❖ Common man will get direct benefit of government subsidies.
- ❖ If these people get proper training for operating the account, there will be no requirement for going to perform various transactions like paying electricity bills, phone bills etc.
- ❖ Time saved is time earned that can be invested in other important activities.
- ❖ Every person associated under this scheme will get Rs 100,000 of insurance.

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- ❖ Common man will also have a financial and credit history on government records.
- ❖ It will be easier to get loan directly from financial institutions instead of other modes that charge heavy interest rates.

On Business

- ❖ More and more people will be shopping via debit cards reducing time, manpower and risk involved in managing cash transactions.
- ❖ More people / debit cards will be available for online transactions.
- ❖ More relevant data will be available to perform various analyses to create marketing plans.

On Government

- ❖ It will be a great milestone achieved after linking with 'Aadhaar' card to make direct financial transactions, subsidies transfer and lot more.
- ❖ It will be easier to monitor transactions and collect financial data as more people will be using recorded mode of payments.

On Banking Institutions

- ❖ Banks will get new customers, that directly means more money inflow.

- ❖ These customers may result in potential clients for other banking services like loans.

Saansad Adarsh Gram Yojana (SAGY)

The Prime Minister has announced several steps to make India's villages self sufficient and clean. A toilet in every home is one of the steps that can go a long way in making our villages a better place to live. During his Independence Day speech, the Prime Minister asked MPs to build toilets for girls and women using their MPLAD funds. The scheme encourages Members of Parliament from both Houses to identify and develop one village from their constituency as a model village by 2016 and two more by 2019, covering over 2,500 villages of the 6 lakh villages country-wide. "This is not a rupiya-paisa yojana but a demand-driven, people's participatory scheme. There are 800 parliamentarians and in three years, 2,500-odd villages could get covered. If states were to initiate their own similar schemes with MLAs, 6,000 to 7,000 villages could get covered. The intention behind this project is-One good village can affect an entire area and a viral effect could begin," Prime Minister said while unveiling SAGY for which no new funds have been allocated

Digital India

The Prime Minister has initiated steps to create digital cloud and digital locker in order to ensure speedy delivery system. Attestation of documents by gazetted officers has been stopped and self-attestation introduced. In the Union Budget 2014-15, the government announced the plan to build 100 'Smart' cities and allotted Rs 7,060 crore in the Union Budget. These smart cities can reduce

the burden of big cities in certain extent and will be able to reduce the divide between urban and rural areas.

Conclusion

The Isolated consideration of rural development as completely distinct from urban development is no longer valid. Urban & rural development is correlated to each other. Today it requires holistic view to counter several problems which occur due to imbalance. If we look at previous government's schemes and their way of functioning, there were so many flaws which must be addressed by the present government. Despite good schemes, several government programmes could not succeed because it was not able to connect it as a movement. All of previous government's plans were excellent as concept wise, but they didn't get materialized the way they should have been due to so many problems. If we take social schemes as a challenge and able to link with movement, we will be able to give quality life to urban & rural people. We can hope that present government can change the rule of game and make space and involve them to bridge the gap between have and have nots and able to link urban-rural divide through Public Private Government Partnership Model, able to bring many more innovative ideas which make a country robust in the field of social and economic field.

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Kurukshetra

FORTHCOMING ISSUES

Rural Development Budget 2015-16

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