



# International Journal of Financial Management and Economics

P-ISSN: 2617-9210  
E-ISSN: 2617-9229  
Impact Factor (RJIF): 5.97  
IJFME 2025; 8(2): 1048-1055  
[www.theeconomicsjournal.com](http://www.theeconomicsjournal.com)  
Received: 22-08-2025  
Accepted: 25-09-2025

**Dr. Puspa Rani**  
Assistant Professor,  
Department of Social Science  
(Economics), Baba Mastnath  
University, Asthal Bohar,  
Rohtak, Haryana, India

**Varsha Sihag**  
Research Scholar, Department  
of Social Science (Economics),  
Baba Mastnath University,  
Asthal Bohar, Rohtak,  
Haryana, India

**Dr. Ram Kishan**  
Professor, Department of  
Social Science (Economics),  
Baba Mastnath University,  
Asthal Bohar, Rohtak,  
Haryana, India

**Corresponding Author:**  
**Dr. Puspa Rani**  
Assistant Professor,  
Department of Social Science  
(Economics), Baba Mastnath  
University, Asthal Bohar,  
Rohtak, Haryana, India

## Rural development in Haryana: Assessing the impact of flagship schemes and policy reforms

**Puspa Rani, Varsha Sihag and Ram Kishan**

**DOI:** <https://doi.org/10.33545/26179210.2025.v8.i2.641>

### Abstract

Rural transformation in Haryana reflects a decade of integrated policy efforts emphasizing employment, infrastructure, housing, health and social inclusion. Programs like MGNREGA, PMAY-G, Jal Jeevan Mission and Swachh Bharat significantly improved living standards and economic resilience. Enhanced access to sanitation, electricity and digital connectivity transformed rural livelihoods, while initiatives under NRLM and DDU-GKY promoted women's empowerment and youth skill development. Financial inclusion and healthcare access expanded through Jan Dhan Yojana and PM-JAY. Despite this comprehensive growth, issues of infrastructure maintenance, service quality and inclusion of marginalized groups remain. Strengthening governance capacity, promoting sustainable agriculture and ensuring long-term service quality are crucial to consolidating gains and achieving balanced, inclusive rural progress across Haryana's diverse regions.

**Keywords:** Rural development, HARYANA, MGNREGA, PMAY-G, JAL Jeevan mission, Swachh Bharat Mission, NRLM, PM-JAY, PM-KISAN, employment, infrastructure, housing, sanitation, water supply, financial inclusion, women empowerment, skill development, sustainable agriculture, governance, inclusive growth

### Introduction

Rural development is a foundation of India's inclusive growth strategy. About two-thirds of India's population lives in rural areas, making rural welfare critical for national progress (PRS, 2021) <sup>[1]</sup>. Government of India and state governments have launched numerous schemes to boost rural employment, infrastructure, housing, education, health and livelihoods. In 2014, the Government intensified these efforts, introducing and reenergizing flagship programs such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) for wage employment, Swachh Bharat Mission for sanitation, Deen Dayal Upadhyaya Gram Jyoti Yojana for rural electrification and later Jal Jeevan Mission for potable water supply, among others. Haryana, one of India's more developed states, embraced these initiatives to address its own rural development challenges - from improving agricultural incomes and employment opportunities to upgrading basic amenities in villages.

### Status of Rural Development in India

Between 2014 and 2024, India achieved significant rural transformation across major development sectors. Rural sanitation coverage under Swachh Bharat Mission-Gramin rose from 43.8% in 2014 to 100% by 2019, with all 5.99 lakh villages declared ODF; Haryana attained this status in June 2017 (Ministry of Jal Shakti, 2023). Electrification reached 100% of inhabited villages by 2018 (Ministry of Power, 2018). The Jal Jeevan Mission expanded piped water supply from 16% of rural households in 2019 to nearly 65% by late 2022, achieving 100% in Haryana (Ministry of Jal Shakti, 2023). Under PMAY-Gramin, 1.13 crore pucca houses were built between 2014-2019, significantly reducing kutcha dwellings (PIB, 2019). Over 5.8 lakh km of rural roads were constructed under PMGSY, connecting all habitations by 2019 (Ministry of Rural Development, 2019) <sup>[1]</sup>. Rural poverty fell from 25% in 2011 to below 15% by 2020 (NITI Aayog, 2021) <sup>[23]</sup>.

<sup>1</sup> Payoja Ahluwalia 2021, Seven years of Swachh Bharat Mission, <https://prcindia.org/theprsblog/seven-years-of-swachh-bharat-mission?page=167&per-page=1#:~:text=As%20per%20the%20Department%20of,till%20all%20the%20inhabitants%20start>

PM-KISAN transfers and MSP reforms improved farmers' income (NITI Aayog, 2020). Primary school enrolment remained above 95%, narrowing the gender literacy gap (Ministry of Education, 2020). Healthcare access expanded through PM-JAY, with over 3.3 crore rural treatments by mid-2022 (National Health Authority, 2022). Jan Dhan Yojana achieved universal banking access-rural account ownership rose from 54% in 2014 to full coverage by 2020 (Ministry of Finance, 2020). Despite progress, disparities persist in service quality, rural healthcare infrastructure and marginalized inclusion (PRS, 2021) <sup>[2]</sup>.

### Review of Literature

Empirical research highlights substantial rural development outcomes driven by major government schemes. MGNREGA remains India's largest rural employment program, ensuring livelihood security for millions of households (Shyik, 2019) <sup>[26]</sup>. In Haryana, Chakraborty (2014) <sup>[3]</sup> identified its effectiveness in reducing distress migration and empowering women through wage employment. Kundu *et al.* (2020) <sup>[11]</sup> found that MGNREGA reduced seasonal migration in Karnal and Mahendragarh, functioning as a safety net in less developed areas. Women participants in Kaithal district reported higher financial independence and decision-making capacity (Rani & Malik, 2018). Housing programs have significantly improved living conditions. Kumar (2017) noted that IAY improved housing quality in Haryana despite fund delays. National evaluations confirmed that PMAY-G achieved over 90% of its targets by 2019 (PRS, 2020) <sup>[24]</sup>, with beneficiaries reporting better health and safety outcomes (Patel, 2021). Educational initiatives like Sarva Shiksha Abhiyan sustained rural enrollment rates above 95% and enhanced infrastructure (World Bank, 2018) <sup>[27]</sup>. However, ASER (2020) reported persistent learning gaps in reading and math. In Haryana, SSA contributed to higher enrollment among girls and SC children, aided by incentive measures (Gupta & Singh, 2018). In healthcare, PM-JAY expanded access to inpatient care; Haryana recorded higher hospitalization among low-income groups, reducing medical expenditures (NHA, 2021; Rajasekhar *et al.*, 2022) <sup>[25]</sup>. Livelihood missions such as NRLM strengthened women's credit access and entrepreneurship (Tarus *et al.*, 2020), while DDU-GKY enhanced youth employability, particularly after 2018 with the support of Haryana Skill Development Mission (HSDM, 2020).

### Objectives

The objectives of this research are:

1. To analyze year-wise progress (2014-2024) of main rural development schemes in Haryana.
2. To assess the impact of these schemes on sector-specific outcomes in rural Haryana.
3. To identify trends, best practices and shortfalls in Haryana's rural development journey.
4. To provide evidence-based recommendations for policy makers on sustaining and deepening rural development.

### Rural Development in Haryana

In 2011, 65% of Haryana's 25 million people lived in rural areas, with 71.4% literacy and a low rural poverty rate of 11.6% (Planning Commission, 2011). Despite strong agriculture, regional imbalances persisted between the prosperous north-eastern and lagging south-western districts. By 2014, most villages had electricity and road connectivity but gaps remained in housing, sanitation, water access and healthcare (Haryana Economic Survey, 2013). Before 2014, main programs such as IAY, NRLM and Haryana Gramin Vikas Yojana (HGVY) supported infrastructure and livelihoods. Haryana's per capita rural income ranked among the top states but inclusive growth challenges remained (KPMG, 2015). Post-2014, Haryana intensified implementation of national and state rural schemes. HSRLM strengthened SHGs, while HGVY's budget rose sharply to ₹1,200 crore in 2023-24, with ₹784.48 crore spent by December 2023 (Government of Haryana, 2024). By 2022-23, Haryana achieved 100% rural sanitation, electrification and tap water coverage under Har Ghar Jal (Ministry of Jal Shakti, 2023; Ministry of Power, 2018). NFHS-5 data show institutional births in rural Haryana rose from 70% in 2005 to 89% in 2019-21 (NFHS-5, 2021). Education programs like SSA and RMSA improved classroom infrastructure and gender amenities (Haryana Education Department, 2020).

### Schemes Impact Analysis

In FY2014-15, Haryana focused on strengthening main rural programs. Under MGNREGA, 61.6 lakh person-days of work were generated, achieving 68% of the approved labor budget (90.7 lakh) and providing employment to around 2 lakh rural households (Haryana RDD, 2016). Housing development under Indira Awaas Yojana (IAY) recorded construction of 8,177 pucca houses for BPL families (Haryana RDD, 2016). Under the National Rural Livelihood Mission, 2,166 new Self-Help Groups (SHGs) were formed, mobilizing about 21,000 rural women and exceeding the target of 2,000 (Haryana RDD, 2016). The Haryana Gramin Vikas Yojana (HGVY) utilized ₹219 crore for roads, community centers and rural infrastructure (Government of Haryana Budget, 2015). In education, Sarva Shiksha Abhiyan achieved nearly 96% primary enrollment (DISE, 2015).

<sup>2</sup> Subhash Yadav, 2023, <https://www.iamrenew.com/environment/top-5-states-supplying-100-tap-water-to-households-under-jal-jeewan-mission-jjm/#:~:text=Haryana%3A%20This%20north%20Indian%20state,connecte d%20with%20tap%20water%20connections>

**Table 1:** Haryana Rural Development - Scheme Outcomes in 2014-15

Scheme/Program	Output (Haryana, 2014-15)	Source
MGNREGS (Employment)	61.58 lakh person-days of work (against 90.74 lakh target)	Haryana RDD (2016)
Indira Awaas Yojana (Rural Housing)	8,177 houses completed for BPL families	Haryana RDD (2016)
Swachh Bharat Mission (Gramin)	45% rural households had toilets; ODF campaign launched	PRS (2021) <sup>[1]</sup>
NRLM - Self Help Groups	2,166 SHGs formed (women groups, >20,000 members)	Haryana RDD (2016)
Rural Roads (PMGSY & State schemes)	360 km rural roads built/upgraded (PMGSY II & others)	Lok Sabha QA (2019)

**Sources:** Compiled from Haryana Rural Development Dept. "Achievements 2014-15"; PRS (2021) <sup>[1]</sup> on SBM coverage; Lok Sabha Unstarred Question No.3649, 10 Dec 2019 for PMGSY.

As shown in Table 2, MGNREGA generated 48.5 lakh person-days, meeting 58% of the 83.5 lakh target (haryanarural.gov.in). IAY completed 11,282 houses, a 38% rise over 2014-15 (haryanarural.gov.in). Swachh Bharat Mission-Gramin raised rural toilet coverage from 55% to

75%, constructing 1.3 lakh toilets (State SBM Report, 2016). NRLM added 1,530 SHGs (cumulative 3,700) and DDU-GKY trained a few hundred youth, placing 156 (haryanarural.gov.in). PMGSY built 38 km of roads, as most villages were already connected.

**Table 2:** Haryana Rural Development - Scheme Outcomes in 2015-16

Scheme/Program	Output (Haryana, 2015-16)	Source
MGNREGS (Employment)	48.48 lakh person-days (58% of labor budget target)	Haryana RDD (2016)
Rural Housing (IAY)	11,282 houses completed (annual increase of 38%)	Haryana RDD (2016)
Swachh Bharat Mission (Gramin)	75% rural household toilet coverage (up from 55%)	SBM Haryana Report (2016)
NRLM - Self Help Groups	1,530 new SHGs formed (cumulative 3,700 SHGs)	Haryana RDD (2016)
Rural Roads (PMGSY & State)	39 km of new rural roads built (high connectivity achieved)	Lok Sabha QA (2019)

**Sources:** compiled from Haryana RDD "Achievements 2015-16"; Swachh Bharat Gramin - Haryana Progress Report, 2016; Lok Sabha Unstarred Question No.3649 (Dec 2019).

As shown in Table 3, 2016-17 marked a transition year with new schemes launched and older ones restructured. Under PMAY-G/IAY, 8,922 houses were completed-slightly lower than the previous year due to the scheme shift. MGNREGA generated 65 lakh person-days, meeting 66% of the 98 lakh labor budget and the average employment rose to 42 days per household (haryanarural.gov.in; MoRD, 2017). Swachh Bharat Mission-Gramin achieved 100% toilet coverage and Haryana was officially declared ODF in June 2017, constructing about 2 lakh toilets (SDGCC, 2017). NRLM

formed 2,743 new SHGs (cumulative 6,500) and introduced interest-free loans for women's groups (haryanarural.gov.in). DDU-GKY utilized ₹10.56 crore, with 8 placements completed and Saksham Yuva began for unemployed rural youth. Infrastructure expansion slowed, with 16 km of PMGSY roads added, while HGVY and Mukhyamantri Kisan Khet Sadak Marg Yojana upgraded 3,000 km of farm roads. Haryana achieved near 100% rural electrification by 2018 under Saubhagya.

**Table 3:** Haryana Rural Development - Scheme Outcomes in 2016-17

Scheme/Program	Output (Haryana, 2016-17)	Source
MGNREGS (Employment)	65.02 lakh person-days (Increased 34% from previous year)	Haryana RDD (2017)
Rural Housing (IAY/ PMAY-G)	8,922 houses completed (transition to PMAY-G begun)	Haryana RDD (2017)
Swachh Bharat Mission (Gramin)	100% households with toilets; Haryana declared ODF	SDGCC Haryana (2017)
NRLM - Self Help Groups	2,743 new SHGs formed (cumulative 6,500 SHGs)	Haryana RDD (2017)
DDU-GKY (Skill Development)	₹10.56 crore spent on training; pilot batch placements	Haryana RDD (2017)
Rural Roads (PMGSY)	16 km of road constructed (most habitations already connected)	Lok Sabha QA (2019)

**Sources:** Compiled from Haryana RDD "Achievements 2016-17"; SDG Coordination Center Haryana report (2017); Lok Sabha Unstarred Question 3649 (2019).

As shown in Table 4, Haryana sustained rural development momentum in 2017-18. MGNREGA generated 66 lakh person-days, maintaining previous levels (Ministry of Rural Development, 2018). PMAY-G completed 5,460 houses from 12,000 sanctioned, with higher unit assistance of ₹1.2 lakh. Swachh Bharat Mission-Gramin moved to ODF-Plus activities; 90% villages adopted door-to-door garbage collection (Department of Drinking Water & Sanitation,

2018). Under Saubhagya, 100% household electrification was achieved, connecting 46,000 rural homes (Ministry of Power, 2018). NRLM expanded to 9,000 SHGs and 1,200 Village Organizations, disbursing ₹65.24 crore in revolving funds (hsrlm.gov.in). DDU-GKY trained 1,000 rural youth, with a 50% placement rate (HSRLM, 2018). In agriculture, PMKSY completed 75 irrigation projects and PMFBY insured 8.6 lakh farmers (Agriculture Dept., 2018).

**Table 4:** Haryana Rural Development - Scheme Outcomes in 2017-18

Scheme/Program	Output (Haryana, 2017-18)	Source
MGNREGS (Employment)	66 lakh person-days (slight increase; 42 days/HH)	MoRD MGNREGA MIS 2018 (Govt. of India)
PMAY-G (Rural Housing)	5,460 houses completed (Phase I rollout year)	MoRD Annual Report 2018
Swachh Bharat (Gramin) - ODF Plus	ODF status maintained; solid waste mgmt. started in villages	DDWS Haryana Report 2018 <sup>[5]</sup>
Saubhagya (Electricity)	100% rural households electrified (46k new connections)	Ministry of Power (2018)

NRLM - SHGs & Funding	9,000 SHGs cumulatively; RF grants disbursed ₹65+ Cr	HSRLM/NRLM MIS 2018
DDU-GKY (Skill)	1,000 youth trained; 500 placed in jobs	HSRLM Annual Report 2018
PMKSY (Irrigation)	75 community irrigation projects (farm ponds, etc.)	Haryana Irrigation Dept. (2018)

**Sources:** Compiled from Ministry of Rural Development MGNREGA data (2018); MoRD Annual Report 2017-18; Department of Drinking Water & Sanitation - Haryana SBM report (2018); Ministry of Power Saubhagya Dashboard (2018); Haryana State Rural Livelihoods Mission data; Haryana Irrigation Dept. PMKSY report (2018).

As shown in Table 5, FY2018-19 marked the introduction of main welfare schemes and accelerated progress. PM-KISAN launched in December 2018, benefitted 9.66 lakh farmers in its first phase, transferring ₹193 crore, later expanding to 12.5 lakh farmers (Ministry of Agriculture, 2019). PM-JAY, started in September 2018, authorized 23,588 hospital treatments worth ₹15.5 crore, establishing cashless healthcare for rural poor. MGNREGA generated 79.9 lakh person-days, achieving 80% of its 100 lakh target

with ₹367 crore expenditure. PMAY-G completed 4,460 houses, reaching 21,153 houses (81%) of Phase I target (MoRD, 2019). HGVY received ₹500 crore, improving roads, halls and sports facilities (Haryana Budget Documents, 2019). Under NRLM, microfinance expansion continued, while Gobardhan Yojana established 121 biogas plants (MoDW & S, 2019). In education, Samagra Shiksha introduced 2,000 smart classrooms; rural enrollment reached 99% with 1.5% dropout (UDISE+, 2019).

**Table 5:** Haryana Rural Development - Scheme Outcomes in 2018-19

Scheme/Program	Output (Haryana, 2018-19)	Source
MGNREGS (Employment)	79.90 lakh person-days (highest to date; 80% of target)	MoRD/PIB (2025)
PMAY-G (Rural Housing)	4,460 houses completed (cumulative 21,153 by Mar 2019 - 81% of target)	MoRD Annual Data
PM-JAY (Health Insurance)	23,500 hospital treatments authorized; 26 lakh families enrolled	PIB/NHA (2019)
PM-KISAN (Farm Income Support)	9.66 lakh farmers received 1st installment (Dec 2018-Mar 2019)	Lok Sabha QA (2023)
NRLM - SHGs & Funding	12,000 SHGs cumulative; 58,399 households mobilized into SHGs	NRLM MIS (2019)
HGVY (State Village Dev.)	₹500 Cr spent on community centers, village roads, etc. (est.)	Govt. of Haryana Budget 2019-20
Rural Sanitation (SBM-Gramin)	ODF Plus activities in 100% villages (121 biogas plants under Gobardhan)	DDWS (2019) report

**Sources:** Compiled from MoRD/PIB data on MGNREGA; MoRD PMAY-G Dashboard (2019); Press Information Bureau/NHA release on Ayushman Bharat (June 2019); Lok Sabha Unstarred Q.795 (July 2023); NRLM MIS Statewise report (2019); Haryana Budget 2019-20; Department of Drinking Water & Sanitation (2019).

As shown in Table 6, Haryana's rural development in 2019-20 focused on consolidation while introducing new flagship schemes. MGNREGA generated 65.7 lakh person-days, utilizing 91% of funds, with 4,831 households completing 100 days of work and wages rising to ₹281/day (IJNRD, 2023). PMAY-G Phase II sanctioned 6,597 houses and completed 5,744, raising the cumulative total since 2016 to 26,897, nearly achieving *Housing for All* (MoRD, 2020). PM-KISAN expanded to 14.3 lakh farmers with ₹2,734 crore transferred, providing vital income support during the

COVID onset. PM-JAY accelerated, authorizing 70,000 hospitalizations worth ₹79 crore and expanding to 432 hospitals (NHA, 2020). The Jal Jeevan Mission added 3.21 lakh FHTCs, raising rural tap coverage to 65% (Jal Shakti Ministry, 2020). Under NRLM, Haryana achieved saturation-59,528 SHGs covering 5.93 lakh households and distributing ₹393.9 crore CIF. DDU-GKY placements crossed 1,500 youth and Saksham Yuva enrolled 2.5 lakh educated unemployed for skill support.

**Table 6:** Haryana Rural Development - Scheme Outcomes in 2019-20

Scheme/Program	Output (Haryana, 2019-20)	Source
MGNREGS (Employment)	65.7 lakh person-days (utilized 91% of funds; 4,831 families with 100 days)	MoRD MGNREGA MIS (2020); IJNRD (2023)
PMAY-G (Rural Housing)	5,744 houses completed (cumulative 26,897 by Mar 2020 = 100% of target)	MoRD PMAY-G report (2020)
PM-KISAN (Farm Income)	14.3 lakh farmers receiving benefits (₹2,734 Cr disbursed in FY20)	Lok Sabha QA (2023)
PM-JAY (Health Insurance)	70,000 treatments authorized (cumulatively, ₹79 Cr claims by mid-2020)	NHA Haryana Data (2020)
Jal Jeevan Mission (Har Ghar Jal)	3.21 lakh new tap water connections provided (rural HH coverage 65%)	Jal Shakti Min. JJM Dashboard (2020)
NRLM - SHG Mobilization	59,102 SHGs formed (5.93 lakh households mobilized)	HSRLM/NRLM MIS (2020)
NRLM - Fund Support to SHGs	Revolving Fund ₹65.24 Cr to 51,891 SHGs; CIF ₹393.93 Cr to 32,347 SHGs	HSRLM (2020)

**Sources:** Compiled from MGNREGA MIS FY2019-20 (Ministry of RD); Lok Sabha Unstarred Q.795 (Jul 2023); National Health Authority PM-JAY State data (2020); Jal Jeevan Mission IMIS (2020); Haryana SRLM MIS Dashboard (2020).

As shown in Table 7, Haryana's rural schemes expanded sharply amid the COVID-19 crisis. MGNREGA became the key safety net-179.6 lakh person-days were generated, more than double 2019-20 levels, with ₹660 crore expenditure and 14,077 households completing 100 days of work; average employment rose to 54 days/household and women's participation was 46% (Haryana MGNREGA Cell, 2021; [granthaalayahpublication.org](http://granthaalayahpublication.org)). PM-KISAN provided strong income support-₹3,875 crore was transferred to 12 lakh farmers, stabilizing rural consumption (MoAFW, 2021). PM-JAY authorized 1.58 lakh hospitalizations worth

₹358.8 crore, doubling previous-year usage. Jal Jeevan Mission added 5.51 lakh tap connections, lifting rural coverage from 65% to 83% (JJM IMIS, 2021). PMAY-G finished its backlog-about 3,000 houses-achieving near-universal rural housing (MoRD, 2021). NRLM reached 61,233 SHGs, aiding COVID relief through mask-making and awareness campaigns (HSRLM, 2021). Under PM Garib Kalyan Yojana, 86 lakh beneficiaries received free grain and ₹1,000 cash aid reached 20 lakh people (State Food Dept., 2021).

**Table 7:** Haryana Rural Development - Scheme Outcomes in 2020-21

Scheme/Program	Output (Haryana, 2020-21)	Source
MGNREGS (Employment)	179.62 lakh person-days (↑172%; 14,077 households got 100 days)	Raj. Sabha QA (2025); CPR (2021)
PM-KISAN (Farm Income)	12 lakh farmers; ₹3,875 Cr disbursed in FY21 (incl. COVID advance)	PM-KISAN Portal (2021); MoAFW Report (2021)
PM-JAY (Health Insurance)	1.58 lakh hospital admissions in scheme (cumulative by mid-2021)	PIB/NHA (2021)
Jal Jeevan Mission	5.5 lakh new tap connections; rural tap water reach 83% → (100% by Apr 2022)	JJM Dashboard (2021); iamRenew (2023)
PMAY-G (Rural Housing)	3,000 houses completed (finishing all Phase-II targets)	MoRD Performance Review (2021)
NRLM - SHG Credit	₹80+ Cr COVID loans to SHGs; SHGs engaged in mask/sanitizer production	HSRLM COVID Report (2021)
PDS and Other COVID Relief	Free rations for 86 lakh rural people (Apr-Nov 2020)	Haryana Food Dept. (2021)

**Sources:** Compiled from Rajya Sabha Unstarred Q.3972 (Apr 2025); PM-KISAN Beneficiary Data (2021); Press Release PIB Delhi (July 2021); Jal Jeevan Mission IMIS reports 2021; MoRD Departmental Progress reports (2021); Haryana HSRLM internal report on COVID response (2021); Haryana Food & Civil Supplies Dept. records (2021).

As shown in Table 8, Haryana consolidated its rural progress in 2021-22. MGNREGA generated 96.5 lakh person-days, 50% higher than pre-COVID levels, with 34 average workdays and over 3,700 water conservation projects completed (MoRD, 2022). PM-KISAN supported 11.69 lakh farmers, with total transfers reaching ₹7,800 crore since 2019 (MoAFW, 2022). PM-JAY processed 0.96 lakh hospital admissions and 26 lakh Ayushman cards were issued, covering nearly all target families (NHA, 2022). Jal Jeevan Mission achieved full coverage-30.9 lakh rural households (100%) received tap water by August 2022. ODF-Plus programs expanded: 94% villages had solid waste systems, 88% liquid waste management (MoDW&S, 2022)

and 300 Gobar-Dhan biogas units were operational (Haryana Renewable Energy Dept., 2022). Under NRLM, 58,425 SHGs covered 5.87 lakh households, disbursing ₹310 crore in bank credit ([nrlm.gov.in](http://nrlm.gov.in); NABARD, 2022). DDU-GKY and RSETI trained over 4,500 youth, while Haryana signed an MoU with the UAE for overseas rural employment (Economic Survey of Haryana, 2022). Agriculture diversification advanced through PMFBY (8.3 lakh farmers insured) and Mera Pani Meri Virasat (1.28 lakh ha diversified) (Agriculture Dept., 2022). Haryana thus achieved near-universal infrastructure coverage, shifting focus toward sustainability and non-farm rural growth.

**Table 8:** Haryana Rural Development - Scheme Outcomes in 2021-22

Scheme/Program	Output (Haryana, 2021-22)	Source
MGNREGS (Employment)	96.5 lakh person-days (post-COVID normalization; 34 days/HH)	Raj. Sabha QA (2025)
PM-KISAN (Farm Income)	11.69 lakh farmers paid (slight cleaning of beneficiary list)	Lok Sabha QA (2023)
PM-JAY (Health Insurance)	96,000 hospital treatments in year (steady utilization)	NHA PM-JAY Haryana Stats (2022)
Jal Jeevan Mission (Har Ghar Jal)	100% rural households have tap water (30.96 lakh homes)	Jal Shakti Min. (2022)
ODF Plus (SBM-G Phase II)	>90% villages with solid waste management systems	DDWS ODF-Plus report (2022)
NRLM - SHG Bank Linkage	₹310 Cr bank credit to SHGs (cumulative ₹700 Cr to date)	NABARD Haryana 2022; HSRLM data
Rural Education & Health	100% schools & Anganwadis with toilets & tap water; all 432 PHCs with power & water	JJM/NDWM (2022); Haryana Health Dept.

**Sources:** Compiled from Rajya Sabha Unstarred Q.3972 (Apr 2025); Lok Sabha Unstarred Q.795 (Jul 2023); National Health Authority data (2022); Jal Jeevan Mission press release (Aug 2022); Department of Drinking Water & Sanitation ODF Plus guidelines (2022); NABARD State Focus Paper Haryana (2022).

As shown in Table 9, Haryana's rural development during 2022-24 emphasized consolidation and sustainability. MGNREGA stabilized at 96.5 lakh person-days in 2022-23 with 98% fund utilization (IJNRD, 2023). Works increasingly targeted climate resilience-1.2 crore saplings

planted and village ponds restored under Jal Shakti Abhiyan. PM-KISAN continued steady support to 11.7 lakh farmers, transferring ₹3,139 crore in 2022-23 ([sansad.in](http://sansad.in)). PM-JAY achieved 1.08 lakh hospitalizations worth ₹396 crore, while 2,800 Health and Wellness Centres became

operational (MoHFW, 2023). SBM-G Phase II advanced greywater management-₹220 crore allocated; 78% villages had functional drainage by September 2023 (DDWS, 2023). HGVY recorded record investment-₹1,200 crore outlay, ₹784.5 crore spent by Dec 2023, completing 180 community centers, 77 rural stadiums and 1,500 km roads (Haryana RDD, 2024). Financial inclusion reached 1.06 crore Jan Dhan accounts (₹3,200 average balance) (Ministry of Finance, 2023). Digital India linked all 6,280 gram

panchayats via BharatNet for e-services (Haryana eGovernance Authority, 2023). Sustainability expanded through PM-KUSUM (8,000 solar pumps), PMKSY-Watershed and 252 ODF Plus Model Panchayats (DDWS, 2023). By 2024, rural Haryana achieved universal access to housing, sanitation, electricity and water-now focusing on quality, livelihood diversification and environmental balance.

**Table 9:** Haryana Rural Development - Selected Indicators for 2022-23

Indicator (Haryana Rural)	2014 (Baseline)	2023	Source
Households with Pucca House	88% (2014)	100% (2020 onward)	MoRD/PMAY-G
Households with Toilet (Latrine)	47% (2014)	100% (2017 onward)	PRS (2021) <sup>[1]</sup> ; DDWS
Households with Electricity	97% (2014)	100% (2018 onward)	Ministry of Power (2018)
Households with Tap Water	30% (2019 launch)	100% (2022 onward)	Jal Shakti Min.
MGNREGA Person-days Generated	61.6 lakh (FY15)	96.5 lakh (FY23)	Haryana RDD; MoRD
Unemployment Rate (rural)	5.1% (2015-16, PLFS)	3.2% (2021-22, PLFS)	Periodic Labour Force Survey, NSSO
Rural Poverty Rate (estd.)	11% (2011-12)	7% (2019-21)	NITI Aayog (2021) <sup>[2]</sup>
Rural Infant Mortality Rate	41 per 1000 (2014)	25 per 1000 (2020)	SRS Bulletin, Registrar General of India
Rural Literacy Rate	71.4% (2011 census)	78% (proj. 2021)	Census 2011; Literacy projections (GoI)
Women in SHGs (NRLM)	0 (nil in 2013)	5.9 lakh (2023)	HSRLM
Farmers receiving PM-KISAN	0 (2018)	11.7 lakh (2023)	Lok Sabha QA
Families with Health Cover (PM-JAY)	0 (2018)	15 lakh (2023)	NHA, Govt. of Haryana

**Note:** 2014 baseline refers to pre-scheme situation; latest data as of 2022-23. Poverty rate 2019-21 from NFHS proxy and NITI MPI. IMR from Sample Registration System. Literacy projected from NSS estimates. Sources: Compiled from Ministry of Rural Dev., Ministry of Jal Shakti, NSSO, SRS, NITI Aayog, Haryana SRLM, Lok Sabha/RS replies.

### 1. Employment and Livelihoods

MGNREGA consistently played a stabilizing role in Haryana's rural employment. From 61.6 lakh person-days in 2014-15 to a record 179.6 lakh in 2020-21, employment expanded sharply during COVID (Haryana MGNREGA Cell, 2021). Utilization remained high post-pandemic, averaging 96.5 lakh person-days in 2021-23 with nearly 98% fund use. NRLM also grew steadily, forming over 58,000 SHGs and providing ₹310 crore in bank linkages by 2022. These initiatives together ensured job security and women's empowerment during the decade.

### 2. Rural Housing

Haryana's housing schemes transitioned smoothly from IAY to PMAY-G. From 8,177 houses built in 2014-15, completions rose to 21,153 by 2019, achieving 81% of targets (MoRD, 2019). By 2020-21, only residual 3,000 houses remained, marking near-universal housing coverage. No new targets were set thereafter as PMAY-G goals were fully met. Haryana effectively achieved "Housing for All" in rural areas by 2021 (Haryana RDD, 2021).

### 3. Sanitation and Water

Under Swachh Bharat Mission (Gramin), rural toilet coverage rose from 55% in 2015 to 100% by 2017, making Haryana India's fifth ODF state (SDGCC, 2017). With Jal Jeevan Mission, piped water access surged from 55% in 2019 to 83% in 2021, reaching 100% households (30.9 lakh) by August 2022 (iamrenew.com). In 2023, focus shifted to greywater management and solid waste systems, with 78% villages equipped with functional drainage (DDWS, 2023).

### 4. Health and Social Protection

Ayushman Bharat-PMJAY expanded rural healthcare access. From 23,588 treatments in 2018-19, the number rose to 1.58 lakh by 2021, totaling ₹358.8 crore in claims. By early 2025, cumulative treatments crossed 1.08 lakh annually, backed by 2,800 Health and Wellness Centres

(MoHFW, 2023). Social welfare was reinforced through PM Garib Kalyan Yojana and pensions during COVID, ensuring household stability during crisis years.

### 5. Agriculture and Sustainability

Agriculture support deepened with PM-KISAN, benefiting over 11.7 lakh farmers annually and transferring ₹7,800 crore cumulatively. PMFBY insured 8.3 lakh farmers, while Mera Pani Meri Virasat diversified 1.28 lakh ha away from paddy. PM-KUSUM installed 8,000 solar pumps and 252 Panchayats achieved ODF Plus Model certification (DDWS, 2023). Together, these measures promoted income security and environmental resilience.

### 6. Education and Digital Inclusion

The education sector sustained 99% rural enrollment under Samagra Shiksha (UDISE+, 2019) and integrated digital tools post-2020. Rural schools added 2,000+ smart classrooms in 2018-19 (Haryana Education Dept.). By 2023, all 6,280 gram panchayats were broadband-connected under BharatNet (Haryana eGovernance Authority, 2023), expanding digital literacy, e-services and governance transparency.

### 7. Infrastructure and Financial Inclusion

Haryana achieved universal electrification by 2018 under Saubhagya (MoP, 2018) and built 1,500 km of village roads, 180 community centers and 77 stadiums under HGVY in 2023-24 (Haryana RDD, 2024). Financial inclusion deepened with 1.06 crore Jan Dhan accounts averaging ₹3,200 balance (Ministry of Finance, 2023), signaling strong rural financial health.

### Challenges and Policy Gaps

Despite the commendable progress in rural development across multiple sectors, Haryana faces several challenges and gaps that need addressing:

### 1. Sustainability of Infrastructure and Services:

Achieving infrastructure targets is one thing; maintaining them is another. A major challenge is the upkeep of assets created. For example, rural roads built under PMGSY are now aging - some 15% of PMGSY roads in Haryana were reported in need of major repairs in 2022 (Comptroller & Auditor General report, 2022) <sup>[4]</sup>. Ensuring continuous maintenance funding and effective contracting is a gap. Similarly, water supply schemes require sustainable source management - a few villages in southern Haryana (e.g., parts of Mahendragarh) experience declining groundwater, risking the long-term sustainability of tap water provision. Policy needs to focus on source augmentation (rainwater harvesting, supply from canals) and demand management (promoting water-saving devices) to bridge this gap. On sanitation, sustaining ODF status is a concern: some slippage (people reverting to open defecation) has been observed in a handful of villages due to inadequate water in toilets or behavioral lapses (Ministry of Jal Shakti, 2020). Continuous IEC campaigns and ODF verification are required to maintain gains - a policy gap is the lack of dedicated funds for intensive behavioral reinforcement post-ODF. The 15th Finance Commission grants to panchayats for water and sanitation are helping but need proper capacity building at the GP level to utilize effectively (Finance Commission Report, 2020).

**2. Quality of Services (Health, Education):** While access is nearly universal, quality issues persist. In education, learning outcomes in rural government schools, although improved, still lag - e.g., NAS 2021 showed only 48% of rural Haryana Class 8 students achieved proficiency in math. Teacher vacancies and uneven teacher training quality are gaps - as of 2022, Haryana had 18% shortfall of subject teachers in rural high schools (Govt. of Haryana, 2022). Policy needs to address teacher deployment (ensuring remote schools get qualified teachers) and accountability (perhaps expanding initiatives like teacher peer reviews and technology-enabled monitoring). In health, there is a gap in higher-level facilities in rural areas. Villagers often still travel to district hospitals for serious ailments. Sub-centers and PHCs sometimes lack doctors or diagnostic equipment - e.g., 28% of Haryana's rural PHCs did not have a lab technician as of 2021 (Rural Health Statistics, 2021). The state's doctor-population ratio in rural areas is lower than urban. Filling these human resource gaps via incentives for rural posting or hiring local AYUSH practitioners in short-term is needed. Another gap is non-communicable diseases (NCDs) management - with lifestyles changing, rural areas see rising hypertension, diabetes, etc. but frontline health workers are only beginning screening programs. Robust NCD care at HWCs is essential, requiring training and maybe telemedicine expansion - current policy is in early stages on this.

**3. Inclusion of Marginalized Groups:** Aggregate progress can mask disparities. Certain communities - for instance, the migrant laborers, nomadic groups, or some SC concentrated villages - might not fully benefit. A gap noted is that landless tenants and sharecroppers initially missed out on PM-KISAN since the scheme is linked to landholding records. Some policy adjustment (e.g., extending benefits to long-term cultivators without land titles) could be considered to avoid exclusion. Similarly, while virtually all

native rural households got tap water, there was confusion about providing connections to seasonal migrant settlements - Haryana did manage to cover labor colonies in villages with public standposts but a clearer policy on migrant inclusion in schemes is needed nationally. Caste-wise, NFHS data suggests SC households in Haryana still have slightly lower access to improved sanitation and clean fuel than others, implying a need to target behavioral campaigns or subsidies in those pockets (NFHS-5 disaggregated data). Another gap is gender empowerment beyond basic needs: schemes addressed toilets, LPG, etc., which help women but women's ownership of productive assets remains low. For example, only 12% of rural operational landholdings in Haryana are female-owned (Agriculture Census 2015-16). Women's representation in farm extension services or water user committees is limited. Policy could strengthen women-centric interventions - e.g., encouraging women-led water committees, or providing joint pattas for PMAY-G houses (Haryana mostly did but ensuring in all cases). Also, expanding credit for women entrepreneurs beyond SHGs (perhaps linking them to MSME schemes) can bridge the gap between micro-enterprise and small enterprise - currently SHGs face difficulty in scaling up due to limited capital and market linkages.

**4. Youth Employment and Skill Mismatch:** While schemes have increased employment, underemployment remains an issue. Many rural youth aspire for non-farm jobs but not all are finding suitable opportunities locally. A gap is that DDU-GKY and skill programs are not scaled to the demand - only a fraction of youth are trained and placement is often outside the state or in urban centers. There is a policy gap in promoting rural industrialization to absorb skilled youth *in situ*. The government has started economic diversification in some villages (e.g., supporting agro-processing units via ODOP scheme for Haryana's millet and dairy products) but more incentives for private investment in rural areas (like food parks, electronics clusters in sub-district towns) can create jobs. Also, career counselling and soft skills training at the school/ITI level can improve rural youth's employability - currently a gap is limited vocational exposure in the school curriculum, which the new National Education Policy advocates bridging.

**5. Climate and Resource Challenges:** Haryana's intensive agriculture and economic activity pose sustainability questions. Groundwater depletion is acute - 61% of assessed blocks are over-exploited (CGWB, 2022). Government schemes like micro-irrigation have started but uptake needs speeding up. A policy gap is the lack of restrictive measures on water-guzzling crops in critically depleted zones - incentives are given to shift cropping but enforcement is lenient. Stronger conditionalities or market linkages for alternative crops might be required. Similarly, managing crop residue (stubble burning) is an environmental challenge with health impacts even in rural areas. Despite subsidy on machinery, burning persists each winter in some Haryana districts. This indicates a gap in behavioral change and perhaps economic solution (like converting stubble to biofuel at scale).

**6. Institutional Capacity at Grassroots:** The Panchayati Raj Institutions (PRIs) are now entrusted with funds (Finance Commission grants for water, sanitation, etc.) but

many Gram Panchayats lack technical capacity to plan and implement projects effectively. This can lead to sub-optimal use of funds or maintenance neglect. Strengthening local governance through training of Panchayat functionaries, recruiting common engineers at block level to assist GPs and community monitoring could fill this gap. For example, involving village youth in social audits of MGNREGA and other works can improve accountability - Haryana has started social audit units but their coverage is limited; scaling that up would address corruption or quality issues that occasionally arise.

### Conclusion

Rural Haryana witnessed notable development across sectors through sustained policy focus and effective implementation of national and state programs. Employment generation, universal housing, sanitation, electrification and safe drinking water have elevated quality of life and reduced rural poverty. Empowerment of women through SHGs and financial inclusion further deepened social progress. However, maintaining infrastructure quality, addressing learning and healthcare gaps, ensuring environmental sustainability and enhancing rural livelihoods beyond agriculture are emerging priorities. Strengthening institutional capacity, diversifying the rural economy and integrating climate resilience into policy design will ensure continuity of growth. A forward-looking approach that combines technology, local governance and community participation can make rural development in Haryana more sustainable, equitable and self-reliant.

### References

- Ahluwalia P. Seven years of Swachh Bharat Mission. PRS Legislative Research. 2021 Oct 2. Available from: <https://prsindia.org/theprsblog/seven-years-of-swachh-bharat-mission>
- ASER Centre. Annual Status of Education Report (Rural) 2022 - Haryana Findings. New Delhi: ASER; 2022.
- Chakraborty S. Benefits of MGNREGA in rural Haryana: An analysis. *Journal of Rural Development*. 2014;33(2):123-135.
- Comptroller and Auditor General of India. Performance Audit of Pradhan Mantri Gram Sadak Yojana, Haryana. Report No. 5 of 2022. New Delhi: Comptroller and Auditor General of India; 2022.
- Department of Drinking Water and Sanitation (DDWS). Haryana SBM-G Progress Report. Ministry of Jal Shakti, Government of India; 2018.
- Department of Economic and Statistical Analysis, Haryana. Statistical Abstract of Haryana 2020-21. Chandigarh: Government of Haryana; 2021.
- Department of Financial Services. Pradhan Mantri Jan Dhan Yojana (PMJDY) Progress Report. Ministry of Finance, Government of India; 2021.
- Department of Rural Development, Haryana. Achievements at a Glance 2014-15 & 2015-16. Government of Haryana; 2016. Available from: <http://haryanarural.gov.in>
- Department of Rural Development, Haryana. Achievements at a Glance 2016-17. Government of Haryana; 2017. <http://haryanarural.gov.in>
- Haryana State Rural Livelihoods Mission (HSRLM). HSRLM MIS Dashboard (Status & Reports). Government of Haryana; 2023.
- Kundu A, Singh S, Malik R. Impact of MGNREGA on rural employment and migration: A study in agriculturally advanced and backward districts of Haryana. *Agricultural Economics Research Review*. 2020;33(1):15-30.
- Ministry of Agriculture and Farmers' Welfare. Lok Sabha Unstarred Question No. 795, answered on 25 Jul 2023 - Beneficiaries under PM-KISAN. New Delhi: Lok Sabha Secretariat; 2023.
- Ministry of Health and Family Welfare. Press Release: Beneficiaries of Ayushman Bharat Yojana. Press Information Bureau, New Delhi; 2019 Jun 25.
- Ministry of Health and Family Welfare. Ayushman Bharat - Jan Arogya Yojana Progress Report. National Health Authority; 2021.
- Ministry of Jal Shakti. Jal Jeevan Mission - Har Ghar Jal Status (State: Haryana). 2022. Available from: <https://ejalshakti.gov.in>
- Ministry of Power. Saubhagya Dashboard - Haryana (Report as of Mar 2019). Government of India; 2018.
- Ministry of Rural Development. Lok Sabha Unstarred Question No. 3649, answered on 10 Dec 2019 - Construction of roads under PMGSY. New Delhi: Government of India; 2019.
- Ministry of Rural Development. Annual Report 2020-21. New Delhi: Government of India; 2021.
- Ministry of Rural Development. Rajya Sabha Unstarred Question No. 3972, answered on 4 Apr 2025 - Working of MGNREGS. Government of India; 2023. Available from: <https://rajyasabha.nic.in>
- Ministry of Statistics and Programme Implementation. SDG India Index & Multidimensional Poverty Index Baseline Report. NITI Aayog and UNDP; 2021.
- Misra S, Suresh R. Socio-economic impact of MGNREGA: Evidence from India. *Journal of Development Studies*. 2014;50(10):1483-1499.
- National Health Authority. Ayushman Bharat State Statistics - Haryana (as on 20 Jul 2021). Government of India; 2022.
- NITI Aayog. State Energy and Climate Index and Export Preparedness Index - Haryana Chapter. Government of India; 2021.
- PRS Legislative Research. Standing Committee Report on Rural Development (2019-20). Parliament of India; 2020.
- Rajasekhar D, Thomas B, Gupta A, Sharma P, Singh M. Awareness and utilization of PM-JAY in Haryana: A cross-sectional study. *Indian Journal of Public Health*. 2022;66(2):205-212.
- Shyik V. MGNREGA: A catalyst for rural employment (A study in Haryana). *South Asian Journal of Social Sciences*. 2019;6(1):56-68.
- World Bank. Haryana - Health and Education Indicators. Washington (DC): World Bank; 2018.