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A Study of Information Needs of Members of Parliament of India related to Rural and Urban Development in their Constituency

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Abstract

The paper aims to analyze the information needs of Indian Members of Parliament (MPs) related to the rural and urban development in their constituency or region. Rural Connectivity is a key component of the rural development, thus the current study explores the level of awareness of Indian MPs about the status of rural connectivity with the Urban areas and rural accessibility via various means of Transport available for the people in their region/constituency for Intercity and Interstate Travel. The implementation of various Government schemes for the development of rural India by the Indian MPs has also been studied.

The data is collected through survey methodology with the help of a predefined structured questionnaire including interview method to get the exact insight about the rural and urban development information needs of Indian MPs. The survey results were tabulated and analyzed with the help of descriptive statistical methods and hypothesis testing is done with Pearson's Chi Square testing technique.

The findings reveals that the majority of people use Auto Rickshaw (98.7%) and Taxi (98.7%) followed by Rickshaw (93.6%) for local travelling in their area or region. The major modes of transportation available in the constituencies are Bus (100%) & Rail (97.4%) respectively. The majority of MPs have implemented 'Pradhan Mantri Gram Sadak Yojana' (i.e. 94.9%) and 'Pradhan Mantri Aawaas Yojna' (i.e. 89.5%) in the villages/rural areas of their constituencies. The majority of MPs have responded that HDFC Bank is the Top loan provider agency in both Rural (23) and Urban (24) areas respectively. Lastly, the study concludes that highest number of beneficiaries of Pradhan Mantri Aawaas Yojna (PMAY) are from North region (i.e., 4,01,100) of India followed by 2,78,920 beneficiaries from Central region and 2,45,600 beneficiaries respectively from South region.

Keywords: Information Need, Members of Parliament (MPs), India, Rural Development, Urban Development, Constituency, Transportation and Housing Schemes

Paper Type: Research Paper

1. Introduction

The major development of the country depends upon the economic sector, living standards, sustainability and equality among the rural and urban India. The availability of adequate infrastructure and well developed transport system in both rural and urban areas is the necessity for the growth and economic development of the nation. The connectivity in rural areas is a vital element of rural development which significantly contributes in the socio-economic development of rural population by providing them access to basic facilities inclusive of health, education, common marketplace etc. It is evident that that investments in rural development elevate rural population and helps in reducing rural poverty level (Samanta, 2015, p.86). Rural development is a strategy focusing on modernization and mobilization of rural areas and their transition from traditional isolation to integration with national economy for faster economic development and welfare of common masses (Jayabrabha, 2020, p.2264).

The rapid increase in population of India along with rapid urbanization has led to a significant scarcity of housing in the country. Thus, Government of India has launched Pradhan Mantri Awas Yojana (PMAY) scheme in June 2015 to provide affordable housing for all by 2022 to reduce the gap between the demand and supply of housing in urban areas (Goel, 2018, p.511).

Rural development has seized the world wide attention especially among the developing nations like India. Rural development concentrates mainly upon the improvement of rural economy sectors which are greatly affected with serious poverty issues and basically aims to increase their productivity. Thus, the present study is mainly confined Infrastructure and Transportation facilities in Rural and Urban India with a closer look at implementation of various Government schemes like Pradhan Mantri Awaas Yoiana (PMAY), Pradhan Manthi Gram Sadak Yoiana (PMGSY) (Rao, 2019, p.1072) and Housing Loan facilities by the Indian Members of Parliament in their Constituencies.

2. Statement of the Problem

Infrastructure is considerably an important area or sector which significantly contributes to the overall development of any country. In India, it is considered as the pillar of the country's economy as it strengthens its competitiveness on a global platform. Infrastructure is a significant setback in India (Patel, 2017, p.28) as the rural India is facing the major problems of housing, absence of infrastructure in villages and towns to village connectivity by all-weather roads and absence of employment opportunities in villages. The primary area of rural India is agriculture sector, even this sector also suffering in synchronizing urban with rural areas because of bad connectivity. In this connection, there

is need to study the role of Government of India in providing pucca houses, roads and employment to rural people.

The members of legislative assemblies are the most influential decision-makers in any society and expected to be well-informed about a wide variety of issues, while information need is frequently unpredictable and reactive (Orton, Marcella & Baxter, 2000, p.207). Therefore, a legislator requires an adequate and reliable information for taking right and beneficial decision(s) for the whole state/nation. Thus, in the present research study, an attempt has been made to know development information needs of MPs with respect to Infrastructure facilities with main focus on Housing and Transportation with main focus on means and mode of transportation along with connectivity of roads in rural and urban areas so that Indian MPs may contribute more towards the Rural and Urban development of their Constituency.

The present study contains one Hypothesis i.e. "**Societal Needs for Development is directly related to the Information Needs of Members of Parliament in all the Regions**" which is statistically tested for the validation of the data received from the respondents and to study its implication in the society at large.

3. Scope and Methodology

The different type of information is required by the members of Parliament to achieve the Societal targets of their respective constituency but the current research study has been limited to information needs of the Indian Parliamentarians related to Rural and Urban Development of their region or constituency. In the current study, Indian states have been divided broadly into six regions i.e. North, North East, South, West, East, Central for analysing the survey results. The survey methodology has been followed with the help of Questionnaire and interview method as a data collection tool with open ended and closed ended questions. The results have been analysed with the help of Excel and Statistical software for the accuracy of the results. The total number of 80 MPs all over the India were interviewed and included in the study as the sample population for the survey. Also, for Hypothesis testing, the data was collected from 257 MPs from all the regions of India The Hypothesis is tested by applying Pearson's Chi-Square Testing Technique for studying the association between the different variables.

4. Literature Review

One of the most important needs of the MPs is to receive, understand and evaluate information and pass on the relevant information with opinions in Parliament and committees including the Government and the society. Being well informed and having up to date information is thus vital if a Member is to understand and debate the great range of legislation and other issues dealt with by the House and provide an effective representational link between his or her constituents and the Parliament (Rugambwa & Kintu 2013, pp.3-4).

It has been noticed that in recent past, the policy-makers and other stakeholders are emphasizing investments in the social sector on a priority basis to achieve particularly the social equality, environmental sustainability and shared prosperity and Sustainable Development Goals (SDGs) in general (Mishra and et.al. 2020, p.49). The good Housing and Transport facilities both plays a major role in the development of social sector which further leads to the solid foundation for the growth of employment, income and productivity of any nation. In one of the earlier development related study by Seers (1969) it is found that the members of Parliament expressed the need for development oriented information, which in economic terms means information on the level of poverty and wealth, conditions of employment and unemployment, per capita income, illiteracy rate, inequality, availability of arable land, annual increases in the gross national product and sustainability of resources. Jahan (1976) sketches a demographic and class profile of Parliamentarians in Bangladesh and analyses their perception of their roles outside the parliament. They take their role outside of parliament more seriously than inside. Data on Parliamentarian socio-economic and political backgrounds show that the majority of MPs were young, educated and belonged to the middle class. All the parliamentarians mentioned their role in the Education and Agriculture sector in their constituencies. Also, the MPs performed their traditional role as local leaders in the arbitration and mediation of conflicts. Thus, a well organized information system need to be developed at local (i.e. state level) or at National level to meet the specialized information needs of the MPs as per their specific role played in their constituencies or society. Ronai and Bryant (1992) traces the early development of Library of Parliament in Hungary, its new role in democratic society and the assistance of the US congress in facilitating its further development as an active participant in assisting the legislature in its creation of a new society. The study further elaborated that the Library of Parliament has become a focal point for the development of information resources for Members of Parliament.

A pilot study of the information needs of parliamentarians in Botswana was conducted by Thapisa (1996) to study the information seeking behaviour of parliamentarians. The inferences were drawn that Members of Parliament needed information at four levels i.e. National Level, Local Level, Regional Level and Parliament Level. MPs expressed the need for more background information on their constituencies, on issues relating to development, on the implementation of Government policies and on the successes and failures of projects. Information is also needed from consultancy reports and reports of commissions of inquiry. MPs very often seek information on Commerce and Industry, Rural Development, Agriculture, Foreign Affairs, Law and Order, Environment, Human and Minority Rights and Finance and Accounting. They seek less information on the Military, Science and Technology, Town Planning, Housing and Social and Cultural issues.

The above studies highlights the growing concern of the Indian Parliamentarians towards information need and requirement on various societal issues for making quality decisions towards the growth and development of the society. The above studies shows the existence of nearly negligible literature related to the information needs and information seeking behavior of Members of Parliament towards Rural and Urban Development Sector of their region. Thus, the current research study will contribute towards the literature in the field of Library and Information Science especially in the area of Development information needs and awareness of the Indian MPs. This research study will fill the research gap with current systematic and exhaustive study on the Information needs and awareness of Members of Parliament (MPs) in India specifically towards Rural and Urban Development Sector of their Constituency.

5. Analysis and Interpretation of Data

5.1 Region-wise Response of MPs for Number of Villages

Figure 1 clearly shows that the highest number of villages are found in North region of India (i.e. 23,442) followed by 13,597 in South region and 12,052 in Central region respectively.

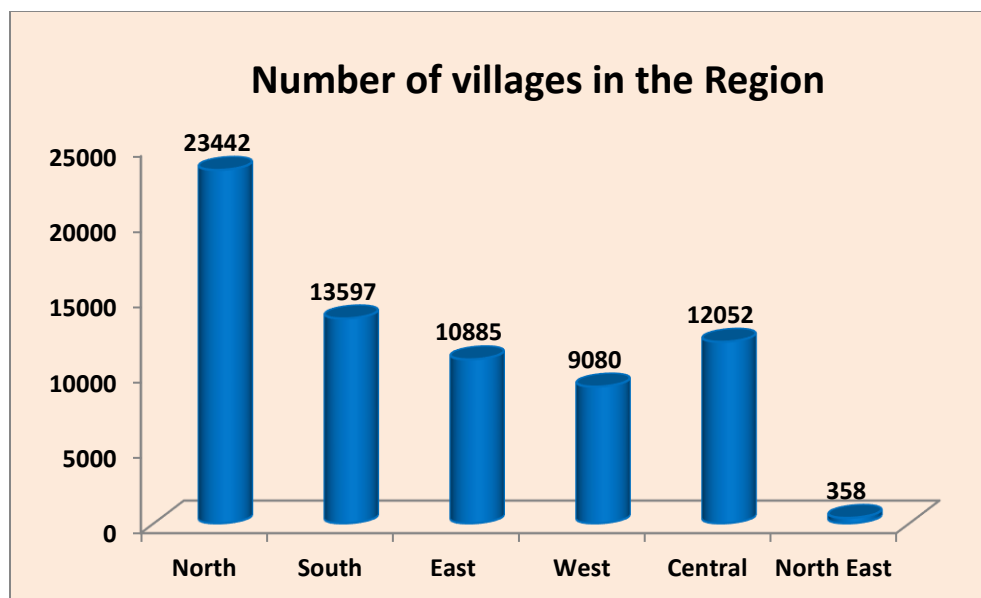


Figure 1: Region-wise Response of Number of Villages

5.2 Region-wise response of MPs for 'Means of Transport' used in Local Area

It can be clearly seen in Table 1 that the majority of people use Auto Rickshaw (98.7%) and Taxi (98.7%) followed by Rickshaw (93.6%) for local travelling in their area or region. The transport facility which is least used by people for travelling is Animal Cart (19.2%) facility.

Transport Facility used by People	Region-Wise Response of MPs						
	North	North East	South	West	East	Central	Total
Rickshaw	89.3%	100.0%	92.3%	91.7%	100.0%	100.0%	93.6%
Auto Rickshaw	96.4%	100.0%	100.0%	100.0%	100.0%	100.0%	98.7%
Taxi	100.0%	100.0%	100.0%	100.0%	92.3%	100.0%	98.7%
Bicycle	89.3%	100.0%	84.6%	83.3%	92.3%	100.0%	89.7%
Animal Cart	35.7%	0.0%	7.7%	16.7%	0.0%	20.0%	19.2%

Table 1: Region-wise Response for 'Means of Transport' used in Local Area

5.3 Region-wise response of MPs for Transport available for Intercity and Interstate Travel

For a country like India where rural population contributes to 67% of overall population, an efficient road network is mandatory for national integration, for socioeconomic development and to sustain Indian economic growth. Therefore, it has been viewed in the past few decades that the Transportation sector has metamorphosed increasingly from Rail dominated to Road-dominated (Patel, 2017, p.30). It can be inferred from Table 2 that the major modes of transportation available in the constituencies are

Bus (100%) followed by Rail (97.4%) and the modes of transport which are least available are River Transport (19.2%) and Sea Transport (20.5%) respectively.

Available means of Transportation	Region-Wise Response of MPs						
	North	North East	South	West	East	Central	Total
Bus	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Rail	100.0%	100.0%	100.0%	100.0%	84.6%	100.0%	97.4%
River Transport	0.0%	0.0%	76.9%	25.0%	15.4%	0.0%	19.2%
Sea Transport	0.0%	0.0%	76.9%	25.0%	23.1%	0.0%	20.5%
Air Transport	64.3%	100.0%	84.6%	83.3%	46.2%	80.0%	70.5%

Table 2: Region-wise Response of Transport used for Intercity and Interstate Travel

5.4 Region-wise Response for Category-wise Special Facilities in Public Transport

Table 3 shows that the people in Student Category (98.6%) and Senior Citizen Category (98.6%) are majorly provided special facilities in public transport followed by Women Category i.e. 94.6%.

Category-wise Special Facilities in Public Transport	Region-Wise Response of MPs						
	North	North East	South	West	East	Central	Total
Student Category	100.0%	100.0%	100.0%	100.0%	91.7%	100.0%	98.6%
Senior Citizen Category	96.0%	100.0%	100.0%	100.0%	100.0%	100.0%	98.6%
Women Category	92.0%	100.0%	92.3%	100.0%	91.7%	100.0%	94.6%
Free Concession Category	40.0%	0.0%	0.0%	8.3%	0.0%	30.0%	18.9%

Table 3: Region-wise Response for Special Facilities for Public Transport

5.5 Region-wise Response for Parking Facilities for Private Transport

Table 4 clearly shows that parking facilities are mostly available on Public Places (93.6%) and on Market Area (87.2%) and are least available on Bus Stops (59.0%).

Parking Facilities for Private Transport	Region-Wise Response of MPs						
	North	North East	South	West	East	Central	Total

At Market Area	71.4%	100.0%	100.0%	100.0%	92.3%	90.0%	87.2%
At Bus Stops	64.3%	50.0%	100.0%	58.3%	38.5%	20.0%	59.0%
At Public Places	85.7%	100.0%	100.0%	100.0%	92.3%	100.0%	93.6%
At Special Area	39.3%	100.0%	100.0%	83.3%	46.2%	60.0%	61.5%

Table 4: Region-wise Response for Parking Facilities for Private Transport

5.6 Region-wise Response of MPs for the availability of Type of Highways

The response of MPs in Table 5 depicts that National Highways (100%) are available in all the regions of India followed by the State Highways (i.e. 79.5%).

Type of Highways	Region-Wise Response of MPs						
	North	North East	South	West	East	Central	Total
National Highways	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
State Highways	78.6%	100.0%	100.0%	91.7%	69.2%	50.0%	79.5%

Table 5: Region-wise Response for the Type of Highways

5.7 Implementation of Pradhan Mantri Gram Sadak Yojana (PMGSY) by the MPs

Rural roads plays an important role in facilitating employment for unskilled workers and creates social awareness which in turn leads to reducing the poverty which is a major concern in India today. Thus, to reduce and eradicate poverty, the Government of India is running various poverty eradication programmes and one such programme is Pradhan Mantri Gram Sadak Yojana (PMGSY) (Balamurugan, 2020, p.77). The Government of India launched the Pradhan Mantri Gram Sadak Yojana (PMGSY) on 25th December, 2000 as a Centrally Sponsored Scheme to assist all the Indian states with primary objective to provide connectivity by way of an All-Weather road to all the unconnected habitations as part of a poverty reduction strategy (Samanta, 2015, p.88). Therefore, it can be clearly seen in Table 6 that majority of MPs have implemented Pradhan Mantri Gram Sadak Yojana (PMGSY) in their constituencies (94.9%) and just 5.1% MPs have not implemented Pradhan Mantri Gram Sadak Yojana in their constituencies.

Response of MPs for PMGSY	Frequency	Valid Percent	Cumulative Percent
Yes	74	94.9	94.9

No	4	5.1	100.0
Total	78	100.0	

Table 6: Response of MPs for the implementation of PMGSY

5.8 Availability of Urban Development Housing Bodies in the Constituencies of MPs

It can be clearly seen in Figure 2 that majority of MPs (i.e. 96.1) responded that there are no unauthorised colonies in their regions. Also, majority of MPs (i.e. 56%) responded that there is no government housing colony in their area. The majority of MPs (77.9) agrees that there is availability of 'State Development Authority' office in their area/region.

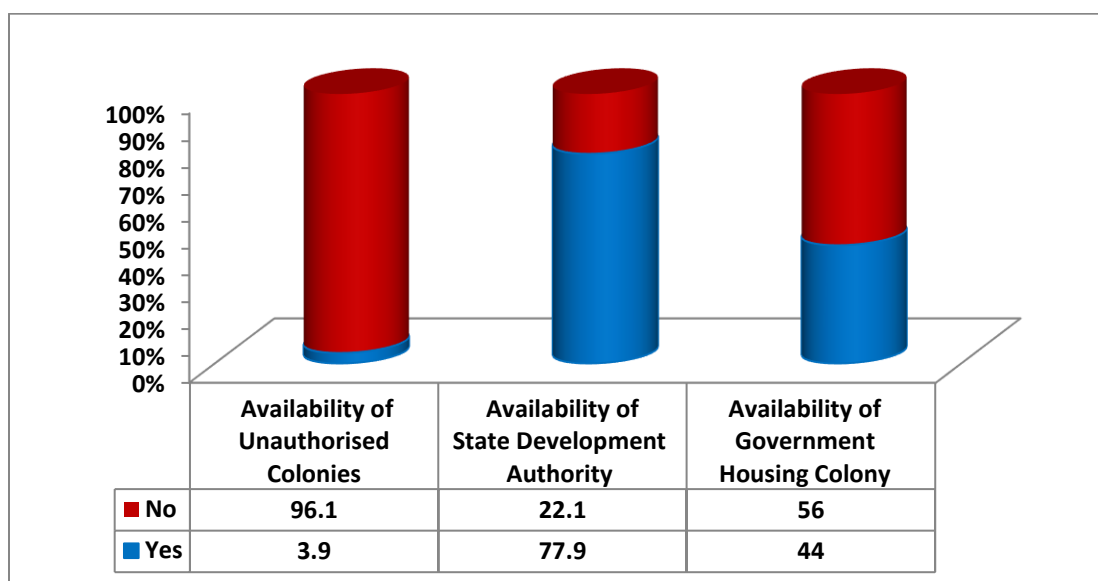


Figure 2: Availability of Various Housing Facilities in the Region of MPs

5.9 Availability of Housing Loan Facilities in Rural and Urban Areas

The government is a facilitator at Central and State Level which is further assisted by two regulatory bodies namely Reserve Bank of India (RBI) and National Housing Bank (NHB). Further, the housing finance market is dominated by commercial banking system inclusive of both domestic and foreign banks. In addition, there are cooperative banks and housing finance companies, self-help groups, micro finance institutions and NGO's (Goel, 2018, p.514). There are surplus opportunities in the market for the people to select any of the above options as per their suitability and need. When enquired from the MPs about the availability of Housing Loan facilities in their area it is found from the Table 7 that of majority of MPs (92.1%) have responded that there is availability of Housing Loan Facilities in their rural/villages area and only few MPs (7.9 %) responded that they do not have availability of Housing Loan Facilities in their rural/villages area. Also, the majority of MPs (93.4%)

have responded that there is availability of Housing Loan Facilities in their Urban area and only few MPs (6.6%) d by 6.6 % responded that they do not have availability of Housing Loan Facilities in their Urban area.

Response of MPs For Housing Loan Facilities	Availability of Housing Loan Facilities in Rural Areas	Availability of Housing Loan Facilities in Urban Areas
Yes	92.1	93.4
No	7.9	6.6

Table 7: Response of MPs For the availability of Housing Loan Facilities in their Area

5.10 Major Loan Provider Agency in Rural and Urban Areas

The word cloud in Figure 3 clearly depicts that majority of MPs have responded that HDFC Bank is the Top loan provider agency in both Rural (23) and Urban (24) areas respectively. The MPs responded that the other loan provider agencies in Rural areas includes ICICI Bank (12), IDBI Bank (9), Post Office (9) and SBI Bank (7) respectively. Also, the response of MPs indicates that the Axis Bank (16), ICICI Bank (16), IDBI Bank (5) and SBI Bank (5) are some other major loan provider agencies in Urban Areas.



Figure 3: Word Cloud of Loan Provider Agency in Rural and Urban Areas

5.11 Implementation of 'Pradhan Mantri Aawaas Yojna' (PMAY) in Rural Areas

The figure 4 clearly indicates that majority of MPs (i.e. 89.5%) have implemented 'Pradhan Mantri Aawaas Yojna' in the villages/rural areas of their constituencies whereas only some MPs i.e. 10.5% have not implemented 'PMAY' in the villages/rural areas of their constituencies.

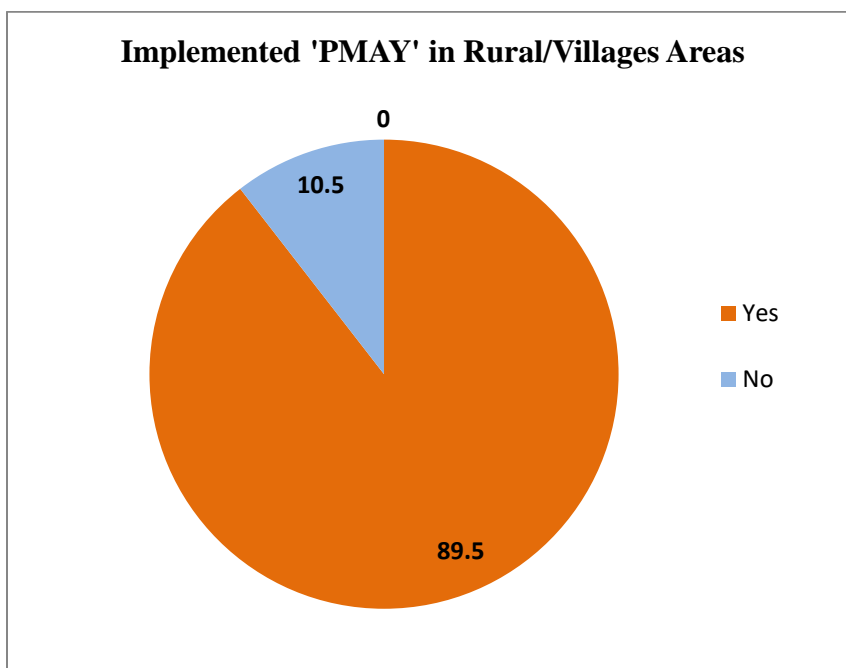


Figure 4: Response of MPs for the Implementation of 'PMAY' in Rural Areas

5.12 Region-wise Response of MPs for Beneficiaries of 'Pradhan Mantri Aawaas Yojna'

The region-wise response of the MPs in Figure 5 demonstrates that highest number of beneficiaries of PMAY are from North region (i.e., 4,01,100) of India followed by 2,78,920 beneficiaries from Central region and 2,45,600 beneficiaries respectively from South region. It is found that the least (i.e. 23,000) number of beneficiaries of PMAY are from North-East Region of India.

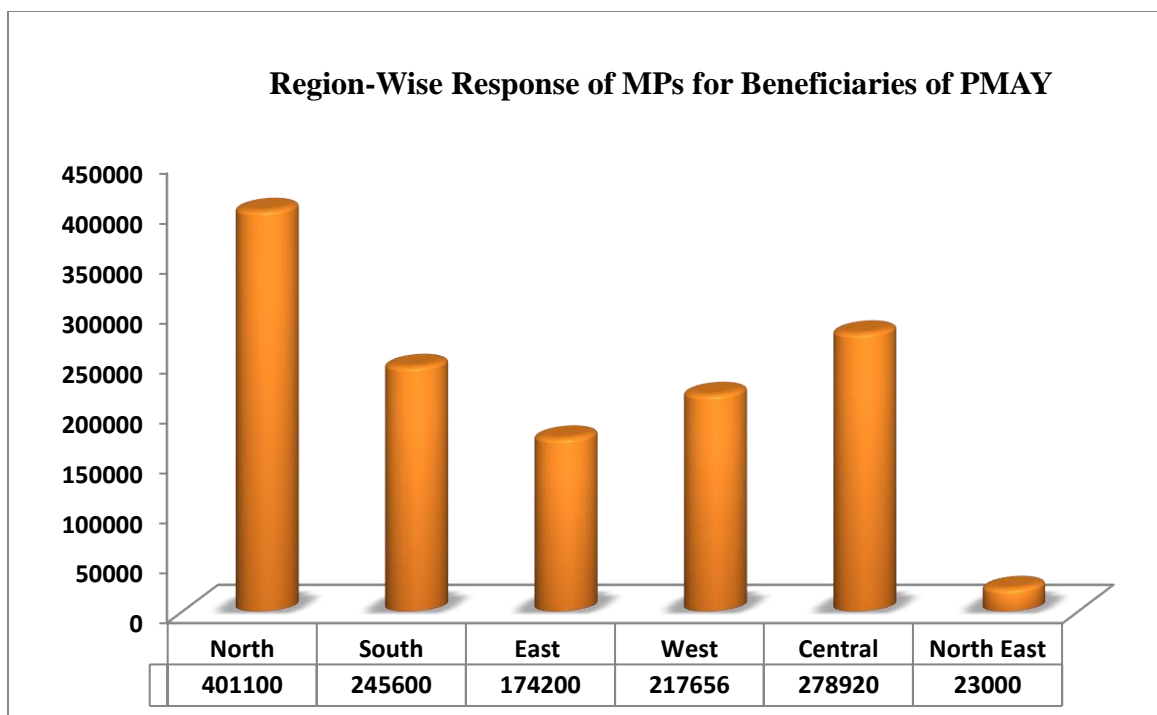


Figure 5: Response of MPs for Beneficiaries of 'Pradhan Mantri Aawaas Yojna'

6.0 Hypothesis Testing

The Hypothesis “**Societal Needs For Development is directly related to the Information Needs of Members of Parliament in all the Regions**” is tested with the help of data received from the MPs in the following two Tables 6.1 and 6.2 respectively.

6.1 Societal Needs are directly related to the Development of the People of Particular Region

Table 8 shows that majority of respondents (i.e. 201) agreed that societal needs are directly related to the development of the people whereas some respondents (56) does not agree that societal needs are directly related to development of the people. Therefore, in order to test the association between the Regions and Societal Needs directly related to development of the people, Pearson's Chi Square test was performed. the result indicates that $\chi^2 (5) = 4.985$ and p value = 0.418. Since p value > 0.05, the association between the Regions and Societal Needs directly related to development of the people is not statistically significant. It means that Societal needs leads to development of the people does not depend upon the region of the constituency and in majority of constituencies, it is considered that societal needs are important for the overall development of the people in all the regions. Thus, as per the statistical analysis of the results from Table 8, the Hypothesis is found to be false.

Societal Needs are	Region-Wise Response of MPs
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directly related to the Development of the People		North	North East	South	West	East	Central	Total
Yes	Count	80	9	24	32	33	23	201
	%	39.8%	4.5%	11.9%	15.9%	16.4%	11.4%	100.0%
No	Count	16	2	10	11	13	4	56
	%	28.6%	3.6%	17.9%	19.6%	23.2%	7.1%	100.0%
Total	Count	96	11	34	43	46	27	257
	%	37.4%	4.3%	13.2%	16.7%	17.9%	10.5%	100.0%

Table 8: Societal Needs are directly related to Development of the People

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.985^a	5	0.418
Likelihood Ratio	4.993	5	0.417
Linear-by-Linear Association	1.001	1	0.317
N of Valid Cases	257		

6.2 Types of Societal Needs required for Development of the People in all the Regions

It can be inferred from Table 9 that majority of MPs responded that the most importantly required societal needs for the development of the people are Employment needs (93.4%), Housing needs (88.7%) and Education needs (88.7%) respectively. The least required societal needs for the development of the people is Industrial needs (47.3%). Therefore, in order to test the association between Regions and Societal Needs, Pearson's Chi Square test was performed. The result indicates that $\chi^2(45) = 51.831$ and p value = 0.225. Since p value > 0.05, thus the association between Regions and Societal Needs is not statistically significant. It means that Societal Needs does not depend upon the Region of the Constituency. The basic societal needs remain the same in all the regions, it does not vary with the change of the region. Thus, as per the statistical analysis of the results from Table 9, the Hypothesis is found to be false.

Societal Needs	Region-Wise Response of MPs						
	North	North East	South	West	East	Central	Total
Education Needs	84.4%	100.0%	76.5%	76.7%	91.3%	92.3%	84.8%
Agriculture Needs	71.9%	100.0%	76.5%	83.7%	76.1%	88.5%	78.1%
Housing Needs	87.5%	90.9%	82.4%	83.7%	95.7%	96.2%	88.7%
Employment Needs	93.8%	90.9%	97.1%	88.4%	93.5%	96.2%	93.4%
Transport Needs	51.0%	72.7%	64.7%	65.1%	50.0%	57.7%	56.6%
Civics Needs	60.4%	54.5%	73.5%	53.5%	58.7%	57.7%	60.2%
Weaker Section Needs	80.2%	100.0%	85.3%	83.7%	76.1%	73.1%	80.9%
Industrial Needs	46.9%	63.6%	52.9%	44.2%	41.3%	50.0%	47.3%
Recreation and Sports Needs	67.7%	90.9%	67.6%	48.8%	71.7%	69.2%	66.4%

Table 9: Societal Needs required for the Development of the People in all the Regions

Pearson Chi-Square Tests	
	Region
Chi-square	51.831
df	45
Sig.	.225

Therefore, from the overall analysis of the results in both the Table 8 & 9, the Hypothesis 'Societal Needs For Development is directly related to the Information Needs of Members of Parliament in all the Regions' is found to be false and thus, the hypothesis cannot be accepted and hence, rejected.

7.0 Conclusion

The highest number of villages are found in North region of India (i.e. 23,442) followed by 13,597 in South region and 12,052 in Central region respectively. The majority of people use Auto Rickshaw (98.7%) and Taxi (98.7%) followed by Rickshaw (93.6%) for local travelling in their area or region. The transport facility which is least used by people for travelling is Animal Cart (19.2%) facility. A well-coordinated transport system plays a significant role in the sustained economic growth of any country. Road transport is one of the major transport facility used commonly by majority of rural and

urban people in India. Road transport along with other modes of transport plays a key role in the travelling purpose by the people and for the transportation of goods from one place to another. It also contributes to the economic prosperity of the nation. Road transportation has the advantage over the other means of transportation because of its easy accessibility, flexibility of operation, door-to-door service and reliability. From the survey results it has been observed that the major modes of transportation available in all the constituencies are Bus (100%) and Rail (97.4%) and the modes of transport which are least available are River Transport (19.2%) and Sea Transport (20.5%) respectively. The National Highways (100%) are available in all the regions of India followed by the State Highways (i.e. 79.5%).

Rural road development enhances the accessibility of people to the local or city marketplace for both inputs and outputs leading to reduction in transportation and logistics cost (Samanta, 2015, 87). The Pradhan Mantri Gram Sadak Yojana (PMGSY) is mainly planned to support Government of India's agenda to encourage poverty alleviation in all the rural areas by assisting economic development and facilitating access to basic necessities that can recoup the quality of life of the rural people (Balamurugan, 2020, p.78). In this study, the survey results shows that majority of MPs have implemented Pradhan Mantri Gram Sadak Yojana (PMGSY) in their constituencies (94.9%) except few MPs (5.1%) which reflects that majority of Indian MPs are focused and working towards the rural road development in their area as per Government of India Schemes for the upliftment of the rural population.

The majority of MPs (i.e. 96.1) responded that there are no unauthorised colonies in their regions. Also, majority of MPs (i.e. 56%) responded that there is no government housing colony in their area. The majority of MPs (77.9) agrees that there is availability of 'State Development Authority' office in their area/region. The majority of MPs (92.1%) have responded that there is availability of Housing Loan Facilities in their rural/villages area and only few MPs (7.9 %) responded that they do not have availability of Housing Loan Facilities in their rural/villages area. The majority of MPs (93.4%) have responded that there is availability of Housing Loan Facilities in their Urban area and only few MPs (6.6%) d by 6.6 % responded that they do not have availability of Housing Loan Facilities in their Urban area.

The word cloud in Figure 3 clearly depicts that majority of MPs have responded that HDFC Bank is the Top loan provider agency in both Rural (23) and Urban (24) areas respectively. The MPs responded that the other loan provider agencies in Rural areas includes ICICI Bank (12), IDBI Bank (9), Post Office (9) and SBI Bank (7) respectively. Also, the response of MPs indicates that the Axis

Bank (16), ICICI Bank (16), IDBI Bank (5) and SBI Bank (5) are some other major loan provider agencies in Urban Areas.

The majority of MPs (i.e. 89.5%) have implemented 'Pradhan Mantri Aawaas Yojna' in the villages/rural areas of their constituencies whereas only some MPs i.e. 10.5% have not implemented 'PMAY' in the villages/rural areas of their constituencies. The highest number of beneficiaries of PMAY are from North region (i.e., 4,01,100) of India followed by 2,78,920 beneficiaries from Central region and 2,45,600 beneficiaries respectively from South region. It is found that the least (i.e. 23,000) number of beneficiaries of PMAY are from North-East Region of India.

Lastly, the study concludes that 'Societal needs leads to development of the people does not depend upon the region of the constituency' and in majority of constituencies, it is considered that societal needs are important for the overall development of the people in all the regions. The basic societal needs remain the same in all the regions, it does not vary with the change of the region.

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