POVERTY ERADICATION IN INDIA: A STUDY OF NATIONAL POLICIES, PLANS AND PROGRAMS

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ABSTRACT

In almost all underdeveloped countries where per capita income is very low, income inequality has resulted in a number of evils, of which poverty is certainly the most serious one. Poverty infact is a socio-economic phenomenon that is intimately associated with inequality. It adversely affects human health, efficiency and productivity which in turn affect their income. It deprives a segment of society of bare necessities of life- food, clothing, housing, education and health. Poverty is more of social marginalization of an individual, household or group in the community/society rather than inadequacy of income to fulfill the basic needs. Indeed, inadequate income is therefore one of the factors of marginalization but not the sole factor. The goal of poverty alleviation programme should aim merely increasing the income level of individual, household or group but mainstreaming marginalized in the development process of the country. The country cannot claim economic growth when sections of the people are marginalized to the periphery of the society. The rapid economic growth process should accelerate the access to services like education and health services for all, especially the marginalized citizens. In India, even now in spite of all the development during the past five and a half decades, 34.3% of the population was getting less than \$ 1 (PPP) a day. This percentage of population was considered to be poor on an international criterion suggested by World Development Report. So this paper is an attempt to study national policies, plans and programs for poverty eradication.

Keywords: Poverty, Plans, Programmes, Poverty Eradication.

INTRODUCTION:

Poverty is a social-economic phenomenon in which a section of society is unable to fulfill even its basic necessities of life. The minimum needs are food, clothing, housing, education and other basic minimum human needs. Humanity faces pains and miseries if it does not attain a subsistence level of such needs. It is generally agreed in this country that only they who fail to reach a certain minimum consumption standard should be regards as poor. "No society can surely be flourishing and happy, of which the far greater part of the members are poor and miserable" (Adam Smith, 1776). Poverty is about denial of opportunities and fulfilment of human potential. Poverty and inequality are closely related, and inequality appears to have been on the rise worldwide in recent decades at both national and international levels. More than 80 percent of the world's population lives in countries where income differentials are widening. The poorest 40 percent of the world's population account for only 5 percent of global income. On the other hand, the richest 20 percent account for 75 percent of world income, according to the United Nations Development Programme. Poverty is the principal cause of hunger and under nourishment. According to most recent estimates of the Food & Agriculture Organization of the United Nations (FAO, 2009), the number of hungry people world wide has reached 963 million, or roughly 15 percent of the estimated world population. This represents an increase of 142 million over the figure for 1990 - 92. Poverty essentially consists of two elements, narrowly - defined "income" poverty and a broader concept of "human" poverty. Income poverty is defined as the lack of necessities for minimum material wellbeing determined by the national poverty line. Human poverty means the denial of choices and opportunities for a tolerable life in all economic and social aspects recognising the problem, the Millennium Development Goals of the United Nations also contain a commitment to halve the proportion of the world's population living in extreme poverty by 2015. Poverty is widespread in India, with the nation estimated to have a third of the world's poor. The World Bank (2005) estimated that 41.6 percent of the total Indian population lived under the international poverty line of US \$1.25 per day (PPP), reduced from 60 percent in 1981. Poverty eradication has been one of the major objectives of planned development in India. According to the criterion of household consumer expenditure used by the Planning Commission of India, 27.5 percent of the population was living below the poverty line in 2004–2005, down from 51.3 percent in 1977–1978, and 36% in 1993-1994 (Economic Survey 2009-10). The overwhelming fact about poverty in the country is its rural nature. Major determinants of poverty are lack of income and purchasing power attributable to lack of productive employment and considerable underemployment, inadequacy of infrastructure, affecting the quality of life and employability, etc. It means to understand the definition of poverty; one should have knowledge of poverty line.

LITERATURE REVIEW:

Although concerned efforts have been initiated by the Government of India through several plans and measures to alleviate poverty in rural India, there still remains much more to be done to bring prosperity in the lives of the people in rural areas [17]. Self-employment programmes like microcredit is successful because of people's participation in the form of SHGs. The government has taken a major step in this direction in the form of 73rd and 74th amendment to the constitution to give more powers to PRI [15]. India is a haven to 22% of the world's poor. Such a high incidence of poverty is a matter of apprehension, in view of the fact that poverty eradication has been one of the major objectives of the development process. Really, poverty is a global dialog. Poverty eradication is considered integral to humanity's mission for sustainable development. Thus, reduction of poverty in India is vital for the attainment of international goals. The philosophy underlying the poverty alleviation programs is to tackle the rural poverty by endowing the poor with productive assets and training for raising their skills so that they are assured of a regular stream of employment and income in raising themselves above the poverty line [14]. At the macro-level, there is a need to co-ordinate a myriad of poverty alleviation programmes of the central government and the State governments. The transfer of central funds to the States for different programmes should be efficient. Currently, such funds and goods like food grains are not fully utilized by the States. There is a need to strengthen the financial management capacity of certain States to use the funds efficiently [16].

METHODOLOGY:

This research paper tries to summaries the current state of knowledge about poverty, problems created by poverty and to study national policies, plans and programs for poverty eradication in India. The relevant secondary data is collected through various sources such as websites, Economic survey, books and journals. **MEASUREMENT OF POVERTY: POVERTY LINE:**

Poverty line is a cutoff point on the income distribution, which divides the population as poor and non-poor. People below poverty line, are poor and above that line are average or rich. Poverty line is therefore a derivation from inequality of income distribution. However cut-off level of income or expenditure is determined differently in different countries and regions.

According to Planning Commission of India, "Poverty line is drawn on the basis of barest minimum desirable nutritional standards of 2400 calories per person per day in rural areas and 2100 calories for urban areas".

ESTIMATION OF POVERTY IN INDIA:

In India poverty is estimated on the basis of 'Head Count Ratio' or on the basis of minimum consumption expenditure. In 1973-74 estimation of poverty was made on the basis of consumption expenditure through sample method. Planning commission has prepared several estimates through several basis. Estimation of poverty on the basis of trend and extent can be made in following manner:

TRENDS IN POVERTY IN INDIA:

During five year plans, several programes has been introduced to alleviate poverty in India, yet there has been an increase in the number of poor persons in the country. There were about 32.1 crore persons living below poverty line in 1973-784. It remained almost stagnant during a decade of 1973-1983 but it come down to 26 crore in 1999-2000 and 22 crore in 2004-05. poverty in rural sector always been on higher side as compared to urban India. But it came down in 2004-05 in both rural and urban sector. By the end of 11th plan number of poor persons are expected to come down to 10 crore. A brief analysis showing absolute trend in poverty in india is shown through following table:

		Trends in poverty in India (Crore)			
Year	Rural	urban	India		
1973-74	26.1	6.0	32.1		
1977-78	26.4	6.5	32.9		
1983-84	25.2	7.1	32.3		
1987-88	23.2	7.5	30.0		
1993-94	24.4	7.6	32.0		
1999-2000	19.3	6.7	26.0		
2007	17.0	3.0	20.0		
2011			10.0		

Source: Economic Survey 2002-3 & 2010-11, Eleventh Five Year Plan

TRENDS OF STATE LEVEL POVERTY OF INDIA:

In India different states have different number of poor persons. Utter Pradesh, Bihar, Rajasthan, Utterakhand, Madhya Pradesh etc. have relatively more number of poor persons as compared to other states. In percentage form Orissa has the highest % of persons living below poverty line i.e., 43% age and Punjab has lowest i.e., 6%. A comparative study of rich and poor states is shown below:

Table 2 Trends in poverty among different states (on the basis of URP)

States with higher % age of Poverty	%age	States with lower %age of Poverty	%age
Orissa	46.4	Punjab	8.4
Bihar	41.4	Himachal Pradesh	10
Chhattisgarh	40.9	Haryana	14
Jharkhand	40.3	Kerala	15
Madhya Pradesh	38.3		
Utter Pradesh	32.8		

Source: Economic Survey, Govt. of India 2008-09

According to economic survey report 2010-11

1. The percentage of people below the poverty line is very high in states like Orissa, Bihar, Chhattisgarh, Jharkhand, Uttarakhand, and Madhya Pradesh, both in terms of URP and MRP. Punjab is the best performing state in terms of this indicator.

- 2. Income inequality measured by the Gini coefficient (in rural areas) is highest in Haryana followed by Kerala, Maharashtra, Punjab, Tamil Nadu, and West Bengal. Though inequality is lowest in rural areas of Bihar and Assam, this may mean greater equality at low levels of income.
- 3. In urban areas, income inequality is highest in Madhya Pradesh followed by West Bengal, Haryana, Karnataka, Kerala, Maharashtra, and Chhattisgarh

REGIONAL POVERTY AND INEQUALITY:

Although, income poverty has declined significantly at the all–India level, the decline has not been uniform across rural and urban areas. Table 4 gives the estimates of Poverty Ratio (Head Count Ratio), Gini Index13 and Urban-Rural Disparity in average monthly per capita expenditure14 for both rural and urban areas. The poverty reduction in urban areas has usually been sharper than that in rural areas (which is home to nearly 67 percent of Indian population). The table also shows that although the rural income poverty has been declining continuously, income inequality had been growing till 1983-84, declined from 1983-84 to 1993-94 and increased afterwards from 1993-94 to 2004-05. On the other hand, although the urban poverty has been declining continuously, the urban inequality has been rising in an uninterrupted manner. The last column in the table displays the urban-rural differential in per capita consumption expenditure which indicates a widening disparity from 1.334 in 1973-74 to 1.882 in 2004-05 on account of a higher rate of increase in per capita expenditure in urban areas as compared to rural areas.

Year	Poverty Ratio (in percent)(URP)		Capita co Expenditure	lex of Per nsumption e (in percent) nt price	Urban–Rural Disparity in Average Monthly Per Capita	
	Rural	Urban	Rural	Urban	Expenditure (URP)	
1973-74	56.4	49.0	28.7	31.9	1.334	
1977-78	53.1	45.2	29.5	33.7	1.396	
1983-84	45.7	40.8	30.0	34.1	1.458	
1987-88	39.1	38.2	29.4	34.5	1.585	
1993-94	37.3	32.4	28.5	34.4	1.628	
2004-05	28.3	25.7	30.5	37.6	1.882	

Table 3: Poverty and Inequality across Rural and Urban Areas

Source: Planning Commission (2002) for HCR and Gini Index till 1993-94; Planning Commission (2007) for HCR of 2004-05 and Report No. 508 on Level and Pattern of Consumer Expenditure for 61st Round, 2004-05 for Gini Index and Average Monthly Per capita Expenditure for 2004-05, reports of various rounds of household expenditure surveys conducted by NSSO for the data on average monthly per capita expenditure at current prices from 1973-74 till 1993-94.

EXTENT OF POVERTY:

Since economic planning, main object of government of India has been lowering of Indian poverty. For this purpose recall, heavy expenditure was made during each plan. But on the basis of 30 days in 1999-2000, 26% of Indian population remained below poverty line. In actual fact, percentage of poverty in 1973-74 was 54.9%. It came down to 22% in 2004-05. Main reasons behind it are a fall in percentage of poverty in both rural and urban sectors. During these years, poverty percentage has come to a less than half. In 2010, 37% of population was below poverty line. It is clear in the table 3 below.

Year	1973-74	1977-78	1983-84	1987-88	1993-94	1999-00	2004-05	2010
Rural	56.4	53.1	45.7	39.1	37.1	27.1	21.8	
Urban	49.0	45.2	40.8	38.2	32.4	23.6	21.7	
Total	54.9	51.3	44.5	38.9	38.9	26.1	21.8	37

 Table 4: Percentage of People Living Below Poverty Line

Source: Economy of India, From Wikipedia, the free encyclopedia

MAJOR PROBLEMS CAUSED BY POVERTY:

IMPACT OF POVERTY ON WOMEN:

- Being female is reported to be a risk factor for common mental disorders. Studies from India have shown that poverty and deprivation are independently associated with the risk for common mental disorder in women and add to the sources of stress associated with womanhood [1].
- Interviews with relatives of young women in rural China who had committed suicide and the survivors of suicide attempts revealed that hopelessness was a core experience, associated with poverty, limited educational and work prospects and the migration of husbands to urban areas for employment; these were in addition to other issues such as stigma for failing to produce a son, spouse and family abuse and forced marriages [2].
- Within a household, studies reported that some members of the household go without certain goods and services in order to increase the amount available for others; parents most commonly go without on behalf of children and women are most likely to go without than men[3].
- Depression during pregnancy is a common problem and is associated with indicators of socio-economic deprivation as well as other problems such as violence and loss of an intimate relationship [4].

IMPACT OF POVERTY ON CHILDREN'S MENTAL HEALTH:

- Research suggests that household income influences child mental health. Children from lowincome families appear to have higher levels of depression and anti-social behaviour -such as bullying, being cruel, breaking things, cheating or telling liesthan children from more advantaged households. Children in chronically poor families show lower cognitive performance. A change in household income also influences the child's mental health. Drops in income increase depression and anti-social behaviour, while a move out of poverty and an improvement in household income results in improved child mental health[5,12].
- Poverty results in a less favourable family environment and poor quality parenting. It diminishes the ability of parents to provide supportive, consistent behaviour and may render parents more vulnerable to debilitating effects of life events. Parental mental health and behaviour in turn influences well-being of the child. The risk factors that additively influence a child's psychological adjustment include parents' employment and educational status, family size, maternal mental health, parental divorce, unsafe living environment, and parenting behaviours[6,8].
- It is evident that the child who experiences poverty may also experience other life adversities [7].
- Adolescents who experience poverty are more likely to engage in drug and alcohol use at earlier ages, initiate sexual activity earlier, have increased mental health problems, and lower levels of academic achievement. The changes in the family due to economic strain are linked to externalized behaviors (marked by defiance, impulsivity, hyperactivity, aggression and antisocial features) in boys and internalized behaviors (evidenced by withdrawal, dysphoria and anxiety) in girls[6].

25% OF ALL GLOBAL MATERNAL DEATHS ARE IN INDIA:

- In India, every 8 minutes one woman dies due to pregnancy related causes which are preventable. With the death of a mother her children are much more likely to die before age.
- In India, one child dies every 17 seconds due to easily preventable causes. On the scale of 'best place to be a mother', India ranks 75 out of 79 developing countries.
- India accounts for 25% of global child deaths.
- In India, only 10% of the wealthiest women deliver without trained health workers, compared to around an estimated 80% of the poorest women.

[Sources: Sample Registration Survey (SRS) 2004-2006, State of the World's Mother 2011, WRA-India leaflet 2011 - pdf] WHO defines maternal mortality as the death of a woman during pregnancy or in the first 42 days after the birth of the child due to causes directly or indirectly linked with pregnancy. Globally, every year over 500,000 women die of pregnancy related causes and 99 percent of these occur in developing countries.

- The Maternal Mortality Ratio (MMR) in India is 254 per 100,000 live births according to Sample Registration System (SRS) Report for 2004-2006. This is a decline from the earlier ratio of 301 during 2001-2003.
- In the region, the MMR in China stands at 45, Sri Lanka at 58, Bangladesh at 570, Nepal at 830 and Pakistan at 320 in 2006.
- Wide disparities exist across states in India. The MMR ranges from 95 in Kerala to 480 in Assam.

- MMR has a direct impact on infant mortality Babies whose mothers die during the first 6 weeks of their lives are far more likely to die in the first two years of life than babies whose mothers survive.
- Only 47 per cent of women likely in India have an institutional delivery and 53 percent had their births assisted by a skilled birth attendant. As many as 49 percent of pregnant women still do not have three antenatal visits during pregnancy. Only 46.6 percent of mothers receive iron and folic acid for at least 100 days during (pregnancyhttp://hetv.org/india/index.html).

SAFETY NETS FOR POOR—POVERTY ALLEVIATION PROGRAMMES OF GOVERNMENT:

Since India became part of the global economy and underwent economic reform in 1991, its economy is growing at a faster rate of nearly 10 per cent per annum1. In the process, India has become the fourth largest economy in the world. In the last two decades, a significant proportion of the population across the country has reaped the benefits of this economic growth. They have become the part of global economy and market, and their lives have transformed into one of global citizens with all the comforts and luxury in life.

Apart from this burgeoning middle class in the country, the economic growth seemed to have touched the lives of the poor also. According to the National Sample Survey results, people living below poverty line have dramatically come down during the post economic reform era. Poverty alleviation programmes have assumed relevance as it is proved globally that the so-called 'trickle-down effect' does not work in all the societies and India is no exception to this. In recent times, there has been a significant shift in focus in the poverty literature away from the 'trickle-down' concept of growth towards the idea of 'pro-poor growth', which enables the poor to actively participate in and benefit from economic activities. Hence, the strategy of targeting the poor was adopted in India and the economic philosophy behind these special programmes was that special preferential treatment was necessary to enable the poor to participate in economic development. Inclusive growth also focuses on productive employment for the excluded groups. Poverty alleviation programmes have been designed from time to time to enlarge the income-earning opportunities for the poor. The programmes and schemes have been modified, consolidated, expanded and improved over time. These programmes are broadly classified into: The targeted programmes fall into four broad categories: (i) self-employment programmes (ii) wage employment programmes (iii) direct cash transfers to the targeted groups and (iv) Public distribution system (PDS). There are numerous centrally sponsored schemes (CSS) under the first three categories which are designed by the Centre, administered by the Ministry of Rural Development, but implemented by the States with States generally contributing 25% to their cost. In addition, some State governments have their own schemes. The multiplicity of the programs is advocated on the grounds of multi-dimensionality of poverty and regional variations in the efficacy of the delivery system. There is also recognition that it is problematic to close a scheme even if it is cost ineffective because of adverse publicity associated with the closure. Through PDS, the Central government is supplying six essential commodities at below market prices to 160 million families through 4,50,000 nationwide fair price shops. The access to the system was near-universal until 1997. Targeting was introduced in 1997, and now the program is known as Targeted Public Distribution System (TPDS). One of the important features of the implementing strategy of the 10^{th} Five Year Plan is the crucial role given to the Panchayati Raj Institutions (PRIs) in the delivery of TPDS. Till the en of 11th plan, Govt. of India aims at bringing down people below poverty line to the extent of 10% [11,13]. Following programmes have been introduced by the Govt. of India for solving the problems.

PRIME MINISTER'S ROZGAR YOJANA (PMRY):

PMRY started in 1993 with the objective of making available self-employment opportunities to the educated unemployed youth by assisting them in setting up any economically viable activity. So far, about 20 lakh units have been set up under the PMRY, creating 30.4 lakh additional employment opportunities. The targets for additional employment opportunities under the Tenth Plan and in 2004-05 are 16.50 lakh and 3.75 lakh, respectively. While the REGP is implemented in the rural areas and small towns (population up to 20,000) for setting up village industries without any cap on income, educational qualification or age of the beneficiary, PMRY is meant for educated unemployed youth with family income of up to Rs.40, 000 per annum, in both urban and rural areas, for engaging in any economically viable activity [18].

RURAL EMPLOYMENT GENERATION PROGRAMME (REGP):

REGP, launched in 1995 with the objective of creating self-employment opportunities in the rural areas and small towns, is being implemented by the Khadi and Village Industries Commission (KVIC). Under REGP, entrepreneurs

can establish village industries by availing of margin money assistance from the KVIC and bank loans, for projects with a maximum cost of Rs.25 lakh. Since the inception of REGP, up to 31 March 2004, 1,86,252 projects have been financed and 22.75 lakh job opportunities created. A target of creating 25 lakh new jobs has been set for the REGP during the Tenth Plan. 8.32 lakh employment opportunities have already been created during 2003-04. For 2004-05, a target of creating 5.25 lakh job opportunities has been fixed [19].

NATIONAL SOCIAL ASSISTANCE PROGRAMME(NSAP):

This programmes was launched in during 1995-96. It provides three types of services to poor people. (a) National Family Benefit Scheme (b) National Old Age Pension Scheme (c) National Maternity Benefit Scheme. Whole of expenditure on this scheme is spent by central government but since April 2001, NMBC has been handed over to ministry of health and family welfare [20].

SWARNA JAYANTI SHAHRI ROZGAR YOJANA (SJSRY):

This programme was launched in Dec. 1, 1997. its main object is to provide self employment to unemployed youth of urban areas. It includes youth educated upto 9th standard yet living below poverty line. It is also based upon 75% centre and 25% state's contribution in expenditure required for the schme. The expenditure during 2003-04 was Rs.103 crore. For 2004-05, the allocation is Rs.103 crore, out of which Rs. 90.38 crore were utilized by December 31, 2004.In 2008-2009, 9.47 Lakh beneficiaries were covered under it. Rs. 541 crore was spent on this plan in 2008-09 [10, 21].

SWARAN JAYANTI GRAM SWAROZGAR YOJANA (SGSY):

SGSY, launched in April 1999, aims at bringing the assisted poor families (Swarozgaris) above the poverty line by organizing them into Self Help Groups (SHGs) through a mix of Bank credit and Government subsidy. In this scheme IRDP and other programmes have been included. Under this scheme, poor are granted bank loans and subsidies to establish small enterprises. This scheme is centrally sponsored on 75: 25 basis, by centre and states. From this programme about 121 lakh self-employed persons were benefited upto 2009. Rs. 27183 crore was spent on this plan in 2008-09[22].

INDIRA AWAAS YOJANA (IAY):

This is a major scheme for construction of houses of unserviceable kutcha houses to semi- pucca houses has also been added. From 1999-2000, the criteria for allocation of funds to states/UTs has been changed from poverty ratio to the housing shortage in the state. Similarly, the criteria for allocation of funds to a district have been changed to equally reflect the SC/ST population and the housing shortage. During 2007-08 Rs. 4033 crores have been earmarked for constructing 21.27 lakh houses. As per information by the states 9.40 Lakh houses have been built upto 2008. The Ministry of Rural Development (MORD) provides equity support to the Housing and Urban Development Corporation (HUDCO) for this purpose [23].

ANTYODAYA ANNA YOJANA (AAY):

AAY launched in December 2000 provides foodgrains at a highly subsidized rate of Rs.2.00 per kg for wheat and Rs.3.00 per kg for rice to the poor families under the Targeted Public Distribution System (TPDS). The scale of issue, which was initially 25 kg per family per month, was increased to 35 kg per family per month from April 1, 2002. The scheme initially for one crore families was expanded in June 2003 by adding another 50 lakh BPL families. During 2003-04, under the AAY, against an allocation of 45.56 lakh tonnes of foodgrains, 41.65 tonnes were lifted by the State/UT Governments. Budget 2004-05 expanded the scheme further from August 1, 2004 by adding another 50 lakh BPL families. With this increase, 2 crore families have been covered under the AAY [10,24].

PRADHAN MANTRI GRAM SADAK YOJANA (PMGSY):

The PMGSY, launched in December 2000 as a 100 per cent Centrally Sponsored Scheme, aims at providing rural connectivity to unconnected habitations with population of 500 persons or more in the rural areas by the end of the Tenth Plan period. Augmenting and modernising rural roads has been included as an item of the NCMP. The programme is funded mainly from the accruals of diesel cess in the Central Road Fund. In addition, support of the multi-lateral funding agencies and the domestic financial institutions are being obtained to meet the financial

requirements of the programme. Up to October, 2004, with an expenditure of Rs 7,866 crore, total length of 60,024 km. of road works has been completed. The National Rural Roads Development Agency (NRRDA), an agency of the Ministry of Rural Development registered under the Societies Registration Act, provides operational and technical support for the programme. In 2008-09, Rs. 46807 crores were spent on this plan. About 2.14 Lakh kms road length was completed. According to this scheme, Rs. 60000 crores are to be spent in seven years. It is expected that by the end of this scheme, 10 crores of rural villagers will be uplifted from poverty line[25].

ANNPURNA YOJANA :

This scheme was initiated on 1st April, 2000. It is 100% centrally sponsored plan. It provides foodgrains to senior citizens. It involves those citizens who come under old age pension scheme, yet do not get any pension and 10 kgs of foodgrains, free of cost is given to each individual. Since 2002-03, this scheme has been handed over to states[26].

PRADHAN MANTRI GRAMODAYA YOJANA (PMGY):

PMGY launched in 2000-01 envisages allocation of Additional Central Assistance (ACA) to the States and UTs for selected basic services such as primary health, primary education, rural shelter, rural drinking water, nutrition and rural electrification. For 2003-04 as well as 2004-05, the annual allocation of ACA for PMGY was Rs.2, 800 crore[27].

VALMIKI AMBEDKAR AWAS YOJANA (VAMBAY):

The VAMBAY launched in December 2001 facilitates the construction and upgradation of dwelling units for the slum dwellers and provides a healthy and enabling urban environment through community toilets under Nirmal Bharat Abhiyan, a component of the scheme. The Central Government provides a subsidy of 50 per cent, the balance 50 per cent being arranged by the State Government. Since its inception and up to December 31, 2004, Rs. 753 crore have been released as Government of India subsidy for the construction/upgradation of 3,50,084 dwelling units and 49,312 toilet seats under the scheme. For the year 2004-05, out of the tentative Central Fund allocation of Rs.280.58 crore, up to December 31, 2004, an amount of Rs. 223.66 crore has been released covering 1,06,136 dwelling units and 20,139 toilet seats[28].

NATIONAL FOOD FOR WORK PROGRAMME:

In line with the NCMP, National Food for Work Programme was launched on November 14, 2004 in 150 most backward districts of the country with the objective to intensify the generation of supplementary wage employment. The programme is open to all rural poor who are in need of wage employment and desire to do manual unskilled work. It is implemented as a 100 per cent centrally sponsored scheme and the food grains are provided to States free of cost. However, the transportation cost, handling charges and taxes on foodgrains are the responsibility of the States. The collector is the nodal officer at the district level and has the overall responsibility of planning, implementation, coordination, monitoring and supervision. For 2004-05, Rs.2020 crore has been allocated for the programme in addition to 20 lakh tones of foodgrains[29].

NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME (NREGS):

This scheme was introduced on februrary 2, 2006. for this scheme national rural employment guarantee act was passed on 7^{th} September, 2005. in this scheme two schemes have been included (a) Sampooran Gramin Rozgar Yojana and (b) National Food For Work Programme. This NREGS scheme was started in 200 districts in the beginning. It will be launched in all the districts throughtout the country within periods of 5 years. The main objective is to provide at least 100 days employment to every family in a year. under this scheme 56 Lakh people got employment in 2006-07. this scheme will be expanded from 200 in 2006-07 to 596 districts in 2008-09. in the budget of 2009-10 Rs. 30,100 crore has been fixed. According to the need budget can be exceeded [30].

PUBLIC DISTRIBUTION SYSTEM:

Poor people are provided food grains on cheaper rates through 4 Lakh fair price shops so as to assure food security to them. In some states, this scheme is implemented in both rural and urban areas. Almost 3% of government budget is spent on this scheme. Public distribution system has helped the poor people to some extent. For the success of this plan PDS system has been computerized in 2007-08. Under this scheme, there was a provision of Rs. 32667 crore for food subsidy in 2008-09[31].

PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP):

This programme was introduced by the govt. in 15th August 2008. In it two employment programmes have been merged. (i) Prime Ministert Rozgar Yojana (ii) Rural Employment Generation Programme. The main objective of this programmes is to generate new employment oppertunities through micro enterprises. About 37 La oppertunities would be generated. For this purpose Rs. 740 crore would be spent in 2008-09 and Rs. 4485 crore during next four years [32].

DROUGHT PRONE AREAS PROGRAMME (DPAP), DESERT DEVELOPMENT PROGRAMME (DDP) AND INTEGRATED WASTELANDS DEVELOPMENT PROGRAMME (IWDP):

DPAP, DDP and IWDP are being implemented for the development of wastelands/degraded lands. During 2004-05 allocation of Rs. 300 crore, Rs. 215 crore and Rs. 368 crore were provided for DPAP, DDP and IWDP, respectively. So far, during 2004-05, 2,550 projects covering 12.75 lakh hectares, 1,600 projects covering 8 lakh hectares and 165 projects covering 8.32 lakh hectares, have been sanctioned under DPAP, DDP and IWDP, respectively [33].

SMALL AND COTTAGE INDUSTRIES:

Government for alleviating poverty and unemployment has paid special attention for the development of small and cottage industry. This sector is already providing employment to 238 Lakh people. It encourages self employment schemes by spending heavy expenditure on it. In 2006-07, business limit for small entrepreneurs has been raised from Rs. 3 crore to Rs. 4 crore. In the budget of 2007-08 excise duty exemption has been raised from Rs. 1 crore to 1.5 crore. It will help in raising employment opportunities in small scale industries [34].

INTEGRATED CHILD DEVELOPMENT SCHEME (ICDS):

Under this scheme mothers and children below 6 years have got some financial aid. Govt. has approved 5959 (ICDS) projects in 2007-08. For this purpose Rs. 6300 crore has been allocated in 2008-09 and 6705 crore in 2009-10[10, 35].

MID DAY MEALS SCHEME (MDMS):

Under this scheme, school children are provided with free mid day meals. The children in primary classes have been covered under this scheme. Under this scheme, 2.5 crore additional children got benefit it. Children in primary classes and upper primary classes have been covered in 2008-09 (Verma and Pardeep, 2010). For this purpose Amount of rs. 8000 crore was spent in 2009-10[36].

POVERTY ALLEVIATION PROGRAMMES IN TENTH PLAN:

Indian Govt. had kept Rs. 3,47,391 crores in tenth plan for the development of social services, which was 22.8% of total public outlay. This amount was spent on education, medical and public health, housing and urban development for uplifting the poor section. Its main object was to reduce poverty on percentage basis at 5% in urban sector and 15% in rural sector [37].

MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA):

MGNREGA was started in 2006-07 and extended to cover the whole country during the 11th Plan. With a peoplecentred, demand-driven architecture, completely different from the earlier rural employment programmes, MGNREGA has directly led to the creation of 987 crore person-days of work since its inception in 2006-07. In financial year 2010-11, MGNREGA provided employment to 5.45 crore households generating 253.68 crore person-days. It has also successfully raised the negotiating power of agricultural labour, resulting in higher agricultural wages, improved economic outcomes leading to reduction in distress migration. This is not to deny that with better project design, implementation leakages could be greatly reduced; and the assets so created could make a larger contribution towards increase in land productivity [39].

POVERTY ALLEVIATION PROGRAMMES IN ELEVENTH PLAN :

Under this plan following programmes were adopted for poverty alleviation [38]:

1. Special efforts were made for the development of small and rural industries so as to provide employment in rural sector in non agricultural areas.

- 2. Special efforts were made for consolidating economic conditions off marginal and small farmers, artisans and untrained labourers.
- 3. Under NREGS 100 days employment were provided soon after the registration of 15 days.
- 4. Aam Adami Bima Yojana has been launched from October 2, 2007.

Besides, other initiatives undertaken to alleviate poverty include price supports, food subsidy, land reforms, Area Development Programmes, improving agricultural techniques, free electricity for farmers, water rates, PRIs, growth of rural banking system, grain banks, seed banks, etc. Such endeavours not only reduced poverty but also empowered the poor to find solution to their economic problems. For instance, the wage employment programmes have resulted in creation of community assets as well as assets for the downtrodden besides providing wage employment to the poor. Self-employment programmes, by adopting SHG approach have led to mainstreaming the poor to join the economic development of the country. But the focus on the sustainable income generation still remains illusive. A review of different poverty alleviation programmes shows that there has been erosion in the programmes in terms of resource allocation, implementation, bureaucratic controls, non-involvement of local communities, etc. NABARD has also been contributing in Rural Poverty Alleviation through its various initiatives/ schemes like SHG Bank Linkage Programme, watershed development, tribal development, CDP, REDP, ARWIND, MAHIMA, support to weavers, RIDF, R&D Fund, etc. The Eleventh Plan gave a special impetus to several programmes aimed at building rural and urban infrastructure and providing basic services with the objective of increasing inclusiveness and reducing poverty [11, 34].

Table 5: The ELEVENTH PLAN (XIth)plan allocation under various schemes/programmes

S. No.	Scheme/Programme	Proposed out lay XI th Five Year (2007-2012) (Lakh Rs.)
1.	SJGSY	29656.12
2.	SGRY	18016.64
3.	DPIP9SS (EAP) / EAPII Phase	23158.72
4	Rural roads	50000.00
5	Indira Avas Yojana	27766.71
6	IWDP	10598.56
7	DRDA	6012.36
8	DPAP	21294.84
9	Gramin Ajivika Pariyaojna	22480.00
10	National Rural Rojgar Gurantee Scheme	199881.85
11	MP Rojgar Gurantee Council	3800.00
12	Mid day meal	69.462.00
13	BRGF	225695.00
14	Community Development	29265.20
15	Walmi	1250.00
16	Raod maintenance	2030.00
17	State rural road Connectivity	8647.60
18	CM Awas Yojana (Apna Ghar)	6200.00
19	State SGSY	1800.00
20	Training	50.00
21	Master Plan	1363.00
22	Sutradhar scheme	50.00
23	Gokul Gram adhosanrachan	5000.00
24	Godan Yojana	1000.00
	Grand Total	7,64,478.50

Source: Ministry of Rural Development [40]

Table 6: Scheme-wise physical targets proposed for ELEVENTH PLAN (XIth) Five year plan

Sl. No.	Scheme/Programme	Unit	Proposed target XI th Five Year (2007-2012)	
1.	SJGSY	No. of beneficiaries in lakhs	4.52	
2.	SGRY	Lakhs employment	900	
3.	DPIP(SS with WB support)	No. of groups in lakhs	2.05	
4	Rural roads (PMGSY)	Kms.	20000	
5	Indira Avas Yojana	No. of houses in lakhs	4.44	
6	Gramin Ajivika Pariyaojna	No. of household in lakhs	3.20	
7	National Rural Rojgar Gurantee Scheme	Lakhs mandays	17300	

8	Mid day meal	Students in lakhs	466.35
9	BRGF	No. of workers	20000
10	Raod maintenance	Kms.	20000
11	M.P. Rural Livelihood Project	No. of families	320000

Source: Ministry of Rural Development [40]

POLICY PLAN REQUIRED FOR POVERTY ALLEVIATION IN INDIA [11]:

- 1. To promote growth in agricultural productivity and non-farm rural activities.
- **2.** Public investment in rural infrastructure and agricultural research. Agricultural research benefits the poor directly through an increase in farm production, greater employment opportunities and growth in the rural non-farm economy.
- **3.** Credit policies to promote farm investment and rural micro enterprises Policies to promote human capital to expand the capabilities of the poor Development of rural financial markets.
- 4. Self-Help Group Approach to be strengthened as it is a proven method of empowerment of the poor.
- 5. Involvement of local communities and people's participation in NRLM and MGNREGS.
- 6. Decentralization of the programmes by strengthening the panchayati raj institutions.
- 7. Public Distribution System (PDS) needs to be reformed and better targeted.
- **8.** Provision of safety nets like targeted food subsidies, nutrition programmes and health.
- **9.** Targeted poverty alleviation programmes to continue as the poor of the developing world may not have the patience to wait for the trickle-down effect

The main objective of Indian planning is to alleviate poverty. In this regard government has launched many poverty alleviation programmes. Even then no radical change has been undergone in the ownership of assets, process of production and basic amenities to the poor. In this way poverty alleviation programmes have proved failure due to insufficient resources and lack of proper implementation, active participation of poor, proper identification of poor and infrastructure.

CONCLUSION:

Debate on poverty in India has remained mostly in the domain of economists. Poverty is defined in terms of income, expenditure and nutritional value (calorie intake). Social dimension of poverty is a neglected area of study. Poverty is more of social marginalisation of an individual, household or group in the community/society rather than inadequacy of income to fulfill the basic needs. Indeed, inadequate income is therefore one of the factors of marginalisation but not the sole factor. The goal of poverty alleviation programme should aim merely increasing the income level of individual, household or group but mainstreaming marginalised in the development process of the country. The country cannot claim economic growth when sections of the people are marginalised to the periphery of the society. The rapid economic growth process should accelerate the access to services like education and health services for all, especially the marginalised citizens. The government should also aware the rural population about the importance of small family and mortality rate. Poverty give birth too many other problems. The link between ignorance and poverty and ill health and poverty are well-established. There are diseases of poverty such as malaria, tuberculosis, diarrhoea and malnutrition. Having fallen ill due to poverty, the poor do not have the resources to seek quality health care, for which he/she has to borrow money for treatment. Indebtness due to hospitalisation leading to poverty has been well documented. Poverty therefore is a complex phenomenon of many dimensions not merely the economic dimension. So government should provide better medical facilities, drinking water facilities and education so that people living below poverty line can improve their lives [9]. Yesudian (2000) also suggested that Poverty alleviation programmes should also address the issue of poverty from broader social and economic perspectives.

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