The effectiveness of the poverty alleviation programmes depends upon the factors involved in a programme to fulfill its planned objectives, keeping in mind the problems of the country. These poverty alleviation programmes have been affected by many internal and external factors, out of which some could be helpful and some could also be harmful for those programmes. Different programmes have different objectives including few similar ones. The objectives are structured by the Government after understanding the requirement of the country to overcome from the pertaining difficulties. The Government tried to solve the difficulties through the introduction of Five Year Plans to bring in the development process. With the economic planning the Government has been introducing various poverty alleviation programmes to alleviate poverty as per the demand of that period.

The Indian experience shows that these poverty alleviation programmes have to go along with national development planning and as such, any reduction strategy should be a part of the overall development strategy of the country. It is needed to bring out intensive study on poverty alleviation programmes because not only one or two factors could be responsible for failure or success of any programme, there might be a number of causes. In the present chapter we focus on the subsequent issues that show some socio-economic changes, such as - impact assessment of poverty alleviation programmes for employment generation from the past to the present; role of the Government Organizations and Non-Governmental Organizations in motivating the deprived people in both rural and urban areas; problems that occur in the implementation of the programmes and the prospective scenario about the poverty alleviation programmes. These issues can be considered to understand other factors affecting the poverty alleviation programmes.

6.1 An Impact Assessment of Poverty Alleviation Programmes for Employment Generation

When the general economic growth failed to touch the poorest of the poor, the Government of India launched a number of special employment and poverty
alleviation programmes to remove the difficulties. The special programmes have dual purpose namely: first, these programmes provide direct employment on wages paid in cash and kind; and second, these programmes help the poor in earnings by providing them with assets like land, animals, credit, marketing, training etc.

The comprehensive scheme to solve these problems was launched in the Third Five Year Plan in India to generate employment opportunities and to bring down the intensity of poverty in the country. The ‘Garibi Hatao’ slogan in early seventies marked the beginning of an intensive approach to tackle poverty. The specially designed programmes of work are made for the helpless section of the society. The Government of India set up the expert committee on unemployment estimate headed by B. Bhagawati Committee in 1973. The committee suggests various schemes to generate employment opportunities through rural electrification, rural housing etc. in the country. Most of these special programmes are conceived and funded by the Central Government that determines the criterion for allocation between the states. Only few schemes like Maharashtra Employment Guarantee Scheme and Tamil Nadu’s Mid-Day Meals programmes for children have been taken up completely at the state’s initiative.

Main areas of concern of poverty are lack/inadequate access to natural resources (land, forest, and water), over-dependence, low productivity due to inadequate use of technology, and deficient infrastructure, unemployment and under-employment in agriculture. Further, the changing local requirements and the inability of rural people engaged in traditional occupations/crafts to upgrade their skill accordingly, non-availability and inaccessibility to basic social infrastructure such as education, health and drinking water, and sanitation, physical infrastructure such as road, power, storage, communication, low coverage due to non-availability of adequate funds for rural development.

Besides availability of funds, strong and efficient governance structure and other factors are equally important in the implementation of the programmes in a time bound manner to realize their visible impact, such as – increasing awareness of programmes and access of rural poor to avail the benefits; social mobilization for collective action and economies of scale; replication of successful experiments on mass scale; introduction of appropriate technologies and involvement of experts;
removing the design of various schemes and programmes based on earlier experience; availability of timely and adequate credit at low cost; emphasis on strengthening forward and backward linkages; setting up of dedicated, motivated and professional implementation structure; proper targeting through suitable poverty mapping mechanism; transparency and accountability of implementing structure; coordination with other Ministries and convergence of their programme. Further, given the over-arching objective of reduction of rural poverty in a focused and time-bound manner, some inter-related tasks of poverty alleviation programmes that assume significance are – strengthening Information, Education and Communication activities and mobilization of all the poor households into functionality effective SHGs and their federations; availability of necessary institutional mechanism for capacity building, credit, marketing etc.; building their capacity and skills for gainful and sustainable self-employment; enhancing their access to bank credit at reasonable rates and other financial, technical and marketing services; coordination with banks to improve the reach of rural poor and also having better bank linkages; provisioning of adequate resources to achieve the intended targets; infrastructure and other necessary arrangements for facilitating economic activities/enterprises taken up by rural poor; dedicated implementation structure equipped with professionals at various levels to strengthen the delivery mechanism; and the dedicated MIS system for transparency and convergence.

Poverty alleviation programmes are said to be one of the major instrument of Government in employment generation. Many studies evidence that employment generation is one of the major factors of economic development. The Government is spending a quite large amount on these poverty alleviation programmes to overcome from the difficulties of unemployment, hunger, poverty and starvation (all the major features of rural areas as well as urban poor areas). From this a question arises- why do we need these poverty alleviation programmes for employment generation when the country has so many public and private institutions/companies?

One reason for the question in case of India could be the ratio of population to the job market. India is second largest country in terms of population, after China. In the present scenario of development, education sector has a drastic growth which arises as hindrance for those uneducated people to fulfill the basic criteria of jobs, so
they remain jobless and involuntary unemployed. This incapability in institution criterion does not allow these people to work with those institutions. The market also could not generate employment when there are limited opportunities and the number of demand for work is more. The contemporary focus of the Government is to contribute vigorous management to the employment level in the rural society so that, the harmful functioning in the programme does not affect the development process.

The impact of these poverty alleviation programmes made them strong through their objectives involved during the implementation of the programme. Thus, the effect of these programmes can be seen robust more in short term period or in an immediate effort rather than indirect and long term period, whether anticipated or unanticipated among a wide range of factors. Two basic approaches for poverty alleviation programmes originate under two facts – first, short term poverty alleviation through employment creation; and second, long term poverty alleviation largely through the use of assets in the programme. While on the other portion, the direct and indirect effects could be distinguished for each programme. Each programme has a direct concentrate to give employment and income to the poor, this change indirectly affects the growth and development of the country. These all factors are inter-related; therefore effect on one factor spreads the effect to another factor.

For an overview of the major poverty alleviation programmes the determination of total impact is also important. Two broad categories of methods for the assessment of these socio-economic impacts can be classified as – the situation of the country before implementation and after implementation of the programme and the other is the development either with the programme implementation or without the programmes implementation. These comparisons have previously been the most common method being frequently used in connection with the analysis. This is the most preferred method for the design and evaluation of programmes intervention world-wide.

These methods have been tried to study the impact assessment on employment generation from variations in poverty alleviation programmes. The studies are known to have the frequent encountered practical problems which relate to an external, abandoned changes and lack of funding for follow up surveys. In some programmes
the poor design of initial model studies have made it difficult to follow through impact issues to assess changes overtime.

A major problem with respect to impact analysis relates to quality of data and method employed in data collection. Another problem is - the impact studies have tended to gather large quantities of data, but a great deal of them is not being analyzed at all for and they are not being used in the programme. In many other cases for reasons that are not obvious the generation of statistically reliable and significant data has been problematic. Very few impact studies have included econometric methods to determine statistical significance. In fact issues related to poverty have only been studied indirectly, without the depth required for such studies.

The success of these poverty alleviation programmes can be judged from the decline of poverty levels from 37.3 percent in 1993-94 to 27.1 percent in 1999-2000. According to the report of Planning Commission of India, poverty has been reduced by 22 percent in 2011-12. Over the last decade, poverty has witnessed a consistent decline with the levels dropping from 37.2 percent in 2004-05 to 29.8 percent in 2009-10. The number of poor is now estimated at 269.3 million of which 216.5 million reside in rural India. These ongoing stages towards reducing the poverty have been distressed by the faster increment in the population rate in India.

The analysis and discussion in previous chapters make clear that poverty reduction strategy, in development policy, in general, and employment generation programmes, in particular, help to ensure that the essential employment opportunities have been increased for the rural areas and the poverty level has been reduced consequently. People are getting wages according to the criteria assured by the Government. The elements, such as non-discrimination, inclusive participation, obligations and accountability accept the sustained attention they deserve in light of the perpetuating nature of extreme poverty.

In the beginning of the planning in the country, the policy of direct attack on poverty and unemployment was not adopted. The Government was under the impression that economic growth will trickle-down and automatically it will create employment opportunities. But this trickle-down theory did not work. After the economic planning, direct attack on poverty is made through the poverty alleviation programmes. The data pertaining to employment and poverty show the performance
of these special employment generating programmes. The performance of major poverty alleviation programmes has made widespread progress in all sectors of the economy since their inception. The planning commission has collected data on performance of special employment and poverty alleviation programmes. During 1998-99, 1.66 man-days of employment were generated under IRDP. The EAS has been able to generate maximum number of man-days. In 2000-01, 14.48 million man-days of employment were generated under JRY, which has been renamed in 1999 as JGSY.

There were few shortcomings in these programmes that hinder in alleviation of poverty, like during the programme implementation it became difficult to identify the poor, especially in rural areas estimation of income was very difficult. So, some beneficiaries who were not eligible for their inclusion in target groups had taken the benefit notoriously. Allocation of funds is made without considering the size of the poor people in various states and regions. Very low level of wages in the name of enlarging the number of beneficiaries is given to the labour in these programmes. These programmes are not left corruption-less and this factor is the major weakness of all the programmes that have been implemented. The non-poor people grab the loans by identifying themselves as poor. So far as implementation of rural development programmes is concerned, it has not been satisfactory due to corruption and lack of real poor people’s participation.

Furthermore, the timing of household surveys may not be in line with program implementation. Most household surveys in developing countries are not conducted annually and their main purpose is not necessarily to analyze poverty-related issues. Accordingly, the surveys may not have the necessary detailed information on income and expenditure. In addition, the surveys may have specific topics or modules such as health, education, and others that could make them less useful for poverty impact analysis, especially if the segments are not related directly to the project’s concerns. As a result, the timing, topics, and coverage of the household surveys may not be directly related to poverty impact analysis. In addition, as there is no standard method for assessing impact, each assessment has to be specifically designed for each project, country, institution, or stakeholder group. This situation requires using a survey and tool designed specifically for assessing a particular project or policy.
intervention. In order to assess the impact of development programmes or policies in alleviation of poverty, formerly noticed the distinctive features of employment generation programme that are of supreme importance in order to ensure that outcome of such assessments are effective, inclusive and meaningful.

On the basis of NSSO 61st Round (July 2004-June 2005) consumer expenditure data, the poverty ratio was estimated at 28.3 percent in rural areas, 25.7 percent in urban areas, and 27.5 percent for the country as a whole in 2004-05 using uniform recall period. Based on Mixed Recall Period (MRP) in 2004-2005, the poverty ratios are 21.8 percent in rural areas, 21.7 percent in urban areas, and 21.8 percent for the country as a whole. According to the Tendulkar Committee (2009) appointed by the Planning Commission, the poverty ratio for the country, as a whole, for the year 2004-05 is estimated at 37.2 percent far higher than the Planning Commission estimates. The rural and urban poverty ratio has been estimated to be 41.8 percent and 25.7 percent respectively. According to the Tendulkar Committee, rural area poverty line is kept at Rs. 446.68 and for urban area; it is Rs. 578.8 per capita per month.

6.2 Role of the Government

The Government is committed for strengthening the rural and urban social and economic infrastructure, which includes- restoring the rural credit delivery system, and reversing policy biases against agriculture. Strong Government financial and administrative support for social and anti-poverty programmes is dependent on maintaining rapid and sustained economic growth, which alone can yield the necessary fiscal resources.

In India the Government is categorized in three stages first is the Central Government; secondly, the State or Provincial Government and the last one is Local Government. Each of these Governments is elected by the people respectively as: the national, state and local level.

The Central or Union Government, headquartered at New Delhi has the instructions to govern the subjects listed in the Central List including 7 Union Territories. The Central List includes subjects that cut across state boundaries and cover the interests of the entire nation.
The State Government instructs to administer the state or province, headquartered at the State capital. The State Government has to oversee the root causes of the problem they are dealing with. The State Governments are empowered to take decisions on subject listed in the state list. The state list includes subjects that cut across boundaries of local governments and also other state-level issues. The local governments are also called local self-governing bodies or Panchayati Raj Institutions. There are two types of local government: Urban Local Bodies and Rural Local Bodies. The urban local bodies are local governments of urban areas and consist of municipalities and municipal corporations. The rural local bodies consist of a three-tier Panchayat system: District Panchayat or Zilla Parishad, Block Panchayat and Village Panchayat.

The Government recognizes several serious gaps in social services; a national consensus exists for universalization of basic social services: safe drinking water; primary health services; primary education; public housing to the shelter-less; mid-day meals in rural areas; connectivity to villages; and a public distribution scheme for the poor. Eradication of poverty remains a major challenge of planned economic development. Experiences of different states with economic growth and poverty reduction have been so varied that it is difficult to offer any general policy prescription.

There are states that followed the path of high agricultural growth and succeeded in reducing poverty (Punjab and Haryana) and states that focused on human resource development and reduced poverty (Kerala). There have been states that implemented land reforms with vigor, empowered the panchayats, and mobilized the poor and implemented poverty-alleviation programmes effectively (West Bengal) and states that brought about reduction in poverty by direct public intervention in the form of public distribution of food-grains (Andhra Pradesh).

Anti-poverty strategy comprises of a wide range of poverty alleviation and employment generation programmes, many of which have been in operation for several years and have been strengthen to generate more employment, create productive assets, impart technical and entrepreneurial skills and raise the income level of the poor. Under these schemes, both wage-employment and self-employment
are provided to the poor. In 1998-99 various poverty alleviation and employment generation programmes were grouped under these two heads.

Funding and organizational patterns are also rationalized to achieve better impact. These programmes are primarily meant for poverty alleviation and have generally not been helpful in sustainable employment generation. Rural Development funds have been used for enhancing the budgetary allocation of successful rural development schemes that are being run by State Government, or for meeting the state contribution for donor assisted programmes for poverty alleviation.

Poverty had declined substantially in 1980s. However, recent estimates suggest that projections on reduction of proportion and number of people below poverty line made in the Ninth Plan have not been realized in the first two years of the plan period. A special group in the Planning Commission was constituted under the Chairmanship of Dr. S. P. Gupta, Member of Planning Commission to suggest strategies and programmes in the Tenth Plan for creating gainful employment opportunities for one crore people per year during each year of the Tenth Plan. The special group has submitted its report in May 2002.

The special group has also suggested restructuring in the economic and social sectors in favour of labour intensive activity for generating additional gainful job opportunities for the Tenth Plan. According to the Special Group Report, out of the proposed five crore job opportunities to be generated over the Tenth Plan Period, nearly two crore should come from specific employment generation programme and three crore buoyancy.

Ever since 1975, with the launching of Prime Minister 20 Points Economic Programmes during the Prime Minister-ship of late Indira Gandhi the various programmes were started in the area of poverty alleviation. The various schemes such as- IRDP, SEEUY, PMRY, Special Component Plan (SCP), SGSRY, etc. were the scheme, which have been launched by successive Governments. These entire schemes provide for a component of subsidy. The Khadi and Village Industries Corporation and the Khadi and Village Industries Boards in the States have also been instrumental in providing financial assistance for establishing small industries and provide for various subsidies.
The successive of these schemes has not been worth mentioning as these schemes involved in the subsidy grants by the various agencies. The identification of the beneficiaries has not been proper with the result that the needy persons could not avail the fruits of the schemes. The widespread corruption at the grassroots level has made the scheme failure. Lot of money in the form of subsidies as well as bank finance has been wasted and there has not been any end use of funds. With the failure of these schemes, the Governments in almost all the states have come with a new concept of micro-financing by way of promoting the smaller and homogeneous groups, known as Self-help Groups (SHGs) which through the thrifty habits, raise the equity from among the members and thereafter, the bank extend finance proportionate to the equity raised by the members of these groups. The idea is that the members of the homogeneous groups will be engaged in fair dealings and they will strive hard to promote the activities of their groups thereby raising their incomes and fulfill their small credit needs in odd hours. NABARD has been instrumental in promoting this scheme.

6.3 Role of Various Agencies in Poverty Alleviation

Various agencies, nationally as well as internationally have been instrumental in assisting the country in employment generation and poverty alleviation. The World Bank and its various agencies, viz. IDA, IFC, MIGA and ICSID etc. extend financial assistance by way of grants as well as aid.

The purpose of the International Bank for Reconstruction and Development (IBRD), popularly known as World Bank is to finance the development projects of developing countries. It is regarded by the economic development practitioners as a strongly project oriented institution. Its finance is almost invariably linked to expenditure for a specific investment purpose rather than being available to meet the general requirement of the borrowing country for capital or for imports. For this purpose it is authorized to guarantee or make for productive purposes out of its own capital and through the mobilization of private capital. It is authorized to advance loans to private undertaking only on the guarantee of the member country in whose territory the borrower resides.

The International Finance Corporation (IFC) is a daughter institution of the World Bank. It can lend loans to the private concerns without the approval or
guarantee of the member country. It is also entitled to subscribe to equality shares and bonds of the private corporations. It makes investments for a variety of purposes. It assists in financing private industrial financial corporations, makes direct investments in processing and manufacturing industries, helps in financing new companies in collaboration with domestic as well as foreign investment institutions and even goes to the extent of assisting established industrial concerns in their expansion and modernization.

The International Development Association (IDA) is another daughter institution of the IBRD and is attached more to the Bank than is the IFC. It is also known as Soft Loan Window. It has been established to provide development financing to the less developed countries on terms which less heavily on the balance of payments of recipient countries than to conventional loans. It has advanced loans to our country for various capital projects such as construction of national highways, irrigation and power projects, agriculture credit, aviation, fertilizers and wheat storage projects etc.

There are other private agencies, which too assist in the employment generation and poverty alleviation. The mention of Non-Government Organizations (NGOs) will not be out of place. These organizations have been much instrumental in assisting the people in starting various developmental activities to the groups as well as individuals. Self-Help Groups (SHGs) also are active in augmenting the earnings of their members. These Organizations help the members in cultivating the habit of thrift.

6.4 Role of the Non-Governmental Organizations

A non-governmental organization (NGO) can be postulate in a picture as any non-profit, voluntary citizens' group which is organized on a local, national or international level. NGOs are task-oriented and driven by people with a common interest. They perform a variety of service and humanitarian functions which help to bring citizen concerns to Governments. These organisations help Government to advocate and monitor policies and encourage political participation through provision of information. Some are organized around specific issues, such as human rights, environment or health. They provide analysis and expertise, serve as early warning mechanisms and help monitor and implement international agreements. Their
relationship with offices and agencies of the United Nation’s system which may differ
that depending on their goals, their venue and the directive of a particular institution.

In recent years, many observers have suggested that agricultural and rural
development strategies would benefit from increased collaboration between
government research and extension organizations and non-governmental development
organizations.

The disciples of collaboration of Government (GOs) and Non-Government
Organisations (NGOs) have tended to few arguments, as: The wide range of
interaction that currently exists, not all of it collaborative; much involved pressure by
one side or the other; The limitations facing efforts to work together; The
preconditions for successful collaboration; in particular, the prior informal contacts
necessary to build up mutual trust; Limitations as well as successes of NGOs action.
Thus, the extent to which certain functions relating to, for example, public goods will
remain more cost-effectively performed by the public sector than by NGOs. Analysis
of how GOs might work with NGOs must be accompanied by continuing attention to
ways of improving public sector management, an area in which structural adjustment
reforms have not had the success expected.

NGOs are to be proposed as non-membership development-oriented
organizations. Our concern here is with the stronger of the nation-based NGOs that
provide services either directly to the rural poor or to grass-roots membership
organizations, and with the local branches of international NGOs that enjoy varying
degrees of autonomy. They are therefore distinct from as well as often linked with
formal and informal membership organizations such as farmers’ associations. But
even within this description, there exists wide diversity of origins and philosophy.
Some NGOs were set up by some social workers or academics in opposition to the
politics of government or its support for or indifference to the prevailing patterns of
corruption, patronage, or authoritarianism. Some are based on religious principles,
others on a broadly humanitarian ethos, and yet others were set up as quasi-
consultancy concerns in response to recent donor-funding initiatives. Some NGOs
reject existing social and political structures and see themselves as engines for radical
change; others may focus on more gradual change through development of human
resources usually through group formation to meet their own needs or to make claims
on government services; yet others focus more simply on the provision of services (e.g., advice, input supply) largely within existing structures. Their ideological orientations also differ widely in relation to agricultural technology: many are concerned with low external input agriculture, others pursue fundamentally organic approaches, and, especially in the case of Andean societies, some are concerned to strengthen or reinstate traditional agricultural practices which formed the basis of social organization (CAAP, 1991). Of crucial importance when considering NGO-GO links is that NGOs are independent: they are not mandated to collaborate with research and extension services in the way that government departments might be. They will therefore collaborate only if GOs have something useful to offer. The National Institute of Rural Development (NIRD) is the country's apex body for undertaking training, research, action research and consultancy functions in the rural development sector. Its mission is to facilitate rural development vigorously through governmental and non-governmental initiatives. It is engaged in planning and coordination of national level training.

The majority of NGOs are small and horizontally structured with short lines of communication and are therefore capable of responding flexibly and rapidly to clients' needs and to changing circumstances. They are also characterized by a work ethic conducive to generating sustainable processes and impacts. NGOs concern with those rural poor means that they often maintain a field presence in remote locations, where it is difficult to keep government staff in post. One of NGOs' main concerns has been to identify the needs of the rural poor in sustainable agricultural development. They have therefore pioneered a wide range of participatory methods for diagnosis and, in some contexts, have developed and introduced systems approaches for testing new technology. In some cases, these approaches have extended beyond circulating systems into processing and marketing.

NGOs' relationship with farmers has allowed them to draw on local knowledge systems in the design of technology options and to strengthen such systems by ensuring that the technologies developed are re-unified into them. NGOs have also developed innovative distribution methods, trusting on farmer-to-farmer contact, whether on a group or individual basis. In some cases, NGOs have developed new skills such as soya production in Bangladesh or management practices such as the
sloping agricultural land technology in the Philippines, but more often they have sought to adapt existing technologies, such as PRADAN's efforts in India to scale down technologies developed by government for mushroom and raw silk production and so make them accessible to small-scale farmers.

Undoubtedly, one of the main strengths of NGOs has been their work in group formation. This has been in response to perceived needs at several levels: firstly, to meet the technical requirements of certain types of innovation. Thus, Action for World Solidarity in India worked with grass-roots organizations to achieve simultaneous action in an integrated pest management programme. In the Gambia and Ethiopia, NGOs helped farmers to organize local informal seed production in ways to avoid undesirable cross-pollination; Secondly, to manage "lumpy" assets. In Bangladesh, NGOs have helped to organize landless labourers to acquire and operate water-pumping technology; thirdly, to manage common property resources. Many examples exist of formal and informal associations, often supported by NGOs, which manage irrigation water. In other cases, NGOs have supported group efforts in soil and water conservation, whether on private land or on a micro-watershed basis involving both private and common land. They have also helped in managing common grazing and forest land in a sustainable fashion in relation both to technology and the creation of a capacity to make demands on government over, for example, access issues.

But, NGO’s small size means that their projects rarely address the structural factors that underlie rural poverty. Small size, independence, and differences in philosophy also militate against learning from each other's experience and against the creation of effective forums, whether at national or provincial levels. Some "fashionable" locations have become so densely populated by a diversity of NGOs that problems have arisen not merely of competition for the same clientele, but of some undermining the activities of others. NGOs have limited capacities for agricultural technology development and dissemination and limited awareness of how to create effective demand-pull on government services. Some NGOs are more accountable to external funding agencies than to the clientele they claim to serve. Donor pressure to achieve short-term impacts, combined with a lack of cross-learning, has led in some cases to the promotion of inappropriate technology.
The extreme institutional position in which all extension services are provided by the public sector is likely to be inefficient. At the other extreme, only in very specific circumstances can government hand over large parts of the extension function entirely to NGOs. This has been done in Chile, where government has contracted private technology companies to cater to the larger commercial farmers, and NGOs for small subsistence-oriented farmers. However, similar attempts in India have been largely unsuccessful.

A proposal in the Eighth Plan to hand over the entire range of technology transfer and training activities to NGOs in parts of Gujarat, Rajasthan, Orissa, Kerala, and West Bengal, with some technical support from the state agricultural universities and departments of agriculture, has generated only a lukewarm response from NGOs. One reason for this is the NGO concern that many of the technical recommendations from GOs that they would be expected to disseminate are not relevant to small-scale farmers. Another reason is that mechanisms for bottom-up feedback in existing technologies and for the articulation of demands for new technologies remain weak.

Models developed elsewhere to provide a division of tasks more closely corresponding to the respective comparative advantages of the two sides have been more successful. One of the best-known models is in eastern Bolivia, where public sector extension services have long been characterized by chronic weakness. Under a new strategy devised in 1989, Centre for Tropical Agricultural Research (CIAT) established a coordination unit - the Technology Transfer Department (DTT) - whose role was not to work directly with farmers, but with various intermediate users of technologies who had their own local extension services.

Some of the farmer training conducted by GOs is linked more strongly with GOs' programmes and targets than with farmers' needs. Much training is given in a classroom environment, without the practical content necessary to engage farmers' interests. NGOs have sought to work with GOs to address these shortcomings in several contexts:

In Gujarat, the Aga Khan Rural Support Project (AKRSP) identified village training needs through discussions with farmer groups. Initially, AKRSP organized government provision of this training, but the courses were formal in style (lectures in a classroom), and farmers' evaluations showed that they had learned little of practical
value from them. In response, AKRSP developed an alternative needs-based training and dissemination methodology which it tested over several areas. Government staff was then brought in to observe, participate in, and finally adopt the methodology. Successful adoption was reinforced by informal networks and exchange of experience at workshops and consultations. AKRSP, along with Myrada (Femandez, 1993a), has also been instrumental in training GO staff in participatory methods.

In a different context, the International Institute for Rural Reconstruction in the Philippines brought together resource people from NGOs and GOs at a one-week workshop, the objective of which was to produce a completed Agroforestry Resources Training Manual. The manual is now widely used (Gonsalves & Miclatteves, 1993). Clearly, there are also many instances in which NGO staff benefit from the skills which GO staff are able to impart; training in grafting techniques, for instance, has been found useful by a number of NGOs (Giordano, Satish, & Farrington, 1993). Substantial scope exists for GOs to benefit from NGOs' group-organizing skills. In India, for instance, recent modifications to the training and visit extension system now require village-level extension workers to interact with groups of approximately twenty farmers instead of with individual contact farmers. However, extension workers are not trained in group formation skills, and groups that they form are unlikely - if they survive at all - to become interested in anything other than the testing of immediately available technology. The examples cited above illustrate how NGOs can effectively organize groups around integrated pest management, soil and water management, and the management of common property resources and capital assets.

In India, according to the India Rural Development Report of 1992, 43 percent of the country’s rural households are landless or near-landless, and women face cultural restrictions on work outside the household compound. NGOs, through their local operations can be very much helpful for people.

The foregoing has several implications for extension services which aim to develop closer links with NGOs: Explicit recognition of the wide diversity of NGO types will be necessary. Not all but many NGOs seek to support the establishment and growth of membership organizations capable of meeting their technology requirements over the longer term either from their own resources or by creating
demands on government services or by a combination of both. Some of these efforts see viable commercial arrangements as an essential feature of long-term sustainability. Extension services of the GOs are needed to search for links with NGOs from a position of confidence that the research-extension system already has, or at least has the capacity to generate, something useful to NGOs and their clients.

Close interaction will be impossible if extension departments expect NGOs merely to assist in fulfilling pre-set targets such as the achievement of a given number of demonstrations of a given kind each season. GOs will have to bring an open agenda into the relationship, where possible keeping some resources unallocated in order to be able to respond to needs as they are articulated by NGOs.

Very specific efforts will have to be made to convey both feedback on existing technologies and NGOs' requirements for new technologies to researchers. In many GOs, reward systems provide no incentive among researchers to respond to feedback. GO and NGO staff can jointly participate in training courses (ideally led by a joint team) in the action-oriented methods such as participatory rural appraisal favoured by NGOs. The relevance of these to individual NGO staff will vary, but their capacity to enhance awareness of farmers' perspectives is important.

Depending on their philosophy, NGOs are concerned to develop local capacities for experimentation which build solely on farmers' indigenous knowledge or on this and relevant "outside" ideas. This strategy may contribute to rural advancement in its own right, and the capacity it creates may prove a useful independent source of innovations in the absence of usable technologies from government. Alternatively, where GOs are willing and able to work with the poor, it will be a useful complement to what extension service can offer.

Predictably enough, it is the group-organizing and human resource development skills of NGOs which have tended to complement the technical skills and facilities available to government. Less predictable are the types of interaction that might evolve in specific settings: much appears likely to develop on an ad-hoc basis in response to the individual characteristics of NGOs and the settings in which they work. However, it is becoming increasingly clear that a formal forum is required for certain types of interaction, including training, the joint planning of research and extension agenda, and the securing of joint management agreements for soil and
water, fodder, and grazing resources. The task for the coming decade will be to
develop these in ways which are nontreathing both to the organizations involved
and to the informal interaction they already undertake and, as a prior requirement, to
develop the mutual trust and awareness of each other's activities on which formal
interaction depends.

6.4.1 Credits and Poverty Alleviation Programmes

Microfinance is a provision of thrift, credit and other financial service to low
income groups of the population, usually landless marginal farmers, and poor urban
dwellers working in the informal sector. Micro-Finance services may include saving
facilities, credit, and other services such as insurance. Providers of micro-finance may
include formal sector institutions (e.g. Commercial and Development Banks); Semi-
formal bodies such as non-governmental organization and cooperatives; and other
informal and saving and credit organizations. All provide service either on an
individual or group-lending basis. In recent years, micro-finance has attracted
considerable attention because of its potential to increase the physical capital of the
poor while simultaneous building human and social capital.

Microfinance operations frequently depend for their success on mobilizing and
organizing the poor so that they can develop sufficient confidence to save, borrow and
invest. Investment in the social preparation yields long term benefits in term of social
and human capacity building. Organizing women and their involving to micro-finance
are effective ways to assist the empowered poor women. The formation and operation
of savings and borrowers groups – likewise, builds confidence, trust and social
capital. Similarly, involving borrowers in entrepreneurial activities directly builds
their skills and indirectly contributes to improved health and reduced risks.

Self-Help Groups (SHGs) also come under as a part of NGOs. Many of the
NGOs make poor people capable to form a group under SHGs and train them to work.
The government too extended revolving fund and the subsidy to the Swarozgaris to
perform some economic activities due to which the people received employment.
Further it is observed that the NGOs involved in mobilizing, coordinating, training
and bring the Swarozgaris at different levels. This would enable them to claim their
assistance from the government. These group members were already doing some
activities for e.g. pottery, sericulture, etc. Swarozgaris should get some additional employment and then only the programme will deliver the goods as expected.

The major objective of the SGSY is to bring the assisted poor families (i.e. Swarozgaris) above the Poverty Line by ensuring appreciable sustained level of income over a period of time. This objective is to be achieved by inter-alia organising the rural poor into Self-help Groups (SHGs) through the process of social mobilization, their training and capacity building and provision of income generating assets. The SHGs approach helps the poor to build their self-confidence through community action. The collaboration of people in the group meetings develops their decision-making and enables them in identification and prioritization of their needs and resources. This process would ultimately lead to the strengthening and socio-economic empowerment of the rural poor as well as improve their collective bargaining power. From the inception (April 1999) of SGSY, 42.05 lakh SHGs have been formed under the programme with women SHGs accounting for about 60 percent of the total. The SHGs are given technical as well as book keeping training through Rural Self Employment Training Institute (RSETI) and in due course, these will be granted subsidy to the key activity with a subsidy credit ratio of 1:3.

A procedure is also being formulated with existing marketing set ups with the help of the chamber of commerce members as well as private and government sector officials for forward linkages for each of the product produced by the SHGs. During 2013-14, the total number of SHGs under NRLM fold is 13,15,437 of which 2,19,061 (17 percent) have been mobilized in this financial year. Allocation for NRLM for 2013-14 has been kept at Rs.4000 crore, an increase of Rs. 85 crore over the previous year’s budget estimates (BE). Of this, an amount of Rs. 858.41 crore has been released up to September, 2013.

6.5 Problems of the Poverty Alleviation and Employment Generation

The rural sector of the developing countries is facing the major problems such as persistence of poverty and its attendant problems of low productivity, Underemployment, disparities in regions and income level in rural and urban areas, unorganized marketing, inadequate infrastructure, water-scare, ill-health, educational facilities and low standard of living etc. Migration has been significantly reshaping the traditional social and economic structures of rural communities of this country.
The livelihood activities of rural families are no longer confined to farming and are increasingly being diversified through rural-to-urban and international migration with the development of trade and industry and the awareness produced by the mass media, rural poor are shifting towards the urban areas in order to improve their living standards and to search for better livelihood opportunities. The lack of employment opportunities in the rural areas and better employment prospects and infrastructure facilities in the urban areas motivate people to migrate to urban areas. In the rural areas, sluggish agricultural growth and limited development of the rural non-farm sector raises the incidence of rural poverty, unemployment and underemployment.

The countries such as Indonesia, Malaysia, Republic of Korea and Thailand, which have done well in agriculture, have improved food security and have been experiencing a radical decline in rural poverty. These countries followed broad-based economic development through high levels of investment in agricultural, education, infrastructure, etc., which resulted increasing their food security and poverty reduced drastically. In developing countries, policy reforms are required on the part of the government to increase investment in rural infrastructure, education, health facilities, etc. to improve nutritional status, to improve standard of living of the rural poor and finally to reduce inequalities among the people and regions. In spite of all this, developing as well as developed nations are still fighting with poverty and its negative impacts on economy, which are ruining the development process.

Major difficulties in reducing poverty, which are arising in the implementation of the poverty alleviation programmes, are of poor targeting and leakages. The target group of people below poverty line with low annual income upto Rs. 11000 per annum includes small marginal farmers, landless artisans, vulnerable groups such as scheduled castes / tribes women headed households. The development of participation of people in rural development and adopting self-selection schemes which will also raise awareness of people is important. In certain areas the Self-Help Groups (SHGs) have also shown the way through building a corpus of savings through extension of micro-credit. The poor generally have a lack of savings and a low access.

6.6 The Prospective Scenario

Creating adequate employment opportunities to absorb the existing unemployed and underemployed as well as the increase in labour force has been
among the important and lasting challenges of Indian development policy throughout the post-independence period. Full employment at rising levels of productivity and incomes would not in any case be feasible without growth and modification of economic activities. This called increasing the investment rate, a modern industrial base to produce equipment and material to complete labour, and improvement of technology all round (Government of India Planning Commission, 1935).

The Mahalanobis strategy focused on the requisites for achieving and sustaining a rapid rate of growth in the long term. It recognized that in the transition period employment might not keep pace with the growth of the labour force. The interests of employment in the medium term was sought to be balanced with those of long term growth by a deliberate policy of productivity mass consumption goods with labour intensive techniques in the early stages of development. Discriminatory measures (differential taxation, reservation and subsidies) to protect, and positive measures (credit, marketing and technical help) to encourage, traditional and labour intensive industry has been a continuing feature of policy throughout the last four decades.

By the end of the 50s, demographic growth was found to be much higher than expected even as the overall growth did not show much of an improvement. This led to fears that increase in job opportunities may not keep up with increase in population and labour force and that the problem of unemployment by other development notable the increasing ‘backlog’ of unemployment. The belief that growth would automatically lead to more employment and higher wages for everyone was also losing its appeal. The early 1970s witnessed extensive debate on the ‘trickle down’ hypothesis, the nexus between unemployment and poverty and the need for special measures to alleviate the conditions of the poor and the unemployed who are bypassed by growth.

There was near general agreement in the country, as indeed international bodies including the World Bank, that growth alone would not suffice to eliminate poverty and that special programmes designed to directly augment income and employment of the poor were essential. A special works programme of a rather modest scale had been included in the Third Plan; but the real fillip to the ‘poverty alleviation’ programmes came in the early 1970s with Indira Gandhi adopting ‘Garibi Hatao’ as the centerpiece
of the government policy. Special employment schemes were an important component of this new programme.

Thus, it can be concluded that, in our nation, there are many options to generate employment and to alleviate poverty, but still we are struggling with these economic problems. Other than poverty alleviation programmes, we see various NGOs which are organized to fight against different vicious reasons such as for the women empowerment, against child labour, poverty, employment etc. The basic reason for their establishment is to bring a stable, safe and healthy environment for the needy people. Likewise, in this path government agencies/organizations are also performing to bring the peace and stability in the nation. These non government organizations are working as intermediary between the government and the poor people. A group is formed to train and help the poor. They make them learn works and these efforts are successful. People are getting profit and they are earning through their skills.