CONCLUSIONS
About 1.3 billion of the world population lives in severe poverty. Nearly 800 million people do not get enough food and 500 million people suffer from malnutrition. India accounts for 22 per cent of the total poor people in the world. Time and again India evolved strategies to tackle and again India evolved strategies to tackle rural as well as urban poverty. Poverty is defined as a situation in which a person, who for whatever reason is unable to provide herself and his dependents with a decent life. Poverty may be classified as absolute and relative poverty. Absolute poverty is defined by income levels below which even minimum standards of nutrition, shelter and personal amenities cannot be maintained. Relative poverty is reflected by extreme differences in levels of living between the top and bottom strata of the poverty.

On average, around nearly 45 per cent of the people in developing countries are subject to poverty, which is defined at an income of $50 or less per annum. Majority of the poor live in rural areas and they consist of small farmer, marginal farmers, landless labourers and rural artisans etc.

About a third of the population of three continents, viz., Latin America, Asia and Africa, falls below poverty line decades as U.S. $50 per capita and about half falls below the poverty defined as US $75 per capita. The Indian sub-continent consisting of India, Pakistan, Bangladesh and Sri
Lanka with 55 per cent of the world population excluding China together account for about 75 per cent of the population below the poverty line. Majority poor live in rural areas and they consist of small farmers, marginal farmers, rural artisans and landless labourers etc.

Several studies have estimated the extent of poverty in India. The studies include those of Planning Commission, Dandekar Rath, Bardhan, Minhas, Ahluwalia, Radhakrishna, Amartya Sen and others. All these studies, except that of Dandekar and Rath, indicated the predominance of rural poverty in India. Studies on relative poverty have been carried out by Ahmed, Bhatt, Ojha, Subramaniam Swamy and Ahluwalia. For instance, small and marginal farmers, who constitute over 75 per cent of the landholdings, operate barely 22 per cent of land, whereas about 25 per cent of the landholders, categorised as semi-medium, medium and large operate 75 per cent of land.

In rural areas is indicated by low levels of consumption expenditure and income for the incidence of poverty. In India over 78 per cent of the consumer expenditure is incurred on food items and 18 to 22 per cent of non-food items. As far as the income distribution is concerned, nearly 75 per cent of the households belong to the income bracket of less than Rs.11,000 and they account for nearly 50 per cent of the total household income. On the other hand, 25 per cent of the households account for 48 per cent of the household income.
Several measures have been developed from time to time of estimate poverty. Prominent among them are Head Count Ratio, Income-Gap Ratio, Sen’s Measure of Poverty (1973 and 1976) and the measure based on earnings capacity estimates. Head Count ratio is the ratio of the number of people with income \( Y_i \leq z \), to the total population size, ‘n’ where \( Y_i \) denotes income of ith person and ‘z’ poverty line.

According to Planning Commission (1998) the annual average rate of decline of poverty in India during the period 1973-74 to 1993-94 has been 2 per cent in rural areas and on the basis of growth rate experienced between 1993-94 and 1996-97. The incidence of poverty has been worked out to 30.55 per cent in 1996-97 and 18.61 per cent in 2001-2002.

Several anti-poverty programmes have been launched to alleviate rural poverty in India. Integrated Rural Development Programme (IRDP), which intends to assist the rural population to derive economic benefits from the development efforts of each area; Jawahar Gram Samridhi Yojana (JGSY/JRY), to generate meaningful employment opportunities for the unemployed and underemployed in rural areas through the creation of economic infrastructure and community and social assets; Development of Women and Children in Rural Areas (DWCRA), the primary objective of focusing on the women members of rural families below the poverty line with opportunities of self employment on a sustained basis; Employment Assurance Scheme (EAS), to provide employment in the form of manual
work in the lean agricultural season; Sampoorna Gramin Rozgar Yojana (SGRY), the creation of employment opportunities in rural areas; Drought Prone Area Programme (DPAP) intended for helping the people in dry areas with low resource base; Indira Awaas Yojana (IAY), the objective of providing assistance to the below poverty line rural households belonging primarily to the scheduled castes, scheduled tribes and freed bonded labour categories; National Social Assistance Programme (NSAP), at ensuing a minimum national standards of social assistance over and above the assistance over the above the assistance that states provide from their own resources and Minimum Needs Programme (MNP) which attempts to provide all basic needs to the poor people are important among them.

In spite of these programmes and steps taken both at the central and state government levels, the magnitude of poverty, particularly rural poverty has been on the increase. This is primarily due to lack of proper identification of the target groups and leakages. Macro-level studies have been taken up both at the national and international levels to identify the cause of rural poverty in particular and poverty in general. Micro level studies which assure significance in the context of area planning are scanty. The variations in both agro-climatic and socio-economic conditions among different regions of vast country like India warrants the needs for micro-level studies, taking into account local resources and needs. An attempt is made to study these problems at a micro level with particular reference to
Anantapur district, located in drought prone area of Rayalaseema in the present study. The study tried to cover the following objectives:

Objectives

1. to study the dimension of poverty in India and implementation of Poverty Alleviation Programmes (PAP).
2. to discuss the extent of relative poverty in terms of inequalities of the sample households.
3. to analyse the degree of absolute poverty in terms of assets, income, expenditure and debt of the sample households.
4. to assess the impact of poverty alleviation programmes on (IRDP, and non-IRDP) villages sample households, and
5. to examine the expenditure pattern and estimates of poverty line of the sample households.

Anantapur district is one of the four districts of the backward region of Rayalaseema. Agriculture is the mainstay of the people, providing livelihood for about 70 per cent of the working population. The literacy level is in the district as 56.13 per cent of the total population are literates. People living on rural areas of Anantapur district have no access to important facilities etc. Only 32 per cent of the villagers have the medical facility and 12.76 per cent of the villages have markets.
Agriculture in the district is backward and depends mainly on the rainfall. Regarding cropping pattern, paddy stands at the top with a coverage of 16.37 per cent of the gross cropped area and it is followed by paddy (16.37 per cent), sunflower (12.22 per cent), groundnut (9.15 percent), jowar (1.95 per cent), maize (1.76 per cent) and mulberry (3.98 per cent). Among the five main crops in the district, paddy, groundnut, sunflower, mulberry and jowar have registered an impressive growth both in terms of yield and production through the growth rates are not significant statistically in some cases.

Inequality in the distribution of households is more in Anantapur district when compared to Rayalaseema region and the State of Andhra Pradesh. Small and marginal farmers constitute nearly half of the total households of cultivators in the district. The average size of operational holding in Anantapur district is 6.52 acres.

Regarding consumption expenditure in different districts of Andhra Pradesh it lower in the classes of agricultural labourers and self employed people. Same trend is noticed in respect of Anantapur district. As a consequence, the incidence of poverty in Andhra Pradesh is more in the categories of marginal cultivators, agricultural labourers and self employed. In Anantapur district the incidence of poverty is found less in medium cultivators as compared to marginal, small and large cultivators.
Various rural development programmes have been implemented in Anantapur district over the years to improve the economic conditions of the rural poor. Prominent among them are Drought Prone Area Programme, which was initiated in 1974 and Integrated Rural Development Programme launched during 1978-79. Under Drought Prone Areas Programme, allocations were made for the development of various sections such as soil conservation, agriculture, minor irrigation, afforestation, co-operation, animal husbandry, sericulture etc., and the achievements of the targets envisaged are satisfactory. During the 1998-99 to 2003-2004 an amount of Rs.2134.49 lakhs has been provided under the programme. The IRD Programme was initially implemented in 12 out of 16 blocks in the district with an outlay of Rs.62 lakhs. The total expenditure incurred during 1998-99 to 2003-04 stood at Rs.2458.18 lakhs, of which subsidy amounted to Rs.1658.69 lakhs. Besides these programmes, the centrally sponsored programme of Assistance to Small and Marginal Farmers for increased Agricultural Production (PASMA) has also been launched during the second half of 1983-84. Under this programme the target groups were assisted for digging of wells, installation of electric motors and oil engines etc. 1235 families were covered under this programme.

Medapuram, Katiganikalva and Krishnapuram from IRDP villages and Nyamaddala, Bandameedapalli and Guttur from non-IRDP villages
have been selected in Anantapur district at random for the present study. The primary data has been collected in the sample villages during the year 2002-03. Agriculture is the mainstay of the people providing livelihood for about 70 per cent of the working population in both IRDP and non-IRDP villages and another 30 per cent depend on artisan activity.

Regarding basic amenities in the sample villages, the important facilities like education, health and drinking water are within the reach of all people in the villages. The literacy level is 35 per cent in the case of IRDP villages and 42 per cent in respect of non-IRDP villages, 46 per cent of the total sample households in IRDP villages have round out houses and the corresponding percentage for their counterparts in non-IRDP villages have square type houses only is 37 per cent. Only 18 per cent of the total population in IRDP villages have three pairs and more of clothes to wear whereas only 27 per cent of their counterparts in non-IRDP villages posses 3 pairs of more. All villages except Bandameedapalli (non-IRDP) have poor irrigation facilities.

The average value of total assets in the case of landless labourers, rural artisans and cultivators are Rs.1924, Rs.17,976, Rs.79,426 respectively in IRDP villages and Rs.1,871, Rs.17,585 and Rs.51,861 respectively in non-IRDP villages. Similar trend is noticed in respect of per capita value of assets,, though we notice positive but insignificant mean asset difference between IRDP and non-IRDP villages. To know the
relationship between income size and the per capita and per household asset values the log-linear function has been fitted and the results indicate a positive relation which implies that the higher value of assets is associated with higher income levels in both IRDP and non-IRDP villages. The inequalities in asset distribution as indicated by Gini co-efficients are higher in all categories of households in IRDP villages and non-IRDP villages. We notice a greater degree of inequality in the distribution of assets among rural artisans (Gini co-efficient is 0.6949) in IRDP villages and they are followed by cultivators (Gini co-efficient is 0.6843) and landless labourers (Gini co-efficient is 0.489), whereas in the case of non-IRDP villages landless labourers are subject to greater degree of inequality in IRDP villages (Gini co-efficient is 0.6246) in the respect and they are followed by cultivators (Gini co-efficient is 0.6246) in this respect and they are followed by cultivators (Gini co-efficient is 0.5300) and rural artisans (Gini co-efficient is 0.5219) in that order. However, we notice a greater degree of inequality in IRDP villages (Gini co-efficient of all IRDP households is 0.7243) that non-IRDP villages (Gini co-efficient of all non-IRDP households is 0.6118) in the distribution of assets. It is found that the inequality in the ownership of land is the important factor contributing to the skewed distribution of assets.

Regarding income, among the three groups of households in both IRDP and non-IRDP villages under study, cultivation are in a better
position (annual per capita income Rs.3623.24 in IRDP villages and Rs.2466.29 in non-IRDP villages) than rural artisans (annual per capita income Rs.2310.16 in IRDP villages and Rs.1953.12 in non-IRDP villages) and land less labour and (per capita income Rs.420.34 in IRDP villages and Rs.424.90 in non-IRDP villages). In respect of per capita income, the three groups under study in IRDP villages are in a better position when compared to their counterparts in non-IRDP villages.

Inequality in income is less in landless labourers groups and it is highest in the case of cultivators in both IRDP and non-IRDP villages. In the case of landless labourers bottom 50 per cent of the households account for 25.06 per cent of the income, while the top 25 per cent account for 51.81 per cent of the income in both IRDP and non-IRDP villages. In case of rural artisans and cultivators we notice a greater degree of inequality in IRDP villages than in non-IRDP villages. The bottom 50 per cent of the rural households account for 24.76 per cent of income in IRDP villages and 26.32 per cent in non-IRDP villages, while the share of top 25 per cent of the rural artisans households, 54.88 per cent in IRDP villages and 51.12 per cent in non-IRDP villages. The corresponding shares of bottom 50 per cent of the households in income in the case of cultivators is 17.30 in IRDP villages and 10.85 per cent in non-IRDP villages. The top 25 per cent of the households belonging to cultivators account for 70.38 per cent and 62.02 per cent in total income in IRDP and non-IRDP villages respectively.
The Gini co-efficients also suggest the same trend. The degree of relative poverty as suggested by Gini ratios is very high in the case of cultivators (0.62 in IRDP villages and 0.56 followed by rural artisans (0.39 in IRDP villages and 0.35 in non-IRDP villages) are interesting finding of the study is that the degree of inequality is highest in the case of agricultural income in all the categories in both IRDP and non-IRDP villages.

It is observed that the average debt is comparatively higher in all the categories. The average debt is higher in IRDP villages than the non-IRDP villages in all the categories. The difference between average debts of the three groups in both IRDP and non-IRDP villages have been tested and our results suggest that there is no significant difference among them. The differences are significant between landless labourers and cultivators and also between rural artisans and cultivators within IRDP villages and between all categories within non-IRDP villages.

As indicated by the debt-income ratio the burden of debt is highest for landless labourers (1.36 in IRDP villages and 1.09 in non-IRDP villages) and they are followed by cultivators (0.48 in IRDP villages and 0.65 in non-IRDP villages) and rural artisans (0.42 in IRDP villages and 0.38 in non-IRDP villages). Further, the relation between income and debt among different income classes of the three groups in both IRDP and non-IRDP villages have been tested. Negative relationship is found to exist better income and debt of the three groups in both IRDP and non-IRDP
villages, though the results are not statistically significant except for rural artisans in non-IRDP category in which case the relation is significant. With regard to the distribution of debt, the lower income classes of the three groups in both the categories of villages have highest debt burden.

In order to study the impact of IRD Programmes in the sample villages, beneficiary households are compared with non-beneficiary households in respect of assets and income. The mean value of both per capita and per household assets of all the three groups (landless labourers, rural artisans and cultivators) are found to be high in the case of beneficiary households when compared to non-beneficiary households. The per capita asset values are Rs.47625 in the case of landless labourers Rs.5980.21 in respect of rural artisans and Rs.15671.48 in the case of cultivators belonging to beneficiary category and the corresponding per capita assets stood at Rs.269.42, Rs.3818.41 and Rs.9972.43 respectively in respect of their non-beneficiary household groups and non-beneficiary household groups in respect of mean value of assets is not significant. As such, our results lead to the inference that the impact of Integrated Rural Development programme (IRDP) an asset creation is insignificant.

The association is found that between income size and asset values is very strong in the case of cultivators of beneficiary category and landless labourers and cultivators of non-beneficiary category. With regard to variation in respect of asset values top 25 percent of both beneficiary and
non-beneficiary category of households possess more than 50 per cent of assets whereas the bottom of 25 per cent account for less than 5 per cent of asset with the exception of rural artisans in non-beneficiary category. The analogy is supported by Gini ratios. The Gini ratios of beneficiary category range between 0.6156 and 7159 and of non-beneficiary category between 0.6245 and 0.7932 for different groups of households.

The impact of Integrated Rural Development Programme (IRDP) on income generation is positive as the average incomes are higher for beneficiary categories than non-beneficiary categories. In both beneficiary and non-beneficiary categories cultivators are placed in a better position in all respects and they are followed by rural artisans and landless labourers. Though the difference of mean incomes between beneficiary and non-beneficiary categories are positive, they are insignificant statistically. However, the differences between beneficiaries and non-beneficiaries is found to be significant. Inequality as indicated by Gini co-efficients suggest the same trend. Gini ratios for cultivators, rural artisans and landless labourers are 0.6032, 0.3818 and 0.3825 respectively in the case of beneficiaries and 0.6269, 0.3630 and 0.3263 respectively in respect of non-beneficiaries.

Consumer expenditure is also used to measure the degree of poverty among different strata of people. It is observed that in IRDP villages, in terms of consumption expenditure 78 per cent of the landless labourers, 32
per cent of the rural artisans and 30 per cent of the cultivators are below poverty line. The respective percentage for non-IRDP villages are 82, 36 and 31. Further it is found that the incidence of poverty is high in low income classes in all groups in both IRDP and non-IRDP villages in this respect. The respect of total consumer expenditure, cultivators are placed in a better position as compared to the other two groups as their annual average expenditure (Rs.1556.43 in IRDP villages and Rs.1391.69 in IRDP villages) is significantly higher than rural artisans (Rs.1417.16 in IRDP villages, Rs.1298.76 in non-IRDP villages) and landless labourers (Rs.961.18 in IRDP villages and Rs.798.40 in non-IRDP villages). Similar trend is observed in the case of monthly per capita expenditure. It is interesting to note that the average household expenditure of landless labourers and rural artisans are higher in non-IRDP villages as compared to their counterparts in IRDP villages. In case of cultivators, the reverse trend is observed. However, the differences are not statistically significant in all cases.

Income group-wise analysis of the consumer expenditure indicates that in each category we find variations among different income classes in respect of total consumer expenditure. The corresponding shares of the bottom 50 per cent and top 50 per cent of the rural artisans households and 30.48 per cent and 69.52 per cent respectively in IRDP villages and 29.23 per cent and 7.67 per cent respectively in non-IRDP villages. In respect of
cultivators, bottom 50 per cent account for 35.37 per cent of the consumer expenditure in IRDP villages and 37.50 percent in non-IRDP villages, while the top 50 per cent account for 64.63 per cent in IRDP and non-IRDP and 62.50 per cent in non-IRDP villages. The functional relation fitted to know the nature of relationship indicates a positive relation in the case of all groups in two categories of villages. The relation is highly significant at one per cent level in all classes. Our results also suggest that the degree of inequality in consumer expenditure is highest in the case of landless labourers (Gini co-efficient ratios are 0.4932 in IRDP villages and 0.3182 in non-IRDP villages) and they are followed by rural artisans (Gini co-efficient ratios are 0.3133 in IRDP villages and 0.2838 in non-IRDP villages) in the both IRDP and non-IRDP villages. A comparison between IRDP and non-IRDP villages indicates that relative poverty is higher in IRDP villages (Gini co-efficient ratio is 0.3516) than in non-IRDP villages (Gini ratio is 0.2992).

The Ninth Plan (1997-2002) of India states that the per capita monthly expenditure of Rs.324 at 1993-94 prices in rural areas, which is based on the nutritional norms of 2400 calories per person per day is the cut-off point. An examination of the family-wise expenditure on food of the sample households reveals that 86 per cent of landless labourers, 36 per cent of the rural artisans and 30 per cent of the cultivators in IRDP villages and 76 per cent of landless labourers, 31 per cent of the rural artisans and
35 per cent of cultivators in non-IRDP villages spend less than the maximum required to attain the nutritional norms, the inequalities in food expenditure as indicated by Gini co-efficients is highest for (0.3842) and it is least for cultivators (0.2562) in IRDP villages.

Poor households spent most of their income on food and very little amount is left for non-food items. The yearly per capita expenditure on non-food items of the landless labourers is least (Rs.265.69 in IRDP villages and Rs.178.00 in non-IRDP villages) and it is maximum in the case of cultivators (Rs.578.21 in IRDP villages and Rs.468.23 in non-IRDP villages). Rural artisans stand in between these categories (Rs.513.48 in IRDP villages and 410.28 in non-IRDP villages). Non-food expenditures in all groups in IRDP villages are higher than those in non-IRDP villages, but the differences are not significant. The relation between income size and non-food expenditure is also positive and highly significant. Further, the inequality in non-food expenditure is higher in all groups of IRDP villages than that of non-IRDP villages.

Similar trend is noticed in respect of expenditure on clothing. The monthly per capita expenditure on clothing is Rs.88.45 in IRDP villages and Rs.72.46 in non-IRDP villages in the case of landless labourers, Rs.263.42 IRDP villages and Rs.245.42 in non-IRDP villages in respect of rural artisans and Rs.268.41 in IRDP villages and Rs.189.61 in non-IRDP villages in the case of cultivators. The difference between IRDP and non-
IRDP villages in respect of mean expenditure is not significant statistically in all the cases. We also notice wide variations among different income classes particularly in the case of landless labourers in IRDP villages as indicated by the shares of different quartile groups and Gini-ratios.

The expenditure on health and education present a similar trend. The per capita yearly expenditure on health of the cultivators is highest (Rs.59.41 in IRDP villages and Rs.40.21 in non-IRDP villages) and they are followed by rural artisans (Rs.52.12 in IRDP villages and Rs.31.21 in non-IRDP villages) and landless labourers (Rs.39.40 in IRDP villagers and Rs.20.41 in non-IRDP villages). The difference in mean expenditure on health between IRDP and non-IRDP villages is not significant. The inequality in health expenditure as suggested by the percentage shares and Gini ratios is present in all the three groups through the degree of inequality is more in the case of cultivators and rural artisans in both IRDP and non-IRDP villages.

Expenditure on children education is highest for cultivators (Rs.43.68 in IRDP and Rs.21.27 in non-IRDP ) and they are followed by rural artisans (Rs.23.98 in IRDP and 17.35 in non-IRDP villages) and landless labourers (Rs.18.22 in IRDP and Rs.9.41 in non-IRDP villages) the difference between IRDP and non-IRDP villages and between groups in each category of villages are not significant. The inequality as indicated by percentage shares and Gini ratios is high in all groups in both IRDP and
non-IRDP villages. Similar trend is observed in the case of expenditure on other items, which include power, cosmetics, current farm expenditure, etc. The households in IRDP villages allocate comparatively more on non-food items.

Earning capacity is defined as the amount of money which can be received by a family by utilizing all its capabilities to the optimum level. The annual earnings are imputed for each individual in the sample by means of an earnings function fitted to the data by multiple regression analysis. The estimated earnings capacity for a fairly is obtained by choosing the regression equation corresponding to the group and category, multiplying the value of each of the remaining variables equation and aggregating these products over the variables.

The estimated earnings function of each category in the sample villages in Anantapur district suggests that the association between earnings and assets is positive for all the groups in both IRDP and non-IRDP villages. The co-efficients and statistically significant in the case of landless labourers and cultivators in IRDP villages the effect of the variables like total cultivated area, years of schooling of the head of the household and the average nutritional levels of the family on earnings is positive. In all the other cases the effect is insignificant. As the $R^2$ in the regression ranges from 0.60 to 0.80 the association between variables in
each regression is very strong. The ‘F’ value is significant for all the households in all the categories and in both IRDP and non-IRDP villages.

Income group-wise analysis reflects the fact that the earnings capacity in the lower income groups of all groups in both IRDP and non-IRDP villages is not fully utilized. Per household, per capita and per earner earnings capacity in both IRDP and non-IRDP villages are lower than the actual earnings. The per capita earnings capacity of all the groups is higher in IRDP villages. Further, the relationship between income size and earnings capacity in all groups is positive, strong and significant.

With regard to capacity utilization bottom 50 per cent of the households in each professional group in both IRDP and non-IRDP villages have not utilized their earnings capacity fully. Capacity utilization is highest in the case of cultivators (1.15), followed by landless labourers (1.07) and rural artisans (1.06) in IRDP villages. In non-IRDP villages also similar trend is observed.

A comparison of beneficiaries with non-beneficiaries within IRDP villages is made to assess the impact of IRD Programme on beneficiary households. The per capita earnings capacity of landless laborers is lowest (Rs.374) and they are followed by rural artisans (Rs.1383) and cultivators (Rs.1695) in the case of beneficiary households and a similar trend is observed in respect of non-beneficiaries. However, beneficiaries belonging
to different categories are better off when compared to non-beneficiaries in respect of both per household and per capita earnings capacity. The differences in average earnings capacity between beneficiaries and non-beneficiary are low and they are significant only in the case of cultivators and all households taken together. Further, the relationship between income size and earnings capacity is positive, strong and significant.

The degree of inequality as suggested by Gini ratios is highest in cultivators' category (0.51) and they are followed by rural artisans (0.36) and landless labourers (0.28) in the case of beneficiary households. In respect of non-beneficiary households cultivators (0.68) are followed by landless labourers (0.35) and rural artisans (0.28) in that order.

Poverty is a worldwide phenomenon and India is no exception to this. The majority of the absolute poor over 85 per cent are rural people who work on farms or do non-farm work. The surplus generated in the rural economy is highly concentrated and the substantial proportion of rural population live in poverty as small farmers, rural artisans and landless labourers. Under such an unequal structure, there is a strong tendency for inequality in the distribution of wealth and income to increase and for poverty to be perpetuated within a given socio-economic and political constraints, growth maximization strategy, particularly in the farm sector, is often seen as the only way out of poverty trap. However, this strategy has been ineffective in alleviating poverty as growth is not equitably
reaching the poor, the alternative strategy adopted to eradicate poverty in rural areas is same form of administrative intervention.

In India, various anti-poverty programmes formed part of growth strategy over the last five decades. However, within a highly unequal agrarian structure such a strategy requires a lion's share of investment funds for agricultural development. Consequently, the development resources that will be left over to deal with mass poverty that remains uneradicated by growth will be puny in relation to requirements. Thus the growth strategy adopted in India is ineffective in tackling the problems of poverty in general and rural poverty in particular because it leaves little for the implementation of poverty-oriented schemes.

From the findings of the present study emerges the conclusion that the rural poor belonging to various occupational categories are still in the poverty trap in spite of the government intervention in the form of poverty alleviation programmes, such as'IRDP / SGSY partly because of unequal agrarian structure and partly due to administrative lapses and leakages of benefits.

Development strategies, therefore, are required to be reshaped to help the poor to become more productive. This highlights the need for policy changes relating to human resource development, small farm programmes, agrarian reforms and rural works. The co-operation and
coordination among the officials of DRDA, MDO, banks and beneficiaries, go a long way the effective implementation of IRDP the DRDA officials should not feel content after disbursing subsidy component. Banks should not be only after receiving the loan along with this principle in the stipulated instalments; and the MDO should not feel relaxed by providing the specified assets to the beneficiaries. Scheduled Caste and Scheduled Tribe beneficiaries maybe shown more concern by the Banks; and bankers may provide free access to Scheduled Caste and Tribe beneficiaries. Further, the Scheduled Caste and Tribe beneficiaries may be instructed by the bankers to met them without the help of any middleman. Bankers may be instructed to provide good quality items to the beneficiaries if the banker choose to supply tools instead of cheque. It is acknowledged that employment is the antidote of poverty only than the benefits of growth will trickle down by giving full rein to the considerable energies and dynamism of the rural poor.

A beneficiary / administrative meeting committed to the cause of fulfillment of the rural poor and institutional structures for the effective production of people's participation in the formation and implementation of gross root level developmental programmes are the essential prerequisites for making a successful dent into the problem of rural poverty.