Chapter – II

Poverty Alleviation Programmes in India: An Overview
An endeavour, in this chapter, is made to present an overview of poverty alleviation programmes in India.

Introduction

Poverty is a world-wide social phenomenon. It is reported that nearly 1.5 billion people in the world live in severe poverty and about 800 million people do not get enough food and 500 million people suffer from malnutrition. Thus, a substantial regiment of world’s population is deprived of the minimum level of living and continues at bare subsistence level that society is said to be plagued with mass poverty. India, one of the developing countries is not an exception to this.

India is home to 22 per cent of the world’s poor. Poverty has been a bane of India since a long time. At the beginning of the new millennium, 260 million people in the country did not have income to access a consumption basket, of which, the rural people are subject to relative poverty indicated by gross inequalities among different sections of the society. However, the incidence of inequalities and poverty are found more among the Scheduled Castes and Tribes.

Poverty in India is not merely an economic phenomenon but a social one as well. While poverty is an outcome of multiple deprivation income-dimensionality of poverty and also the heterogeneity of the poor. It also highlights the need to go beyond income poverty by using incise of human development and interrelated, comprehensive approach, needs to address the problem.

In India poverty in its worst form is found particularly in the rural areas, where more than 70 per cent population of the country resides. Many of them do not have any source of income or means of livelihood and hence access to basic necessities of life such as food, shelter, drinking water, and sanitation is negligible or marginal. Poverty in India has been defined on the basis of poverty line, which refers to annual income of a family.

Even after 60 years of Indian’s Independence from almost two centuries of British rule, still poverty in large scale remains in India. India still has the world’s largest number of people with poverty, of its nearly 1 billion inhabitants, estimated
around 350 -400 million with 36 per cent of population are still living below the poverty line. Among them 75 per cent are in rural areas and more than 40 per cent of the total population is still illiterates. This is found more particularly among the women of Tribal and Scheduled Castes communities. The poverty is being existed for centuries. In the early days, the people used to believe the blind beliefs, customs, traditions and rituals with the wastage of resources. They were taken up traditional works, not accessed to education. Above all, these kinds of people were subject to many kinds of exploitation.

**Poverty Alleviation Programmes in Rural India: An overview**

Alleviation of poverty remains a major challenge before the Government. While there has been a steady decline in rural poverty over the last two decades, there were 244 million rural poor (37 per cent of the rural population) in the country in 1993-94, as per the latest available estimates. Acceleration of economic growth, with a focus on sectors which are employment-intensive, facilitates the removal of poverty in the long run. However, this strategy needs to be complemented with a focus laid on provision of basic services for improving the quality of life of the people and direct State intervention in the form of targeted anti-poverty programmes. While growth will continue to be the prime mover, anti-poverty programmes supplement the growth effort and protect the poor from destitution, sharp fluctuations in employment and incomes and social insecurity. The specifically designed anti-poverty programmes for generation of both self-employment and wage-employment in rural areas have been redesigned and restructured in 1999-2000 in order to enhance their efficacy/impact on the poor and improve their sustainability. These schemes along with Area Development Programmes, Rural Housing, Land Reforms and institutional mechanisms of delivery are briefly discussed below.

The strategy of direct assault on poverty through rural development and rural employment programme was first adopted in the 1970s. With the fifth plan, poverty alleviation came to be accepted as one of the principle objects of special programmes for the rural poor were undertaken of which the important once were: Small Farmer’s Development Agency (SFDA), Marginal Farmer’s and agricultural Laborer’s Development Agency (MFAL), Drought –Prone Area Programme (DPAP), Pilot
Intensive Rural Employment Project (PIREP) and food for work Programme (FWP). The element of and hocism in these programmes further reduced their effectiveness from the point of view of poverty alleviation. Hence, need was felt for undertaking programmes which were not only far more comprehensive in coverage but could also make a direct assault on rural poverty.

The Latter Phase- Comprehensive Programme

The Integrated Rural Development Programme (IRDP), the National Rural Employment (NREP) and Rural Landless Employment Guarantee Programme (RLEGP) were conceived keeping the objective of poverty alleviation in view. The IRDP was initially started in 1978-99 in 2300 development Blocks as a programme of total development. Min the sixth plan, the IRDP was extended to the entire country. The NREP also commenced at the same time as part of the sixth plan and aimed at helping that segment of population, which depended largely on wage employment and had virtually no source of income during the lean agricultural period.

At present special programmes for employment generation is being implanted both in rural and urban areas. All these Programmes aim at poverty alleviation as well, the programmes for the rural poor includes Swarnajayanthi Gram Swarozgar Yojan (SGSY) and Sampoorna Grammen Rozgar Yojana (SGRY). The Nehru Rozgar Yojana (NRY) was launched in October 1989 for the benefit of the urban poor. It was merged into the Swarnajayathi Shahari Rozgar Yojana (SGRY) was lunched in September 2001. SGRY aims at providing wage employment in rural areas as also food security. National Rural Employment Guarantee Scheme (NREGS) was introduced in February 2006. The scheme aims to provide at least 100 days of guaranteed employment in a financial year to every household in the rural areas covered under the scheme and whose adult members volunteer to do unskilled manual work subject to the conditions said in the Act.

Poverty alleviation schemes and programmes have been in pace for a long time now. The Programmes and schemes have been modified, consolidated, expanded and improved over time. The targeted programme fall into five broad categories (a) Self-Employment programme (b) Wage-Employment Programme (c) Area
Development Programmes (d) Social Security programmes (e) Public Distribution System and (f) other programmes

20-Points Programme

Poverty is the most serious problem to be seen and solved by multidimensional strategies. Since the launch of First Five Year Plan several rural economic development programmes have been initiated to improve the economic conditions of the weaker sections. These programmes are specifically oriented to rural sector to ameliorate the living conditions of Scheduled Castes, Scheduled Tribes, Economically Backward Classes, small farmers, marginal farmers, agricultural labourers, bonded labour, artisans and so on.

One among such a scheme is 20-point economic programme. This scheme has great significance among others. On 1st July, 1975, the former Prime Minister of India Mrs. Indira Gandhi initiated and implemented a new economic programme. It is known as 20-point economic programme. The scheme has been implemented with almost determination, vigor and zeal.

This programme was implemented in order to improve the economic conditions of rural people in rural areas particularly the weaker sections living in urban areas. The following are the 20-points of the programme.\(^1\)

a) Continuance of steps to bring down prices of essential commodities. Streamlined production, procurement and distribution of essential commodities. Strict economy in Government expenditure;

b) Implementation of agricultural land ceiling and speedier distribution of surplus land and compilation of land records;

c) Stepping up of provision of house-sites for the landless and weaker sections of the society;

d) Bonded labour, wherever it exists, to be declared illegal;

e) Plan for liquidation of rural mass indebtedness by legislative measures. Moratorium on recovery of debt from landless labourers, small farmers and artisans;
f) Review of laws on minimum agricultural wages;
g) National programme for use of ground water and five million more hectares of land to be brought under irrigation;
h) An accelerated power programme to be taken up with super thermal stations under central control;
i) New development plan for handloom sector to be introduced;
j) Improvement in quality and supply of people's cloth;
k) Socialization of urban and urban sable land to be taken up, ceiling on ownership and possession of vacant land and on plinth area of new dwelling units to be introduced.
l) Special squads to look after valuation of property and prevent tax evasion. Summer trails and deterrent punishment to be initiated for economic offenders;
m) Special legislation for confiscation of smugglers properties;
n) Investment procedures to be liberalized an stern action to be taken against misuse of import licenses.
o) New schemes for workers association in industry
p) National Permit Scheme for Road Transport;
q) Income-tax relief to the middle class by enhancing exemption limit to Rs. 8,000/-
r) Supply of essential commodities at controlled prices to students in hostels;
s) Books and stationery at controlled prices; and
t) New apprenticeship scheme to enlarge employment and training especially of weaker sections.

The original 20-point economic programme was subsequently revised. This programme was announced on January 14, 1982 aiming and focusing directly on agriculture and under privileged sections. The following was the new 20 point economic programme.2
a) Increase irrigation potential, develop and disseminate technologies and inputs in dry land agriculture

b) Take special efforts to increase production of pulses and vegetable oil seeds

c) Strengthen and expand coverage of integrated rural development and national employment programmes

d) Implement agricultural land ceilings, distribute surplus land and complete compilation of land records by removing all administrative and legal obstacles

e) Review and effectively enforce minimum wages for agricultural labour

f) Rehabilitate bonded labour

g) Accelerate programmes for the development of scheduled castes and tribes

h) Supplying drinking water to all problem villages

i) Allot house sites to rural families who are without them and expand programmes for construction assistance to them.

j) Improve the environment of slums, implement programme of house building for economically weaker sections, and take measures to arrest unwarranted increase in land prices

k) Maximise power generation, improve the functioning of electricity authorities and electrify all villages

l) Pursue vigorously programmes of a forestation, social and farms forestry and the development of bio-gas and other alternative energy sources.

m) Promote family planning on a voluntary basis as a people’s movement

n) Substantial augment universal primary health care facilities and control of leprosy, T.B and blindness.

o) Accelerate programmes of welfare for women and children and nutrition programmes for pregnant women, nursing mothers and children especially in tribal, hill and backward areas.
p) Spread universal elementary education for the age group 6-14 with special emphasis on girls. And simultaneously involve students and voluntary agencies in programmes. (for the removal of adult illiteracy).

q) Expand the public distribution system through more fair price shops, including mobile shops in far-flung areas and shops to cater to industrial workers, students for text books and exercise books on a priority basis and to promote a consumer protection movement.

r) Liberalize investment procedure and streamline industrial policies to ensure timely completion of the projects. Give handcrafts, handlooms, small and village industries all facilities to grow and to update their technology.

s) Continue strict action against smugglers, hoarders and tax evaders and check back money.

t) Improve the working of the public enterprises by increasing efficiency, capacity utilization and the generation of internal resources.

Union Cabinet has decided to restructure the 20-point programme for the poor and disadvantaged sections to make it more focused and effective. In the revamped programme, was launched on April 1, 2007. The number of items covered was reduced from 119 to 64. The new programme would also focus on IT enabled e-governance, environment protection and afforestation, social security, health, housing and education for all, clean drinking water, energisation of rural areas, slum improvement, and women, child, youth and labour welfare.

Public Distribution System (PDS)

The PDS is perhaps the oldest of all the programmes that were designed to ensure food security in India, particularly of the poor. It is perhaps the world’s largest food distribution network having within its fold over 435000 fair price shops, distributing commodities worth more than Rs. 15000 crore annually. The basic objective of the PDS is to ensure that essential commodities are made available to the people at reasonable price, so as to provide them a safety net against inflation.
The PDS has been an integral part of India’s food policy since the World War II period, when statutory rationing was introduced in big cities, such as Mumbai and Kolkata. After Independence also, the Govt of India has continued to follow the system, although the nature and the extent of government intervention has varied over time, depending on fluctuations in food grains production and price rise.

The first Five Year plan emphasized the distribution of food grains through the statutory rationing system in cities and towns having population of more than 5000 persons and in chronically food deficit areas of the country. In the second Five Year Plan, the PDS was extended to cover, besides food grains, other essential commodities also. While in the Third Five Year Plan, a procurement and distribution system was created for ensuring price stabilization. In the Fourth Five Year Plan, the scope of the PDS was further widened by covering all rural areas in the country and distribution of other goods of mass consumption with the help of cooperative stores. In the Fifth Five Year Plan, the PDS was focused on the poor. The Sixth Five Year Plan emphasized the distribution of food grains to the disadvantaged groups. In the Seventh Five Year Plan, the PDS was included in the Minimum Needs Programme (MNP).

The Eight Five Year Plan laid emphasis of the intensification of the PDS in the rural and disadvantaged areas. The strengthened the infrastructure by establishing new fair price shops. The Ninth Five Year Plan took a broader view of the food security system and included nutritional security in it. The system was continued in the Tenth Five Year Plan and continued even in the Eleventh Five Year Plan also. A provision of Rs. 32667 crore was made for ensuring food security under the PDS.

In order to remove some of its drawbacks, the PDS was revamped in 1992 and the revamped system was launched in tribal, arid, hilly, drought-prone and other remotely located areas of the country. The objective of revamping the PDS was to increase its reach on the basis of area approach, and to eliminate the leakages and malpractices that had crept in the system. In June 1997, a new policy of targeted PDS (TPDS) was introduced as an important constituent of the strategy of poverty alleviation. One of the important features of the implementing strategy of the Tenth
Five Year Plan is the crucial role given to the Panchayati Raj Institutions (PRIs) in the delivery of TPDS.

There have been several attempts to study the impact of the PDS. Gulati (1989) found that the PDS had a positive impact on the nutritional status of the malnourished and the poor. An evaluation study conducted by the Planning Commission in 1995 identified several deficiencies in the implementation of the revamped PDS. These includes a) proliferation of bogus ration cards; b) inadequate storage arrangements; c) ineffective functioning of vigilance committees and d) failure to issue ration cards to all eligible households (jena 1998:915).

**Integrated Rural Development Programme (IRDP)**

The recent concurrent evaluation (Fifth Round) of IRDP in Andhra Pradesh has revealed: the programme has covered 12 per cent of rural households. The selection by the Grama Sabha was 60 per cent of beneficiaries - this percentage has declined from 92 in the fourth round of evaluation; the IRDP is contributing to diversification of rural occupations/employment, with self-employment in non-agriculture being the principal gainer; three fifths of the assets of old beneficiaries are in productive use, and of the rest having been sold or transferred and in respect of new beneficiaries 91 per cent are in production use.

The average net income from IRDP asset is Rs.1898 per annum and is equivalent to less than two months of wage earnings at the prevailing average agricultural labour for field labour (man) in the State. A rupee of investment in IRDP assets yielded an income of Rs.0.55. There is sizeable reduction in the proportion of the poor among old beneficiaries - all poor having declined from 75 per cent to 56.6 per cent and very poor from 34 per cent to 16 per cent. A sizeable proportions (a fifth with boys and a quarter with girls) of beneficiary households have children not currently attending school. Of the beneficiary households with children, 13 per cent have boy children and 14 per cent have girl children working to support the family; and some of the beneficiaries (3 per cent) continue as bonded labour.
The studies expressed concerned over the leakages during the implementation of the programme i.e. mis-identification and non-retention of the assets. Several studies have indicated that between 15-26 per cent of those identified were non-poor. The study conducted by the NIRD revealed that about 17 per cent of the beneficiaries assisted were not eligible for assistance (Tripathi et al, 1985). The studies conducted by ICM (1996, 97, 99) and Rao (1991, 1993) also revealed the same. Various evaluation studies revealed that on an average 28 per cent of the assets were not retained by the beneficiaries beyond two years after the assistance (PEO1985, PNRAO 1991, 93, ICM 97, 99). The beneficiaries find it hard to retain and use even the non-land assets without a supportive land base. This has been confirmed by these studies. The PEO study found that 88 percent of the beneficiaries experienced income improvement. The studies by ICM, PEO, NIRD 1985) pointed out that the acquisition of income generating schemes have led to a process of liberation and enhancement of status to the beneficiaries cannot always be quantified.

The studies by Galab (1987). Parthasarathy (1991) and ICM (1997, 1999) indicated that differences exist in the generation of income by various IRDP schemes across different occupations and caste groups. The beneficiaries crossing poverty line due to IRDP varies significantly according to different studies. The range starting from 49.5 per cent as per PEO study to 17 per cent by the RBI study. The studies of Govt. of India (1986, 87, 89) showed that 50 per cent of the old beneficiaries have crossed poverty line of Rs. 3500 and 12-13 per cent of new beneficiaries have crossed poverty line of Rs. 6400. The studies by ICM and Rao, revealed that the crossing poverty line varies between 6-11 percent. The main contribution is primary sector and ISB sector schemes. According to Subba Rao (1985) the lowest income groups have the least income mobility compared to the other income groups. In pursuit of poverty alleviation programmes such as IRDP and JRY etc., concern for undertaking activities like soil conservation, water harvesting, drainage and construction of field channels which raise agricultural productivity is not adequate. This integrated approach is detrimental to raise agriculture productivity as well as to alleviating rural poverty on a sustainable basis.
The studies by Sudershan (1986), George (1997) revealed that NGOs implemented programmes are performing well when compared to government implemented programmes. The study by Haragopal and Balaramulu (1989) revealed that panchayat raj institutions were intended to ensure peoples participation and improving living conditions of the people which are neglected. Another deficiency which Sankaran (1998) highlighted was that village level institutions could not come into their own because of inadequate devolution of responsibilities and resources in the absence of a well equipped planning mechanism at decentralized level capable of formulating a single integrated rural development plan with professional competence enlisting peoples participation and safeguarding the interests of weaker sections.

Swarnjayanti Gram Swarozgar Yojana (SGSY)

The single self-employment programme of Swarnajayanti Gram Swarozgar Yojana (SGSY), launched with effect from 1.4.1999, has been conceived keeping in view the strengths and weaknesses of the earlier schemes of Integrated Rural Development Programme (IRDP) and Allied Programmes along with Million Wells Scheme (MWS). The objective of restructuring was to make the programme more effective in providing sustainable incomes through micro enterprises. The SGSY lays emphasis on the following:

- Focused approach to poverty alleviation.
- Capitalizing advantages of group lending.
- Overcoming the problems associated with multiplicity of programmes.

SGSY is conceived as a holistic programme of micro enterprises covering all aspects of self employment viz. organisation of the rural poor into self help groups (SHGs) and their capacity building, planning of activity clusters, infrastructure build up, technology, credit and marketing. Micro enterprises in the rural areas are sought to be established by building on the potential of the rural poor. The objective of the programme is to bring the existing poor families above the poverty line.

Under the SGSY, the focus is on vulnerable sections among the rural poor with SCs/STs accounting for 50 per cent, women 40 per cent and the disabled 3 per
cent of the beneficiaries. The list of BPL households, identified through BPL census, duly approved by the Gram Sabha forms the basis for assistance to families under SGSY. The beneficiaries (also called Swarozgaris) could be individuals or groups. While the identification of individual beneficiaries is made through a participatory approach, the programme lays emphasis on organisation of poor into SHGs and their capacity building. The SHG may consist of 10 to 20 persons. In case of minor irrigation, and in case of the disabled, the minimum is 5 persons. Under the scheme, progressively, majority of the funding would be for SHGs. Group activities stand a better chance of success because it is easier to provide back-up support and marketing linkages for group activities. Involvement of women members in each SHG is encouraged and at the block level it is stipulated that, at least half of the groups will be exclusively women’s groups. For providing a revolving fund to the SHGs, the DRDAs could use 10 per cent of the allocation under SGSY.

Under SGSY micro enterprises in the rural areas are to be set up with an emphasis on the ‘cluster’ approach. Four to five key activities are to be identified in each block based on the resource endowments, occupational skills of the people and availability of markets and these activities may be implemented preferably in clusters so that backward and forward linkages can be effectively established. The key activities are to be selected with the approval of the Panchayat Samiti at the block level and DRDAs/Zila Parishad at the district level. SGSY adopts a project approach with project reports being prepared for each key activity in association with banks and financial institutions. It is envisaged that a major share of SGSY assistance would be in activity clusters.

The SGSY is a credit-cum-subsidy programme, with credit as the critical component and subsidy as a minor and enabling element. Accordingly, the SGSY envisages greater involvement of banks and promotion of multiple credit rather than a one-time credit injection. Subsidy under SGSY is provided at 30 per cent of the project cost, subject to a maximum of Rs.7500. In respect of SCs/STs, it is 50 per cent subject to a maximum of Rs.10000. For groups, the subsidy is 50 per cent subject to a ceiling of Rs.1.25 lakh. There is no monetary limit on subsidy for irrigation projects.
Subsidy under SGSY is back ended to ensure proper utilisation of funds by the target group.

Since proper infrastructure is essential for the success of micro enterprises, 20 per cent (25 per cent in the case of North Eastern States) of SGSY allocation for each district will be set apart under SGSY Infrastructure Fund for this purpose.

Since SGSY lays emphasis on skill development through well designed training courses, the DRDAs are allowed to set apart 10 per cent of the SGSY allocation on training to be maintained as SGSY Training Fund to be utilised to provide both orientation and training programmes to Swarozgiris. For this purpose, training facilities of polytechnics, Krishi Vigyan Kendras, Khadi and Village Industries Boards, State Institutes of Rural Development are available. Extension Training Centres, reputed voluntary organisations and departmental training institutes could be utilised. The programme also seeks to ensure upgradation of the technology in the identified activity clusters and for promoting marketing of the goods. About 15 per cent of the funds under SGSY are set apart, at the national level, for projects having a far reaching significance to be taken up in conjunction with other Departments or semi-government or international organisations.

The SGSY is implemented by the District Rural Development Agencies (DRDAs) through the Panchayat Samitis. However, the process of planning, implementation and monitoring involves coordination with banks and other financial institutions, the PRIs, the NGOs as well as technical institutions in the district. Hence, the implementation of SGSY calls for integration of various agencies - DRDAs, banks, line departments, Panchayati Raj Institutions (PRIs), Non-Governmental Organisations (NGOs) and other semi-government organisations. Funds under the SGSY are shared by the Centre and the States in the ratio of 75:25. The Central allocation is distributed in relation to the incidence of poverty in the States. However, additional parameters like absorption capacity and special requirements can also be considered.
The year 1999-2000 was the first year of the implementation of SGSY. As such, considerable detailed preparatory work and planning were carried out in order to ensure the successful implementation of the scheme. In order to finalise the guidelines of the programme, views were sought/consultations were held with State Governments, banks and NGOs. Many State Governments have reported that formation of SHGs took considerable time and has been one of the prime reasons for less than expected performance under the scheme in 1999-2000. However, the establishment of SHGs would gather momentum in the coming years and significantly contribute to the success of micro enterprises as vehicles for economic empowerment of BPL families.

The total investment (credit and subsidy) during 2006-07 was about Rs. 3850 crore. The investment per assisted family is about Rs. 25000. Evaluation studies show that only about one fourth of assisted families could cross the poverty line. The central and State governments had allotted Rs. 1466 crore (66 per cent for subsidies, 12 per cent revolving fund, 12 per cent infrastructure, and so) for the SGSY during 2006-07.

Since its inception, upto December 2010, 40.04 lakh SHGs have been formed under the SGSY, with women SHGs accounting for about 68 per cent of the total. During this period, a total of about 154.87 lakh swarojgaris have been assisted with bank credit and subsidy. The total investment under the SGSY is ` 37,927 crore, including ` 25,743.29 crore credit and ` 12,183.58 crore subsidy. Under the Special Project component of the SGSY, a placement-linked skill development programme has been taken up with the objective of helping a specific number of BPL families cross the poverty line through regular wage employment. About 9.00 lakh rural BPL beneficiaries are to be covered through 116 projects sanctioned / approved so far with an outlay of about ` 1200 crore. About 2.25 lakh youth have already been trained / are under training and 1.75 lakh placed so far. A new initiative has also been taken up for setting up a Rural Self Employment Training Institute (RSETI) in each district of the country for basic and skill development training of rural BPL youth to enable them to undertake micro-enterprises and wage employment. The Government has approved 215 RSETIs out of which funds have been released to 149. During 2009-10,
approximately 77,000 rural youth (including 54,000 BPL youth) were trained in 99 RSETIs functioning in the country.4

Wage–employment Generating Schemes (WEGS)

Wage-employment programmes have become important instruments for alleviating poverty, smoothening consumption during critical periods including, drought and flood situations. They have been perceived to be both protective (via income transfer) and promotional (via infrastructure development) forms of safety nets. The Rural Works Programme (RWP) was the first major government intervention aimed at providing employment to the unemployed. Particularly in the lean season. It was introduced in 1971. However, due to its limited scope, and its various organizational and administrative deficiencies, it did not make any significant dent in the problem of unemployment. A series of special employment programmes are followed by the RWP. The major programmes among them were as follows.

1. The Crash Scheme of Rural Employment (CSRE), introduced in April, 1971.
2. The Food for Work (FFW) programme, introduced in April 1977 as a non-plan scheme.
3. The Jawahar Rozgar Yojana, launched in April 1989 (JRY).
5. The Employment Assurance Scheme (EAS), launched on 2 October, 1993.
6. The National Food-For-Work (NFFW), programme, launched in 2005-06.

The Crash Scheme of Rural Employment (CSRE)

In early 1970s, when the planning strategy emphasized a direct attack on poverty, the SCRE was introduced in April 1971 as a crash scheme to alleviate the prevailing conditions of unemployment and under employment in rural areas by generating additional employment through additional Rural works. Apart from employment generation the other objective of the CSRE was to generate assets of a
durable nature in the areas of minor irrigation, land development, roads, afforestation, school buildings and other durable assets.

**Jawahar Rozgar Yojana (JRY)**

The JRY was the single largest wage employment programme implemented in all the villages of the country through the PRIs. The JRY was launched in April 1989, after merging the then ongoing two wage employment programmes, viz., National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP). The main objective of the JRY was to provide additional gainful wage employment to unemployed persons in the rural areas during the lean agricultural season. The JRY was targeted at people living below the poverty line. The expenditure under the programme was shared between the Centre and the States in the ratio of 80:20.

The JRY contributed to the creation of durable assets in the form of school buildings, roads and other infrastructure. It was however, felt that a stage had come when the development of village infrastructure has to be taken up in a planned manner. Keeping this in view, the JRY was restructured in 1999 and renamed as the Jawahar Gram Samridhi Yojana (JGSY). The main features of the JGSY were:

1. creation of rural infrastructure;
2. implementation of JGSY entirely by village panchayats;
3. direct channelization of funds to the village panchayats through the DRDAs/Zilla Panchayats;
4. vesting in the village panchayats the sole authority of preparation of Annual Action Plan (AAP) and its implementation with the approval of the gram sabha;
5. empowerment of the gram sabha to approve the schemes;
6. wage employment restricted to below poverty line (BPL) families;
7. 30 per cent of the employment opportunities reserved for women;
8. delegation of administrative power to panchayats to suitably adjust the 60:40 wage material ratio for building demand-driven rural infrastructure;
9. authorization of the gram sabhas to undertake social audit; and
10. assignment of responsibility to DRDAs/Zilla Parishads for overall guidance, supervision and monitoring and periodical reporting.

**Training of Rural Youth for Self-Employment (TRYSEM)**

A special scheme called ‘TRYSEM’ was initiated in 1979 with the principal objective of removing unemployment among the rural youth. The TRYSEM is an integral part of the IRDP and is concerned with equipping rural youth in the age group of 18-35 years with the necessary skills that would enable them to be self-employed. Any rural youth below the poverty line is eligible for selection but preference in selection is given to Scheduled-Caste (SC), Scheduled Tribes (ST) and women candidates. The TRYSEM training is sharply focused on trades whose products have high potential demand and can lead to sustainable IRDP projects.

A TRYSEM evaluation study covering a sample of 6,686 beneficiaries arrived at the following conclusions. Out of the total beneficiaries covered, around 54 per cent were women, which is more than the prescribed norm that 40 per cent of the TRYSEM beneficiaries should be women caste wise distribution shows that 32 per cent of the total beneficiaries belonged to SC 21 per cent to ST, which is as per the norms of the programme (that 50 per cent beneficiaries should be SC or ST). There has been an increase 20 per cent in the employment levels of the beneficiaries after training under the TRYSEM. About 15 per cent of them have started their own employment ventures. Only 25 per cent of them received any subsidy /rebate/ concession. More than 80 per cent of the TRYSEM beneficiaries were satisfied with the quality of training imparted and stipend was offered to them during training.

**Rural Landless Employment Guarantee Programme (RLEGP)**

The Rural Landless Employment Programme (RLEGP) was introduced on August 15, 1983 with the objective of improving and expanding employment opportunities for the rural landless with a view to providing guarantee of employment to atleast one member for every landless household up to 100 days in a year and (b) creating durable assets for strengthening the infrastructure so as to meet the growing requirements of the rural economy. An outlay of Rs. 500 crore to be fully financed by
the Central Government was provided under this programme in the Sixth Plan. The target for employment generation in 1983-84 and 1984-85 was fixed as 360 million mandays against which 260.18 million mandays of employment was actually generated.

Suggestions have been made to merge RLEGP with the NREP during the Seventh Plan. However, considering that a substantial part of the RLEGP funds would be committed to the on-going projects and also since it has not been found feasible to introduce a full guarantee of employment programme even to a limited section, it was decided that this programme would continue as a separate entity for the time being. In the meanwhile, it was proposed in the Seventh plan to implement a limited guarantee programme for providing 80 to 100 days of employment to the landless labour households through RLEGP. An outlay of Rs. 1743.78 crore has been provided for RLEGP to be borne entirely by the Centre. Under RLEGP, a total employment of 1013 million mandays is likely to be generated during the Seventh Plan. In the Seventh Plan, Rs. 2412 crore were spent and 1154.39 million mandays of employment were generated during the first four years of the Plan.

**National Rural Employment Programme (NREP)**

A large number of people in the rural areas are without assets or with grossly inadequate assets and need to be provided wage employment. This segment of the rural poor which largely depends on wage employment virtually has no source of income during the lean period in agriculture. Hence, the National Rural Employment Programme (NREP) has been conceived in 1980 with the main aim of taking care of this segment of the rural poor. Under this programme, development projects and target group oriented employment generation projects would be closely intertwined. NREP is implemented as a Centrally sponsored scheme on 50:50 sharing basis between the Central and States. The Central will provide its share in the form of food grains to the extent that surplus food grains are available, and the rest will be in cash.

Under this programme, district level employment plan, disaggregated block-wise will be formulated. This plan will estimate the number likely to be seeking work, separately for skilled and unskilled workers, and the work opportunities likely to be available under various plan and non-plan works in the district. The work
opportunities and shortfalls will be identified, preferably in terms of blocks and the programme of works under NREP formulated accordingly. The aim of the NREP was to provide employment opportunities during the lean period in agriculture. The implementation agencies would be required to give priority to works relating to social forestry and pasture development, social and water conservation, irrigation, flood protection and drainage, field channel in irrigation command areas, construction and improvement of village tanks and ponds, school and dispensary buildings and works to improve village environments, hygiene and sanitation. In order to ensure that benefits of this programme reach the weaker sections of the society, at least 10 per cent of the allocation under the programme would be earmarked for utilization exclusively on programmes direct benefits to scheduled castes viz., drinking water wells in harijan bastis, community irrigation schemes in which majority of the beneficiaries are harijans, environmental improvement works in harijan localities and house sites/group housing for the harijans. An outlay of Rs. 1620 crore was provided under this programme, out of which the outlay from 1981-82 onwards (Rs. 1280 crore) was to be shared equally between the Central and the States. An amount of employment was generated during the Sixth plan Period.

The NREP was proposed to be continued in the Seventh Plan as an important component of the anti-poverty strategy. An outlay of Rs. 2487.47 crore was provided for NREP during the Seventh plan. An amount of Rs. 2939.87 crore was spent and 1477.53 million mandays of employment were generated during the Seventh plan period. The NREP and RLEGP were merged into JRY since 1989.

**Jawahar Rozgar Yojana (JRY)**

In the last year of the Seventh plan on 28th April, 1989 Under Jawahar Rozgar Yojana was launched with a total allocation of Rs. 2600 crore to generate 931 million mandays of employment. Under JRY employment generated per person on an average per year is around 40 days across the sample villages of selected districts. The works executed under JRY are found to be helpful in bridging the gap relating to infrastructure. Some of the assets created under JRY are found to be in bad shape due to lack of proper maintenance. The employment created is not adequate enough to
influence the wage rates in labour market. The socio-economic background of the participants indicate that the poorer sections of the society are depending on JRY works.

Under the programme, works can be taken up for execution during any part of the year whenever the need for generating supplementary employment is felt, preferably during the lean agricultural season. During 1989-90, an amount of Rs. 2458.54 crore has been spent creating employment to the tune of 8643.87 lakh mandays of employment. During 1990-91, the amount spent on JRY was Rs. 2600.62 crore which generated 8745.59 lakh mandays of employment.

**Jawahar Gram Samridhi Yojana (JGSY)**

The Jawahar Rozgar Yojana (JRY) has been recast as the Jawahar Gram Samridhi Yojana (JGSY) with effect from 1.4.1999 to impart a thrust to creation of rural infrastructure. While the JRY resulted in creation of durable assets, the overriding priority of the programme was the creation of wage employment. It was felt that a stage had come when rural infrastructure needed to be taken up in a planned manner and given priority. The Gram Panchayats can effectively determine their infrastructure needs and the responsibility of implementing the programme has been entrusted to the Gram Panchayats. The funds are directly released to the Gram Panchayats by the DRDAs/Zilla Parishads. The JGSY is implemented as a CSS with funding in the ratio of 75:25 between the Centre and the States.

The primary objective of JGSY is to create of demand driven community village infrastructure including durable assets at the village level and assets to enable the rural poor to increase the opportunities for sustained employment. The second objective is to generate of supplementary employment for the unemployed poor in the rural areas. The wage employment under the programme is given to the families living Below Poverty Lines (BPL).
While there is no sectoral earmarking of resources under JGSY, 22.5 per cent of the annual allocation must be spent on individual beneficiary schemes for SCs/STs and 3 per cent is to be utilised for creation of barrier free infrastructure for the disabled. All works that result in the creation of durable productive community assets can be taken up under the programme as per the felt need of the area/people by the village panchayat. These include creation of infrastructure for SCs/STs habitations, infrastructure support for SGSY, infrastructure required for supporting agricultural activities in the village, community infrastructure for education and health, roads and other social, economic and physical infrastructure.

Under the programme, village panchayats have the sole authority for the preparation of the Annual Action Plan and its implementation, which needs to be accepted by the Gram Sabha. In addition, Gram Sabha would also undertake Social Audit. At the village level monitoring and vigilance committees are also set up to oversee and supervise the works/schemes undertaken.

At the district level, the DRDAs/Zilla Parishads and at the intermediate level the Panchayat Samitis have the overall responsibility for guidance, coordination, supervision, periodical reporting and monitoring the implementation of the programme. 20 Village Panchayats may spend up to a maximum of 7.5 per cent of the funds or Rs.7500/- whichever is less during a year on the administrative contingencies and for technical consultancy. The village panchayat is permitted to spend up to a maximum of 15 per cent on maintenance of the public assets created within its geographical boundary.

The primary objective of the JGSY has undergone a change from employment generation to rural infrastructure. As such, the States have taken time to adjust their monitoring mechanism as per the new monitoring parameters from employment generation to number of works undertaken/completed. During 1999-2000, 5.84 lakh works were completed as against a target of 8.57 lakh works. An expenditure of Rs.1841.80 crore was incurred during 1999-2000 as against a total allocation of Rs.2209.24 crore.
Employment Assurance Scheme (EAS)

The Employment Assurance Scheme (EAS) was launched on 2nd October, 1993 in 1772 identified backward blocks. Out of which 257 districts were situated in drought prone, desert, tribal and hill areas where the Revamped Public Distribution System (RPDS) was in operation. The programme was subsequently extended to few more blocks and thereafter was universalised. It is, presently, being implemented in all the 5448 rural blocks of the country. The EAS was restructured w.e.f. 1999-2000 to make it the single wage employment programme. While the basic parameters have been retained, the scheme has become allocative scheme instead of demand driven and a fixed annual outlay was provided to the States. The programme is implemented as a CSS on a cost sharing ratio of 75:25 between the Centre and State Govts.

The primary objective of the EAS is to create additional wage employment opportunities during the period of acute shortage of wage employment through manual work for the rural poor living below the poverty line. The second objective is to create durable community, social and economic assets for sustained employment and development. EAS is open to all the needy rural poor living below the poverty line. A maximum of two adults per family are provided wage employment. While providing employment, preference is given to SCs/STs and parents of child labour withdrawn from hazardous occupations who are living below the poverty line.

The programme is implemented through the Zilla Parishads (DRDAs in those States where Zilla Parishads do not exist). The list of works is finalised by the Zilla Parishads in consultation with the Members of Parliament. In areas where Zilla Parishads are not in existence, a Committee consisting of MLAs, MPs and other public representatives is constituted for selecting the works. Gram Sabhas are informed about the details of works taken up under the scheme. The EAS is in operation at district/Panchayat samiti level throughout the country, but works are to be taken up in only those Panchayat samitis/districts where there is a need for creating additional wage employment. Seventy per cent of the funds allocated for each district are allocated to the Panchayat Samitis and thirty per cent of the funds are reserved at
the district level and are to be utilised in the areas suffering from endemic labour exodus/areas of distress. Diversion of funds from one district to another and from Panchayat to another is not permitted. Eighty per cent of the funds are released to the district as per normal procedure and the remaining twenty per cent are to be released as an incentive only if the States have put in place elected and empowered Panchayati Raj Institutions (PRIs).

Priority is be given to the works of soil and moisture conservation, minor irrigation, rejuvenation of drinking water sources and augmentation of ground water, traditional water harvesting structures, works related to watershed schemes (not watershed development), formation of rural roads linking villages with other villages/block headquarters and roads linking the villages with agricultural fields, drainage works and forestry.

Zilla Parishads/Panchayat Samitis are permitted to spend up to a maximum of 15 per cent on maintenance of assets created under this scheme. Funds available from other sources like cooperatives, market committees or other institutions/departments could be dovetailed with EAS funds for similar purposes. The wage material ratio of 60:40 is to be strictly implemented and for this purpose, the block would be the unit of consideration.

The Food-For Work (FFW) programme

This programme provided temporary employment with food grains as wages. Its objective was to ensure employment and food security to the rural people affected by natural disasters like droughts and floods. A new programme called the National Food –For-Work programme (NFFWP) was launched in 150 most backward districts in November 2004. It was a 100 per cent centrally sponsored scheme. It aimed at generating supplementary wage employment and to provide food security through creation of need-based economic, social and community assets.

National Food for Work Programme (NFFWP)

Duly taking cognizance of the need for alleviating the chronic problems of rural poverty and unemployment, and reducing the inter-regional disparities in
economic growth and development in India, the Planning Commission designed and launched in 2004-05 a new programme, called the National Food-for-Work Programme (NFFWP). It identified 150 most backward districts in India on the basis of incidence of poverty as identified by the proportion of SC/ST population, agricultural productivity per worker and agricultural wage rate. Most of the districts identified are tribal dominated districts. The main objective of the NFFWP is to generate supplementary wage employment and provide food security through the creation of need-based economic, social and community assets. This is to be done through the provision of additional resources, over and above the resources available under SGRY, to the identified districts of the country. The NFFWP is a 100 per cent centrally sponsored scheme. A five year perspective plan was prepared for each of the 150 districts. In 2005-06, of the allocation of Rs. 4500 crore and 15 lakh tones of food grains (revised), Rs. 2219 crore and 11.58 lakhs metric tones food grain have been released upto January 27, 2006. About 17.03 lakh persons days were generated upto December 2005.

**Sampoorna Grammeen Rozgar Yojana (SGRY)**

A new scheme called the ‘SGRY’ was launched in 2001. It combined the various features of EAS, FFW and JGSY, and replaced those schemes. The main aim of the SGRY remains the same as of previous employment programmes, which is, providing wage employment in rural areas and creation of economic assets. Under the scheme, wages are paid in both cash and food grains. The scheme was implemented through the PRIs. Studies showed that it provided only 29 days of employment per beneficiary per annum. Indiscriminate use of machines, under payment of wages and leakage of food grains were the major lacunae of the SGSY

In 2005-06 up to November 2005, the number of persons days generated under the SGRY was Rs. 48.75 crore while the Centers contribution in the terms of the cash and food grains components up to January 2006 were Rs. 4651 crore, and 35 lakhs funds respectively. Under the special component about 11.65 lakh tones of food grains have been released to the calamity-hit States in the current year.
Swarna Jayanti Shahari Rozgar Yojana (SJSRY)

In December 1997, the urban Self-Employment Programme (USEP) and the Urban Wage Employment Programme (UWEP), which are the two special components of the SJSRY, substituted for various programmes operated earlier for urban poverty alleviation. The SJSRY is funded on a 75:25 basis between the Central and States. In 2003-04, the Central allocation of Rs. 94.50 crore plus Rs. 10.50 crore for North Eastern Region including Sikkim as fully utilized. Even 2004-05 saw the release for the entire budgetary allocation of Rs. 122.00 crore. In 2005-06 out of an allocation of Rs. 160.00 crore, Rs. 84.52 crore had been utilized until November 30, 2005.

The scheme provided a gainful employment to the urban unemployed and underemployed through encouraging the setting up of self-employment ventures or provision of wage employment. The revamped scheme has the following five components: (i) Urban Self Employment Programme (USEP) (II) Urban Women Self-help Programme (UWSP) (iii) Skill Training for Employment Promotion amongst Urban Poor (STEPUP) (iv) Urban Wage Employment Programme (UWEP), and (v) Urban Community Development Network (UCDN). The annual budgetary provisions, under the SJSRY for the year 2010-11 is ₹ 589.68 crore of which ₹ 427.91 crore had been released by 31 December 2010. A total of 6,80,325 beneficiaries were benefited upto 31 December 201016.

National Rural Employment Guarantee (NREG) Scheme

Consequent upon the passing of the Rural Employment Guarantee Act on 7 September 2005, the National Rural Employment Guarantee (NREG) scheme was launched on 2 February 2006 in 200 backward districts with a view to extend it to all the districts within five years. The scheme subsumes both SGRY and FFW in the districts covered by the NREG scheme. It aims at enhancing the livelihood security of the people in rural areas by guaranteeing 100 days of wage employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work. For the first time in India, it recognizes the right to work as a fundamental legal right. Besides providing 100 days of guaranteed employment in a financial year to every poor rural household, it also aims at developing rural infrastructure by
undertaking the generation of wage employment schemes that address the causes of underlying drought, deforestation and soil erosion.

Besides, the 200 most backward districts that were notified under the NREG Act (NREGA) on 2 February 2006, 130 additional districts were notified in the financial year 2006-07. The remaining 266 districts had been notified on 28 September 2007, where the scheme had come into effect from 1st April, 2008. Adequate funds for this have been made available. The universalisation of the Act ahead of the schedule is a indication of the positive impact it has had on the rural poor and reflects the government’s unflinching commitment of improving the conditions of the rural poor.

The Act has been notified throughout the country with effect from 1 April 2008. During 2009-10, Rs 5.26 crore households were provided employment under this scheme as against more than 4.51 crore during 2008-09. During 2010-11, the budget estimate for the MGNREGS is Rs. 40,100 crore out of which, Rs. 29,822.59 crore have been released to the States/UTs till February 10, 2010. About 4.10 crore households have been provided employment during 2010-11 till December 2010. Out of the 145 crore, person day created under the scheme during this period, 23 per cent and 17 per cent were accounted for by SC and ST population respectively and 50 per cent by women. Many initiatives are being taken for better and more effective implementation of the MGNREGS. However, there is a scope for improvements like shifting to permanent assets, creation of infrastructure building activities, reducing transaction costs, better monitoring, and extension to urban areas.

There is also an increasing evidence of the reduction in distress migration and improvement in land productivity. An amendment to the schedule of the Act now permits works pertaining to land development, horticulture, plantation and minor irrigation on the landholdings not only SC/ST families but also all BPL families, thereby directly linking wage employment with agricultural productivity.

Utmost priority has been given to vigilance and monitoring. Concurrent monitoring of all NREG schemes in the districts are undertaken through independent
monitors, and independent monitoring studies have also been undertaken. Programme processes are sought and made transparent through social audits, which actively involve civil society organisations. The Right to Information (RTI) Act has been effectively used for enhancing the efficacy of the NREG schemes. This has created a congenial environment for ensuring public accountability. All critical data have been placed in public domain through a web enabled management information system (MIS)\textsuperscript{18}.

The NREG scheme holds high promise for strengthening the SHG movement synergistic linkages between the NREG scheme and SHG can be mutually beneficial. The implementation of NREG scheme in Andhra Pradesh shows how SHGs can be involved in the preparation of a list of persons available for work, identification of projects and executing the works under NREGA. Integration of the existing Area Development Programme (ADP) with NREG scheme and facilitating interaction between the NREG scheme and SHG federations would go a long way in promoting people-centric approach to poverty reduction and if possible eradication.

The space available here does not permit any evaluation of the wage employment programmes launched in India from time to time under different names. It would suffice to say that all these programmes had very little dent of the problem of chronic unemployment in rural areas, particularly the tribal and other backward areas.

**Social Welfare – Oriented Programmes (SWOP)**

Besides, the self-employment and wage employment schemes, several SWOP have also been launched by the Government of India (GOI) from time to time for improving the lot of the rural poor. The major programmes belonging in this category include the NSAP, the AABY and the RSBY. The NSAP programme subsumes (a) the National Old Age Pension Scheme (NOAPS); (b) the National Family Benefit Scheme (NFBS) and (c) the National Maternity Benefit Scheme (NMBS).

**National Social Assistance Programme (NSAP)**

The NSAP was sponsored by the Ministry of Rural Development, Government of India, with the main goal of providing social assistance to the rural poor in India. It came into effect from 15 August 1995. It aims at improving the quality of life of the
rural poor, ensuring equality and effecting people's participation in the process. The programme extends 100 per cent central assistance to the States and union territories to provide the benefits in accordance with the norms, guidelines and conditions laid down by the central government. The NSAP introduces a national policy for social security assistance to the poor families in the case of old age, death of the primary breadwinner and maternity. It provides an opportunity for linking the social assistance package to schemes for poverty alleviation and provision of basic needs. The programme is being implemented through a synergistic partnership with State governments and under the direct supervision of the DRDAs in close collaboration with the various PRIs. As Stated above, it has three components, namely, the NOAPS, the NFBs and NMBS.

The NOAPS was introduced in 1995 in response to the deprivation and in securities faced by the elderly people. It provides for a pension to people above the age of 65 years, who have no source of income or financial support and are destitute. The scheme has provided to be beneficial. The pension amount being given is found to have been spent on meeting daily household expenditure and it accounts for about 25 per cent to 40 per cent of the total annual income of poor households. However, over a period of time, certain gaps were noticed which needed rectification. One was the low amount of pension being provided and the other was the restriction of coverage only to destitute. To rectify these drawbacks of the scheme, a new scheme called the "Indira Gandhi National Old Age Pension Scheme" (IGNOAPS) was launched in November 2007. The pensioners in the new scheme would receive at least Rs. 400 per month as against the earlier provision of Rs. 150 to be shared by the centre and the State governments in the 50:50 ratio and the coverage is extended to all the elderly people living below poverty line.

The NFBC grants a one-time financial assistance of Rs. 10000 to families living below the poverty line when their main earning member dies. It provides for a grant of Rs. 500 to the families of pregnant women of living below the poverty line. Besides there is a Rural Group Insurance Scheme (RGIS), which provides life insurance for a maximum coverage of Rs. 5000 for main earning members of families.
living below the poverty line on the group basis. The government contributes half the premium of Rs. 50-70.

Under the NSA programme, amounts of Rs 129.10 crores, Rs. 240.92 crore and 249.86 crore was utilized respectively during 2007-08, 2008-09 and 2009-10 till Nov. 2009 totaling to RS. 619.88 crore towards implementation of the above mentioned 4 components.

Aam Admi Bima Yojana (AABY)

Under a new scheme called ‘AABY’, launched on 2 October 2007, insurance to the head of the family of rural landless households in the country will be provided against natural death as well as accidental death and partial/permanent disability. This covers Rs. 75,000 on death due to accident and permanent disability due to accident, Rs. 37500 in case of partial permanent disability due to accident and Rs. 30000 in case of death of a member, prior to terminal date. The premium to be charged under the scheme is Rs. 200 per annum per member. 50 per cent of which is to be contributed by the Central government and remaining by State governments. As per records up to July 2010, the scheme has covered 1.45 crore lives.

Rashtriya Swasthya Bima Yojana (RSBY)

The RSBY was formally launched on 1 October 2007. All workers in the unorganized sector who come in the category of BPL and their families are covered under the scheme. The scheme also has a provision of smart cards to be issued to the beneficiaries to enable cashless transaction for health care. The total sum insured is Rs. 30000 per family per annum, and the Government of India contributing 75 per cent of the annual estimated premium amount of Rs. 750, subject to a maximum of Rs. 565 per family per annum, while the State governments are expected to contribute 25 per cent of the annual.

The effectiveness of the poverty alleviation programmes in targeting the poor and alleviating poverty has been a mixed bag of success in some of the States and failure in other States. Variations in effectiveness are largely due to efficiency or otherwise of the implementing machinery, that is, the delivery system, strengths of the PRIs, existence or non-existence of community based organisations of people, and
initiative and innovativeness of the States in evolving approaches and institutional arrangements in harmony with the ground conditions. Andhra Pradesh and Kerala, on the other hand, have evolved very effective institutional models for poverty alleviation efforts\textsuperscript{21}. Till 31 January 2011, 27 States and Union Territories have initiated the process of implementing the scheme. Out of these 27 States/UTs, 25 States/UTs have started issuing smart cards and more than 2.26 crore smart cards have been issued.

Annapurna

In 1999-2000, the Government announced a new scheme called "Annapurna" to provide food security to those indigent senior citizens who are not covered under the Targeted Public Distribution System (TPDS) and who have no income of their own and none to take care of them in the village. Under this scheme the senior citizens provide 10 kg. of food grains per month for free of cost to all such persons who are eligible for old age pensions but are presently not receiving it or whose children are not residing in the same village. The Gram Panchayats would be required to identify, prepare and display a list of such persons after giving wide publicity.

District Rural Development Agencies (DRDA)

The District Rural Development Agencies (DRDAs) have traditionally been the principal organ at the district level to oversee the implementation of different anti-poverty programmes. Since its inception in 1980, the administrative costs of the DRDAs were met by way of setting apart a share of the allocation for each programme. However, over the years, while new poverty alleviation programmes were introduced, there was no uniformity amongst the programmes with reference to administrative costs. It was found that the provisions available for DRDAs were not sufficient even to meet the minimum costs.

On the basis of recommendations of the Inter-Ministerial Committee constituted to review the support for administrative costs permitted under various programmes and keeping in view the need for an effective agency at the district level to co-ordinate the anti-poverty efforts, a new CSS for 'Strengthening of DRDA
Administration' was launched with effect from April 1, 1999 with funding on a 75:25 basis between the Centre and States. However, the ceiling can be raised every year up to 5 per cent to meet cost increases due to inflation etc. During the year 2000-01, an outlay of Rs.220.00 crore has been allocated for the Strengthening of DRDA Administration.

Rural housing – Indira Awaas Yojana (IAY)

In the Ninth Plan, the Special Action Plan for Social Infrastructure has been identified 'Housing' as one of the priority areas. It aims at providing 'Housing for All' and facilitates construction of 20 lakh additional dwelling units. Of which, 13 lakh dwelling units are to be constructed in rural areas. The composite housing strategy for the Ninth Plan is a multi-pronged strategy which has been operationalised w.e.f. 1999-2000. The salient features of the strategy under Action Plan are given below.

The Indira Awaas Yojana (IAY) has been a major scheme for construction of houses to be given to the poor, free of cost. However, an additional component is added, namely, conversion of unserviceable kutchha houses to semi pucca houses. From 1999-2000, the criteria for allocation of funds to States/UTs under IAY has been changed to 50 per cent poverty ratio and 50 per cent housing shortage in the State. Similarly, the criteria for allocation of funds to a district in a State have been changed to the SC/ST population and housing shortage, with equal weightage to each of them.

A Credit-cum-Subsidy Scheme for rural housing has been launched from 1.4.1999 which will target a rural family having annual income upto Rs.32,000. The subsidy portion is restricted to Rs.10,000/- and loan amount to Rs.40,000/-. The loan portion is disbursed by the commercial banks, housing finance institutions etc. Equity support by the Ministry of Rural Development (MORD) to Housing and Urban Development Corporation (HUDCO) has been increased to improve the outreach of housing finance in rural areas. The existing schemes of housing, drinking water and sanitation will follow the normal funding pattern. However, a Special Central Assistance of Rs 25.00 lakh will be provided for each block for undertaking overall habitat development and IEC works with 10 per cent contribution coming from the
people. Upto January 30, 2006, about 138 lakhs houses had been constructed/ upgraded with an expenditure of Rs. 25208 crore.

Area Development Programmes

Drought Prone Area Programme (DPAP)

DPAP aims at to minimise the adverse effects of drought on production of crops and livestock and productivity of land, water and human resources ultimately leading to the drought proofing of the affected areas. It also aims at promoting overall economic development and improving the socio-economic conditions of the resource poor and disadvantaged sections inhabiting the programme areas. The DPAP has been in operation in 947 blocks of 161 districts in 13 States. Under DPAP, Rs.89.44 crore has been spent during 1999-2000. For 2000-01, the Central outlay of Rs.190.00 crore has been provided for DPAP as against Rs.95.00 crore in 1999-2000.

Desert Development Programme (DDP)

DDP has been envisaged as an essentially land based activity and conceived as a long term measure for restoration of ecological balance by conserving, developing and harnessing land, water, livestock and human resources. The main objectives of this programme are: (i) combating drought and desertification; (ii) encouraging restoration of ecological balance; (iii) mitigating the adverse effects of drought and adverse climatic conditions on crops and livestock and productivity of land, water and human resources; (iv) promoting economic development of village community; and (v) improving socio economic conditions of the resource poor and disadvantaged sections of village community who are; assetless and women.

Under DDP, Rs.49.22 crore has been spent during 1999-2000. In the Annual Plan 2000-01, the Central outlay of Rs.135.00 crore has been provided for DDP vis-à-vis Rs.85.00 crore in 1999-2000. Under DPAP and DDP, funds are directly released to DRDAs/Zilla Parishads for implementation of the programme. From 1999-2000, the funding pattern under these programmes have been changed to 75:25 on the basis of cost sharing between the Centre and the States.
Integrated Wastelands Development Programme (IWDP)

IWDP has been under implementation since 1989-90 wherein wastelands are being developed with the active participation of stakeholders i.e. user groups, self help groups and PRIs. Here, the projects are sanctioned in favour of DRDAs/ZPs for the period of five years. The projects are implemented through the Project Implementing Agencies (PIAs) which can be a Line Department or a reputed NGO having sufficient experience in the field of watershed development. The programme is implemented all over the country.

IWDP is a 100 per cent Central Sponsored scheme. The cost norm is Rs.4000 per hectare. The basic objective of this scheme is to take up integrated wastelands development based on village/micro watershed plans. The stakeholders prepare these plans after taking into consideration land capability, site conditions and local needs. The scheme also helps in generation of employment in rural areas besides enhancing people's participation in the wastelands development programmes at all stages. This leads to equitable sharing of benefits and sustainable development.

The major activities taken up under the scheme include: (i) soil and moisture conservation measures like terracing, bounding, trenching, vegetative barriers etc; (ii) planting and sowing of multi-purpose trees, shrubs, grasses, legumes and pasture land development; (iii) encouraging natural regeneration; (iv) promotion of agro-forestry and horticulture; (v) wood substitution and fuel wood conservation measures; (vi) measures needed to disseminate technology; training, extension and creation of greater degree of awareness among the participants; and (vii) encouraging people's participation.

In pursuance to the Government decision to bring the unification of multiplicity of Wasteland Development Programmes of different Ministries / Departments, within a framework of 'Single National Initiative', the common guidelines for implementation of watershed projects/programmes by the Ministry of Rural Development and Ministry of Agriculture have been evolved and an effort is being made to bring them under one umbrella/Ministry.
The three components of IWMP (Integrated Wasteland Development Programme) – IWD, DPAP & DDP made a significant progress in 2009-10. Since 1995-96 to 2009-10, 1877 IDWO/P projects covering an area of 10.722 million hectares have been sanctioned and Rs. 3797.09 crore has been released as on 31.12.2009. Under DPAP, RS. 296.34 Crore has been released during the year 2009-10 and 1662 projects have been completed covering an area of 0.831 million ha. Under DDP, Rs. 224.33 crore has been released during the year 2009-10 and 1044 projects have been completed covering an area of 0.522 Million Ha22.

Land Reforms

Land reforms have been viewed both as a means for achieving redistributive justice and as means for attaining higher levels of agricultural production and income in the rural areas. Access to land is still a major source of employment and income in rural areas. Therefore, the issue of agrarian restructuring continues to receive the priority. The major components of the Land Reforms Policy include among others, detection and distribution of ceiling surplus lands, tenancy reforms, consolidation of land holdings, providing access to poor on common lands and wastelands, preventing the alienation of tribal lands and providing land rights to women.

The CSS of 'Strengthening of Revenue Administration and Updating of Land Records' is designed to provide support to the ongoing programmes of tenancy reforms. The scheme places emphasis on modernisation of cadastral survey procedures through protogrammetric check methods, further strengthening of training infrastructure facilities for revenue, survey and settlement staff, to enable them to handle modern survey equipments effectively, construction of Record Rooms and office- cum- Residence of at warais/ Talathis in remote and tribal areas, purchase of survey equipments for offices of revenue administration particularly at grassroots level, etc. From 1987-88 to 1999-2000, funds to the tune of Rs.162.74 crore have been provided to the States/UTs as Central share under the Scheme, out of which Rs.132.30 crore have been utilised (i.e. 81.30 per cent utilisation). An equal amount towards State's share has also been utilised by the States. During 1999-2000, against the budget provision of Rs.10 crore, funds to the tune of Rs.8.08 crore have been released to the States up to January, 2000. In the Annual Plan 2000-01, the Central outlay of Rs.25.00 crore has been provided for SRA & ULR.
The Centrally Sponsored Scheme on Computerisation of Land Records was started in 1988-89 as a pilot project in eight States. It was started with the sole objective of ensuring issue of timely and accurate copies of record of right to the land owners by the Tehsildar. At present, the scheme is being implemented in 528 districts of the country leaving only those districts where there are no land records. Since inception of the scheme, the Ministry of Rural Development released Rs.141.61 crore to take up this programme till 2000. The utilisation of funds reported by the States/UTs is Rs.70.63 crore. During 1999-2000, budget provision under the scheme is Rs.33.0 crore, out of which Rs.28.19 crore have already been released to various States. The Central outlay of Rs.50.00 crore has been provided for CLR for 2000-01.

The process of alienation of tribal land has continued since Independence because of an influx of non-tribals into tribal areas as a result of various developmental projects, exploitation of natural resources and industrial activities. This has given rise to severe discontent among the tribals. It is necessary that the land issue which forms the crux of problem must be effectively addressed. All the concerned State Governments have accepted the policy to prohibit transfer of land from tribals to non tribals and restore the alienated lands to the tribals, and have enacted laws to this effect. These States include Andhra Pradesh, Bihar, Gujarat, Himachal Pradesh, Madhya Pradesh, Orissa, Rajasthan and West Bengal. As per the latest information available with the Ministry of Rural Development, till December 1999, total numbers of 3.75 lakh cases covering an area of 8.55 lakh acres were registered under law pertaining to prevention of alienation of tribal lands. Out of this, 1.63 lakh cases had been disposed of in favour of tribals and in 1.58 lakh cases, they had been given possession of land covering an area of 4.33 lakh acres.

Consolidation of fragmented agricultural land holdings forms an integral part of the Land Reform Policy and the Five Year Plans have accordingly been laying stress on its implementation. This operation is considered necessary for the planned development of the villages and achieving efficiency and economy in agriculture. In pursuance of this, many States enacted legislations but not much progress could be made except in the States of Uttar Pradesh, Haryana and Punjab.
Development of Women and Children in Rural Areas (DWCRA)

The programme of DWCRA is a sub plan of IRDP. It is a modified form of the SRB scheme. The erstwhile scheme renamed as DWCRA. This scheme was drafted and taken up in Andhra Pradesh during 1983-84. It was taken up in three districts of Andhra Pradesh namely Adilabad, Cuddapah, and Srikakulam for development of women and children in rural areas. The following are the objectives of the programme*.

a. to assist individual women to take advantage of the facilities under IRDP
b. To organize women in homogenous group to take up economically viable activities on a group basis
c. To arrange necessary supportive services in terms of provision for caring of children while mothers are at work, like provision of working conveniences suitable appliance so that they could increase their efficiency.
d. To organize child-care facilities for security health care and nursing of children at NREP worksites.
e. To impart suitable training to officials to be involved in the scheme

This programme was expected to help in achieving the target of 30 per cent women beneficiaries in IRDP. The DWCRA programme is being implemented through DRDAs. The programme content of this scheme is as follows *

1. To provide a sum of Rs. 10000 per group as revolving fund to be equally shared by Government of India and the State Government
2. To provide a sum of Rs. 5000 per group for training and child care facilities to be fully financed by United Nations International Children’s Emergency Fund (UNICEF);
3. Basic child care services at NREP work site at the rate of Rs. 5000 per block to be fully met by UNICEF;
4. Salary of 3 A.P.Os (women) and Additional Gram Savikas for each block to be met fully by UNICEF.
The cost of the scheme is shared by the Government of India and the state government on 50:50 basis. UNICEF has been assisting towards demonstration and salaries on APOs and Gramasevikas. A sum of Rs. 50.00 lakhs each year has to be provided in the plan under State sector and another Rs. 100.00 lakhs each year has to be provided towards Central share UNICEF shared under central sector Rs. 250.00 lakhs towards State share and Rs. 500.00 lakhs towards Central share were proposed for the Seventh plan period.* This programme was merged in Indira Kranthi Patham from January, 2005 onwards.

**Million Wells Scheme (MWS)**

The Million Wells Scheme (MWS) was launched during the year 1980-89 as a sub-scheme of the National Rural Employment Programme (NREP) and the Rural Landless Employment Guarantee Programme (RLEGP). After the merger of the two programmes in April 1989 into the Jawahar Rozgar Yojana (JRY) the MWS continued as a sub-scheme of JRY till December 1995. The MWS was declined from JRY and made into an independent scheme with effect from 1.1.1996.

The objective of the scheme is to provide open irrigation wells free for cost to poor, small and marginal farmers belonging to scheduled castes/scheduled Tribes and freed bonded labourers, who are below the poverty line. From 1993-94 onwards, MWS has been extended to include poor, small and marginal farmers belonging to non-scheduled caste/scheduled tribe category who are below the poverty line and are listed in the IRDP register of the village. The financial assistance provided to the scheduled caste/scheduled tribe poor small and marginal farmers under MWS however, must not be less than two-thirds of the total funds utilized under the scheme in any year. The MWS is a centrally sponsored scheme. Funds under the scheme are shared between the Central and the States on an 80:20 basis. A total of 11.40 lakh wells have been constructed since the inception of the programme till 1996-97 at an expenditure of Rs. 4003.11 crore

Under Million Wells Scheme (MWS), during the Eighth Plan the total expenditure was Rs. 2987.03 crore, and 7,37,329 wells were constructed under the MWS scheme. During the Ninth Plan period (up to November 1998), a total of...
153320 wells were constructed with an expenditure of Rs. 721.50 crore. From 1993-94 to 1997-98 (up to March 1998) 238023 Scheduled Caste/Scheduled Tribe beneficiaries and 89687 non-Scheduled Caste/Scheduled Tribe beneficiaries were benefited under the MWS scheme. MWS has been a useful and effective scheme in alleviation of poverty particularly the rural small and marginal Scheduled Caste/Scheduled Tribe poor farmers and providing income generation on a long-term basis.

Ganga Kalyan Yojana (GKY)

A new Centrally sponsored scheme called the “Ganga Kalyan Yojana” (GKY) was launched as a sub-scheme of the Integrated Rural Development Programme (IRDP) during 19996-97 with effect from 1.2.1997 and is being continued as an independent scheme with effect from 1.4.1997. The objective of the scheme is to provide irrigation through exploitation of ground water (bore wells and tube wells) to individuals and groups of small and marginal farmers living below the poverty line. The funding pattern is in the ratio of 80:20 between the Central Government and the State Government. Subsidy allowed for scheduled castes/ scheduled tribes and physically disabled groups is 75 per cent and 50 per cent for the others.

Small Farmers Development Agencies (SFDA)

The all India Rural Credit Review Committee under the Chairmanship of Sri. B. Venkatappaiah recommended setting up of Small Farmers Development Agencies (SFDA) and Marginal Farmers and Agricultural Labourers Development Agencies (MFALDA) in the country on a pilot basis in the year 1969. The Committee observed that the small and marginal farmers in the country were disproportionately large as compared to the land possessed by them. It was also felt that the modern technology in agriculture widened the gap between the rich and the poor. While the poor were at a disadvantageous position in getting the required inputs. The Committee also observed that the small farmers were receptive to the modern technology in agriculture and given the necessary inputs they were in no way lagging behind in raising high yielding variety of crops.
The main aim of Small Farmers Development Agencies is to provide credit to potentially viable small farmers and marginal farmers for taking up improvements to their lands in order to put them to maximum use by undertaking intensive cultivation in adopting high yielding varieties and improved inputs and also taking up subsidiary occupations such as dairy, poultry, sheep rearing etc. The agricultural labourers are assisted by way of providing greater employment opportunities by undertaking rural work also providing subsidiary occupations.

During the Fourth Five Year Plan, the Government of India established 46 SFDAs and 41 SFALDAs in the country. Some of them were composite in nature. These schemes are being implemented for the development of small farmers as well as marginal farmers and agricultural labourers. The government of India sanctioned three SFDAs allotted to Srikakulam, Cuddapah and Nalgonda districts. The two MFALDAs were allotted to Visakhapatnam and Nalgonda districts. MFALDA and SFDA sanctioned to Nalgonda district were later merged into one.

Thus, in all there were 60 SFDAs covering 16 districts. These agencies are centrally sponsored schemes and are fully assisted by the Government of India. Each SFDA and each MFALDA carried a central grant of Rs. 15.00 lakhs and Rs. 100.00 lakhs respectively over the project period up to 31-03-1976. the agencies were permitted to continue up to 31-03-1977 with a grant Rs. 100.00 lakhs each except in Cuddapah district. In that district the SFDA was permitted to continue in Sid out Taluq only with an outlay Rs. 10-15 lakhs up to 31-03-1979.

All those farmers having a land holding not exceeding 2.5 acres as wet or 5 acres dry have been identified as Small Farmers while those having land holding not exceeding 1.25 acres wet or 2.5 acres dry have been considered as Marginal Farmers. Persons having no land but having a homestead and deriving more than 50 per cent of their income from agricultural labour have been identified as Agricultural Labourers.

The programme content includes the development of agriculture, minor irrigation and animal husbandry.
IV. Wage Employment Programmes

Wage employment Programmes, an important component of the anti-poverty strategy, have sought to achieve multiple objectives. They not only provided employment opportunities during lean agricultural seasons but also in times of floods, droughts and other natural calamities. They create rural infrastructure which supports further economics activity. These Programmes also put an upward pressure on market wage rates by attracting people to public works programmes, thereby reducing labour supply and pushing up demand for labour. While public works programmes provide employment in times of distress have a long history. Major thrust to wage employment programmes in the country was provided only after the attainment of self-sufficiency in food grains in the 1970s. The National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEG) were started in the Sixth and Seventh Plans.

Minimum Needs Programme (MNP)

The minimum need programme (MNP) was introduced during the Fifth Five Year Plan as one of the measures to remove the poverty. The MNP was a national plan for the provision of social consumption in the form of education, health, rural water supply, rural housing, rural roads, rural electrification, environmental improvement of slums and nutrition. The minimum level social consumption was incorporated as the National Programme of minimum needs in the Fifth Plan. The National Minimum Needs Programme Includes:

a) Ensuring the facilities for elementary education for children up to the age of 14 at the nearest possible places to their homes;

b) Ensuring in all areas a minimum uniform availability of public health facilities, which would include provision of medicine, family planning, nutrition and the detection of early morbidity and adequate arrangements for referring serious cases to an appropriate higher echelon;

c) Supplying drinking water to villages suffering from chronic scarcity or having unsafe sources of water;
d) Provision of all weather roads to all villages having a population of 1500 persons or more; this minimum limit being conceived of as far a cluster of villages in the case of hilly, tribal and coastal areas;

e) Provision of developed home sites for landless labour in rural areas;

f) Carrying out environmental improvement of slums, and

g) Ensuring the spread of electrification to cover approximately 30-40 per cent of the rural population.

**Command Area Development Programme (CADP)**

High water use efficiency is an important factor in irrigation management. The importance of fuller utilization of created irrigational facilities need not be over emphasized. The National Approach during the Fifth Five Year Plan, in relation to irrigation, was to take proper and timely steps to narrow down the gap between potential created and potential actually utilized. Inadequate field channels, lack of land shaping facilities, inadequate credit, lack of technical guidance etc., were the important factors mainly responsible for the large gap between creation of irrigation potential and its actual utilization. To bridge the gap, in the Fifth Five Year Plan of the State, adequate provisions have been made for distribution system and drainage under the irrigation projects and for Area Development Programme under the Agricultural sectors. For optimum production, engineering works measures were taken to facilitate agricultural development in the relevant command areas. These measures include land shaping, land leveling, construction of field channels, introduction of suitable cropping pattern, intensification of extension services, strengthening of facilities for marketing, processing, demonstrations, storage, transport, etc.

Therefore emphasis was placed for the development of command area of river valley projects. As a result the Command Area Development Programme (CADP) was initiated during Fifth Five Year Plan in the year 1974 with the twin objectives of bridging the gap between the ration of irrigation potential and utilization of irrigation potential and optimum utilization of water to maximize food production. The four Command Areas were selected they include:
1. Pochampad (sri ram sagar project)
2. Nagarjuna sagar right canal
3. Nagarjuna sagar left canal
4. Thungabadra project – complex

For four areas, four Command Area Development Authorities have been created. The programmes to be implemented by the CADD are as follows.

The elements of CAD are intensification, modernization, maintenance and efficient use of irrigation potential; development of field channels, field drains and maintenance of and intermediate drainage system; introduction of warabandi, ground water, cropping pattern, supply of inputs including credit services, etc.

Prime Minister’s Rozgar Yojana (PMRY)

The PMRY was launched on October 1993. The PMRY integrates all the centrally sponsored schemes of this nature, including the Jawahar Rozgar Yojana. The scheme was expected to provide sustained employment to about 10 lakh educated unemployed youth, provide a loan up to a ceiling of Rs. 1 lakh, out of which the subsidy element will be 15 per cent with a ceiling of Rs. 7,500.

The loans would not require any collateral guarantee, but assets created under the scheme would be hypothecated to the bank. Loans will be at the rate of interest applicable to such loans under RBP guidelines from time to time. All those who have undergone Government sponsored technical courses for a minimum duration of six months, matriculates and ITI diploma holders, are eligible under the scheme. Youth between the age of 18 and 35, belonging to families with an annual income of less than Rs. 24,000 would be eligible for assistance under the scheme. Not more than 30 per cent of the Micro-enterprises under the programme would be from the business sector. All promotional, financial and development agencies of the State and Central Government at the field level would be involved in the implementation.

District Rural Industries Project (DRIP)

The Government launched in October 1994 the District Rural Industries Project (DRIP) to strengthen the untapped potential for employment and for
augmenting the income of the rural poor. It is designed to encourage setting up of commercial viable units in non-farming sector in rural areas and innovate, nurture and enhance the skills of rural artisans. It envisages to set up rural industrial estates in 500 selected villages with in a period of five years generating sustainable employment opportunities for 25000 rural population with an investment in the form of bank loan of about Rs. 25 crore with all necessary linkages.

**Antyodaya Anna Yojana (AAY)**

The Government of India launched the Antyodaya Anna Yojana (AAY) for the poorest of the poor. This scheme was announced by the Prime Minister on 25th December 2000. Under this scheme, 25 kgs of food grain was made available to each eligible family at a highly subsidised rate of Rs. 2 per kg for wheat and Rs. 3 per kg for rice. This quantity has been enhanced from 25 kgs to 35 kgs from 1st April 2002. There are about one crore anthyodya families in the country. The identification of these families is carried out by the state government/UT Administration from among the BPL families in each States/UTS. The Government has expanded the Anthyodaya Anna Yojana (AAY) to cover an additional 50 lakhs BPL families from amongst the following priority groups:

1. Households headed by widows or terminally ill persons or disabled persons or persons aged 60 years or more with no assured means of subsistence or societal support.
2. Widows or terminally ill persons or disabled persons or persons aged 60 years or more or single women or single men with no family or societal support or assured means of subsistence.
3. All primitive tribal households (the tribal beneficiaries under the expanded AAY should be in proportion to the tribal population in the State/UT).

**Pradhan Manthri Gram Sadak Yojana (PMGSY)**

Rural roads are vital to economic growth and poverty alleviation in rural areas. The Prime Minister launched the Pradhan Manthri Gram Sadak Yojana (PMGSY) on 25th December, 2000, which the objective of providing road connectivity through good all whether roads to all unconnected habitation having a population of more than 1000 persons by the year 2003 and those with a population of more than 500 persons
by the end of the Tenth Five year plan period (2002). An investment of about Rs. 60,000 crore in envisaged. In a short span of 24 months since its inception, project proposals for Rs. 7553.28 crore have been cleared. About 56200 kms of rural roads have been taken up under the programme benefiting about 37225 habitations. So far 8391 road works have been completed providing connectivity to 12508 habitations and an expenditure of over Rs. 27000 crore had been incurred. Upto December 2005, with an expenditure of Rs. 12,049 crore and a total length of 82718 km of road works were completed.

Under this programme, an amount of Rs. 386.59 crore Rs. 495.59 crore and 672.15 crore were spent respectively during 2007-08, 2008-09 and 2009-10, till December 2009\(^2\). In all, a total amount of Rs. 1554.33 crore has been spent during these 3 years, and a total road length of 5059.19 km. has been upgraded and another 12.60 km length of new connectivity has been provided.

During 2010-11, over 28,963 kms of all-weather roads have been completed upto December 2010. New connectivity has been provided to nearly 3949 habitations with an expenditure of Rs. 9677 crore under PMGSY\(^3\).

**Nehru Rozgar Yojana (NRY)**

The NRY is the urban counter part of the JRY. It has been in operation since October 11, 1989 aiming at creating one million jobs annually by self employment as well as generate wage employment. The target group of the NRY is the urban poor living Below the Poverty Line. The NRY consists of the following three schemes.

1. **The scheme of Urban-Micro Enterprises (SUME).** The scheme is designed to encourage unemployed and under-employed youth to take up self-employment ventures in all urban settlements.
2. **The Scheme of Urban Wage Employment (SUWE).** The scheme is designed to provide employment to the urban poor through the creation of socially and economically useful assets in the low income neighborhoods in towns with a population below one lakh.
3. **The Scheme of Housing and Shelter Upgradation (SHASU).** The scheme aims at providing employment for persons involved in housing and building
activities. The scheme has two components viz. Training and subsidy—cum-loan assistance.

The EAS became operational from October 2, 1993 in the 1752 backward blocks in which the Revamped Public Distribution System is in operation. The scheme aims at providing at least 100 days of unskilled manual work each to members of all families seeking it. Its funding pattern is 80:20 by the Central and States, respectively. It is targeted at the poor, especially, during the lean agricultural season in rural areas. The works undertaken are run departmentally and no contractors are hired. Part of the wages may be paid in the form of food grains.

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Rashtriya Swasthya Bima Yojana (RSBY)

The RSBY was formally launched on 1 October 2007. All workers in the unorganized sector who come in the category of BPL and their families are covered under the scheme. The Scheme also has a provision of smart cards to be issued to the beneficiaries to enable cashless transaction for health care. The total sum insured is Rs. 30000 per family per annum. With the Govt of India contributing 75 per cent of the annual estimated premium amount of Rs. 750, subject to a maximum of RS.565 per family per annum, while the State governments are expected to contribute 25 per cent of the annual premium as well as any additional premium. The cost of the smart card would also be borne by the Central government.

The effectiveness of the poverty alleviation programmes is targeting the poor and alleviating poverty has been mixed bag of success in some of the States and failure in other States. Variations in effectiveness are largely due to efficiently or otherwise of the implementation machinery, that is, the delivery system, strengths of the PRIs, existence or non-existence of community based organizations of people, and
initiative and innovations of the States in evolving approached and institutional arrangements in harmony with the ground conditions.

In the block northern States where the concentration of poverty is high, and which have also generally not done well in terms of economic growth, the implementation of poverty alleviation programmes have been found weak. Andhra Pradesh and Kerala, on the other hand, evolved very effective institutional models for poverty alleviation efforts (Govt of India 2006)

**Valmiki Ambedkar Awas Yojana (VAMBAY):**

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 Scheme. The Central Government provides a subsidy of 50 per cent, with the balance provided by the State Government, since its inception and upto December, 31 2005, Rs. 866.16 crore had been released as Central Subsidy for the construction/upgradation of 411478 dwelling units and 64247 toilet seats under the scheme, for 2005-06 out of the tentative Central allocation of Rs. 249 crore, upto December 31, 2005, an amount of Rs. 96.4 crore had been released covering 60335 dwelling units and 381 toilet seats.

**Velugu/ Indira Kranthi Patham**

Government of Andhra Pradesh is implementing a Statewide rural poverty eradication programme based on social mobilization and empowerment of rural poor women. This programme is popularly known as ‘Velugu’ or Indira Kranthi Patham (IKP). This project aims at enhancing assets, capabilities and the ability of the poor to deal with shocks and risks. The programme has contributed to the improvement in the women’s empowerment at the household and community level.

On the whole, the programme has addressed all the challenges thrown up by the analysis of poverty scenario in the pre-project situation, viz., low resource endowment, larger dependency on agriculture, and high levels of food insecurity and
vulnerability, inability to take advantage of school infrastructure, and low levels of women empowerment, except challenges such as health concerns and covariant risks.

The programme has made contributions to the women's empowerment at the household level and improved participation in decision-making and increased autonomy. This provide a compelling evidence to the fact that the ingredients of the programme with regard to women's empowerment have been internalized by the women and could implement it at household level. As a matter of fact all these amount to changing the existing social norms that set the framework for the pattern of relationships between wife and husband in a family. After all, the processes set in by the programme are meant to challenge the existing social norms that are derived from the patriarchal system of society. This had led to more equality in the relationships between wife and husband.

The programme has also contributed to the women's empowerment at the community level. The participation of women in panchayat as well as Janmabhoomi Grama Sabhas has improved the functioning of the Grama Sabhas to the satisfaction of poor women. The institution administering poverty alleviation programmes also molded themselves to become inclusive of poor women. But the participation of women in collective actions in this regard might have contributed to this. Access to institution so formal credit has also improved for poor women. The participation of women in the community collective actions against the child labour practices and putting back the children into schools might have contributed to this. But the institutions relating to social sector development, education and health that enhances human development have not improved their overall performance despite the presence of empowered women. The presence of the SHGs and their federations at the village and mandal level and the collective action of these groups may exert pressure on the frontline service providers of education (teachers) and health (ANM/Health Workers). This may inturn lead to better functioning of the institutions. However, the funds required for providing schools at a reasonable distance, improving the infrastructural facilities and recruitment of an adequate number of teachers have implications for the budget allocations on education. The same is true in case of health institutions. But all these matters are in the domain of policymakers. The pressure groups and their federations put on the local governance structures and the educational service
providers at the village and mandal level may not influence the policy makers to allocate more funds for the provision of education and health infrastructure/teachers/health staff/medicines. In order to enable the poor women who are members of DPIP SHGs to influence the policies, the women under the scheme provided space in the governance structures at various levels, namely, Gram panchayats, Mandal Panchayats, Zilla Panchayats and State Assembly/proposed State Council.

The interruption in schooling of girl children and the neglect of child care in terms of proving breast-feeding and delay in introducing supplementary nutrition food is more pronounced among the women who are members of DPIP SHGs. This may be due to the triple burden, i.e., participation in SHGs in addition to management of family and participation in the paid work, might have dined the poor women the opportunity to give adequate time to the children. This ultimately negatively affects the child development. This demands proper alternative institutional arrangements to provide adequate child care services. However, this issue requires more in-depth analysis.

The awareness generated through the programme on health care through the discussions in the group meetings made the poor to opt for private health institutions in the absence of improvement in the functioning of public health institutions. This might have ultimately resulted in increased health costs for the poor. Hence improved awareness should go hand in hand with the improved functioning of the public health institutions. Thus, there is a need to include health component in the project.

The sustainable impact of DPIP on the poor depends on the functioning of the social institutions viz., SHGs and their federations especially in view of the fact that even small conflicts can easily escalate into bigger ones that may eventually undermine group sustainability with very negative consequences for members. This results in this regard clearly point towards the need to be aware of the importance of internal management arrangements, the proper sequencing of training and lending activities, and where needed external intervention to resolve conflicts early on, in order to ensure maximum sustainability of the groups formed under DPIP. Further, most of the groups make some repayments but almost 50 per cent of loan amounts are
overdue. This may be a concern for the project. For instance, the analysis of the repayments of CIF-SPs reveals that the some of the poor who are unable to realize the anticipated benefits from the FIC-SPs due to the factors beyond the control of the project, are not able to make repayments. This is more pronounced across the households who have taken up allied agriculture and non-farm activities, related CIF-SPs in Srikakulam and Anantapur district. Moreover, factors internal to the groups also constrain realizing the benefits from the CIF-SPs. Adequate measure that can be taken to ensure that repayment difficulties do not develop into a permanent bottleneck that can eventually undermine not only the sustainability of the groups but also the social accomplishments of the project. Thus, there is need to pay attention to the functioning of SHGs and their federations.

Summary

Poverty is a world-wide social problem and a substantial regiment of world's population is deprived of the minimum level of living. Poverty in India is not only an economic problem but also a social one as well. Poverty especially in India, is an outcome of multiple deprivation income-dimensionality and also the heterogeneity of the poor. Unfortunately, India has the world’s largest number of people with poverty of its nearly one billion inhabitants, estimated around 350-400 million with 36 per cent of the population are still living below the poverty line. Among them, 75 per cent are in rural areas and more than 40 per cent of the total population is still illiterates. This is found more among the women of Scheduled Castes and tribes and they are subject to much exploitation. Since 1970s many rural development and rural employment programmes have been implementing as a strategy to direct assault on poverty many programmes and schemes have been in pace for a long time and have been consolidated, expanded and improved over a period of time. An overview of such programmes which were targeted to eradicate poverty gives us to conclude that broadly these programme fall into six broad categories a) self-employment programme (b) wage employment programme (c) area development programme, (d) social security programmes (e) public distribution system, and (f) other special programmes. Majority of these programmes are aimed and oriented to rural sector to ameliorate the living conditions of SCs, STs economically backward, small farmers, marginal farmers, bonded labour, artisans and so on.
Reference

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12. Ibid, p. 29.
15. Ibid. p. 92.

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