Growing numbers of the poor and alleviation of poverty have been the concerns of successive Indian Governments since independence. The policy response to this concern can be seen in the shift from capital intensive growth oriented strategies with assumptions of trickle-down effect in the 1960s and 1970s to launching of a nation-wide anti-poverty programmes in the late 1970s and 1980s. Since 1991 macro policies aimed at growth with equity linking the economy with global market's reduced role for the state, privatization of development (by involving the Non-Governmental organization (NGOs) in development work) and decentralization in administration have been brought in. During the last five decades a number of local organizations have been created administration decentralized and space provided for the NGOs so that the macro-policies are implemented in the interest of poor. Poverty reduction is made possible. A positive impact of these developments is that the proportion of people living below the poverty line declined especially from 1970 onwards primarily due to agricultural growth. Yet the number of absolute poor has increased and those crossing the poverty line have become vulnerable.

In this context the distinction between poverty alleviation and poverty reduction becomes very pertinent Poverty alleviation is a short-term improvement of the Poor's endowment. Poverty reduction is long term elimination of the Poor's dependency on social relations and of vulnerability
with respect to changes in their environment (Tedersen and Webster 1998). Thus, agricultural growth and better access to markets can alleviate poverty. The involvement of people becomes crucial for poverty reduction. Further, “Poverty reduction requires the generation and facilitation of opportunities for the poor and organizations working on their behalf to exert influence on political and economic processes” (Webster and Pederson 2002). Poverty reduction also requires building of the capacity of the poor through access to resources and change the terms of engagement with other organizations.

There is a widespread belief in India that NGOs by virtue of being small in scale, flexible, innovative, participatory and focusing on development and relatively independent are more successful in reaching the poor and in poverty alleviation. This has contributed to the increasing popularity of the NGOs among the government and external agencies and their rapid growth. Not-withstanding the charges of corruption and lack of accountability and public transparency on some of the NGOs the last ten years has witnessed improved credibility and legitimacy for the NGOs.

With the growing numbers and increased funding the NGOs have been able to create a vast social infrastructure. It is estimated that there are 20,000 NGOs active in rural development today. If we assume that each of these NGOs is working in 10 villages the NGOs together will be covering half of the villages in India. If we assume that each of the NGOs has five trained workers the number of qualified persons engaged in rural development will be large. A majority of the NGOs have formed peoples organisations at the
village level provided education and training to the people working with the marginalized groups such as women, dalits and adivasis. This social infrastructure provides ample opportunities for NGOs not only for making service provision but also to enable the poor to access the resources from the government and to enter into gram panchayats which are pro-poor and people-centered, to represent the interests of the poor in decision making bodies at various levels.

The burden of poverty falls most heavily on women who shoulder most of the work load in poor households with less access to education health, resources and remunerative activities, when one takes into account the fact that between 10 to 35 per cent of households in India are headed by females and majority of them are reported to be below the poverty line.

It has now been sufficiently established that poor women’s contributions towards family is higher than men aged and young females are not spared to extract a continuous contribution. Hence, poor households survive on the contribution of many members including young and aged. The contribution of females goes up to 100 per cent to meet basic survival needs of households. Women are critical to the process of moving their families out of poverty. Thus women are central to the success of poverty alleviation efforts.

The majority of world’s poor are women. Various researches conducted throughout the world have shown that increasing women’s education and skills raises family income and nutritional level and reduces
infant mortality. The problem of poverty can be tackled through concerted efforts by improving the basic and essential facts of life viz., food, shelter, health and education. Poverty alleviation programmes will be proved helpful in this direction, if implemented properly.

In 1994, the United Nations General Assembly proclaimed 1996 as the International year for the eradication of poverty. Its objective is to create “a greater awareness of the fact that the eradication of poverty is fundamental to reinforcing peace and achieving sustainable development” and to catalyze concrete actions resulting in a distinct and significant contribution to the efforts to eradicate poverty.3

Incidence of poverty is customarily severe in rural areas which makes rural poverty a critical factor in the eradication of poverty. This may be due to the fact that, the rural people are more dependent on farm employment which is seasonal in nature and hence getting employment throughout the year is difficult. Non farm wage income and employment now play a much larger role in reducing poverty as these are less driven by agricultural growth than before. Recently government spending on rural employment programmes has increased substantially.

Rural employment programmes can be effectively implemented with collaboration and cooperation from other governmental institutions for creating opportunities facilitating empowerment and providing security for the poor. Here arises a role of non-governmental organizations (NGOs) in diverse fields of fight against poverty.
There is widespread agreement among development practitioners, government officials and foreign donors that voluntary organizations play an important role in alleviating rural poverty in India.

As two recent studies (World Bank, 1990: FAO 1991 a) emphasize, the failure to reduce deprivation is not so much because of government inaction or indifference towards the poor and vulnerable. Rather, the failure stems in many cases from inappropriate anti-poverty measures, a limited understanding of their direct and indirect effects, inter temporal equity efficiency trade-offs and weak administrative structures. In particular, skepticism of the market mechanism in efficiently allocating resources and in generating incomes for the poorest paved the way for a highly interventionist role for the state, especially during the 1960s. In recent years however, sufficient empirical evidence has accumulated to question, if not reject this paradigm of an interventionist state. Just as markets do not always work, government policies also fail sometimes. Indeed, it is arguable that, in specific cases the provision of credit in rural areas, for instance- both markets and governments fail for the same reasons. Some recent theoretical and applied work (Dreze and Sen 1989: Hoff and Stiglitz, 1990) have brought into sharp relief the futility of governments trying to supplant the market mechanism what is in fact advocated is a judicious combination of the two with a key role assigned to local communities both as pressure groups and collaborators in poverty alleviation (Dreze and Sen, 1989).
Based on the poverty line approach it is estimated that 23 per cent of the country’s population lived below the poverty line in 1999-2000 (Dev 200:46) while the proportion of the poor in rural areas was 24 per cent but in urban areas it was 22 per cent.

The first phase from early 1950s to mid 1970s was characterized by fluctuations in poverty without any clear trend in either direction. Second, the incidence (severity and depth) of poverty steadily declined during the period 1971 to 1990. Third, from late 1980s poverty appears to have entered into new phase of fluctuations, probably due to macro economic reforms introduced in 1991. There are contradicting studies on the impact of reforms on the poverty (Bhalla 2002 and Dev 2002). The incidence of poverty varies across the states and within each state. According to income poverty statistics the poor are concentrated in central and eastern states of India. If poverty is seen in non-material deprivation, it spreads to many other states. For instance, Tamil Nadu, Andhra Pradesh and Karnataka, which are better off in terms of income poverty are worse -off in terms off gender development indices.

Poverty has ethnic caste and gender dimensions. Tribals while comprising 18 percent of the total population account for 27 percent of the India’s poor. Fifty percent of the Adivasis belong to the category of poor. They also suffer from non-material deprivation such as high-illiteracy and drop-out rates. Dalits (persons belonging to depressed castes), while comprising 11 percent of India’s population, account for 15 per cent of
India’s poor. Most of the poor belonging to these communities are either landless or marginal farmers.

I. Poverty Alleviation Programmes and Peoples Participation

I. U. B. Reddy (1994) had evaluated self-employment programmes for urban poor in Bombay. It appeared that the scheme was essentially an asset distribution programme. Though the scheme created a little positive impact in the form of raising the income levels marginally to create additional employment opportunities either to family members or to the outsiders. Moreover, a large number of beneficiaries have taken loans to expand their present activities rather than to start a new one. It had been also noticed that in spite of advertising for the availability of large scale loans at reasonable rate of interest. The scheme failed to attract enough beneficiaries. The scheme was clear example of ad hoc approach to the problem of poverty alleviation.

Mahendra Dev - (1995) concluded that the EGS had made positive impact on the levels of living of the rural poor in Mahashtra. A person's day unemployment rate based on NSS data declined considerably over time in the state. The performance of the EGS in terms of employment creation raising incomes of the poor and checking leakages is much better than any other anti-poverty programmes in India. There are also many indirect benefits due to the scheme. However EGS alone cannot remove the entire poverty in rural areas of
the state. EGS schemes to be successful as a supplementary programme.

As regards poverty in spite of the decline in the 1980's the incidence of poverty is quite high in the state as compared to many other states. The indebtedness levels are also quite high among agricultural/rural labourers in the state (maharani and Zachary 1990). The solution to poverty alleviation in Maharashtra in the medium and long-term lies in the development and adoption of suitable technologies to make the poor in the dry land communities economically viable improving the productivity of their agriculture (Rao 1991). In this context watershed development programmes and Villages development programmes to the experience of Ralegaon Shindi and the new programmes initiated under the EGS are a step in right direction.

Biplab Dasgupta (1995) concluded that the institutional reforms in west Bengal have begun to make their mark in terms of agricultural production. However at an absolute level this state continues to be poor and backward and among others in terms of co-operatives and PDS development. The performance of the state leaves much to be desired.

Kuldeep Mathur (1995) observed that even in West Bengal the political support has been limited to the plugging of leakages in selection of beneficiaries it is an important step, but does not take the
programme to the goals it strives for. The solution has to be sought not only in improving the bureaucratic system but in searching for an alternative to it. This can only be done when greater flexibility is provided at various levels of planning and implementation.

**C. Rangarajan's (1994)** study deal with the role of credit in poverty alleviation. However while special programmes have been designed with the combination of credit and capital subsidy to help the poor we do need to get the most out of them. The ultimate measure of success of this programme would be how fast the society can move towards helping the poor to help themselves through meaningful productive activities. New ways and innovative forms of financing need to be developed in order to help alleviate poverty. People's participation in credit delivery and recovery and linking of formal credit institution with the beneficiaries through intermediaries such as non-governmental organisations could be thought of as an alternative mechanism for meeting the credit needs of the poor. Obviously there is also considerable scope to improve rural credit and delivery system of commercial banks even within the existing framework. Improvement in bank efficiency with effective reduction in transaction costs of lending combined with the more positive attitude on the part of the bankers towards the poor can provide a significant change to the character of these poverty alleviation programmes.
Indira Hiraway (1986) observed that the goal of growth with equity can be achieved effectively only through a strategy which views growth and equity as inter-related issues. This implies that i) there is a need to integrate anti-poverty planning with resource-based sectoral planning systematically and ii) To improve the access of the poor to development opportunities, thought land reforms will go a long way in improving this access attacking the dependency directly through plugging the points of exploitation of the poor and through encouraging their organization. It seems that unless this new dimension of protecting the poor from their dependency situation is added in the form of supplementary programme to the rural development strategy the poorest of the poor are not likely to come out to share the gains of economic growth and to that extent growth and equity are not likely to go hand in hand. The past experience is not very encouraging. The target group approach also has not involved the poorest in development.

Tendulkar and Jain's - The research shows a sharp increase in rural poverty in 1991 and 1992 while preliminary estimates show that this trend may have been reversed in 1993-1994. Stabilisation policies have focused on the need to lower the fiscal deficit and in turn. Have directed attention to the need for reduction in subsidies. While the reduction in the size of the fiscal deficit is of great urgency so is the need to protect the poor from the negative consequences of demand restraint measures that are an essential part of the stabilisation process.12
In this context withdrawal of food subsidies should not be cut. Attention needs to be focused on curtailment of other areas of expenditure for reducing the fiscal deficit. Although several options are feasible. The following measures should be taken up by representatives of the people. Curtailment of unnecessary government expenditure on itself minimizing personal security, retirement of public debts and their by reducing the allocations to interest payments and accountability. The poor have a right to the availability of health care, education nutrition and other essentials and the declining priority allocation ratios are a matter of concern.

Identification of growth areas, such as emerging opportunities in sectors that are expected to benefit from liberalization and marginal interventions such as making credit available on commercial terms at non exploitative rates but without collateral can reduce the vulnerability of those below the poverty line. Several initiatives that empower the poor are being taken in different parts of the country but these efforts need strengthening and replication on a much larger scale if they are to make a dent on alleviating poverty.

S.C.Jain (1989)\(^\text{13}\) Concluded that there is hardly any doubt that the bulk of urban anti-poverty programmes can be financed with a more pronounced tilt in institutional finance in favour of urban poverty goals. The urban wage works can be linked with Jawahar Rojgar Yojana by augmenting it and earmarking about one fourth of its outlay in favour
of wage work employment for urban poor. In fact more than half of it would go towards the development of basic amenities and link functions in small and medium towns where rural-urban interfaces are strong.

There is a case for tax sharing between state and urban local bodies especially with regard to professional tax, vacant land tax, local taxation of state and central government properties relaxation of rent control laws introduction of revolutionary scheme of development of infrastructure for micro enterprises promotion of skill development and local employment market, information services might also augment resources to support urban poverty alleviation programmes.

D. Naravana (2001) concluded that growth has brought down poverty. But the disturbing trend of the 1990s, is the highly divergent income growth rates among the states and extremely low growth in those regions where poverty is concentrated.

E. Karuppaivan (1989) Opined that IRDP was meant to be a family oriented scheme but has not lived up to its claims. First of all it is implemented on wrong assumptions. As soon as a beneficiary is identified and loan and subsidy disbursed. He is presumed to have crossed the poverty line. This is an extremely misleading assumption. Actually the so called productive assets fail to generate incremental income required to repay the debt within the stipulated period of time and to raise the
income level. The volume of indebtedness has increased tremendously over a period of time. The beneficiaries are not only indebted to the banks with a compound interest liability of 10 percent. But they have also become indebted to moneylenders who charge a 50 percent rate of interest. Ironically enough, the majority of the beneficiaries had a zero level of indebtedness in the pre-scheme period. But they became indebted during and in the post-scheme period.

Ramachandra Reddy (1994) observed that most of the schemes observed are similarly mismatched to a greater or lesser extent. No techno-economic survey of the villages has preceded the implementation of the programme. Obliviously one can have questions on the very ideology behind these schemes. Even when they are accepted. They cannot deliver the goods unless they are based an tribal culture and economy.

Surjit K. Dutta and Dilip K. Ghosha - (1995) observed that though India has undertaken ambitious programme to alleviate poverty in rural areas the progress in qualitative terms is very tardy this is not in commensurate with the financial expenditures incurred. The basic flaw lies in lack of people's participations in the development process of the country (though it is stressed emphatically from plan to plan) As in most of the states (barring West Bengal, Karnataka and Andhra Pradesh) people's bodies are not intricately involved with the development stream. Often the bureaucracy is not so much committed
to the cause of the poor and discharges their function in the most adhoc manner without any love, affection and dedication for the poor people of the country. To alleviate poverty it is expected that weaknesses of the poverty alleviation programmes need to be alleviated first. And this is possible only through strong people’s participation in both at the national and the state levels. It is a happy sign that 73rd Amendment Act makes election to Panchayat bodies compulsory and creates provision for setting up the state Finance Commission to determine sharing of the state resources with local bodies. Only future can tell the impact of such actions.

S. Rajakutty (1997) concluded that the target chasing and claiming central assistance seem to be more important than effective group formation and follow up of the scheme. Super vision and follow up have been practically absent due to poor staff strength. Since the states are reluctant to recruit staff based on the five year support received from central government.

For the sake of convenience and easy coverage, women engaged in traditional activities are selected and formed into a group such groups in many cases, have not acquired any new skills or trades. Many unskilled poor women have not been covered. Thrift and savings should be the focus for at least a year for such group of women. The formation of group and to bring about cohesiveness in a group is a slow process. Revolving fund should be released to any group only
after certain level of showing and thrift activity has progressed to prove group culture this may take any where between 6-12 months.

**D.P.S. Verma (1997)** concluded that involvement of NGOs in Community forestry would have some of the advantages of private sector like competitiveness. Efficiency, responsibility, motivation, promotion, of entrepreneurship, management skills, economy and capital formation, innovation etc., Ecological and social objectives can be looked after by associating state and NGO's at appropriate level. Such an arrangement can be broadly called a "Third sector" or a mid sector balanced between the public and private sectors.

**P. Purushotham (1997)** observed that even in the regions of high incidence of poverty where low income and low demand usually do not yield avenues for Micro Enterprises. With innovative approach their promotion is feasible and possible. However the project experience also indicates that even with the best post-assistance follow up services success cannot be uniform in all product lines. Market being highly dynamic enterprise are also under constant risk. Posed by a business environment that is characteristic of intense competition due to the relative ease of entry and exit conditions. Nearly three years of regular follow-up indicates that a success rate above forty percent seems to be unrealistic and unsustainable.
K.Jayalakshmi (1997) had concluded that Panchayat raj institutions have given ample opportunities to various social groups to represent their interests by which political alienation of certain groups can be fairly reduced. If not marginalising the role of the dominant sections totally. Reservation in Panchayats ensures entry for all sections and thus visualized as the harbinger of equality and social justice.

As it is widely acknowledged that a substantial gap exists between the implementing agency (government bureaucracy) and the rural poor Panchayats enable public participation in both at policy making and implementing level and can accelerate the effective implementation of programmes and thus they can act as spear head for development.

Panchayats have carved out sufficient "democratic space" in the existing system for the rural poor to play their role in developmental activities and thus promote sustainable development through collective action and initiative. Thus paving the way for a honest political process also promoting grassroots level leadership.

K.G.Karmakar (1997) observed that the SHG's need to have a linkage with banks so as to be able to expand their lending for productive purposes. While banks are hesitant to extend credit support to groups. Except on a limited basis to few individual members and on terms required by them because of absence of legal status and
inadequate information and knowledge about the role and functions of the SHG's. There is also a related problem of differentiating the good SHG's from the bad ones. Not withstanding these problems, the case for exploring possibilities of developing a linkage between banks and SHGs appear to gain strength from the fact that in general environment characterised by widespread repayment delinquency. The experience of the SHGs is strikingly different. This advantage could perhaps be exploited through a linkage programme.

With the SHG's being non - legal entities and banks having difficulties in dealing with them within the framework of existing regulations. It would be desirable to try out a few pilot projects on linkage between banks on one hand and SHG's and NGO's on the other to try out various models of linkages and different savings and credit instruments. and subsequently evaluate these pilot projects to learn lessons for future replication. The pilot projects could perhaps throw light on the nature of risks involved. And the compensation and guarantee mechanisms necessary therefore there must be flexible options for SHG's/NGO's/Banks and the minimum of operational guidelines.

N. Sivanna (1997)\textsuperscript{23} concluded that the feedback not in People's participation in the implementation of the programmes is seen only as beneficiaries of the programmes and not as one of partners. People still regard panchayats as their saviors and benevolent institutions. Hence, the question of people participating as contributors, in the
implementation of the programmes hardly arises. However, some of the beneficiaries expressed that for the effective implementation of schemes like water supply there is need for the constitution of people's committees which in turn monitor, maintain and preserve the assets created by the panchayats. Lack of awareness. Coupled with absence of voluntarism, among the general public is a cause for the dismal performance of some of the development programmes. The Panchayats with the effective support and co-operation of local NGO's should effectively use the floor of the gram sabha to create awareness. Motivate people to participate not only as beneficiaries of the programmes but also as partners in the process of development.

**Anub huti Rajan Prasad (1985)** has observed that Poverty alleviation through economic planning requires several inter-related measures giving high priority to the change in the composition of GNP in favour of consumer goods / wage goods, so that the growth of national income itself embodies the supply of output for the poor and for the employment generation: large government resources to be devoted to the supply of public consumption goods: redistribution of assets e.g. land in villages in favour of small marginal farmers; promotion of employment generating industries with emphasis on efficiency; redistributive policies to curb concentration of non-land wealth: etc., In short, the government should chalk-out its strategy in
such a fashion that highest priority is given to the eradication of poverty.

Dr. H.G. Hanumappa (1996) observed that efforts of the government at the Central and State level will not be able to adequacy meet social infrastructure required of population paucity of funds and also lower prioritization in the fund allocation for developing social infrastructure like education health, drinking water etc., It may be advisable to rope in non governmental organizations and other private institutions to take up programmes of social infrastructure development in the rural areas. The newly constituted PRI’s will help in not only appraising the central and state governments regarding the gaps in the provision of social services but also they can initiate necessary activities at the decentralized level to improve these facilities. A time has come for all the agencies concerned like government.

Panchayati Raj Institution NGO’s and others to come together to take up meaningful activities to promote social infrastructure in rural areas which would go along way in enhancing the welfare of the rural people in the country.

Amar Chand Kaushik (1996) concluded one of the major obstacles to poverty alleviation has been the low level of pre-credit income requiring a substantial rate of income generation to cross the poverty line. In fact, this problem is greatly peculiar to the regional rural bank
credit as these banks by virtue of the Act under which they were created are required to lend to the poorest of the poor. The other complementary factor has been allow rate of income generation which is a consequence of credit inadequacy lack of co-operant factors of production. Lack of appropriate skill and infrastructural facilities and marketing constraints.

**Gulab Singh (1995)**\(^27\) has observed that Grameen Bank in Bangala Desh have demonstrated that the poor can utilize credit and other inputs efficiently and productively when they are concentrate and work in a group.

Subsidized credit beyond a certain point is counter-productive. If these credit institutions are not run on business lines if credit recovery is not insisted. These activities soon degenerate into handouts which are often taken over by those who are influential. We may perhaps utilize the experience of Bangladesh and possibly improve the design and delivery of our anti-poverty programmes.

**K. C. Alexander (1993)**\(^28\) Development involves both improvement in human welfare and increase in incomes. While increase in welfare is reflected through indicators such as reduction mortality. Longevity of life, increase in per capital income leads to structural transformation. With it the secondary and tertiary sectors expand and the primary agricultural sector, shrinks. The expansion of the secondary and tertiary
sectors leads to the transfer of population of the secondary and tertiary sectors leads to the transfer of population form rural to urban areas leading to urbanization. Development is also accompanied by decline in mortality and fertility rates, social differentiation, development of market, and modernization of beliefs and values. The process of development also leads to integration of societies segmented on ethnic, religious, linguistic and other particularistic basis into a unified community modernization of political institutions and participation of the marginalized and powerless sector of the society in the socio-political process. Even though there is a certain correspondence among the various dimensions of development at the early stage of development. There is greater improvement in the social and welfare dimensions, and it is after this that per-capita income increases. Leading to structural transformation. It is generally as per capital income of $400-500 at 1961 price level that improvement in socio-cultural indicators tend to slow down and economic development indicators speed up indicating that this level of income represents a threshold between developing and developed societies.

S. Sami (1999)²⁹ It is also observed that private cost of water supply is usually higher than the cost of public water. The efficiency in water supply. Therefore, demands improvement in public water service and a major issue in this regard is water pricing. The policy makers of the cities with inadequate water supply and showing signs of water stress (
symptom low water supply low quality of water misuse of ground water, prevalence of water borne disease, etc.,) should address this problem by approximate cost-benefit studies. This economic evaluation of water. Supply schemes and the question of water pricing should take into account socio-economic as well as environmental benefits and costs.

26/ V.S. Singh (1987) has concluded that though the measurement of poverty line and quantification of the people living below the line using sophisticated empirical tools is no doubt quite vital but what is much more important is the identification of the real poor, and a drastic reorientation in the existing content of the poverty alleviation programmes and the implementing procedure and its machinery. These programmes have to be operated on a war footing so that benefits of these would go only to the poorest of the poor. What is urgently needed is to bring a real improvement in the income of the most unprivileged section of the society. Which is living in utterly object poverty. Because, those living just below the poverty line would in all likelihood be able to cross it in due course of time, as a result of multiplier effect of various development programmes, meant to raise the income of the poor.

J.W. Wickramasingh (1996) observed the basic need approach, standard of living approach and the minimum calorie consumption approach to identify poverty are artificial criteria. These approaches do
not take into account the requirements for 'human living. There are certain items the availability or non-availability of which determine whether the life is 'human' or 'sub-human', some of these items are hidden and cannot be tested from survey results, what is required is to work out pre-determined norms in non-food items and check whether a person or a household do possess such items as well. If they do they are above the poverty line. If not, they are poor despite the food and non-food items (other than the hidden items) which they actually possess appear to be adequate.

II. NGO's and Poverty Alleviation

K.L. Sharma (1996) has observed the educated middle class which is at the helm of affairs of the NGO's may keep them under its seize and abuse the NGO's for self-aggrandizement. The dangers of foreign aids for NGO's have also been pointed out. The NGO's become suspect because family domination in their functioning. Some founders and organizers of the NGO's are reported as agencies for distributing favours and lucrative employment to their kith and kin. However, it is too early to conclude negatively about the fruitfulness of the NGO's some NGO's have done quite well and one can hope that voluntarism as a philosophy and as a praxis of all-round humanism becomes a bedrock of India's social transformation.
Christopher B. Barrett and Douglas R. Brown (2004) emphasized four areas for poverty eradication, namely assets, technology, markets and provision of safety nets. No one organization (NGO) can do everything, some have particular expertise and experience in emergency relief and the provision of safety nets while others have more experience in agricultural and rural development. Each organization should identify its comparative advantage, focus on that and where needed. Work in partnership with other organizations with different comparative advantage.

Charvulu (1979) found that voluntary organizations made use of training as an essential input in rural development in imbibing new skills and knowledge in augmenting productive capacities of rural people and to change their attitudes and social relations.

Franda Marcus (1979) had successfully drawn a clear line between the ventures of voluntary organizations in India in uplifting the rural poor and state efforts towards this end. The planning commission was convinced the voluntary agencies have to play a major role in any rural development effort that takes place within a democratic framework.

Ghosh P.K. (1990) in his study on actual working of some leading voluntary organizations in India found that the ‘Social work and Research Centre’ (SWRC) at Tilonia is offering professional advice and guidance to the farmers in health and hygiene agricultural production and marketing. Besides
health care activities of Society for Education Welfare and Action (SEWA) covers water management baseline economic survey, organizing vocational training etc. This organization believes in developmental partnership with the government machinery and to set example in this direction. The organization has helped Zilla Parishad Branch to introduce smokeless chula amongst the poor villagers.

**Molly Joseph (1990)** found that there is lion’s share of NGOs programmes in the selected organizations related to the provision of factory type employment such as readymade garments, khadi and village industries, candle sticks, match box, carpentry and footwear. The major production schemes especially on household basis which occupied 24 per cent of total schemes were animal husbandry poultry, sericulture, fodder cultivation, kitchen, garden and others. The major schemes for facilities like housing drinking water, sanitation, health care, biogas plants, smokeless chulas, crèche, hostels, marketing etc. were 26 per cent. Skill formation included training to farmers, training under TRYSEM, tailoring programme, literacy, mission and training centres were attached to production units.

**Sharma Dabesh (1994)** revealed that the “Mouman Seva Ashram” is engaged in several social activities to carryout the khadi and village industries programmes in rural areas with social objective of generating employment an self reliance. “Gram Swaraj Parishad”. Rangiya – runs a destitute home and adult education programme under its supervision. The parishad also helps in the socio-economic upliftment of the poor village people.
Kuenstler P.H.K. (1953)\textsuperscript{38} in his study on voluntary young leaders concluded that voluntary organizations are unique and valuable, where in quality was their ability to adopt themselves swiftly to meet changing needs.

Barnabas J. (1970)\textsuperscript{39} in his case study of voluntary organizations revealed that peoples' participation in developing their own village was evident in the active, purposeful and productive functioning of voluntary agencies in the community.

Sen A.C. and Mehta R.M. (1975)\textsuperscript{40} Stated that voluntary agencies are best suited to take up planning and implementation at grass root level and are capable of giving good performances even with moderate financial resources and can also remove socio-economic ills by being close to the people.

Rajakumari C. (1977)\textsuperscript{41} concluded that "will" is the driving and motivating force behind formation and working of voluntary organizations and when once properly organized, the voluntary organizations channalize their "will" in the desired developmental direction so that marketing can reap a very rich dividend.

Vergheese B.G. (1979)\textsuperscript{42} stated that voluntary action was a dynamic concept. Its contours would keep on changing. It cannot be fitted in to a single model or a set of uniform principles but its role would remain that of liberating disadvantaged people and groups, encouraging communities to participate more fully and share in the benefits of development.
Avers, J.A. (1992) gave evidence to show that NGOs have an ability to reach the poor and isolated not served by public or commercial agencies problems.

Statement of the Problem

Poverty eradication is one of the important objectives of national policy. Removal of poverty requires a multi pronged strategy. It requires building up of capacity of poor through access to resources and opportunities. The obstacles to poverty alleviation are lack of pro-poor attitude among government agencies and bureaucratic approach and implementation of anti poverty programmes. The emergence of NGOs as important development actors in India implies that one can hope for more attention to the needs and concerns of the poor in policy formulation and implementation of development programmes for the poor. They are ones who can work on behalf of the poor and facilitate opportunities for the poor. This raises a number of questions. How are their intervention strategies designed? Are the intervention strategies based on factors that are historically responsible for poverty? Are they based on the conditions and severity of poverty across different poverty groups within a village? Have they facilitated social and political practices among the poor so that decision making agenda and programme implementation can be influenced at the local level?
The Specific Objectives of Study are as follows:

1. To study the socio-economic characteristics of the selected poor households.

2. To analyse employment Income consumption saving and borrowing behaviour of the households.

3. To measure the magnitude and severity of poverty and to study the strategies adopted by the households to overcome their poverty.

4. To examine the strategies and intervention policies of NGO in alleviating poverty of the households.

5. To make recommendations to improve the working efficiency of NGOs

Hypothesis:

1. The intervention strategies designed by the NGO are based on the conditions and severity across different poverty groups and have facilitated the implementation poverty alleviation programmes to provide livelihood, security, capacity building and empowerment of the poor.

Scope of the study

More than three fourth of India’s population live in rural areas and rural poverty is an important problem in the country. The present study is
intended to ultimately identify the factors that discriminate the beneficiaries who are not capable of crossing the poverty line and those who are capable crossing the poverty line. Based on the opinion and knowledge of the beneficiaries it would be possible to illustrate the fundamental problems faced by them in order to undertake self employment as a venture. Policy makers administrators and extension workers could use these results in planning as well as implementation of poverty alleviation programmes.

**Methodology**

This study is based on both primary and secondary data: is collected from the government publications and NGOs located in Dharwad district.

Primary Data: Dharwad district has been purposely selected for this study. Because the number of the NGOs are operating in this district Four NGOs are engaged in rural development and poverty alleviation activities. Among these four NGOs BAIF Institute of rural development is actively involved in rural development programmes in many villages of Kalaghatagi and Hubli taluka of Dharwad District. Hence we have selected by BAIF Institute of Rural Development for intensive study primary data is collected from the beneficiaries of NGO programmes and activities to evaluate the impact of such programmes.
Sampling

A multistage random of sampling technique is used to collect the primary data. BAIF is functioning in 22 villages in Kalaghatagi and Hubli Taluka out of these villages Surashettikoppa, Naganur, Kamplikoppa of Kalaghatagi taluk and Harogeri Kamadhenu of Hubli taluka are selected for the field survey. 300 beneficiaries are selected for the field survey.

Data Processing and Analytical Tools

The Chief analytical tools employed in the study area tabuler analysis ratio and percentages.

BAIF Institute for Rural Development (Karnataka) (BIRD (K))

BAIF Institute for Rural Development (Karnataka) is a society registered under the Society Registration Act, 1960. The society is involved in rural development in Karnataka and Andra Pradesh.

The organization aims at improving the quality of life of the rural poor through regeneration of the degraded natural resources land, livestock, water and vegetation using the idle man power. Starting with the program of cross breeding. BAIF Institute for Rural Development (Karnataka) has now diversified in to other areas such as promotion of tree based farming systems, water-shed development, afforestation, bio-energy, tribal rehabilitation, off-farm activities, community based and other rural-based vocations.

BAIF (Bharatiya Agro Industries Foundation), a non-political, secular & professionally managed organization, was born in 1967 to take the message of rural reconstruction across the country. BAIF has grown by many folds and branched out in states such as Maharashtra, Karnataka, Uttar Pradesh,
Rajasthan, Madhya Pradesh, Gujarat and Andhra Pradesh, functioning in over 15000 villages in India.

BAIF took a strategic decision to establish state-wise societies for efficient management and implementation of the ever-increasing number of rural developments programmes. As a result, BAIF Institute for Rural Development Karnataka (BIRD-K) was established as a sister concern of BAIF to manage its programme in Karnataka and Andhra Pradesh. BIRD-K’s programmes at present are spread over 19 districts of Karnataka and 4 districts of Andhra Pradesh.

**The mission of BIRD (K) is**

To create opportunities of gainful self-employment for the rural family’s especially disadvantaged sections, ensuring sustainable livelihood enriched environment, improved quality of life and good human values.

This will be achieved through development research, effective use of local resources, extension of appropriate technologies and up gradation of skills and capabilities with community participation.

**The Major Thrust Areas Are**

- Upgrading of local cattle for producing high quality crossbred progeny for increased milk production and cattle health management.
- Tribal rehabilitation.
- Promotion of tree based farming systems to bring about sustainable agriculture development.
- Promotion of Micro-enterprises in rural areas to bring in self-reliance and sufficiency in local economy.
- Developing innovative approaches for watershed treatment and promotion of rainwater harvesting.
- Community health and sanitation programmes.
Empowerment of women and other weaker sections.

Promotion of people’s organizations for sustainable transformations in rural areas.

Applied research and training for rural development.

Human resource development.

Some of the important activities/programs of BIRD (K) are described here below.

Dairy Cattle Production Programme

The programme is designed to result in production of cross breed progeny using sophisticated technology of frozen semen. The mobile Cattle Breeding Centers deliver the artificial insemination (AI) services at the doorstep of the farmer at no cost to him/her. The local non-descript Cows and Buffaloes are used as seedbed for production of genetically superior cross bred animals. Over the years it has been proved that even the land-less people and small and marginal farmers stand to benefit a great deal. This programme results in increased milk production leading to better family nutrition and better utilization of local resources. At present, 129 Cattle Breeding Centers are operated under the sponsorship of Government of Karnataka through various Zilla Panchayats, Andrapradesh Dairy Development Co-operative Federation (APDCF) and the Commission of European Communities (CEC). Each Cattle Breeding Center is equipped to cover 2000 breedable cattle in an areas of 10 Kms radius. Based on this learning, several other need based interventions have been designed and implemented to address local needs.

Tribal Rehabilitation Programme

The tribal populations who were inhabitants of rich natural forests were rendered homeless due to the changing socio-economic trends in the country. These tribal once taken out of forests could not be rehabilitated...
effectively for obvious reasons. Many development agencies came out with several intervention strategies in this regard with lasting results.

They were exposed to exploitation by smugglers and the local landlords. With his typical missionary zeal Dr. Manibhai Desai designed and developed a viable tribal reconstruction mode. With this, each and every tribal family could be sustainable rehabilitated on a small piece of land creating natural environs for the tribal family to earn their own livelihood. This ensured optimal utilization of resources such as land, water and vegetation through integration of horticulture and forestry tree plantations. This is generally known as WADI model under this programme 850 tribal families have been effectively rehabilitated in H.D.Kote Taluk of Mysore District. Each family is self reliant for their food and firewood needs of Moreover the tribal communities who had never earlier practiced agriculture as an occupation could also be trained in all the agriculture skills.

**Promotion of Tree Based Farming Systems**

Boosting agriculture production in rain fed dry land is crucial for achieving self-sufficiency in food grain production in the country. Low external input based sustainable agriculture practices are the only solutions to help farmers achieve sustainability in agriculture. Too much reliance on external resources such as power, fertilizers, seeds and pesticides make farmers vulnerable to exploitation by outsiders. Keeping this in mind BIRD (K) has designed Tree Based Farming system models for effective utilization of resources for achieving optimum production in dry land agriculture situations. These models are designed based on the natural principles of nutrient recycling and harvesting and retaining of water in situ. Such interventions aim at the following.

- Optimum harvesting of the sun energy and converting it into biomass energy.
- Boosting the soil fertility through natural processes.
• Increasing of on farm bio-diversity.
• Reducing pest attack.
• Establishing effective wind breaks system and prevents moisture evaporation.
• Reducing soil erosion.
• Integrating livestock component in to farming system.

Introducing several location specific trees based farming systems models across the state have resulted in providing gainful employment for the farming community.

These models are also used for training and motivating other interested groups of farmers by promoting farmer-to-farmer training and extension.

New Approaches to Water Shed Development

BIRD (K) has designed location specific and very innovative watershed development model for treating degraded watersheds with active participation by the community. Harvesting raindrops where they fall is a strategy adopted for promoting in situ water harvesting and soil conservation in these watershed programmes.

The key elements of such water harvesting strategies are:
• Trench cum bund across the slope at appropriate intervals.
• Vegetating the bunds with grass cover and tree plantation.
• Planting of 500 to 1000 mixed forestry species on field bund to protect the bunds and provide necessary tree cover to the land.
• Plantation of dry land horticulture species in the field.
• Promotion of sustainable dry land agricultural practices.
• Increasing bio diversity and crop diversity in the watershed.
• Excavation of farm ponds at the rate of 1 pond for every 2 hectares.

• Horizontally connecting 10 to 15 ponds through trench cum bund in a given contour line to ensure maximum percolation of water in the upper reaches of watersheds.

• Use of ferrow cement technologies in check dam construction.

• Construction of gully checks and checks dams in the drainage line etc.

The experience gained in these innovative watershed treatment methods has given a new meaning and a different dimension to watershed development programmes.

Energy Conservation and Promotion of Quality of Life in Villages

Deteriorating rural energy scenario has direct impact on the quality of life in the villages. Women and children are especially adversely affected with depleting energy resources. Creation of biomass resources within individual holdings to ensure timely and easy availability of firewood will result in reduction of women’s drudgery. Smoke less chelas also result in enormous saving of firewood resources. Promotion of Biogas is another option for cooking and lighting Community bio gas plants that BIRD (K) has established in 3 villages are generating electricity to meet the energy requirements for water lifting and village lighting. The energy issues are built in all the developmental programmes designed by BIRD (K) to ensure improved quality of life.

Jana Uttan – A Single Window Delivery Approach to Poverty Alleviation

With experiences of over half a century in planning and implementation of development programmes BIRD (K) is now implementing a very ambitious multi disciplinary development project in about 60 villages in the districts of Dharwad Uttar Kannada and Tumkur. The project considers individual family as a unit for development and designs appropriate intervention strategies for bringing them above poverty line. The multi-
disciplinary team of professionals based in the villages undertakes systematic micro planning exercises for understanding development needs of individual families. The interventions and activity mix depends on the specific development needs of the family. Here, the family members participate in designing the development plan for the family and in implementation of the same. All the inputs required are administered through local Self-Help Groups. The Self-Help Groups in addition to promoting saving and credit habits among its members are also, platforms for administering development interventions. These groups are the key players in ensuring quality of implementation. They also participate in selection of families to be taken under the project in Karnataka, there ae 9000 families currently covered under this project.

Promotion of People’s Organization and Self Help

Decentralized decisions making in project planning and implementation is very crucial to ensure successful project implementation. BIRD (K) policy encourages involvement of people’s organizations to be part of the project implementation strategies. Self Help Groups, Cattle Breeders Association, Watershed Association and such other people’s organizations are formed depending on the need of different projects and locations. These organizations are used as platforms for promoting decentralized planning, decision-making and implementation of project. They also are custodians of community owned assets created under various projects.

The ‘Gramodaya’ Training cum Research Center

This center has been a crucial element in BIRD(K)’s success. It is here where the human capacity of BIRD (K) is built up through regular training cum research inputs. Several appropriate technologies are tested here before inducting in a development programme. Mother orchards of good quality fruit and forestry species, a Bambusetum of 17 species. Mulberry varietal plots, silk worm rearing cum grainage, a herbal garden with rare plant species and watershed development training unit etc. are among the salient features at
‘GRAMODAYA’. A well designed and tailor made training programmes ranging over a variety of subjects are extended to staff and farmers of not only BIRD(K) and its project areas but also that of other NGOs and Government Departments. This center is equipped with well designed classrooms, audiovisuals, conference facilities, library and hostel facilities.

Plan of the Study

The present study has been divided into six chapters.

The first chapter is the introductory with the review of literature, statement of the problem, objectives, hypothesis, scope and plan of the study.

The Second chapter deals with Poverty and its measurement: A Theoretical Frame Work.

The Third Chapter deals with the socio-economic characteristics of the selected households.

The Fourth Chapter analyses the employment, income, consumption saving and borrowing behaviour of the households.

The Fifth chapter examines Micro-Finance: A Viable Strategy for Poverty Alleviation and Gender Empowerment in India

The Sixth chapter summarises the whole work and provides certain policy measures thereof.
Reference:

1. D.Rajasekhar “Poverty Alleviation Strategies of NGOs” Concept publishing company New-Delhi, 2004, ppg.3.

2. Ibid


4. Ibid


38


44. Ayers J.A. (1992), conflicts or complimentsaries. The state and NGOs in the colonization zones of San Julian, Baerlin and Eastern Bolivia Agriculture administration (Research and Linkages) News paper, ODI LONDON 37. 10-311.