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**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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

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**FECULLTY**  
**DEPARTMENT OF COMMERCE**  
**DR .H. S. GOUR CENTRAL UNIVERCITY**  
**SAGAR**

**ABSTRACT**

*Poverty is defined in terms of income, expenditure and nutritional value (calorie intake). Social dimension of poverty is a neglected area of study. Poverty is more of social marginalization of an individual, household or group in the community/society rather than inadequacy of income to fulfill the basic needs. Indeed, inadequate income is therefore one of the factors of marginalization but not the sole factor. The goal of poverty alleviation programme should aim merely increasing the income level of individual, household or group but mainstreaming marginalized in the development process of the country. The country cannot claim economic growth when sections of the people are marginalized to the periphery of the society. The rapid economic growth process should accelerate the access to services like education and health services for all, especially the marginalized citizens.*

**KEYWORDS**

Proverty eradication, India.

**INTRODUCTION**

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

**LITERATURE REVIEW**

India is a haven to 22% of the world's poor. Self-employment programmes like microcredit is successful because of people's participation in the form of SHGs. The government has taken a major step in this direction in the form of 73rd and 74th amendment to the constitution to give more powers to PRI. Poverty eradication is considered integral to humanity's mission for sustainable development. Thus, reduction of poverty in India is vital for the attainment of international goals. At the macro-level, there is a need to co-ordinate a myriad of poverty alleviation programmes of the central government and the State governments. Although concerned efforts have been initiated by the Government of India through several plans and measures to alleviate poverty in rural India, there still remains much more to be done to bring prosperity in the lives of the people in rural areas .

**METHODOLOGY**

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

**MEASUREMENT OF POVERTY: POVERTY LINE**

According to Planning Commission of India, "Poverty line is drawn on the basis of barest minimum desirable nutritional standards of 2400 calories per person per day in rural areas and 2100 calories for urban areas. Cut off level of income or expenditure is determined differently in different countries and regions.

**ESTIMATION OF POVERTY IN INDIA**

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

**TRENDS IN POVERTY IN INDIA**

During five-year plans, several programmes has been introduced to alleviate poverty in India, yet there has been an increase in the number of poor persons in the country. By the end of 11th plan number of poor persons are expected to come down to 10 crore. A brief analysis showing absolute trend in poverty in india is shown through following table:

TABLE 1: HEAD COUNT ESTIMATES OF POVERTY (in Crore)

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

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

### TRENDS OF STATE LEVEL POVERTY OF INDIA

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

TABLE 2: TRENDS IN POVERTY AMONG DIFFERENT STATES (ON THE BASIS OF URP)

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

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

### EXTENT OF POVERTY

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

TABLE 4: PERCENTAGE OF PEOPLE LIVING BELOW POVERTY LINE

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

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

### POVERTY ALLEVIATION PROGRAMMES OF GOVERNMENT

Indian economy is growing at a faster rate of nearly 10 per cent per annum<sup>1</sup>. In the process, India has become the fourth largest economy in the world. In the last two decades, a significant proportion of the population across the country has reaped the benefits of this economic growth. Apart from this burgeoning middle class in the country, the economic growth seemed to have touched the lives of the poor also. According to the National Sample Survey results, people living below poverty line have dramatically come down during the post economic reform era. Inclusive growth also focuses on productive employment for the excluded groups. Poverty alleviation programmes have been designed from time to time to enlarge the income-earning opportunities for the poor. The programmes' and schemes have been modified, consolidated, expanded and improved over time. Following programmes' have been introduced by the Govt. of India for solving the problems.

#### PRIME MINISTER'S ROZGAR YOJANA (PMRY)

PMRY started in 1993 with the objective of making available self-employment opportunities to the educated unemployed youth by assisting them in setting up any economically viable activity. The targets for additional employment opportunities under the Tenth Plan and in 2004-05 are 16.50 lakh and 3.75 lakh, respectively. PMRY is meant for educated unemployed youth with family income of up to Rs.40,000 per annum, in both urban and rural areas.

#### NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP)

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

#### SWARAN JAYANTI GRAM SWAROZGAR YOJANA (SGSY)

SGSY, launched in April 1999, aims at bringing the assisted poor families (Swarozgaris) above the poverty line by organizing them into Self Help Groups (SHGs) through a mix of Bank credit and Government subsidy. In this scheme IRDP and other programmes have been included. Under this scheme, poor are granted bank loans and subsidies to establish small enterprises.

#### ANTYODAYA ANNA YOJANA (AAY)

AAY launched in December 2000 provides foodgrains at a highly subsidized rate of Rs.2.00 per kg for wheat and Rs.3.00 per kg for rice to the poor families under the Targeted Public Distribution System (TPDS). The scale of issue, which was initially 25 kg per family per month, was increased to 35 kg per family per month from April 1, 2002. The scheme initially for one crore families was expanded in June 2003 by adding another 50 lakh BPL families.

#### PRADHAN MANTRI GRAM SADAK YOJANA (PMGSY)

The PMGSY, launched in December 2000 as a 100 per cent Centrally Sponsored Scheme, aims at providing rural connectivity to unconnected habitations with population of 500 persons or more in the rural areas by the end of the Tenth Plan period. Up to October, 2004, with an expenditure of Rs 7,866 crore, total length of 60,024 km. of road works has been completed. The National Rural Roads Development Agency (NRRDA), an agency of the Ministry of Rural



Development registered under the Societies Registration Act, provides operational and technical support for the programme. In 2008-09, Rs. 46807 crores were spent on this plan. About 2.14 Lakh kms road length was completed. According to this scheme, Rs. 60000 crores are to be spent in seven years.

### **ANNPURNA YOJANA**

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

### **PRADHAN MANTRI GRAMODAYA YOJANA (PMGY)**

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

### **NATIONAL FOOD FOR WORK PROGRAMME**

The programme is open to all rural poor who are in need of wage employment and desire to do manual unskilled work. In line with the NCMP, National Food for Work Programme was launched on November 14, 2004 in 150 most backward districts of the country with the objective to intensify the generation of supplementary wage employment.

### **NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME (NREGS)**

This scheme was introduced on february 2, 2006. for this scheme national rural employment guarantee act was passed on 7th September, 2005. This NREGS scheme was started in 200 districts in the beginning. It will be launched in all the districts throughtout the country within periods of 5 years. The main objective is to provide at least 100 days employment to every family in a year. under this scheme 56 Lakh people got employment in 2006-07. this scheme will be expanded from 200 in 2006-07 to 596 districts in 2008-09. in the budget of 2009-10 Rs. 30,100 crore has been fixed. According to the need budget can be exceeded

### **PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP)**

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

### **SMALL AND COTTAGE INDUSTRIES**

This sector is already providing employment to 238 Lakh people. It encourages self employment schemes by spending heavy expenditure on it. In 2006-07, business limit for small entrepreneurs has been raised from Rs. 3 crore to Rs. 4 crore. In the budget of 2007-08 excise duty exemption has been raised from Rs. 1 crore to 1.5 crore. It will help in raising employment oppertunities in small scale industries.

### **INTEGRATED CHILD DEVELOPMENT SCHEME (ICDS)**

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

### **MID DAY MEALS SCHEME (MDMS)**

The children in primary classes have been covered under this scheme. Under this scheme, 2.5 crore additional children got benefit it. Children in primary classes and upper primary classes have been covered in 2008-09 (Verma and Pardeep, 2010). For this purpose Amount of rs. 8000 crore was spent in 2009-10.

### **MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA)**

It has also successfully raised the negotiating power of agricultural labour, resulting in higher agricultural wages, improved economic outcomes leading to reduction in distress migration. With a peoplecentred, demand-driven architecture, completely different from the earlier rural employment programmes, MGNREGA has directly led to the creation of 987 crore person-days of work since its inception in 2006-07.

### **POVERTY ALLEVIATION PROGRAMMES IN ELEVENTH PLAN**

A review of different poverty alleviation programmes shows that there has been erosion in the programmes in terms of resource allocation, implementation, bureaucratic controls, noninvolvement of local communities, etc. NABARD has also been contributing in Rural Poverty Allevaition through its various initiatives/ schemes like SHG Bank Linkage Programme, watershed development, tribal development, CDP, REDP, ARWIND, MAHIMA, support to weavers, RIDF, R&D Fund, etc. The Eleventh Plan gave a special impetus to several programmes aimed at building rural and urban infrastructure and providing basic services with the objective of increasing inclusiveness and reducing poverty.

**TABLE 5: THE ELEVENTH PLAN ( XITH ) PLAN ALLOCATION UNDER VARIOUS SCHEMES/PROGRAMMES**

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

Source: Ministry of Rural Development.

**TABLE 6: SCHEME-WISE PHYSICAL TARGETS PROPOSED FOR ELEVENTH PLAN ( XITH ) FIVE YEAR PLAN**

Sl. No.	Scheme/Programme	Unit	Proposed target Xlth Five Year (2007-2012)
1	SJGSY	No. of beneficiaries in lakhs	4.52
2	SGRY	Lakhs employment	900
3	DPIP(SS with WB support)	No. of groups in lakhs	2.05
4	Rural roads (PMGSY)	Kms.	20000
5	Indira Avas Yojana	No. of houses in lakhs	4.44
6	Gramin Ajivika Pariyaojna	No. of household in lakhs	3.20
7	National Rural Rojgar Gurantee Scheme	Lakhs mandays	17300
8	Mid day meal	Students in lakhs	466.35
9	BRGF	No. of workers	20000
10	Road maintenance	Kms.	20000
11	M.P. Rural Livelihood Project	No. of families	320000

Source: Ministry of Rural Development

**POLICY PLAN REQUIRED FOR POVERTY ALLEVIATION IN INDIA**

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

**CONCLUSION**

Poverty infect is a socio-economic phenomenon that is intimately associated with inequality. It adversely affects human health, efficiency and productivity which in turn affect their income. Poverty is more of social marginalization of an individual, household or group in the community/society rather than inadequacy of income to fulfill the basic needs. The goal of poverty alleviation programme should aim merely increasing the income level of individual, household or group but mainstreaming marginalized in the development process of the country. The country cannot claim economic growth when sections of the people are marginalized to the periphery of the society. The rapid economic growth process should accelerate the access to services like education and health services for all, especially the marginalised citizens. The link between ignorance and poverty and ill health and poverty are well-established. Poverty alleviation programmes should also address the issue of poverty from broader social and economic perspectives.

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