



DOI: [10.5575/nairjssh.2022.9.5.3](https://doi.org/10.5575/nairjssh.2022.9.5.3)

## OVERVIEW OF POVERTY ALLEVIATION PROGRAMME IN INDIA

**\*MR.SHABBIR CHAND NALBAND**

*\*Giristhan Atrs and Commerce College, Mahabaleshwar*

**ABSTRACT:** India is facing serious problems like unemployment, over population, economic disparity, regional disparity, illiteracy, poverty etc. When it comes to poverty, we find that the rate of poverty in India is still very high. As of 2011-12, 21.9% of India's population was living in poverty. Government of India has implemented poverty alleviation program to reduce poverty in India. Under this programme various activities were implemented to provide food and financial assistance to below poverty line families. Efforts were made to make it easy for people to get basic facilities.

### INTRODUCTION

Poverty is a problem that is found in all countries of the world. Its intensity is higher in some countries and lower in others. Poverty rate in India was very high before independence. But after independence, this ratio is seen to have decreased. Poverty is considered as an obstacle to economic development. According to Prof. Naras, poverty is the cause and effect of poverty. This is what he called the vicious cycle of poverty.

According to the World Bank, poverty is hunger, poverty is lack of shelter, lack of treatment when sick, being illiterate and unable to go to school, unemployment, fear of the future, lack of clean water to drink, poverty is lack of freedom.

According to Dandekar and Rath the poverty line is the income limit set by the government. The poverty line is the level of expenditure at which minimum calories can be obtained for nutrition and other essential non-food services.

Poverty is an obstacle to economic development. Therefore efforts are made in every country to eradicate poverty. In India too many schemes have been implemented for poverty alleviation which we call poverty alleviation programmes.

### RESEARCH METHODOLOGY

The researcher has used secondary data for this research project. Various books, magazines, research articles, newspaper articles and internet have been used for secondary data collection. Some statistical tools are used for fact analysis.

### Five year plan and poverty alleviation

Several measures were taken to eradicate poverty in India. Planning was adopted in 1951. Since then Five Year Plans were implemented in India for development. A total of twelve Five Year Plans have been implemented in

India from 1951 to 2017. Many efforts were made to reduce unemployment, poverty, economic disparity, regional disparity in the country through five year plans. During the planning period, emphasis was placed on agricultural development to reduce poverty. As a result, Green Revolution took place in India during 1966-67. Various industrial policies were announced to promote the growth of industries, special efforts were made to reduce illiteracy. Agriculture and irrigation were emphasized in India's first five-year plan. In the Second Five Year Plan, targets were set for the growth of basic and heavy industries. The Third Five Year Plan aimed to increase the country's income by 5.5 percent and to address social justice and inequality in income distribution. The Fifth Plan emphasized on poverty alleviation. The Seventh Plan emphasized on reducing poverty and improving the standard of living of the people. The Eighth Plan emphasized on the objective of employment generation while the Ninth Plan emphasized on agriculture, employment, poverty and infrastructure etc. The Tenth Plan emphasized on poverty alleviation. A target was set to reduce the poverty rate from 26% to 21% by 2007. The Eleventh Plan aimed to reduce poverty by 10 percent and create 7 crore new jobs. Employment generation was also emphasized in the twelfth plan. Poverty alleviation program in India

many programs and schemes have been implemented for poverty alleviation in India which can be described as follows

#### **Integrated Rural Development Programme (IRDP)**

The Ministry of Rural Development launched the Integrated Rural Development Program in India in 1978. The main objective of this program was to provide employment opportunities to poor people as well as provide them with skill development opportunities. Under the Integrated Rural Development Programme, emphasis was placed on helping families below the poverty line, improving the standard of living of the people and empowering the poor.

#### **Pradhan Mantri GraminAwaas Yojana**

The then Prime Minister of India Rajiv Gandhi launched the Indira Awas Yojana in 1985. The scheme provides grants and cash assistance to villagers to build their own houses. This scheme was implemented under Rural Landless Employment Guarantee Programme. It was further restructured as Pradhan Mantri GraminAwas Yojana in 2015. The main objective of this scheme is to provide financial assistance to the weaker sections of the society to build their own houses.

#### **Indira Gandhi National Old Age Pension Scheme (NOAPS)**

The scheme was launched in august 15, 1995 by the ministry of rural development. Under this scheme, Rs 75 per month was given to destitute persons above 65 years of age. Pension is paid to senior citizens of India aged 65 years or above living below the poverty line. At present, people aged 60 to 79 years are given a pension of Rs 200 and those above 80 years are given a pension of Rs 500 per month.

#### **National Family Benefit Scheme (NFBS)**

The government launched this scheme in august 1995. Under this scheme, a grant of Rs 5,000 is given to the bereaved family in case of death of the head of the family due to natural causes and Rs 10,000 in case of accidental death. Recently this amount has been increased to 20000

#### **Jawahar Gram Samridhi Yojana (JGSY)**

In India Jawahar Rozgar Yojana was launched on 1st April 1999. The objective of this scheme is to provide sustainable wage employment to below poverty line families in rural areas. Recently this scheme has been restructured and named as Jawahar Gram Samridhi Yojana. The main objective of the scheme is to provide sustainable employment opportunities to the unemployed in rural areas, as well as to create demand-driven rural

infrastructure with durable assets to enhance employment opportunities, giving priority to SC/ST families below the poverty line and physically challenged persons.

### **Annapurna scheme**

India's ministry of rural development launched this scheme in the year 2000 for poor senior citizens aged 65 years or above. Under this scheme, ten kg of food grains are given every month to the senior citizens who are not getting the benefit of national old age pension scheme.

### **Food for Work Programme**

The Government of India launched the National Food Program on 14 November 2004 to generate supplementary wage employment in 150 of the most backward districts of the country. This program is open to the poor of the country. The objective of this program is to increase food security through wage employment of unskilled workers. Free food grains are provided to states under this programme. Collector is the nodal officer of this programme. 2020 crore was allocated in 2004-05 apart from 18 million tons of food grains.

### **SampoornaGramin Rozgar Yojana (SGRY)**

The government launched the SampoornaGramin Rozgar Yojana (SGRY) on 25 September 2001 by merging the rojgar guarantee yojana and the jawahar gram samridhhi yojana. The main objective of the scheme is to create employment for rural laborers, to create sustainable economic infrastructure in rural areas and to provide food and nutrition security to the poor.

### **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)**

In India, the National Rural Employment Guarantee Act was passed on 23 August 2005. Later in 2009 it was renamed as Mahatma Gandhi National Rural Employment Guarantee Act. Under this labor act, people were guaranteed employment. Under this Act, a rural family is guaranteed at least 100 days of employment every year. For that, it is necessary to register in the Gram Panchayat that a family member is in need of employment. If the applicant does not get employment within 15 days after applying, he is eligible for daily unemployment allowance. The main objective of this scheme is to increase livelihood security by providing employment opportunities to people in rural areas. One-third of the jobs available under MGNREGA are given to women. The World Bank's World Development Report 2014 cited MGNREGA as a prime example of rural development. Today Magnrega is the largest employment generating scheme in the world.

### **National Food Security Mission**

The national development council meeting held on may 29, 2007 approved a resolution to launch a food security campaign involving rice, wheat, pulses. Accordingly, the national food security mission was launched in October 2007. This scheme significantly increased the production of rice, wheat, and pulses in the country.

### **National Rural Livelihood Mission**

The Government of India launched the National Rural Livelihood Mission in June 2011 with the aim of diversifying the needs of the rural poor and providing them with a regular monthly income. Under this plan, it was emphasized that the poor would get their rights, entitlements and public services. Later in 2015 the scheme was renamed as Deendayal Antyodaya Yojana. This scheme plays an important role in poverty and poverty alleviation as well as promoting self-employment and organization of the rural poor.

### **National Urban Livelihood Mission**

The Ministry of Housing and Urban Affairs, Government of India launched the National Urban Livelihood Mission in 2013. According to this campaign, the focus was on organizing the urban poor with the help of self-help groups, creating opportunities for skill development, creating market-related employment, providing opportunities for self-employment, etc.

**Pradhan Mantri Jan Dhan Yojana**

The Government of India launched the Pradhan Mantri Jan Dhan Yojana on 28 August 2014 under the Financial Inclusion Programme. The main objective of this scheme was to get direct benefits of grants, pensions, insurance, scholarships etc. to the beneficiaries. The scheme has achieved the target of opening 1.5 crore bank accounts. Interestingly, 18096130 bank accounts have been opened in one week, so it has been recorded in the Guinness Book of World Records.

**Pradhan Mantri Kaushal Vikas Yojana**

The Pradhan Mantri Kaushal Vikas Yojana was launched in 2015 by the ministry of skill development and entrepreneurship, government of India. The main objective of this scheme is to provide industry related skill training opportunities to a large number of youth in the country. This will provide them with a better means of livelihood as well as efficiency among the workers.

**Saansad Aadarsh Gram Yojana (SAGY)**

The government launched Saansad Aadarsh Gram Yojana (SAGY) on 11 October 2014. This scheme was designed keeping in mind the comprehensive development goal of Mahatma Gandhi. Under this scheme, it was decided that a Member of Parliament should adopt a Gram Panchayat and develop it by giving importance to social development along with infrastructure in that Gram Panchayat. Under this scheme, a village development plan is prepared under the leadership of MPs. This scheme is based on public participation. According to this plan, if a development model is prepared and implemented at the local level, it will be a model for the neighboring Gram Panchayats.

**Pradhan Mantri Jeevan Jyoti Bima Yojana**

Pradhan Mantri Jeevan Jyoti Bima Yojana was launched in May 2015 to provide insurance coverage to the poor people of the country. As of 2015, only 20 percent of India's population had any form of insurance, so the main objective of the scheme was to increase this number. According to this scheme, any person in the age group of 18 to 50 years of the country can get his insurance by paying a premium of ₹436. Under this scheme, in case of death of the insured person due to any reason, his heirs will be paid a sum of ₹2 lakh.

**Pradhan Mantri Suraksha Bima Yojana**

The government of India launched the Pradhan Mantri Suraksha Bima Yojana on May 9, 2015. This plan is an accident insurance plan. According to this scheme any person can avail the benefit of this scheme by paying a premium of ₹20 per annum.

**National Maternity Benefit Scheme**

Janani Suraksha Yojana was launched by the government of India on 12 April 2005 with the aim of promoting safe delivery to rural pregnant women and reducing neonatal mortality. Maternal women will get a subsidy of ₹6000 if registered under this scheme.

**Pradhan Mantri Ujjwala Yojana (PMUY)**

The Ministry of Petroleum and Natural Gas, Government of India launched the Pradhan Mantri Ujjwala Yojana (PMUY) on 1 May 2016 with the objective of providing clean cooking fuel like LPG to every rural and underprivileged family in India. Rural women use traditional fuels like wood, charcoal, cow dung, etc., which adversely affects their health as well as the environment. As per the scheme, it was targeted to release 8 crore LPG connections to underprivileged households by March 2020. Under this scheme, LPG connections were distributed to 50 million below poverty line women in the country. The budget for the financial year 2021-22 has provided for release of 1 crore LPG connections under this scheme.

**Pradhan Mantri Garib Kalyan Yojana (PMGKY)**

This scheme was implemented from 16th December 2016. As such, this scheme was valid from 16th December to 31st March 2017. Later it was extended till June 2020. 1.7 lakh crore poor welfare package was announced to reduce the loss of the poor due to corona virus and lockdown. Provides opportunity to declare illegal assets and black money confidentially and avoid prosecution after paying 50 percent penalty on undisclosed income. An additional 25% of the undisclosed income is invested in the scheme which can be returned without any interest after four years.

### **Solar Charkha Mission**

The Solar Charkha Mission was launched in June 2018 under the ministry of micro, small and medium enterprises. It was planned to create direct employment for one lakh people by sanctioning 50 clusters for 2018-19 and 2019-20 by sanctioning 550 crores. According to this plan, sustainable development was planned with the objectives of boosting the rural economy, stopping migration from rural areas to cities, and bringing about inclusive growth.

### **National Nutrition Mission (NNM)**

National Nutrition Mission was launched in 2018 to reduce the problem of malnutrition in India. This is also called Poshan Abhiyan. The scheme focused on improving the nutritional status of children in the country by reducing malnutrition levels. Also, emphasis was placed on improving the nutritional status of adolescent children, pregnant women and lactating mothers.

### **Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM)**

In 2019, the ministry of labor and employment launched Pradhan Mantri Shram Yogi Maan-Dhan yojana for old age protection and social security of unorganized workers. This scheme is a voluntary and contributory pension scheme. People between 18 to 40 years of age can apply under this scheme. The applicant has to contribute Rs 55 to Rs 200 per month till the age of 60 years. After 60 years, the applicant gets an assured pension of at least rs.3000. This scheme benefits the workers in occupations such as domestic workers, street vendors, brick kiln workers, cobblers, rag pickers, washer men, rickshaw pullers, landless laborers, agricultural laborers, construction workers, weedy workers, handloom workers, leather workers, etc. There are about 42 crore unorganized workers in our country.

### **Prime Minister Street Vendor's AtmaNirbhar Nidhi – PM SVanidhi**

The PM SVanidhi yojana was launched in June 2020 to compensate and empower street vendors due to the covid-19 pandemic. The scheme is run under the ministry of housing and urban affairs. Under this scheme working capital loan facility of Rs 10000 is provided at 7% per annum. Interest rates are discounted as an incentive for regular repayments.

### **CONCLUSION**

Poverty is a major problem in India. Poverty rate in India was very high before independence.

However, after independence, due to special efforts to eradicate poverty, it is seen that the amount of poverty has reduced. Green revolution took place in the country due to emphasis on agricultural development during the planning period. Agriculture has developed due to Green Revolution and employment generation in agriculture sector has increased. Along with agricultural development, industrial development was emphasized during the planning period. Industrial development created employment opportunities and the unemployment rate started to decrease. Many schemes were implemented in India to reduce unemployment and poverty, thus helping to raise the standard of living of the country's poor. Various programs implemented under the poverty alleviation program in the country are helping to reduce poverty.

## REFERENCES

1. गौरव दत्त, अश्विनी महाजन. (२०१४). भारतीय अर्थव्यवस्था .एस.चंद अँड कंपनी प्रा.लि.
2. डॉ. एल.एन घाडगे , डॉ.ए .के वावरे .(२०१०). भारतीय अर्थव्यवस्था . निराली प्रकाशन.
3. रंजन कांबळे. (२०१४-१५). भारतीय अर्थव्यवस्था. भगीरथी प्रकाशन.
4. gaurav datt, ashwini mahajan (2015). Indian economy. S.chand and company PVT.LTD.
5. WWW.indiabudget.gov.in
6. www.irdp.org.in