

Critical Evaluation of Poverty Alleviation Schemes in Rural Areas of India

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Abstract- This study presents a critical evaluation of the poverty alleviation programmes that the Indian government specifically implemented in rural areas after independence. This study's aim is to evaluate the effects of various poverty alleviation initiatives on the socioeconomic status and standard of living of rural residents of India as well as the reasons why some of these initiatives have failed and have drawn criticism. The paper is based on secondary data sources, including reports and documents from the government. Bar graphs, line graphs, and images have been used to present quantitative data throughout the entire paper, which is based on a qualitative methodology. This paper has provided a critical assessment of programmes like TRYSEM, IRDP, MGNREGA, etc. These programmes highlight achievements in generating income and building infrastructure while highlighting problems like corruption and poor targeting. The results paint a complex picture of rural India's efforts to reduce poverty. There are still issues like administrative roadblocks, corruption, poor targeting, and low awareness, despite the fact that some programmes have produced commendable results in terms of creating income, improving livelihoods, and developing infrastructure. Additionally, there are concerns about the sustainability and long-term effects of these interventions, necessitating a more thorough investigation of the structural barriers to holistic advancement.

Keywords- Poverty, Rural Development, Backwardness, Infrastructure

Introduction:-

"Overcoming poverty is not a gesture of charity. It is the protection of a fundamental human right, the right to dignity and a decent life."

- Nelson Mandela (Former South African President)

Millions of people all over the world are affected by the pervasive problem of poverty. It is a state characterised by a lack of opportunities, resources, and the essentials needed for a respectable standard of living. In addition to making it difficult for people to meet their basic needs, poverty also restricts people's access to vital services like healthcare, education, and other essentials. The reduction of poverty has long been a priority for authorities, organisations, and people. The term "Poverty Alleviation" describes *collective actions taken to lessen and ultimately eradicate poverty*. It entails putting into practise a number of strategies and interventions to better the economic, social, and political circumstances of underprivileged people and communities (Kulkarni, 1998). The importance of reducing poverty goes beyond purely humanitarian considerations. The effects of poverty are extensive and have an impact on entire societies. It stifles economic expansion, reinforces social inequality, and threatens sustainable development. By tackling poverty, we can advance social justice, uphold human dignity, and give people the chance to live happy, fulfilling lives. Efforts to reduce poverty have grown and changed over time, incorporating multifaceted strategies that target the underlying causes of poverty. These methods acknowledge that poverty is a complicated problem influenced by a number of variables, including unequal wealth distribution, limited access to healthcare and education, discrimination, and systemic barriers. Successful poverty alleviation initiatives place equal emphasis on long-term solutions that empower people and communities to end the cycle of poverty as they do on short-term relief measures (Aswale, 2014). This introduction lays the groundwork for a deeper investigation of initiatives, policies, and strategies for reducing poverty. We can work to create a more equitable and inclusive society by comprehending the root causes of poverty and looking at successful interventions. We can work to create a society where everyone has an equal chance to thrive and realise their potential through cooperative efforts, creative ideas, and a dedication to social justice. In addition to it poverty can be divided into two categories such: Absolute poverty and Relative poverty. The goal of absolute poverty measures is to count the number of people who live below a given poverty line while focusing on the necessities for survival. It offers a common measurement that can be used to compare disparate nations or areas and track development in the fight against extreme poverty over time. In other hand Measures of relative poverty take into account the societal setting as well as the notion that poverty is a relative term that is affected by social and economic factors. It focuses on the differences and inequalities that exist within a society and seeks to identify those who are unable to fully engage in social and economic activities due to a lack of resources (Sreedhar, 2015).

260 million people in the nation lacked the means to access the consumption basket that serves as the poverty line at the start of the new millennium. 75% of these were located in rural areas. Twenty-two percent of the world's poor live in India. Given that one of the main goals of the development planning process has been to eradicate poverty, such a high incidence of poverty is cause for concern. Poverty is, in fact, a global problem. Its elimination is regarded as essential to humanity's effort to achieve sustainable

development (Satyam, 2014). Therefore, lowering poverty in India is essential for achieving global objectives. A social-economic phenomenon known as poverty occurs when a segment of society is unable to meet even its most basic needs. Food, clothing, housing, education, and other fundamental human needs are considered the minimum requirements. If humanity does not meet these needs to a subsistence level, it will suffer pains and miseries (Apoorva Verma, 2019).

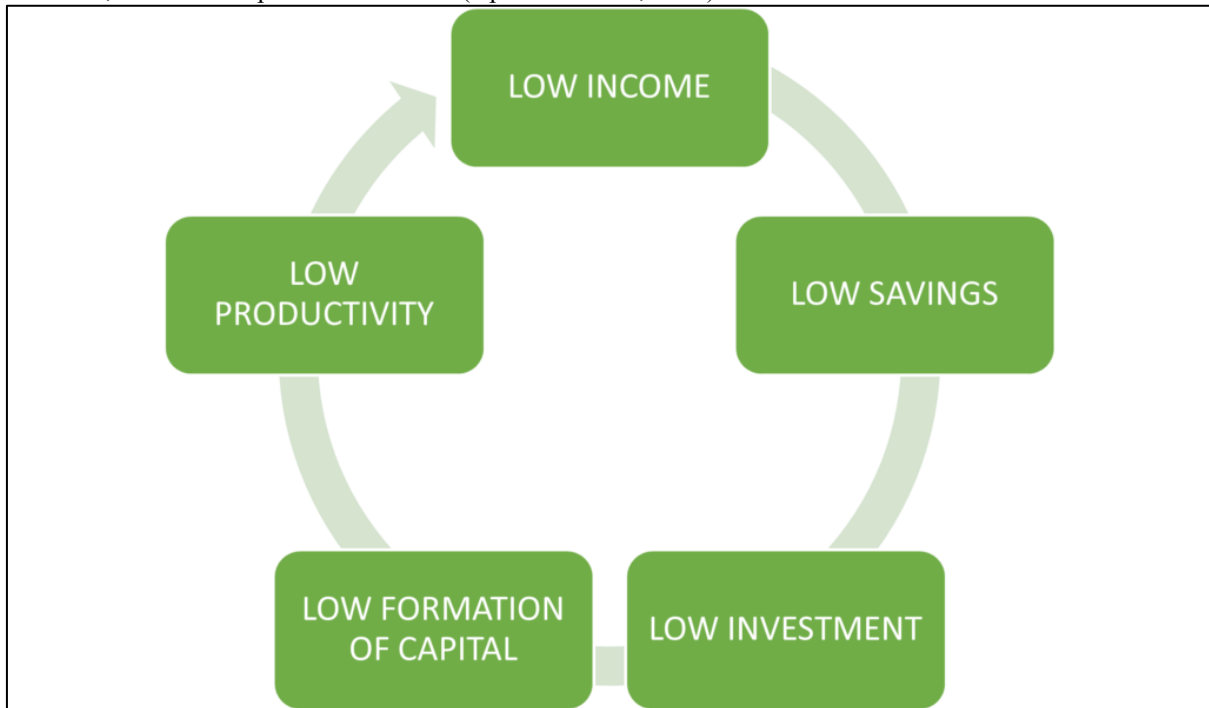


Figure 1 VICIOUS CYCLE OF POVERTY (Source: spureconomics)

Income, spending, and nutritional value (calorie intake) are used to define poverty (Satyam, 2014). Instead of a lack of sufficient income to meet essential needs, poverty is more often characterised by social marginalisation of an individual, household, or group within the community or society. The sole objective of programmes to combat poverty should be to raise the income levels of those who are generally left out of the country's development process, whether they are individuals, households, or groups. When certain populations are pushed to the edges of society, the nation cannot claim economic growth. Poverty is also relating with employment inversely therefore if employment generation rates shall be higher than the poverty eradication programmes more successful. In context of rural areas, the government formed women Self Help Groups (SHG) for eradication of poverty through micro financing. In this scenario (Ghosh, 1998) stated that According to the evidence on the growing feminization of poverty, the relationship between employment patterns and poverty is particularly clear for women. The relationship between poverty and asset ownership is also crucial because women in South Asia frequently aren't allowed to own land or other significant assets. This means that strategies for reducing poverty must be based on asset redistribution, which clearly has a gender component, as well as other macroeconomic policies that enable the growth and diversification of employment opportunities. Although poverty is a multidimensional phenomenon, economic dimensions based on income and consumption are frequently used to measure poverty levels. On the other hand, Amartya Sen's capability deprivation approach for measuring poverty defines *poverty as the inability to acquire a set of minimal capabilities rather than just a matter of actual income*. Given that the conversion of actual incomes into actual capabilities varies with social contexts and personal beliefs, it is important to consider the disparity between people's incomes and their limitations. The Amartya Sen-proposed capabilities approach to measuring poverty is also emphasised by the United Nations Development Programmes (UNDP). The first of the United Nations' 17 sustainable development goals, with the pledge that no one will be left behind, is "Ending poverty in all its forms everywhere." (Pramod K. Singh, 2020).

Review of Literature-:

A plethora of research have been done on the topic of poverty alleviation in the world especially in developing countries such as India. These developing countries are the bottleneck of the world development. As above mentioned, that millions of populations living under the extreme poverty conditions which mainly concentrated in the developing countries. And also (Adam Smith 1776) argued that "No society can surely be flourishing and happy, of which the far greater part of the members is poor and miserable". The World Development Report of 1990 supported a strategy for reducing poverty that combines improved economic growth with the delivery of crucial social services targeted at the underprivileged while establishing financial and social safety nets. In many of the developing nations around the world, a variety of social safety net programmes and public spending on social protection, such as social insurance schemes and social assistance payments, continue to serve as instruments for reducing poverty (Pramod K. Singh, 2020). Some literature concluded the relationship between the consumption inequality and the prevalence of poverty. In Indian context, Negative changes in consumption inequality have the potential to cancel out the positive effects of growth on the prevalence of poverty. This was the case in fact between 1973 and 1977, whether analysis was done at the state or national level, when high growth in average per capita consumption was accompanied by a sharp rise in consumption inequality, significantly reducing the overall impact on the reduction of poverty incidence (Subbarao, 1990). Most of the scholars analysed that poverty is more

concentrated in rural areas therefore rural areas are still backward and lagging behind in every dimension. Poverty is barely socially marginalization. In this context (Yesudian, 2007) observed that Instead of a lack of sufficient income to meet essential needs, poverty is more often characterised by social marginalisation of an individual, household, or group within the community or society. Indeed, a lack of income is one of the causes of marginalisation, though it is not the only one. The objective of a programme to combat poverty should not only be to raise individual, household, or group income levels, but also to mainstream marginalised people into the nation's development process. Furthermore they linked the poverty with the deteriorating health among the poor so they concluded that the connections between ignorance, poor health, and poverty are well known. Poverty-related illnesses include malaria, tuberculosis, diarrhoea, and malnutrition and further they stated that this leads to hospitalization indebtedness. (Yesudian, 2007) concluded that Programmes to reduce poverty should approach the issue from broader social and economic perspectives.

For the measuring the poverty in India, the measurement done on the basis of rural and urban in India. Criteria differs rural and urban therefore the measurement done separately for rural and urban respectively. The Planning Commission is the nodal organisation for estimating poverty in India. According to the Indian Planning Commission, the definition of poverty is based on "the barest minimum desirable nutritional standards of 2400 calories per person per day in rural areas and 2100 calories in urban areas." The calculation of poverty done by different types such as Head count Ratio (Number of poor/total population), Multidimensional Poverty Index (MPI) etc. According to the UNDP's Global Multidimensional Poverty Index (MPI) 2019, *India helped 271 million people escape poverty between 2006 and 2016. India's MPI dropped from 0.123 in 2015-16 to 0.283 in 2005-2006.* In India, there were 369 million people living in poverty in 2015-16, down from 640 million people living in multidimensional poverty in 2005-2006 (or 55.1% of the population). In each of the 10 indicators during this time, India saw a significant decline in the number of people who are multidimensionally poor and deprived (Apoorva Verma, 2019). Since 2000, India has made notable strides in the fight against poverty. According to Tendulkar Committee methodology, the *daily income of people in the poor category was less than 27 and 33 rupees, respectively, in villages and cities.* Numerous government welfare policies and programmes have reduced the prevalence of poverty in rural India. MGNREGS has led to a much faster decline in poverty in rural India than in its urban counterparts. Within a decade, India's population of poor people has shrunk from 635 million to 364 million. According to *Tendulkar Methodology, the poverty rate decreased an average of 1.3% per year from 1993-1994 to 2011-2012* (Apoorva Verma, 2019). Some of the scholars linked poverty with the caste dimension as such (Kulkarni, 1998) observed that Older people, those with less physical and human capital, and members of lower castes are more likely to continue living in poverty. Growth by itself won't amount to much unless combined with particular interventions. These include the provision of higher-quality school education, especially at the primary level, and social safety nets (rural public works and social security). Land reform through a market-mediated mechanism is also included. In addition to it (Singh, 2017) examined that the government policies and programmes designed to promote inclusion included implicit or explicit inclusionary norms, which frequently imply that the "excluded" groups are expected to conform to and accept a particular model of society, which has historically been associated with the more powerful groups in society. Caste-based boundaries persisted despite political changes and the government's helpful intervention. In the context of poverty decreased or increased (Gaiha, 1991) concluded that The official assertion that rural poverty had significantly decreased at the beginning of the 1980s was partially procedural. It was specifically a direct result of the pro-rata adjustment to the estimates for the NSS consumption distribution. Even though India still has the greatest concentration of poor people in a single nation in the world even after more than 50 years of independence. *An estimated 260.3 million of its population, or close to one billion people, live in poverty. Over 75% of the poor live in villages* (Aswale, 2014). The consequences of the poor governance of the rural development programmes are identified as significant leakage and the continuation of poverty and deprivation as a result (H.S. Shylendra, 2007). In India, the idea of Rural development is not new and doesn't call for a particular Poverty alleviation strategy. It is a decision that is affected by elements like time, place, and culture. Although rural development has existed in India for a very long time, significant efforts to achieve what is now known as rural development were not made until the 19th century. India is committed to bringing a rapid and sustainable development in rural India through a number of programmes using its many resources and efforts. In its broadest sense, the term "rural development" refers to the overall improvement of rural areas in order to improve the quality of life for rural residents. This makes it a comprehensive and multifaceted idea that encompasses the growth of agriculturally related activities, village and cottage industries, community services, and facilities, as well as, most importantly, human resources in rural areas (Nityanath, 2020).

Objectives:-

- 1- To examine the objective of various major poverty alleviation schemes in rural India after the independence.
- 2- To assess the reasons behind the failures and critics of various poverty alleviation schemes which has implemented in rural part of India.
- 3- To highlight the major objectives of the different poverty alleviation schemes in rural areas.
- 4- To analyse the impact of different poverty alleviation schemes on the livelihood and socioeconomic conditions of the peoples of rural areas.

Research Questions:-

- 1- What are the various major poverty alleviation schemes which implemented in India by different governments till now?
- 2- Why these poverty alleviation schemes failed and try to assess the major reasons behind the failures?
- 3- What was the provisions and objectives of these poverty alleviation schemes which implemented in especially rural areas?
- 4- How much various poverty schemes affected the poor peoples and impacted on livelihood and socioeconomic life of the people?

Database & Methodology:-

The entire Present study based on secondary data sources. These data obtained from various government websites and reports. The data for poverty rate obtained from the Reserve Bank of India website. Some data retrieved from economic survey of India 2003-04.

Data about the schemes obtained from ministry of rural development. Furthermore, data also retrieved from the various reports journal articles and books which is given in the references.

For the methodology in the entire paper the qualitative methodology has been used and for depiction of quantitative data bar graph, line graphs and pictures have been used. In which some of them retrieved from articles.

Result and Discussion:-

A plethora of schemes have been launched to alleviation the poverty from India. Many of the schemes implemented well on the ground level and also improving the quality-of-life peoples of rural areas as well as urban areas however the situation is still almost same. Poverty eradication only can assess by the good research and policy framework. In the 1980s prime minister Indira Gandhi gave the quote Garibi Hatao but neither they got successful in this quote or movement nor their successors able to implement this quote carefully therefore the poverty eradication could not perform properly. But in some extent former government tried to do for poverty alleviation. Some of the major schemes related to the poverty alleviation given below with critical evaluation:-

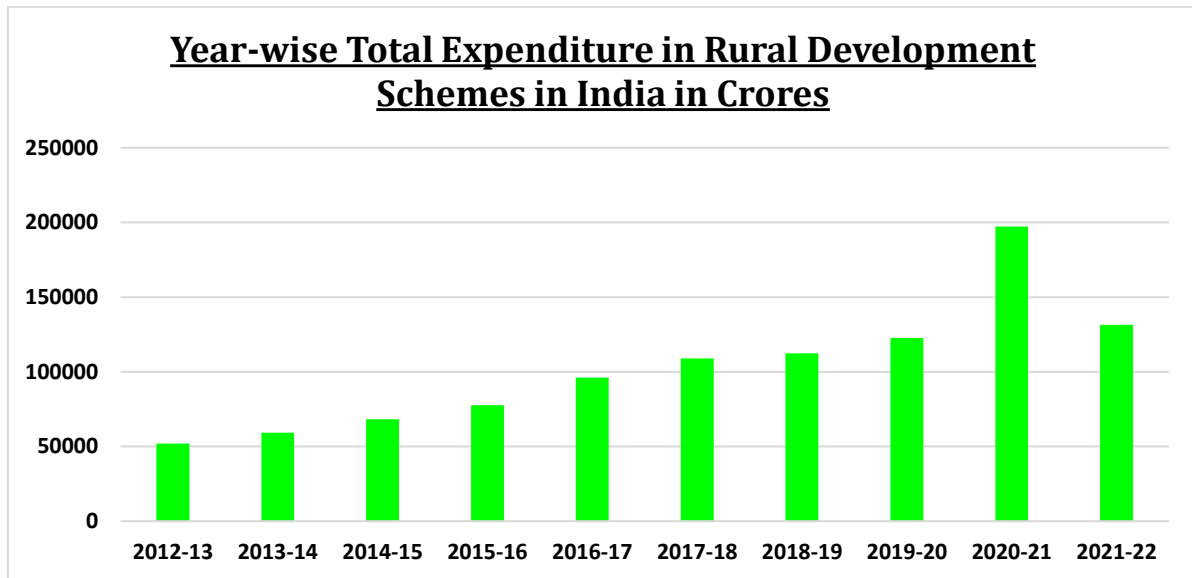


Figure 2 Year-wise Total Expenditure in Rural Development Schemes in India in Crores

1-TRYSEM:-

As a unique national programme for preparing rural youth for self-employment, TRYSEM was introduced in 1979. The vast backlog of rural youth unemployment and underemployment was one of the strongest arguments for starting the programme. In order to prepare them to work for themselves, each block was to select forty young people—40 men and 40 women—and train them in entrepreneurship and skill development. The amount of rural youth moving to urban areas could be reduced because it was generating activities in the rural areas. Rural development would also benefit from the ability to meet local needs with nearby resources.

OBJECTIVES:-

1. To provide training and technical skills to rural youth (18–35 years old) from low-income families so they can start their own businesses in the areas of agriculture, industry, services, and retail.
- 2- Training is not only thought of as the acquisition of physical abilities. However, it's also important to impart skills in human relations, motivation, and attitude change.
3. Gainful employment that is performed on a full-time basis and generates income that allows the young person's family to escape poverty is considered self-employment. The definition of self-employment is defined as a situation of employment in which the means of production are owned, hired, or leased.

CRITICISM:-

1. There are varying degrees of implementation.
2. The training package provided lacked the necessary technology.
3. The potential for self-employment and financial viability were not sufficiently considered when choosing a trade.
4. There hasn't been enough assistance with marketing and the supply of raw materials.
- 5- There were no TRYSEM training facilities in every district.
- 6- The assistance given to TRYSEM trainees from IRDP projects was frequently unrelated to the training they had received.

2-INTEGRATED RURAL DEVELOPMENT PROGRAMME (IRDP):-

IRDP Launched in 1978, the Integrated Rural Development Programme (IRDP) was put into action in 1980. Programme is a centrally sponsored programme that is equally funded by the federal government and the states. Offering those who were below the poverty line the necessary subsidies along with employment opportunities, the programme is regarded as one of the best yojanas to address poverty-related issues. A government initiative called the Integrated Rural Development Programme (IRDP) focuses on addressing various developmental issues like agriculture, education, healthcare, infrastructure, and income generation in order to improve the

socioeconomic circumstances of rural communities. Despite the program's good intentions, it is crucial to evaluate its efficacy and impact.

OBJECTIVES:-

- 1- The Integrated Rural Development Program's goal is to improve the standard of living for families who are below the poverty line.
- 2- Empower the underprivileged by fostering their growth on all levels.
- 3- by giving its intended audiences useful resources and inputs.
- 4- These families receive financial assistance from these assets, which may be in the primary, secondary, or tertiary sectors, in the form of government subsidies as well as loans or credit from financial institutions.

CRITICISM:-

- 1-District Rural Development Agency (DRDA) establishment was recommended by the Ministry of Rural Development, but no uniform procedure was followed with regard to it.
- 2- No resource survey of local areas results in poor planning.
- 3- No prerequisite training for dealing officers results in poor implementation.
- 5-Some states were unwilling to share the burden of 50% load. 4- Inadequate credit infrastructure and basic amenities in areas for proving the benefits.

3-DEVELOPMENT OF WOMEN & CHILDREN IN RURAL AREAS (DWCRA):-

Our planners observed that women did not benefit from IRDP as much as was anticipated. It was deemed necessary to create a special programme specifically for women and children living in rural areas. The thinking went that people can only have a minimum level of nutrition if they also have a minimum level of income. Initially, accessing rural resources can be used to generate income. Additionally, women who receive better training and skill development will be able to get better results from their labour.

Goals of the DWCRA

The main goals of the DWCRA are to give rural women access to credit and assets that can generate income and to help them develop their skills. In order to better support the women in the production of goods and services, it also aims to provide an efficient organisational support system.

CRITICISM

- 1- Lack of Adequate Funding
- 2- Limited Coverage
- 3- Focus on Credit-Based Approaches
- 4- Lack of Skill Development
- 5- Insufficient Monitoring and Evaluation

4-JAWAHAR ROJAGAR YOJANA –:

Jawahar Rozgar Yojana (JRY): In 1989, the Indian government introduced JRY, a rural employment initiative. It aimed to give rural areas access to basic infrastructure and employment opportunities. The programme, though, was met with a number of obstacles and complaints:

- a) Inefficiency: JRY experienced inefficiencies and excessive red tape, which delayed the start of projects. Money frequently didn't get to the right people, and there was a lot of corruption throughout the system.
- b) Insufficiency in sustainability: A lot of the projects started under JRY were not long-term viable. They had little effect on eradicating poverty and fostering rural development because they were unable to produce useful assets or long-lasting employment opportunities.
- c) Targeting issues: JRY had trouble reaching the most disadvantaged and marginalised groups in society. Frequently, the advantages didn't reach those needed it.

5-SELF – HELP GROUP:-

The self-help group (SHG) programme is a community-based strategy designed to give people, particularly women, the power to better their economic and social circumstances. Small groups of people who come together to share resources, support one another, and take part in income-generating activities make up the majority of SHGs. The SHG scheme has been implemented in many nations and, in some cases, has produced positive results, but it also has some restrictions and difficulties that need to be critically examined.

CRITICISM:-

1. In some instances, the microbusinesses founded by women SHGs have failed due to a lack of ongoing official support, as was the case with the Annai Theresa Women's SHG.
2. The members' educational levels are also below average, which makes managing finances challenging. Additionally, a lack of vocational education makes it nearly impossible to diversify into technical businesses.
- 3- Aggregate data on the SHGs' actual governance, including whether groups that have already formed continue to function well and other pertinent topics, have not yet been published.
- 4- Among the other issues that need to be addressed are the SHGs' functions being discontinued, a lack of cooperation among members, the lack of bank connections, and favouritism among members.

5. Added responsibility and work load

6- MGNAREGA-:

The launch of this programme occurred on February 2, 2006. On September 7, 2005, the National Rural Employment Guarantee Act was passed in support of this programme. Two programmes, the Sampoorna Gramin Rozgar Yojana and the National Food for Work Programme, are included in this scheme. In the beginning, this NREGS programme was launched in 200 districts. Within five years, it will be introduced in every district across the nation. The main goal is to give every family at least 100 days of employment each year. 56 lakh people were employed through this programme in 2006–07. This programme will grow from 200 districts in 2006–07 to 596 districts in 2008–09. A fixed amount of Rs. 30,100 crore was included in the 2009–10 budget. Depending on the situation exceed.

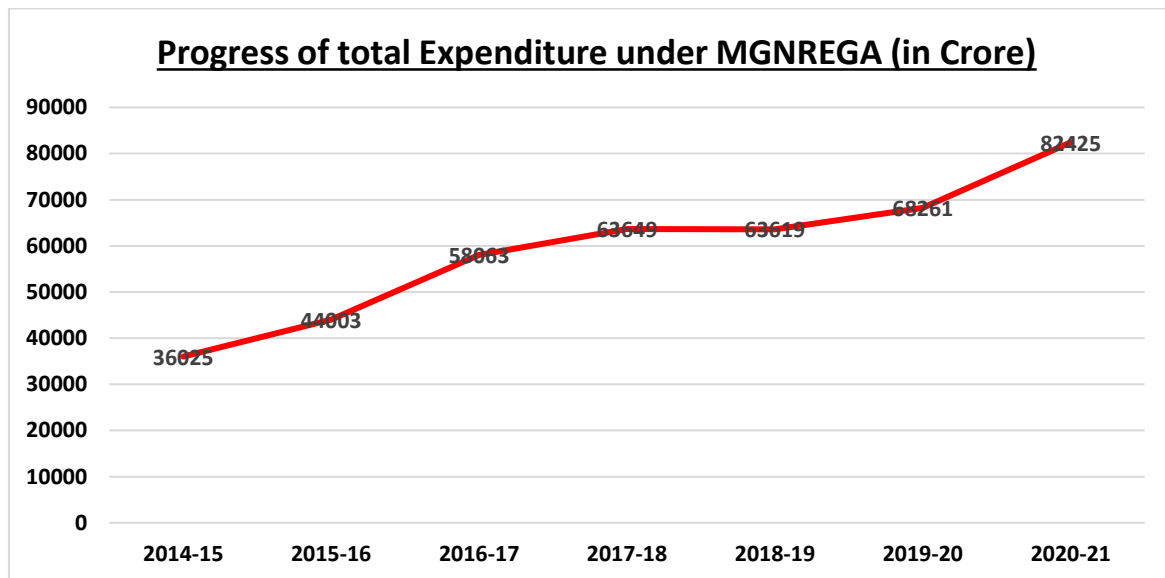


Figure 3 Progress of total Expenditure under MGNREGA (in Crore)

CRITICISM-:

- 1- Corruption - The prevalence of corruption in the program's implementation is one of the main criticisms of MGNREGA. There have been instances of financial theft, poor management, and phoney job card registrations. Corruption not only causes resources to be diverted but also undermines the program's intended benefits.
- 2- Lack of targeting areas- MGNREGA is criticised for failing to effectively target the program's intended beneficiaries. The programme aims to give rural poor people employment opportunities, but it has come under fire for failing to reach the most disadvantaged groups in society. The demand for work and the supply of jobs frequently don't line up.
- 3- Low quality assets- MGNREGA aims to develop enduring assets in rural areas. However, there have been issues with these assets' quality. Many of the newly created assets, according to some detractors, are of poor quality and don't offer long-term benefits to the community because of corruption and inadequate monitoring.
- 4- Distortion of labour market- MGNREGA's detractors contend that by ensuring employment, the programme distorts the labour market. Because of the program's focus on manual labour jobs with fixed pay, some people may be discouraged from looking for alternative employment opportunities. This could impede the growth of other industries and result in an ineffective use of resources.
- 5- Financial burden of the government- The government bears a heavy financial burden as a result of MGNREGA. The program's high costs, including wages, administrative costs, and the production of enduring assets, according to critics, put a strain on the government's financial resources. This might prevent money from being invested in other crucial fields like infrastructure building, healthcare, and education.
- 6- Seasonal employment- In accordance with market conditions, which frequently change with the agricultural seasons, MGNREGA offers employment opportunities. Critics claim that this results in seasonal employment, where people are employed for only a portion of the year. Due to this, it may be difficult for rural households to maintain a consistent income throughout the year.

7- PUBLIC DISTRIBUTION SYSTEM -:

In order to ensure their access to food security, 4 lakh fair price shops offer food grains at lower prices to the underprivileged. This programme is used in both rural and urban areas in some states. This programme consumes almost 3% of the total budget for the government. The public distribution system has in some ways benefited the underprivileged. In order for this plan to be successful, the PDS system was computerised in 2007–2008. For food subsidies under this programme in 2008–09, there was a provision of Rs. 32667 billion (Sreedhar, 2015).

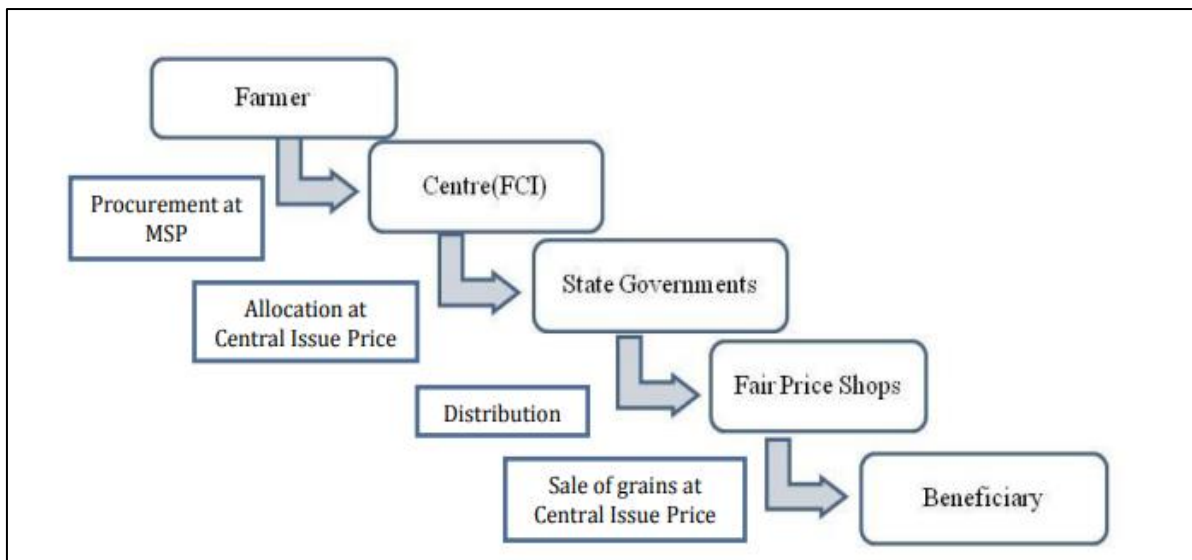


Figure 4 PROCESS OF PDS (Source: Drishtias)

CRITICISM-

The Public Distribution System (PDS) is crucial in supplying vulnerable populations with basic food items. An extensive analysis, however, identifies some flaws. First, insufficient targeting mechanisms cause inclusion errors, in which undeserving people receive benefits, and exclusion errors, in which qualified beneficiaries are not included. Second, there are significant losses of subsidised food as a result of leaks in the supply chain. Third, inefficient bureaucratic procedures and corruption make implementation difficult. Fourth, accountability and transparency are hampered by inadequate monitoring and evaluation systems. Last but not least, a lack of food variety ignores nutritional needs. In order to address these problems, PDS needs reforms that prioritise better targeting, increased distribution effectiveness, streamlined processes, strong oversight, and a wider range of nutrient-dense provisions.

Some other Plans:-

Rural Employment Generation Programme (REGP)

The Khadi and Village Industries Commission (KVIC) is implementing REGP, a programme that was started in 1995 with the aim of fostering opportunities for self-employment in rural and small towns. Under the REGP, business owners can start village industries by utilising bank loans and KVIC margin money assistance for projects with a maximum cost of Rs. 25 lakhs. Up to the end of March 2004, 1,86,252 projects had received funding under the REGP, leading to the creation of 22.75 lakh new jobs. During the Tenth Plan, a goal of 25 lakh new jobs has been set for the REGP. During the 2003–2004 period, 8.32 lakh employment opportunities were already created. The goal of creating 5.25 lakh new jobs has been set for 2004–2005 (Sreedhar, 2015).

Swaran Jayanti Gramme Swarozgar Yojana (SGSY)

Launched in April 1999, the Swaran Jayanti Gramme Swarozgar Yojana (SGSY) aims to lift the assisted poor families (Swarozgaris) out of poverty by forming Self Help Groups (SHGs) with a combination of bank credit and government assistance. IRDP and other programmes have been included in this scheme. The poor are given bank loans and subsidies under this programme to start small businesses. This programme is centrally sponsored by the centre and the states 75:25. Up until 2009, this programme helped about 121 lakh independent contractors. In 2008–09, Rs. 27183 crore was spent on this plan (Sreedhar, 2015).

PRADHAN MANTRI AWAS YOJANA:-

It is a significant housing programme for the underprivileged segment of society in rural areas. It is a significant project for the building of homes, primarily in rural areas. Prior to its ratification in March 2016, this programme was known as the Indira Awas Yojana (rural housing programme). Owning a home gives a regular resident a notable status in society, which is one of the basic requirements for human survival. This programme offers social security as well as financial assistance to all households that are currently residing in rickety homes for the construction of pucca houses.

PRADHAN MANTRI JANDHAN YOJANA:-

This plan was created by the Indian Prime Minister after Sonia Gandhi's Swabhimaan initiative failed. It is regarded as one of the largest financial inclusion initiatives, and the Indian government put it into effect on August 28, 2014. This programme aims to improve and make reasonable access to financial services like bank accounts, remittances, credit, insurance, and pensions as well as provide banking services to all households in India. It is open to individuals between the ages of 20 and 65.

ATAL PENSION YOJANA:-

In India, it is a government-sponsored pension programme that was formerly known as the Swavalamban Yojana. Its goal is to help the unorganised part of society. On May 9, 2015, in Kolkata, the Honourable Prime Minister of India unveiled this programme. A lot of efforts are being taking by the state and central government but still the situation is same. Most of the states are doing better but some states are still lagging behind. You can see the poverty rate of different states by 2004-12.

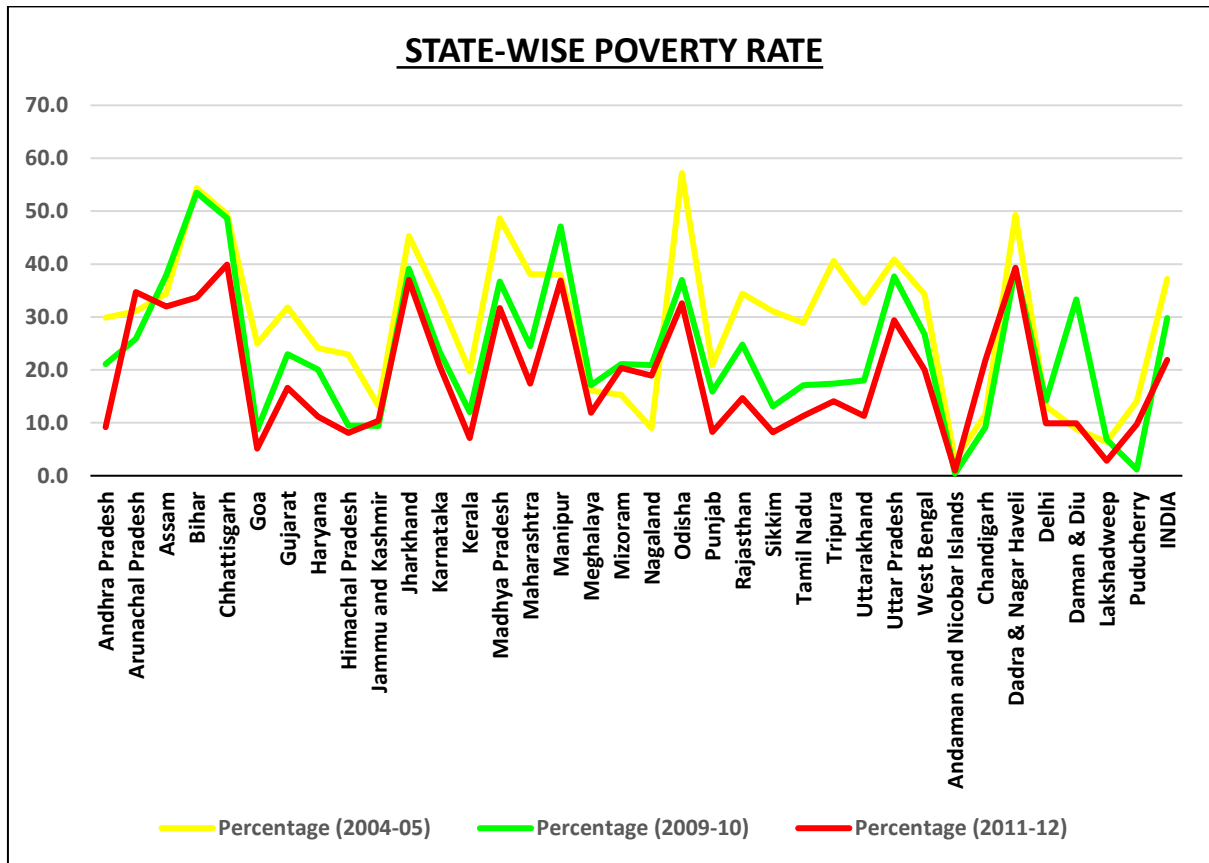


Figure 5 STATE-WISE POVERTY RATE

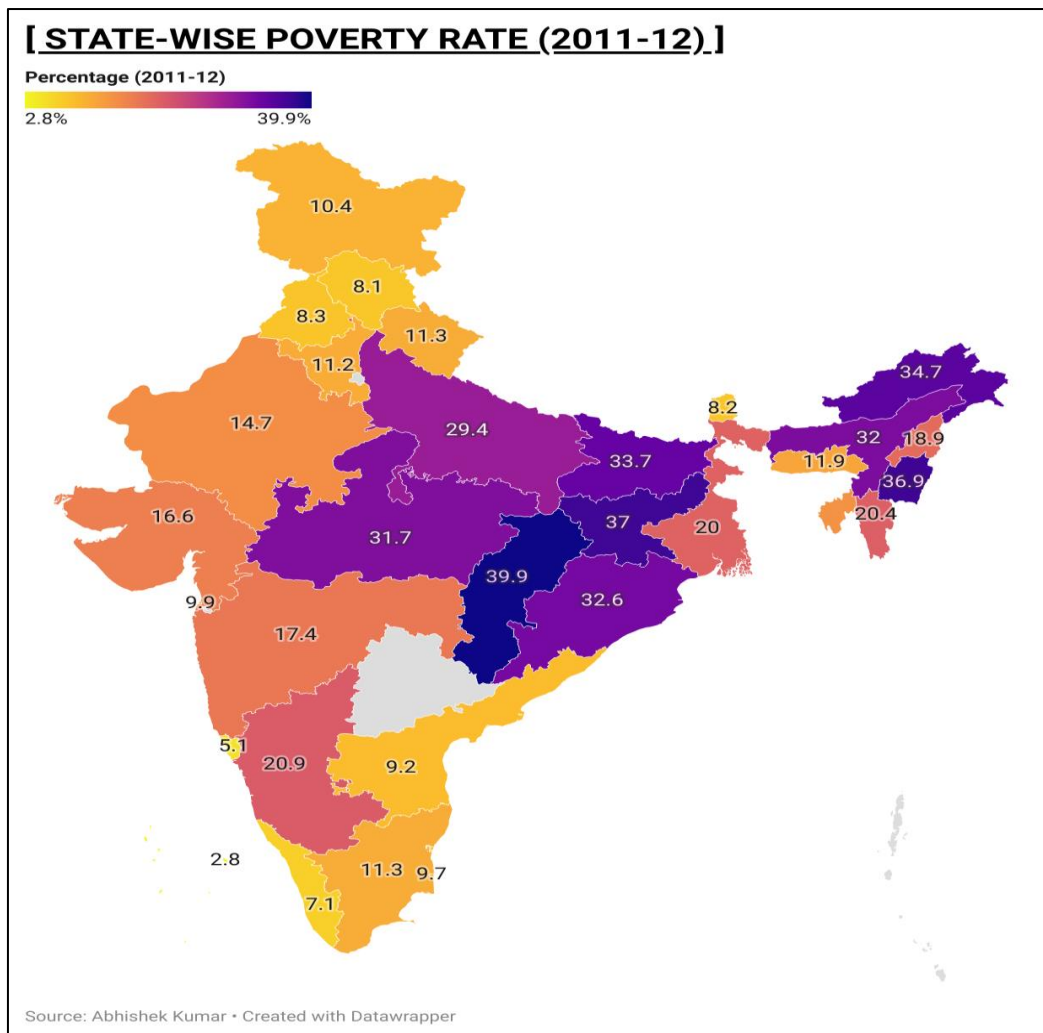


Figure 6 STATE_WISE POVERTY RATE 2011-12

Conclusion:-

Only when the poor begin actively participating in the growth process and contributing to growth can poverty be effectively eradicated. This is made possible by a process of social mobilisation that empowers and encourages poor people to participate. Additionally, by fostering employment opportunities, this will contribute to improvements in income, skill growth, health, and literacy. Additionally, it's important to pinpoint areas that are impoverished and build infrastructure there, including roads, power, telecom, training facilities, and schools.

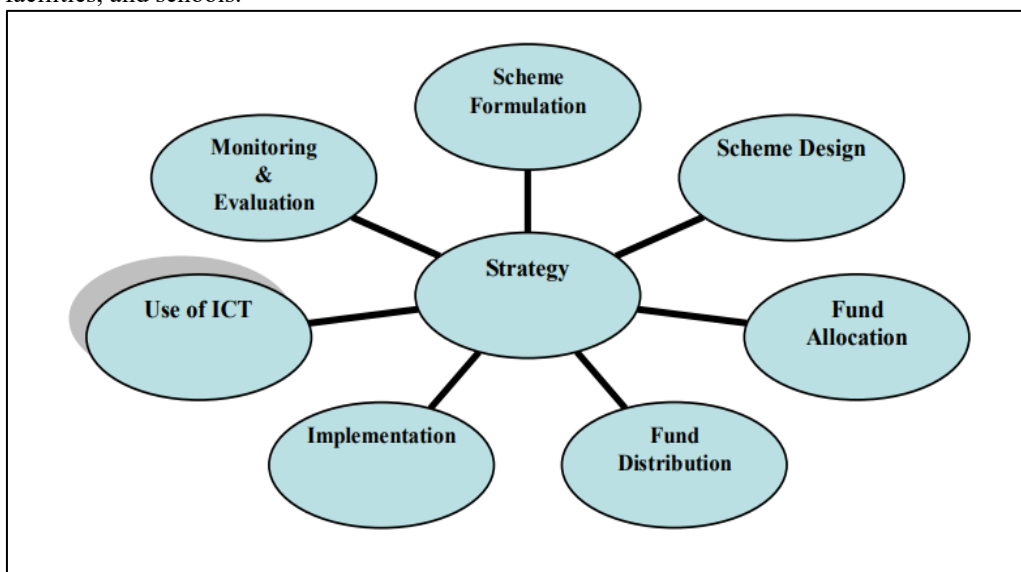


Figure 7 Strategy of Poverty Alleviation schemes

As above we have analysed that major schemes have been implemented in India after independence for eradicating the poverty. There are many states which has large amount of rural population that are not effectively overcoming from poverty however the rural development schemes are continuously implementing in the remote areas of so the poor people are starting overcome from poverty. As present government extensively worked on poverty alleviation, they implemented necessary schemes in rural area such as Pradhan Mantri Awas Yojana which provides the house to the poor people in rural areas. Currently running scheme Pradhan Mantri Kisan Samridhi Yojana which provides the financial assistance to the farmers by this poverty eradicating simultaneously with the good governance. Pradhan Mantri Ujjwala Yojana provides the LPG gas cylinder to the poor households however everyone can get the clean energy. In addition to it PM SAUBHAGYA Yojana which also aimed to provide clean energy to the very household by providing the electricity with free connection to the households. These are the currently running schemes for poverty elevation eradicating the poverty with high rate therefore we can get the aspiration of developed nation. And achieve the eradicating the rural poverty and complete the Sustainable Development Goal. Present prime minister Shri Narendra Modi's vision of ATMA NIRBHAR BHARAT (Self Reliant India) which is a great and innovative idea for develop the village and alleviation of poverty as soon as possible.

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