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STUDY OF THE IMPACT OF POVERTY ALLEVIATION POLICIES WITH REFERENCE TO DISTRICT OF EAST CHAMPARAN, BIHAR.

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A huge amount of money has been spent through different agencies for poverty alleviation programmes in Bihar State during the period of Sixth Five Year to Tenth Five Year Plan to improve the economic condition of the poor people of the State. This paper hypothesised the impact of Swarna Jayanti Gram Swarozgar Yojana (SGSY) implemented in Bihar over the last eight years. The study specified that the programme has a positive impact on the beneficiaries. The programme is not successful with regard to generation of employment as some activities created regular employment and some others created seasonal employment of the beneficiaries. It is obserbed that standard of consumption of food, clothing, education, health and other items etc., improved. It reveals that SGSY made an impact in developing the social awareness and living condition of the beneficiaries. The study also reveals that 43.86 per cent of the beneficiary households benefited in this programme as they increased their annual net income assets and savings etc. The incidence of poverty among the beneficiary households declined and the social empowerment of women improved significantly.

Removal of poverty has been the central theme of planning in India. However, development implies an overall positive change in the physical quality of life. This positive change for the better encompasses economic as well as social aspects. During the Ninth Five Year Plan, the schemes, such as Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Tool-kits to Rural Artisans (SITRA), Million Wells Scheme (MWS) and Ganga KalyanYojana (GKY) were merged into a single scheme such as Swarna Jayanti Gram SwarozgarYojana (SGSY) and it came into force on 01.04.1999 to overcome certain deficiencies like multiplicity of programmes, individual programme target approach, absence of desired linkages among them, lack of proper social intimation etc. In SGSY, the Government stressed more on sustainable income generation of the beneficiaries, cluster approach, project approach, lesser importance on subsidies, active participation of banker and line departments etc.

In spite of the implementation of the various anti-poverty programmes in different Plan periods, 37.3 per cent of the total rural population was living below the poverty line in Indian economy as per the estimate made by the Modified Export Group of Planning Commission, 1993-94. The ratio was highest in Bihar i.e. 49.7 per cent among all the States of India. In Bihar since past many years, the various self-employment and wage employment anti-poverty programmes are in operation, but still the incidence of rural poverty is found to be very high in the State.

The reasons for the high incidence of rural poverty in Odisha might be backwardness of the State in education and communication facilities etc., and the benefits of various rural developmental programmes and other developmental activities of the Government might not have reached properly to the core section of the society. Of course, the rural poverty ratio in the State

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declined from 57.64 per cent in 1987-88 to 49.72 per cent in 1993-94, but the decline was not substantial due to growth of population. The findings of many evaluation studies relating to anti-poverty programmes conducted by the different official and non-official agencies clearly show that the participation rate of the poor in asset based income and employment generating programmes has not been as intended in the programme, but benefits have been converged by a sizeable number of better-offs among the poor belonging to the upper strata of the poverty stricken population and also the influential non-poor people of the rural society. Such studies further reveal that beneficiaries have not been benefited enough in terms of increase in income, employment, asset formation and the like.

Though much emphasis was given to eradicate poverty through various schemes, in the State of Odisha, around 44.9 per cent of people are living below the poverty line (BPL) in 1997 whereas 1,93,054 (62.71 per cent) and 131424 (59.89 per cent) families are living in rural areas of East Champaran and West Champaran district, respectively. In this context, it is observed that poverty is more vulnerable among people living in rural areas. Thus, it is appropriate time to find out the cause in implementing these schemes/programmes through monitoring and evaluation process.

It is difficult to find any unanimity among the scholars and researchers regarding the success of poverty alleviation programmes. The results vary from place to place and from programme to programme. There is, therefore, the need for evaluation of poverty alleviation programmes on the basis of region and local conditions.

In Bihar no study has been undertaken to evaluate the impact of poverty alleviation programmes like SGSY on poorer rural household in East Champaran district of North Bihar.

The proposed study relating to the income and asset position of the beneficiary households and execution of poverty alleviation programmes in Turkaulia block in East Champaran district and Paharpur block in East Champaran district is an attempt, first of its kind, to enable us to gain certain insights into the working of rural poor. The study may throw some light on the problems, issues, constraints and limitations of rural development programmes and may indicate solutions to the twin problem of rural poverty and unemployment. And to that extent, the study may also help us in the formulation of better programme and in the implementation of such programmes in future.

Methodology

The specific objectives of the study are:

- 1. To study the coverage of the programme in Paharpur and East Champaran district and to find out rural poor economic conditions of the beneficiaries and compare them using statistical techniques.
- 2. To assess the impact of the SGSY programmes in terms of following aspects.
 - (a) to assess the extent of income generated in the assisted households and percentage of families who have crossed poverty line.
 - (b) to assess the extent of net benefit derived by the beneficiaries through the assets acquired.

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(c) to study the overall impact of the SGSY on the socio-economic condition of the rural poor.

The hypothesis of the study is that the economic condition of the beneficiaries have been alleviated marginally.

Conclusion

The major observations and findings of the study are as follows:

- i. As we have already examined the issue, it may be mentioned that there is wrong identification of beneficiaries by the implementing agencies. In certain cases, ineligible households taking the help of the politicians or offering bribes to the concerned authorities at the block level have availed of the benefits of anti-poverty programmes.
- ii. Complaints were made that schemes provided to the sampled beneficiaries, in many cases, do not match their entrepreneurial talents. Beneficiaries were not consulted about the allotment of programmes. Schemes are sometimes, thrust upon them against their willingness. Sometimes, the beneficiaries are persuaded to adopt a scheme which they later on find to be non-remunerative. These complaints were genuine as many of the programmes were non-acceptable to the beneficiaries and were ultimately abandoned; sometimes schemes are also unsuitable to the socio-economic geophysical context of the villages and of the beneficiary households. Some beneficiaries in the block who prefer to adopt diary were given goatery are such example in our study.
- Rural Development programmes lack proper implementation. The concerned officials, who have been assigned the responsibility to implement the programmes at the block level, are indifferent and callous, while allotting programme to the beneficiaries. Inadequate supervision of schemes by the officials on the one hand and wrong allotment of schemes to the beneficiaries on the other lead to the ultimate abandonment of programmes by the concerned households.
- iv. Majority of the households expressed their dissatisfaction regarding the activities of the bank and block officials. The beneficiaries have to go to the block and banks as many as 7/8 times and more before final loans. They have to forego their days wages.
- v. Rural poverty in Bihar is linked to landlessness, low productivity, illiteracy and lack of functional diversification. Added to this, there is inequality in the distribution and ownership of landholdings. The study reveals that as many as 55.35 per cent of the households are landless agricultural labour, rural artisan and other households. The marginal farmers and small farmers constitute 44.65 per cent of the total beneficiary households in Bhawanipur block of East Champaran district. Again, this study reveals that 64.66 per cent of the households are landless agricultural labour, rural artisan and other households. The marginal farmers and small farmers constitute 35.34 per cent of the total beneficiary households in Paharpur block of East Champaran district. It may in this connection be mentioned that, while beneficiaries who belong to other castes have some land to their credit, a large majority of ST and SC households have very insignificant landholdings or have no land at all. It is therefore, not surprising that poverty in rural areas is concentrated among the ST and SC households in both the districts.

In conclusion, the study reveals that 43.86 per cent of the beneficiary households have been benefited from the poverty alleviation programmes as they have increased their income level and their monthly income to more than `250 per member per family. Around 51.75 per cent of the

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beneficiary households however marginally benefited from the programmes. Their progress is slow. Their income level ranges from ` 150 to ` 249 per member per family, 4.39 per cent of the beneficiary households did not at all benefit from the poverty alleviation programmes.

So the study specified that the programme has a positive impact on the beneficiaries. The programmes is not successful with regard to generation of employment as some activities created regular employment and some others created seasonal employment for the beneficiaries. It is observed that standard of consumption of food, clothing, education, health and entertainment etc., improved. During the course of survey it was found that the beneficiary households improved with regard to food, clothing, education, health and entertainment, respectively in East Champaran district. Similarly, in East Champaran district it was found that the beneficiary households improved with regard to food, clothing, education, health and entertainment, respectively. It reveals that SGSY has made an impact in developing the social awareness and living condition of the beneficiaries.

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