

An Overview of Poverty Eradication Programmes in Himachal Pradesh

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Abstract: Poverty is a difficult and important topic to grasp. It is the most widespread societal phenomenon in which a segment of the population is unable to meet even the most basic human needs. The study's goal is to throw light on the numerous poverty-eradication programmes performed by the Himachal Pradesh government in rural regions. The investigation will rely on secondary data. The current research is necessary to understand how the government supports rural development. The purpose of the study is to examine the role of the government's poverty alleviation programmes since the financial year 2010-11 in reducing poverty in the state. Even though the government is a significant player in the program's execution. In today's period of economic growth, proper programme implementation is more crucial than large money allocations and numbers to reach certain stated objectives. The sole purpose of a poverty alleviation programme should be to raise the income level of individuals, households, or groups who are normally excluded from the state's development process.

Key Words: Poverty, MGNAREGA, PradhanMantriAwasYojana, Matra Shakti BimaYojana

1.1 Introduction

Poverty is a complicated and important topic. It is a blight on society. It is a multifaceted notion. Various attempts have been made by social scientists and statisticians to quantify the concept of poverty. Poverty is defined in a variety of ways; it is a curse on mankind, its eradication is the greatest challenge for any country, that is infected by mass poverty. Poverty is the greatest impediment to human progress. Economic growth, on the other hand, decreases the severity of poverty and offers relief to the poor through creating employment, increasing money, and building infrastructure that allow the poor to have easy access to knowledge and opportunities. It is a societal phenomenon in which a segment of a community is unable to meet even the most fundamental human needs. Despite thousands of analyses and hundreds of initiatives aimed at alleviating poverty, the global poverty rate has not reduced to the desired level. Despite its progress in many areas of operation, India continues to face this problem [1-13].

1.2 Reviews of Literature:

Dreze and Khera (2013) observed in a study entitled "Rural Poverty and the Public Distribution System". Their results on rural poverty contain both good and bad news. The good news is that India's public distribution system is now clearly having a substantial impact on rural poverty. The impact was found to be especially large in states with a well-functioning PDS, confirming recent evidence that the PDS has become an important source of economic security for poor people in many states. The bad news is that the PDS still has very little impact on rural poverty in Uttar Pradesh and West Bengal, where PDS reforms are long overdue. Hopefully, there will be indications of a resurgence. Later rounds of the National Sample Survey should hopefully provide signs of the PDS's continuing resurrection across the country.

B.Yashodha(2014) analysed National Rural Livelihood Mission and found that the National Rural Livelihood Mission (NRLM) programme is a strong instrument for alleviating poverty and empowering rural women, as well as a very successful tool for bringing social and economic improvements to rural India with better management abilities of women.

Roy(2014) concluded that a long-term plan for poverty reduction must be focused on creating productive work possibilities as part of the growth process. Furthermore, rural people should give greater economic development opportunities. Along with this, planning should be decentralised, land reforms should be better enforced, and rural poor people should have more access to finance.

Rasna and Singla (2015) discovered that the family's income grew after joining self-help organizations, increasing the family's expenditure to enhance their standard of life. SHGs were also found to be one of the most successful poverty reduction tools in rural regions, as they have a favorable influence on the lives of women both economically and socially.

Fatmi(2015) attempted to concentrate the MGNREGA implementation strength in Madhya Pradesh's Sheopur area. The terms "physical advancement" and "financial progress" have been used to describe it. There has been a decrease in the number of person-days and jobs generated for the Scheduled Tribes compared to previous fiscal years. In comparison to previous Financial Years, the number of social audits, total accessible money, and total cumulative spending have all been reduced.

Pamecha and Sharma (2015) through a study discovered that 79.5 percent of respondents had cellphones, while 30 percent owned motorbikes. In the same way, 33.5 percent of families have televisions and 88.5 percent have electricity. According to data, 83 percent of families lack a gas hookup in their kitchen, and 90% of our sample houses lack a toilet. As a result of the lack of these vital services, the researcher concluded that there is still a long way to go in terms of enhancing the village's quality of life.

Shankar (2016) suggested through a study that if a project is properly built and nourished with the infusion of micro-credit, BPL households' livelihood difficulties may be handled to a large level.

Chatterji (2016) suggested that DAY-NRLM should be fully implemented because its coverage in terms of the district, block, and Gram panchayat is insufficient. As a result, it is advocated that activities be pursued with zeal to establish SHGs across rural India by 2020, including all BPL households and at all degrees of poverty.

Sharma, Karim, Khanuja(2017) found that, despite several difficulties in the implementation of the legislation, MGNREGA was able to improve the situation of poor rural people.

Pandey(2017) through her paper "MGNREGA and Its Role in Rural Development" stated the MGNREGA's contribution to overall poverty reduction and rural development in India. Some of the drawbacks of the poverty alleviation programme, according to the author, include delays in the ministry's approval and transfer of money, as well as ineffectiveness to a great degree due to the lack of social audit units. It is also suggested that the ministry should take immediate action to ensure proper implementation of the scheme.

Roy and Dasgupta(2017)found that NRLM has grown as world's greatest poverty alleviation initiative, with a focus on SC, ST, and Minorities, Disabled persons, Women, and people engaged in low land productivity products.

1.3 Need of the study: In this study, an attempt has been made to highlight the current situation of rural development programmes implemented by the government of Himachal Pradesh. The study will aid in understanding much more about the government's multiple poverty alleviation programmes for the wellbeing of rural people in Himachal Pradesh. The goal of this study is to summarize the current state of knowledge about poverty reduction programmes in Himachal Pradesh

1.4 Objectives of the study:

1. To study the poverty alleviation programmes implemented by the government in Himachal Pradesh
2. To suggest measures for the effectiveness of poverty alleviation programmes for the eradication of poverty in Himachal Pradesh.

1.5 Poverty Alleviation programmes in Himachal Pradesh: The key to accomplishing our country's aim of sustainable development is to empower rural India, which accounts for around 69 percent of the population. India has developed a variety of creative tactics and ways to ensure the basic rights of the rural people, realizing the importance of rural development.

1.5.1 PradhanMantriAwasYojana

This plan was previously known as the Indira AwasYojana. It is supported by the central government. Beneficiaries receive financial help of Rs. 1.30 lakh for the construction of a house under this plan. It's entirely MIS-based. The utilization of SECC data serves as the foundation for identifying beneficiaries under this programme. The following is a list of the program's objectives:

- ❖ 60% of the entire funding goes to SC/STs.
- ❖ 15 percent of the overall budget goes to minorities at the national level, the Government of India allocates up to 4% of desired outcomes to states).
- ❖ To Disable : 3% amongst all categories

Table No. 1.5.1 Year-Wise Details of Target , Houses Constructed and Expenditure incurred under PradhanMantriAwasYojana

Sr. No	Years	Target	Achievement (No of Houses constructed)	Expenditure (Amount in Lakh)
1	2010-11	5793	5924	2979
2	2011-12	5659	5972	2765
3	2012-13	6515	6283	3064
4	2013-14	7064	6565	4712
5	2014-15	4688	1739	2309
6	2015-16	2635	2972	2269
7	2016-17	4874	1638	1405
8	2017-18	2511	1119	3887
	Total	39739	32212	23390

Source: Annual Reports (2010-11 to 2017-18), Rural development department Kusumti, Shimla

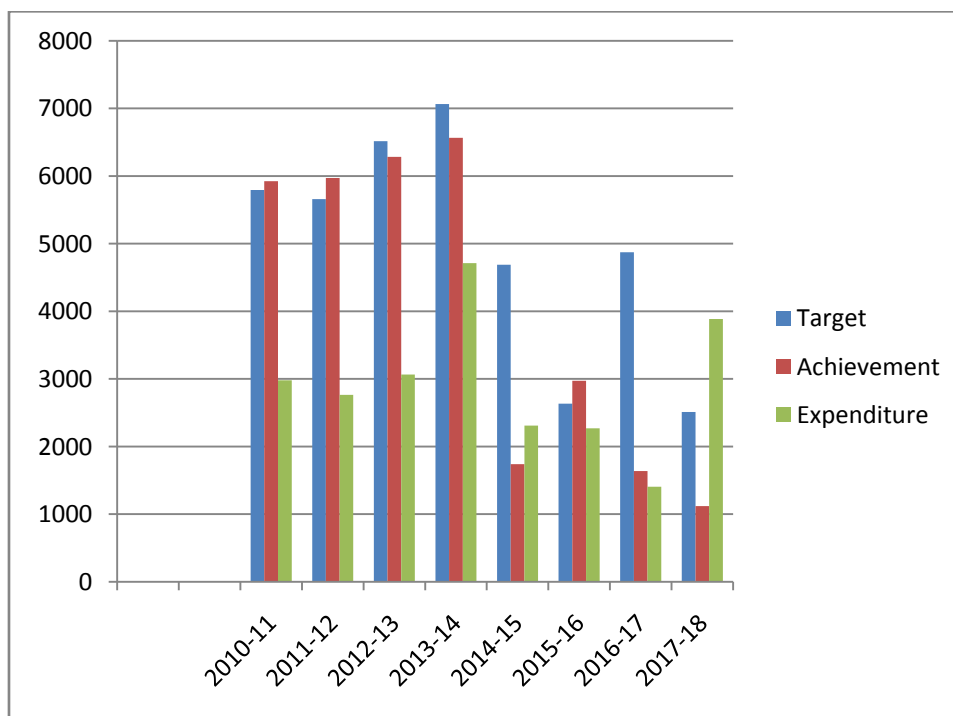


Figure 1.5.1: Year-wise details of Target ,houses constructed and expenditure incurred under PradhanMantriAwasYojana

According to Table-1.5.1 and figure -1.5.1, the number of houses built during the fiscal years 2010-11 and 2011-12 was 5,924 and 5972, respectively, compared to a target of 5793 and 5659, or around 102.26 and 105.53 percent of the Target. However, for the remaining financial years, the number of houses built falls short of the target. In terms of the construction expenditure, it originally showed a mixed trend till the financial year 2013-14. Later on, it started to decline till 2016-17. It grows again the next financial year, reaching 3887 lakh. Since the financial year 2010-11, a total of 32,212 houses have been built, with a total investment of Rs. 23,390 lakh.

1.5.2 Rajiv Awas Yojana

It is a state-sponsored plan, similar to the Pradhan Mantri Awas Yojana (PMAY). The BPL (Below Poverty Line) survey 2002 is used to determine who would benefit from this programme. From the financial year 2016-17 onwards, the per-unit cost of this plan has been increased to Rs. 1.30 lakh. The state government's subplan-by-subplan budget allocation is used to determine the scheme's target distribution

Table -1.5.2 Year-Wise Details of Target, Houses Constructed and Expenditure Incurred under Rajiv Awas Yojana

Sr. No.	Year	Target	Achievement Houses constructed	Expenditure (Rs in Lakhs)
1	2010-11	4477	2071	457
2	2011-12	2099	2310	1004
3	2012-13	2499	2409	1258
4	2013-14	1616	977	1045
5	2014-15	1333	802	965
6	2015-16	2333	1262	1288
7	2016-17	846	602	847
8	2017-18	846	688	868
	Total	16049	11121	7732

Source: Annual Reports (2010-11 to 2017-18), Rural development department Kusumpti, Shimla

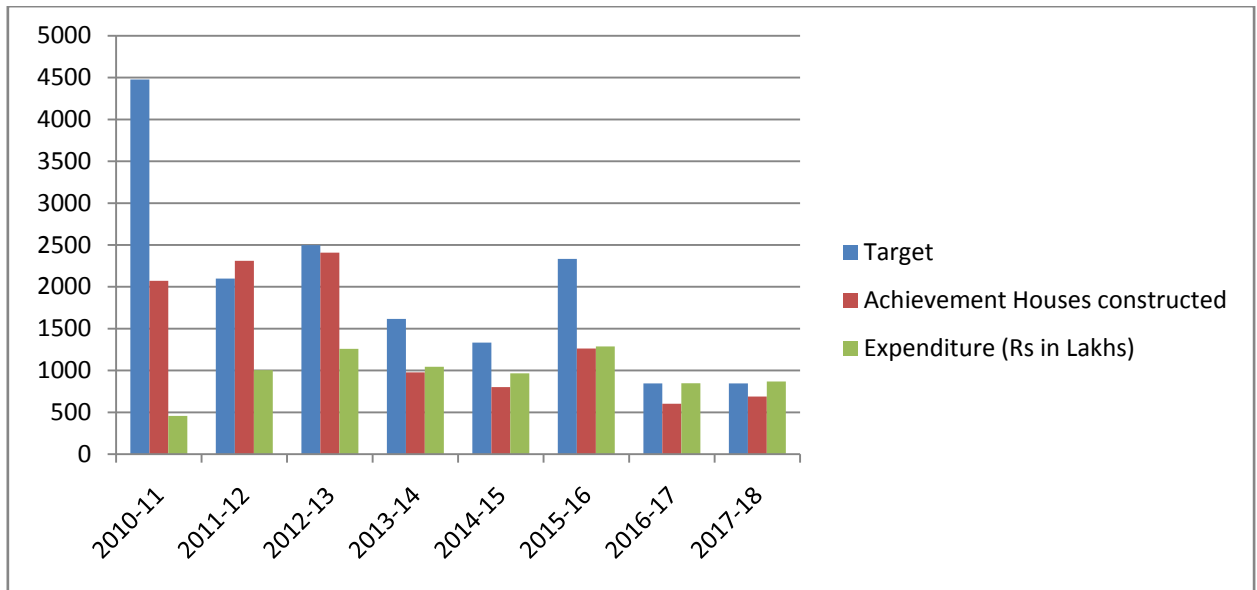


Figure 1.5.2:Year-wise details of target , houses constructed and expenditure incurred under Rajiv Awas Yojana

It is evident from Table-1.5.2 and figure-1.5.2 that the number of houses built in each financial year has fallen short of the target. In the financial year 2010-11, expenditure on housing construction totaled 457 lakh rupees. Later, it fluctuated in a varied manner, eventually reaching Rs847 lakh in 2016-17. Since the financial year, 2010-11 11,121 houses have been built, with money totaling Rs.7732 lakh being used.

1.5.3 Matri Shakti Bima Yojana

This Yojana is for all poor women aged 10 to 75. It also offers financial help to family members and insured women in case of their death or disability as a result of an accident, medical procedures, or other causes, or mishaps during childbirth/delivery, drawing washing away in floods, landslides, insect bites, and snake bites, among other things. A married woman receives a benefit under the system if her spouse dies in an accident. The following are the funds available under this scheme:

- ❖ 1 lakh rupees in case of death
- ❖ Rs 1 lakh in the event of a permanent impairment
- ❖ Rs. .50 lakh on amputation of one limb or an ear
- ❖ Rs.1 lakh in the event of the husband's death,
- ❖ 1 lakh in case of loss of one limb and one eye or both eyes or both limbs

Table 1.5.3 Year-Wise Details of Cases Sanctioned and Funds Disbursed under Matri Shakti Bima Yojana

Sr. No.	Year	Cases sanctioned(In nos)	Amount disbursed(in Lakh)
1	2010-11	252	240
2	2011-12	120	120
3	2012-13	180	179
4	2013-14	188	188
5	2014-15	192	192
6	2015-16	150	149
7	2016-17	139	138
8	2017-18	109	142
	Total	1348	1348

Source: Annual Reports (2010-11 to 2017-18), Rural development department Kusumpti, Shimla

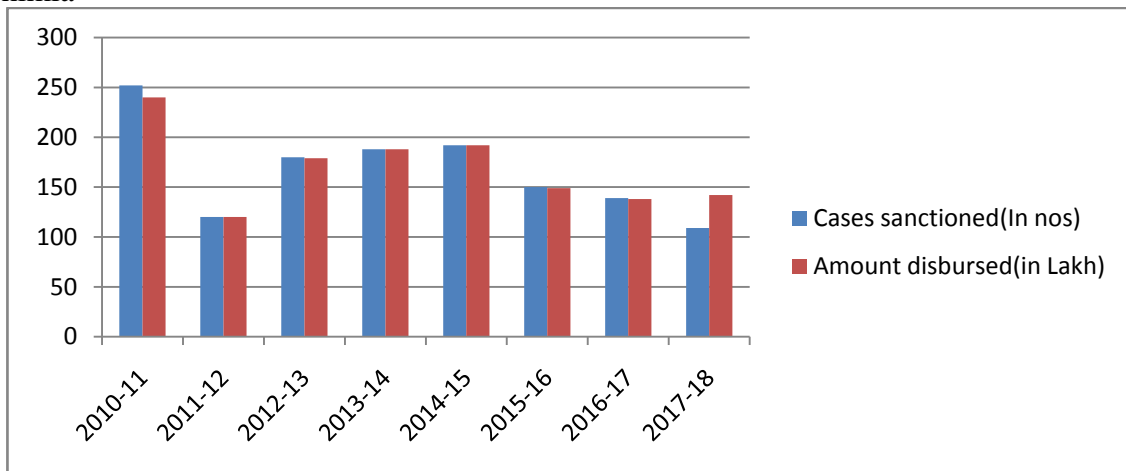


Figure 1.5.3: Year-wise details of Cases sanctioned and funds disbursed under Matri Shakti Bima Yojana

Table-1.5.3 and figure-1.5.3 shows the cases sanctioned and funds given under the Matra Shakti Bima Yojana. The data shows that the number of cases sanctioned and the amount distributed under this yojana are fluctuating in a varied manner. Since its founding, it has sanctioned 1348 cases and disbursed 1348 lakh amount.

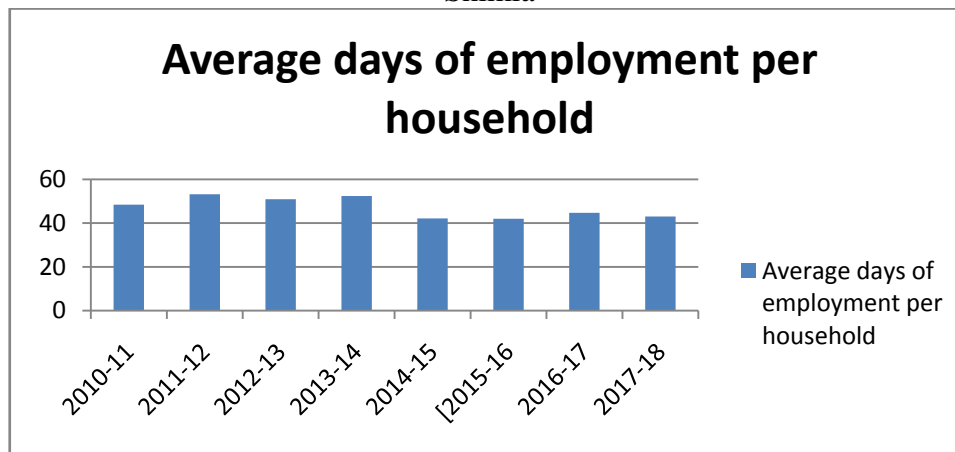
1.5.4 Mahatma Gandhi National Rural Employment Guarantee Act (MGNAREGA)

It is a wage employment programme that aims to provide livelihood stability to poor households willing to engage in unskilled work. Those households wanting to undertake unskilled work have the option of completing 100 days of work as per the act. Because the Act is being implemented in rural parts of Himachal Pradesh, where 90 percent of the population lives, most of the households that want to work should complete 100 days of employment. The numbers, on the other hand, reveal a different story.

Table No.1.5.4 Average Days of Employment Completed per Household under Mahatma Gandhi**National Rural Employment Guarantee Act**

Sr No.	Year	Average days of employment per household
1	2010-11	48.42
2	2011-12	53.19
3	2012-13	50.92
4	2013-14	52.38
5	2014-15	42.15
6	[2015-16	41.97
7	2016-17	44.74
8	2017-18	43.03

Source: Annual Reports (2010-11 to 2017-18), Rural development department Kusumpti, Shimla

**Figure 1.5.4:** Year-wise details of Cases sanctioned and funds disbursed under Mahatma Gandhi**National Rural Employment Guarantee Act**

As shown in the table-15.4 and figure-1.5.4, the average days of work available to families in Himachal Pradesh have been hovering around 50 days per year for the previous ten years, ranging from 48.42 days in 2010-11 to 43.03 days in 2017-18, with a peak of 52.38 days in 2013-14. This indicates that on average, each household has used less than half of the allowed 100 days. The fact that such a large number of households do not finish the required 100 days is concerning. For the sake of the program and the people's livelihood, the causes must be examined. If the lower number of households completing 100 days of work is due to beneficiary choice, then there is less to be concerned about.

1.6 Conclusion and Suggestions:

The present study examined the government's poverty alleviation programmes from the financial year 2010-11 to 2017-18 to trace various poverty alleviation programmes implemented by the government of Himachal Pradesh. Although the government plays a significant role in the execution of the programmes. In the current period of economic

growth, proper programme implementation is more vital than numbers and large budget allocations for achieving certain stated targets. The sole purpose of a poverty alleviation programme should be to raise the income level of individuals, households, or groups that are normally excluded from the country's growth process. Further under Mahatma Gandhi National Rural Employment Guarantee Act(MGNREGA) on average, each household has used less than half of the allowed 100 days. Why such a large number of households do not finish the required 100 days is a source of concern. The causes must be investigated. It is the responsibility of the implementing agencies to identify areas of concern, take early corrective action, and keep working until the intended outcomes are achieved.

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