

# AN EVALUATIVE STUDY OF THE POVERTY ALLEVIATION PROGRAMMES OF PUDUCHERRY

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**Abstract** Poverty is widespread in India, with the nation estimated to have a third of the world's poor. In 2010, the World Bank reported that 32.7 percent of the total Indian population lived under the international poverty line of US\$ 1.25 per day (Purchasing Power Parity) while 68.7 percent live on less than US\$ 2 per day. According to 2010 data from the United Nations Development Programme, an estimated 37.2 percent of Indians live below the country's national poverty line. According to 2011 Poverty Development Goals Report, as many as 320 million people in India are expected to come out of extreme poverty in the next four years, while India's poverty rate is projected to drop to 22 percent in 2015. Poverty eradication has been one of the major objectives of economic planning in India. Major determinants of poverty are low levels of per capita income, high population growth, unequal distribution of wealth, inadequacy of infrastructure, unproductive employment, and under-employment and disguised employment etc. Unemployment in India is chronic due to the structural defects in the economy. Widespread unemployment is the most striking symptom of inadequate development of the country. After Independence, the government gave a push to the standstill economy and for this purpose it employed the technique of 'Democratic Planning'. It recognized the seriousness of the problem at the very beginning of the planning process and accordingly, Employment Generation was accepted as a goal of development planning. And hence the Government of India (GOI) launched several schemes of self-employment in order to alleviate poverty. These schemes have gained a significant role in alleviation of poverty by generating employment opportunities. On the above backdrop, the present study is undertaken to evaluate the performance of poverty alleviation schemes in India in general and Puducherry in particular.

**Keywords:** Poverty Alleviation, Unemployment, Self-employment, Employment Generation, Self-help Groups, Below Poverty Line, Centrally Sponsored Schemes

"No society can surely be flourishing and happy, of which the far greater part of the members are poor and miserable" Adam

Smith, 1776

## INTRODUCTION

Poverty is one of the major hurdles in development of any nation. Poverty reduction has been considered as one of the major objectives for the development of India. To accelerate the reduction in poverty, the Government of India has implemented a number of poverty alleviation, employment generation, and basic services programmes since the 1950s. Planning Commission considered two essential prerequisites viz., provision of 'education and employment' and attainment of 'national minimum' in order to improve the living conditions of common man. Accordingly the GOI formulated a three-pronged strategy for poverty eradication, which comprises:

- Economic growth and overall development
- Human development with emphasis on health, education and minimum needs, including protection of human rights and raising the social status of the weak and poor
- Directly-targeted programmes for poverty alleviation through employment generation, training and building up asset endowment of the poor

Economic growth enables a raise in productive employment and generation of resources, which are vital for eradication of poverty. Poverty reduction has been one of the major goals of development planning since independence and accordingly, the development efforts have been directed in creating adequate livelihoods and provision of services for a better quality of life for the poor. This necessitates the well-designed programmes of poverty alleviation and their implementation of such programmes. Since 1991 the GOI has also undertaken many trade reforms, financial sector

reforms, and removal of controls in order to improve the efficiency and productivity to accelerate growth.

### Poverty Alleviation Programmes

Poverty Alleviation Programmes can be broadly classified under five categories: (a) Self-employment programmes (b) Wage-employment programmes (c) Area Development programmes (d) Social security programmes (e) Other programmes.

- (a) *Self-employment Programmes*: These schemes aim at reducing poverty in rural areas through promotion of diversified and gainful self-employment and wage employment opportunities such as TRYSEM (1979), DWCRA (1982-83), Supply of Improved Toolkits to Rural Artisans (SITRA, 1992) and the Ganga Kalyan Yojana (1996-1997) etc.
- (b) *Wage-employment Programmes*: The main purpose of the wage-employment programmes is to provide a livelihood during the lean agricultural season as well as during drought and floods. These include National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programmes (RLEGP), Jawahar Rozgar Yojana (JRY), Sampoorna Gramin Rozgar Yojana and Employment Assurance Scheme (EAS) etc.
- (c) *Food Security Programmes*: Under this, PDS is a very important poverty alleviation programme directly acting as safety net for the poor.
- (d) *Social Security Programmes* include National Social Assistance Programme (NSAP), Annapurna, etc. for the BPL.
- (e) *Urban Poverty Alleviation Programmes* include Nehru Rozgar Yojana, Urban Basic Services for Poor (UBSP), etc involving participation of the communities and non-governmental organizations.

### Policy Plan required for Poverty Alleviation in India

- To promote growth in agricultural productivity and non-farm rural activities
- Public investment in rural infrastructure and agricultural research. Credit policies to promote farm investment and rural microenterprises
- Policies to promote human capital to expand the capabilities of the poor
- Development of rural financial markets
- Self-help Group Approach to be strengthened as it is a proven method of empowerment of the poor

- Involvement of local communities and people's participation in NRLM and MGNREGS.
- Decentralization of the programmes by strengthening the Panchayat Raj Institutions
- Public Distribution System (PDS) needs to be reformed and better targeted
- Provision of safety nets like targeted food subsidies, nutrition programmes and health
- Targeted poverty alleviation programmes to continue as the poor of the developing world may not have the patience to wait for the trickle-down effect

### Profile of Pondicherry / Puducherry:

The Union Territory of Pondicherry covering a total area of 479 Sq. kms comprises of four erstwhile French establishments in India viz. Pondicherry, Karaikal, Mahe and Yanam. Pondicherry is referred by names such as 'Quintessence of French Culture', 'India's Little France' and 'The French Riviera of the East'. According to the 2001 census, The Union Territory of Pondicherry has a population of 9,74,345 and the provisional census as per 2011 is 12,44,464. The density of population of the Union Territory is 2034 persons/Sq.km. The rural population is 3,25,726 persons (33.43 percent) whereas the urban population is 6,48,619 persons which constitutes 66.57 percent of the total population. The region-wise break-up is as shown in Table 1.

As against the national pattern, the percentage of population in urban areas is much higher than the population in rural areas. The entire Mahe and Yanam regions have been classified as urban. 66 percent of the Union Territory represents as urban as against the all India level of 25.7 percent. The ratio of male and female population is 4,86,961 : 4,87,384, registering as 1,001 females for every 1000 males. The scheduled Castes population is 1,57,771 and accounts for 16.19 percent of the total population. There are no Scheduled Tribes in the UT of Puducherry according to 2001 Census Report.

Table 2 reveals the poverty head count of southern states viz. Pondicherry, Andhra Pradesh, Tamilnadu and Kerala. It reveals that in Pondicherry, 21.67 percent of the population living below poverty line. By comparing with other states, the poverty ratio is closer to Tamil Nadu and Kerala and higher than Andhra Pradesh. In all these States urban poverty is higher than rural poverty. It is found that there is a drastic reduction in rural and urban poverty in U.T. during the 25-year period from 1973-74 to 1999-2000 as in the rest of India. The figure of rural poverty in Pondicherry has come to be far lesser than the All India figure in 1999-2000, while it was marginally higher than the all India figure in 1973-74.

Table 3 gives the Work Participation Rate (WPR) in Pondicherry with 35.2 percent which is lesser than the figure

**Table 1: The Region Wise Details of the Union Territory of Puducherry**

Region	Area (Sq.Kms)	Population	Male	female
Puducherry	290	7,35,332	3,69,428	3,65,904
Karaikal	161	1,70,791	84,487	86,304
Mahe	9	36,828	17,153	19,675
Yanam	20	31,394	15,893	15,501
Total	479	9,74,345	4,86,961	4,87,384

Source: Directorate of Economics & Statistics, Govt. of Pondicherry

**Table 2: Poverty Head Count: Pondicherry, Andhra Pradesh, Kerala, Tamilnadu and India**

State	Rural			Urban			Combined		
	1973-74	1993-94	1999-00	1973-74	1993-94	1999-00	1973-74	1993-94	1999-00
Pondicherry	57.43	32.48	20.55	49.40	39.77	22.11	53.82	37.40	21.67
Andhra Pradesh	48.41	15.92	11.05	50.61	38.33	26.63	48.86	22.19	15.77
Kerala	59.19	25.76	9.38	62.74	24.55	20.27	59.79	35.03	21.12
Tamilnadu	57.43	32.48	20.55	49.40	39.77	22.11	54.94	35.03	21.12
India	56.44	37.27	27.09	49.01	32.36	23.62	54.88	35.97	26.10

Source: Government of India, Planning Commission

for Tamil Nadu but close to the all India and Kerala figures. Female WPR (17.2 percent) is almost one third of the male WPR (53.1 percent). Among the districts, Pondicherry, Karaikal, Yanam and Mahe have male WPRs which are close - 53.6 percent, 52.6 percent and 52.3 percent 44.7 percent, respectively. Female WPRs in the districts are at significant variance. The lowest female WPR obtains in Mahe (8.2 percent) following Yanam (10.3 percent). The lower female WPRs in Pondicherry and Karaikal are due to the non-existence of agriculture in urban areas while agriculture provides relatively greater employment.

### Poverty Alleviation Programmes in Puducherry

UT of Puducherry implemented many Poverty Alleviation Programmes such as Swarna Jayanthi Gram Swarojgar Yojana, Jawahar Gram Samridhi Yojana, Indira Awas Yojana, Restructured Central Rural Sanitation Programme and Employment Assurance Scheme etc. The Government and various Non Government Organizations (NGOs) established number of Self Help Groups in both rural areas with multiple objectives including poverty alleviation. These groups linked with commercial banks and Government programmes (SHG Bank-Linkage Programme) and provides micro credit for self-employment.

### Women's Component Plan

The UT implements Women's Component Plan by ensuring a flow of budget funds from sixteen heads of development. The Tenth Plan envisaged a fund of Rs. 303 crore out of a total outlay of Rs. 695 crore (44 percent) for this component. The flow envisaged is Rs. 119 crore out of a total outlay of Rs. 252 crore (47 percent) for 2003- 04.

### Public Distribution System

The Government of Pondicherry has launched a Public Distribution System in order to alleviate poverty in which 775 ration shops (367 of them in the cooperative sector) run for distribution of essential commodities at affordable prices to the BPL families.

The District Rural Development Agency (DRDA) is implementing the following important Poverty Alleviation programmes in this Union Territory with the assistance of the Central Govt. funds:

- Integrated Rural Development Programme [I.R.D.P]
- Development of Women and Children in Rural Areas [D.W.C.R.A]
- Training of Rural Youth for Self Employment [T.R.Y.S.E.M]

**Table 3: Number of Workers and Work Participation Rate by Sex**

UT & Districts	Area	Population			No. of workers (Main + Marginal)			Work participation rate (Main + Marginal)		
		Persons	Males	Females	Persons	Males	Females	Persons	Males	Females
Pondicherry	Total	974,345	486,961	487,384	342,655	258,670	83,985	35.2	53.1	17.2
	Rural	325,726	163,703	162,023	127,766	88,986	38,780	39.2	54.4	23.9
	Urban	648,619	323,258	325,361	214,889	169,684	45,205	33.1	52.5	13.9
Yanam	Total	31,394	15,893	15,501	9,903	8,310	1,593	31.5	52.3	10.3
	Rural	0	0	0	0	0	0	0.0	0.0	0.0
	Urban	31,394	15,893	15,501	9,903	8,310	1,593	31.5	52.3	10.3
Pondicherry	Total	735,332	369,428	365,904	265,660	198,019	67,641	36.1	53.6	18.5
	Rural	229,373	116,053	113,320	93,911	63,485	30,426	40.9	54.7	26.8
	Urban	505,959	253,375	252,584	171,749	134,534	37,215	33.9	53.1	14.7
Mahe	Total	36,828	17,153	19,675	9,292	7,673	1,619	25.2	44.7	8.2
	Rural	0	0	0	0	0	0	0.0	0.0	0.0
	Urban	36,828	17,153	19,675	9,292	7,673	1,619	25.2	44.7	8.2
Karaikal	Total	170,791	84,487	86,304	57,497	44,426	13,071	33.7	52.6	15.1
	Rural	96,353	47,650	48,703	33,753	25,423	8,330	35.0	53.4	17.1
	Urban	74,438	36,837	37,601	23,744	19,003	4,741	31.9	51.6	12.6

Source: GOI, Planning Commission

**Table 4: Demographic, Socio-Economic and Health Profile of Puducherry as Compared to India**

S. No.	Item	Puducherry	India
1	Total population (Census 2001) (in millions)	0.97	1028.61
2	Decadal Growth (Census 2001) (%)	20.62	21.54
3	Crude Birth Rate (SRS 2008)	16.4	22.8
4	Crude Death Rate (SRS 2008)	7.5	7.4
5	Total Fertility Rate (SRS 2008)	NA	2.6
6	Infant Mortality Rate (SRS 2008)	25	53
7	Maternal Mortality Ratio (SRS 2004 - 2006)	NA	254
8	Sex Ratio (Census 2001)	1001	933
9	Population below Poverty line (%)	21.67	26.10
10	Schedule Caste population (in millions)	0.16	166.64
11	Schedule Tribe population (in millions)	0	84.33
12	Female Literacy Rate (Census 2001) (%)	73.9	53.7

Source: Directorate of Economics and Statistics, Government of Puducherry

- Supply of Improved Toolkits to Rural Artisans [S.I.T.R.A]
- Jawahar Rozgar Yojana / Employment Assurance Scheme [J.R.Y / E.A.S]
- Indira Awaas Yojana [I.A.Y]
- Million Wells Scheme [M.W.S]
- Central Rural Sanitation Programme [C.R.S.P]

### **Integrated Rural Development Programme**

IRDP is a major self-employment programme for Poverty Alleviation and its objective is to provide suitable income generating assets through a mix of subsidy and credit to Below Poverty Line (BPL) families with a view to bring them above the Poverty Line.

### Development of Women & Children in Rural Areas

Development of Women and Children in Rural areas (DWCRA) is an important poverty alleviation programme implemented as sub-scheme under IRDP in which a group of 10-15 rural women of BPL families form together to take up various income generating activities such as Dairy Activity, Gem Cutting, Silk Weaving, Candles / Agarbatti making, Readymade garments, Canteen, Beedi making and Multipurpose activities such as making of Masala powders, Pickles etc. So far 223 groups have been formed in all the four regions in this U.T.

### Training of Rural Youth for Self-employment

TRYSEM was launched with the aim to provide basic technical and entrepreneurial skills to rural youth from the families below poverty line to enable them to take up self employment and wage employment in the broad fields of agriculture and allied sectors viz. industries, services and business activities.

### Supply of Improved Toolkits to Rural Artisans

Under this scheme improved toolkits are identified for various trades such as Carpentry, Mason, Blacksmith, Goldsmith and Mat weaving etc. of rural artisans and distributed at 90 percent subsidy in order to improve the productivity and hence the overall quality of life of the rural artisans.

### Jawahar Rozgar Yojana / Employment Assurance Scheme

The main objective of the scheme is creation of productive community assets for direct and continuing benefits to the poverty groups by strengthening rural economic and social infrastructure and improvement in the overall quality of life in the rural areas. Under JRY, the works such as Social Forestry, Construction of Anganwadies / Balwadies, Cremation sheds and thrashing floors, rural link roads etc. are executed in this U.T.

### Indira Awaas Yojana

The primary objective of the scheme is to provide shelter to BPL families. Under the scheme 100 percent subsidy is given for Low Cost Houses with other infrastructure facilities to the economically weaker section of the people.

### Million Wells Scheme

The objective of the scheme is to provide open irrigation wells at free of cost to small and marginal farmers under BPL. Where wells are not feasible due to geological factors the funds may be utilised for minor irrigation like irrigation tanks, water harvesting structure etc.

### Central Rural Sanitation Programme

Objective of the scheme is to provide subsidy for construction of sanitary latrine to the beneficiaries of rural areas who are below poverty line.

### Swarnajayanti Gram Swarojgar Yojana

Swarnajayanti Gram Swarojgar Yojana (SGSY) is one of the merger programmes that replaced Integrated Rural Development Programme (IRDP) for the rural development. SGSY was restructured by merging several allied skills generation programmes, viz., TRYSEM, DWRCA, SITRA, GKY, MWS and DWCRA with an objective to uplift the BPL families by providing them self-employment through bank credit and government subsidy. The approach of SGSY is based on the concept of self-help i.e., thrift and savings, by which entrepreneurial skills can be developed. In Union Territory of Puducherry (UTP), Swarnajayanti Gram Swarojgar Yojana (SGSY) was launched on 1st April 1999 with the aim of assisting families (swarojgaris means self-employed) below poverty to earn an income of Rs. 2000 per month and rise above the poverty line through a combination human and economic capabilities development assistance, viz., bank credit, government subsidy and skill up gradation, for sustainable development.

The main objective of the poverty alleviation schemes is to improve the economic, health, educational and social status of poor by providing them assistance and creating employment opportunities. These programmes aim at empowering the poor by inculcating entrepreneurial skills.

### REVIEW OF LITERATURE

The issue of poverty is as old as human history. Before the industrialization, poverty was seen as a phenomenon that was inevitable. Economical productivity increased dramatically, leading mostly industrialized countries to have a production that is more than sufficient to create a minimum living standard for their population (Brittanica, 2011). Poverty can be defined as a social phenomenon in which a section of the society is unable to fulfill even its basic needs of life. In India, the generally accepted definition of poverty

emphasizes minimum level of living rather than a reasonable level of living (Dutta and Sundaram). The ultimate aim of economic growth must be the betterment of living conditions of the poor. Modern development economists define development as a process involving elimination of poverty, income inequalities and unemployment. The Indian Planning commission defines an underdeveloped country is one which is characterized by the co-existence of unutilized or underutilized manpower and of unexploited natural resources. Denis Goulet and C. Furtado have defined poverty is a cruel kind of hell. Ragnar Nurkse argued that most of the underdeveloped countries have been caught in the vicious circle of poverty due to rapid population growth. He viewed that fast growing population in the Third World countries is both a cause and an effect of underdevelopment. Widespread unemployment is a universal phenomenon in the Third World. The term poverty may be defined as a socio-economic phenomenon where by the resources available to a society are used to satisfy the wants of the few while the many do not have even their basic needs met. The Publication of United Nations, ESCAP (1985) states that the rural poor may not be all starving but more often they are malnourished and frequently suffer from diseases. Bhatta (1974) stated that both absolute and relative poverty are closely aligned to inequality in income distribution. Absolute poverty refers to subsistence below minimum, socially acceptable living conditions, usually established based on nutritional requirements and other essential goods. Relative poverty compares the lowest segments of a population with upper segments, usually measured in income quintiles or deciles.

Dandekar and Rath (1971) stated that the problem of poverty in India is a problem of low national income and its unequal distribution, of slow pace of development and inequitable distribution of the small gains of development. Ragnar Nurkse viewed that some of the agricultural labourer has to be shifted to other productive activities in order to overcome the problem of disguised unemployment. The poverty is the main cause of environmental deterioration, because the poor are not in a position to use natural resources sustainably (Duraippah 1996, Prakash 1997). The degradation in turn leads to aggravation of poverty. T.S. Papola viewed that the asymmetry between the income and employment shares among different sectors has sharply increased. He viewed that higher employment growth in manufacturing and service sector hopes a rectified imbalance to some extent. Mansoor Ali (1979) remarked that it cannot be definitely said that economic welfare has increased even if real national income and real per capita income has risen, until and unless the resultant distribution of income is also considered. Kurien (1978) stated that mass poverty and chronic underutilization of the vast human potential are widely recognized as the most pressing problem. Prabhat Patnaik has remarked that a higher arithmetical figure of growth rate is neither a necessary

nor a sufficient condition for alleviation of unemployment. Amartya Sen points out that poverty can be an absolute notion in the space of capabilities, though relative in that of commodities or characteristics.

According to Deaton (2004), economic development has been increasingly conceived as poverty reduction rather than economic growth. Poverty has many dimensions - subjective and objective, relative and absolute, monetary and non-monetary, income and non-income, permanent and transitory. Poverty is also distinct from inequality, as well as vulnerability. Banerjee (2000) distinguishes poverty as 'desperation' from poverty as 'vulnerability'. Subjective poverty may be translated in different poverty lines, and subjective perceptions on the meaning of poverty are heterogeneous. According to Kamala Suri and S. Gangadharan, there are two inter connected vicious circles, one of affluence and the other of poverty. Unequal distribution of incomes and misdistribution of assets are causing these vicious circles and it is sine qua non to correct those vicious circles. Unless and until the correctives measures taken, the problem of poverty eradication cannot be solved.

Jeemol Unni and G. Raveendran in their study have revealed that the growth rate of employment declined sharply in rural sector during the period 1993-94 and 2004-05. C. P. Chandrasekhar and Jayanti Ghosh viewed that as a result of conscious policy of rural development nearly 80 percent of all new government jobs created during the decade occurred in rural areas. They also viewed that financial reforms such as availability of credit induce scope for self-employment opportunities. C.P. Chandrasekhar has argued that economic growth in India has not led to much employment generation. He states that India's trajectory of growth is not matched by employment generation which led to social unrest unless the government rethinks its economic priorities. For a lasting solution to the problem of unemployment, the government decided to concentrate on policy measures that seek employment to all for eradication of poverty. Simanowitz (2002) cited by Nalunkuuma (2006) argues that poverty reduction is a process of increasing income and economic stability.

Several Economists and organizations have conducted studies on the extent of poverty in India. Mr. P.D. Ojha estimated the number of persons below the poverty line on the basis of an average calorie intake of 2,250 per capita per day. Dr. Dandekar and Nilakantha Rath estimated the value of the diet with 2,250 calories as the desired minimum level of nutrition. They suggested that Rs. 20 per capita per month as the minimum desirable standard for both rural and urban areas. Minhas' study estimated that the proportion of below poverty line in rural areas is 50.6 percent in 1967-68. Gaurav Dutt and Martin Ravallion suggested that to remove poverty, greater efforts needs to be made in the rural areas so that

though a very large percentage may not cross the poverty line, but a definite dent be made on reducing the intensity of poverty.

The raising of standard living for the masses is one of the objectives of planning in India. After India achieved sovereignty from Britain in 1947, it embarked on a series of Five-Year plans, each containing some kind of poverty eradication or social justice component. The First Five-Year plan was launched in 1951 which stated that the central objective of Planning in India is to raise the standard of living of the people and to open to them opportunities for a richer and more varied life. The main objective of it is to initiate a process of all round balanced development which would ensure a rising national income and a steady improvement in living standards over a period. The Planning Commission acknowledged the fact of widespread poverty in the country in the Sixth Five Year Plan 1980-85 i.e., the percentage of poor was as high as 48.44 percent. The Planning Commission stated that the central element in the development strategy of the Seventh Plan is the generation of productive employment. The package of poverty alleviation programmes aimed at generating employment and income to the poorer sections of the community. During Eighth Plan employment was provided to unemployed and underemployed through various employment programmes viz., IRDP, JRY, NRY etc. In the Ninth plan also the poverty eradication remained one of the major objectives. According to the Tenth Plan, effective implementation of Anti-Poverty Programmes would be central. According to the estimates of National Sample Survey Organization (NSSO), in 2004-05 the status of unemployment rate for rural and urban male workers was 8.0 and 7.5 percent respectively. The Eleventh plan 2007-12 aims at creating 58 million job opportunities and also advocates an employment strategy that can ensure rapid growth of employment and improvement in the quality of employment. The Plan argues that only self-employment will remain as an employment category in the foreseeable future. The consideration of economic policies vis-à-vis their impact on the poor highlights a continued emphasis by Indian policymakers on poverty elimination. It also reveals the serious shortcomings of government efforts during the past few decades: over 50 years after independence, roughly a third of India's population still lives in poverty (World Bank 1997). Since 90s the Govt. has been pursuing the policy of growth cum public action - led development strategy with its major focus on the participatory development process vis-à-vis the inclusive growth which has later been carried forward to the 12th Five-Year plan(2012 to 2017) as its principal objective of faster sustainable inclusive growth.

According to Indira Hirway, there are categories of poor viz., skilled who can take up self employment and others are provided with wage employment. She opined that separate policy measures to be provided to each group. Nilakantha Rath viewed that a massive creation of wage

employment is essential. Hirway and Dantwala viewed that self-employment is a major form of employment in the rural areas which cannot be ignored in the strategy of poverty alleviation. They also opined that the appropriate approach for eradication of poverty is to incorporate both self-employment and wage-employment programmes.

The above literature forms the bedrock to explore into the role of various schemes in poverty reduction by generating employment opportunities.

## METHODOLOGY

Since Independence the GOI formulated many schemes for alleviation of poverty. These schemes have been providing self-employment to the poor by organizing them into SHGs by considering their capacity building, selection of key activities, planning of activity clusters, infrastructure build-up, technology and market support. Their main motive is to develop entrepreneurial skills through micro enterprises by recognizing their potential skills. These schemes provide financial assistance in the form of credit and subsidy to the beneficiaries. Their role is significant in extending loans besides providing inputs, training and extension services. The objective of the present study is to appraise the role of the poverty alleviation schemes in provision of employment opportunities to the BPL families in both rural and urban areas. Employment generation in the present work has been assessed through the acceleration in the growth of employment opportunities and also the living standards. Consistent with the objectives of the study, different techniques have used for the analysis of the data. The data pertaining to the study has been analyzed and presented in tabular forms to make the findings meaningful and easily understandable with simple statistical tools of analysis like ratios, percentages etc. The present study was based on two sources of data viz., primary data and secondary data. The primary data is the first hand information collected from the beneficiaries of different schemes directly to know the impact of the scheme on their lives. The primary data was collected through direct interview method from sample population. The secondary data related to present study was mainly collected through secondary sources which include various books, periodicals, magazines, official records and websites etc.

## Objectives of the Study

Very few studies are available related to measurement of level of employment in both rural and urban areas and the contributing schemes. This study has been designed mainly to focus on extent of employment through income generating activities by these scheme and constraints that are experienced by the people.

With this background the present study “AN EVALUATIVE STUDY OF THE POVERTY ALLEVIATION PROGRAMMES OF PUDUCHERRY (INDIA)” has been formulated with the following objectives:

- To study the extent of people benefitted through various self-employment schemes.
- To study the role of these schemes in income generating activities
- To study the relationship between employment and personal skills of the beneficiaries
- To know the success of the schemes in alleviation of poverty
- To identify the constraints in credit disbursement and employment generation
- To access the causes for the failure of the schemes
- To evaluate its role in development of the region

### Significance of the Study

The present study is likely to provide valuable information to the government and non-government agencies about the extent of employment through income generating activities and the success of the poverty alleviation schemes. The study has been designed to focus on the contribution of socio-economic characteristics of unemployed towards the extent of employment. This helps in identifying methods that enhance the extent of employment of rural and urban areas. The constraints faced by the beneficiaries and suggestions for employment will be of immense help for policy makers and development programme initiators to plan the future programmes most effectively.

### ANALYSIS

According to the Tendulkar Committee report, 37 percent of people in India live below the poverty line (BPL). The Arjun Sengupta Report states that 77 percent of Indians live on less than ₹ 20 a day (about \$0.50 per day). Basing on calorific intake, the N.C. Saxena Committee report states that 50 percent of Indians live below the poverty line. A study by the Oxford Poverty and Human Development Initiative using a Multi-dimensional Poverty Index (MPI) found that there were 650 million people (53.7 percent) living in poverty in India, of which 340 million people (28.6 percent) were living in severe poverty, and that a further 198 million people (16.4 percent) were vulnerable to poverty. It is also found that 421 millions of poor are concentrated in eight North Indian and East Indian states of Bihar, Chattisgarh, Jharkhand, Madhya Pradesh, Orissa, Rajasthan, Uttar Pradesh and West Bengal.

National Council of Applied Economic Research (NCAER)

estimated that 48 percent of the Indian households earn more than ₹90,000 annually. According to it, in 2009, of the 222 million households in India, the absolutely poor households (annual incomes below ₹ 45,000) accounted for only 15.6 percent of them or about 35 million (about 200 million Indians). Another 80 million households are in income levels of ₹ 45,000– 90,000 per year. According to a new Poverty Development Goals Report, about 320 million people in India are expected to come out of extreme poverty in the next four years, projecting a decline of 22 percent in 2015.

Since Independence, the Indian government and non-governmental organizations have initiated several programs to alleviate poverty, including subsidizing food and other necessities, increased access to loans, improving agricultural techniques and price supports, and promoting education and family planning. These measures enabled to eliminate famines, cut absolute poverty levels by more than half, and reduced illiteracy and malnutrition.

### Causes of poverty

- Illiteracy
- Overpopulation
- Protectionist Policy
- Political Paradox
- Bureaucracy and Corruption
- Lack of a market economy & over government regulation and red tape, known as License Raj is the main cause of poverty in India.
- Higher dependence on agriculture (about sixty percent of the population) causes under employment and disguised unemployment.
- Casteism also causes poverty by obstructing the economic and social empowerment among some castes.
- Economic and political policies also causing poverty in some states.

In India poverty eradication is recognized as a long-term goal due to its severe impact on the overall growth of the economy. It enables better progress in the next 50 years as a *trickle-down effect* of the growing middle class. High literacy rate, more government job opportunities, empowerment of women and poor etc. are sine qua non for the alleviation of poverty. Based on the estimates of the Tendulkar Committee, the GOI is planning to eradicate poverty in both rural and urban areas by adopting various economic reforms. For this purpose it mainly concentrated on the concept of ‘*pro-poor growth*’, which enables the poor to actively participate in and benefit from economic activities. Hence, the strategy of *targeting the poor* was adopted in India and the economic philosophy behind these special programmes

was that special preferential treatment was necessary to enable the poor to participate in economic development (Raj Krishna, 1977). Inclusive growth also focuses on productive employment for the excluded groups. The strategy for poverty alleviation is essentially two fold. Firstly, provision of more growth opportunities to the poor by making self-sufficient and secondly strengthening and restructuring of special programmes to the vulnerable groups.

The National Rural Employment Guarantee Bill, 2004 has been introduced in the Parliament in December 2004 with an outlay of Rs. 13,466.40/-. The following are the salient features of the bill:

- Provision of livelihood security with minimum 100 days guaranteed wage employment in a year to every household (unskilled manual work).
- Provision of food security through Sampoorna Grameen Rozgar Yojana (SGRY) and National Food for Work Programme.
- Provision of minimum wage for agricultural labourers.
- Provision of unemployment allowance to the unemployed who didn't get any employment within fifteen days.
- Central Employment Guarantee Council at national level, State council at state level, Panchayats at district level and programme officer at block level should be appointed in order to look after the performance of the poverty alleviation schemes.
- Both the Central and State Governments establish a National Employment Guarantee Fund and State Employment Guarantee Funds respectively for implementation of the Scheme.
- The Scheme to be self-selecting, hence the poor who need work at the minimum wage would report for work under the scheme.

The Union Territory of Puducherry is an industrially backward area and due to the pro-active investment policies, hassle free environment and industry friendly administration, it has made rapid strides in industrialization. It is found that there are 71 large scale (LSI), 167 medium scale (MSI) and 7524 small scale industries (SSI) with an investment of Rs.2116.38 crores providing employment to 90,700 persons. PIPDIC has also proposed to start Skill Development Mission in this UT of Puducherry. It has already appointed M/s.IL & FS CDI as the consultant for mapping the skill gaps, identifying the groups to be trained and the training courses. The consultant has submitted the report and the same have been discussed in the State Level Skill Development Mission at its meeting held on 23<sup>rd</sup> October 2010. The project envisages imparting training to about 20,200 persons in five years period through skill schools by M/s.IL & FS CDI.

District Industries Centers (DIC) in this region play a vital

role in creating employment opportunities to the unskilled men and women through various training programmes:

- a. *In plant Training:* Candidates are sponsored to industrial establishments to have hands on training in the trades of computer operations, floor shop management etc. for a period of one year.
- b. *Vocational Training:* It is an institution oriented training focused towards increasing the employment opportunities of women for a period of six months in trades like tailoring, embroidery, beauty parlor etc.
- c. *Advanced / Hi-skilled Training:* Candidates are sponsored to selected short term trades offered by reputed training institutes in order to get training in advanced skills so as to augment employment opportunities.
- d. *Training and Development:* Unemployed women are given training in the development of handicrafts, coir and silk to take up employment or to go for self employment.
- e. *Self-employment:* Financial assistance is provided to unemployed youth for taking up self employment ventures. Subsidized loan assistance through banks is provided under PMEGP, MUPSES to take up self employment ventures.

Apart from the above, action is taken to provide quality and professional training in the potential areas like Tourism and Hospitality, Food Processing, Logistics, BPO Call Centers and Medical Transcription, Office Management and Export-Import Management etc., with a target of 3000 beneficiaries in the Annual Plan 2011-12 through all these training programmes.

By adopting the principles of "technological demystification" the UT is promoting small and tiny projects with low cost. For this purpose it is providing loans, subsidies and imparting essential training to the unemployed. Active joint campaign and support by the Government and Scheduled Banks for setting up of Small and Medium-sized Enterprises (SMEs) and Small Scale Service and Business Enterprises (SSSBEs) would improve and provide significant employment opportunities. With dwindling agriculture sector base, emphasis on tiny and cottage sector and micro finance / SHGs would boost rural economy. The state should specially focus on partnership with SHGs, Civil Society Organizations and NGOs to improve the efficiency in the implementation of various development programmes aimed at poverty alleviation.

Between 1993-94 and 1999-2000, growth rate of employment in the UT has been registered at 4.6 percent in urban and 1.1 percent in the rural areas. In case of women, it has been more or less equal to that of men i.e. 4.5 percent and 1 percent in the rural and urban areas respectively. According to the National Sample Survey (NSS), rate of unemployment in

the UT is 4 percent in rural and 4.4 percent in urban areas. Female unemployment rate is 2.6 percent in rural and 6.9 percent in the urban areas. Female unemployment rate in urban areas is significantly declined by 12.6 percent.

### Government Sponsored Programmes and their evaluation

- The Centre and State Governments are implementing poverty alleviation programmes by providing gainful employment to various sections of the people viz. men, women, and youth by providing essential funds.
- Provision of subsidy to the extent of 25 percent, 33-1/3 percent and 50 percent depending upon the level of income, category of people etc.

The following are some of the major Programmes adopted by the Government of Puducherry:

*SGSY*: Swarnjayanti Gram Swarozgar Yojana

*PMRY*: Prime Minister's Rozgar Yojana

*SJSRY*: Swarnajayanthi Shahari Rozgar Yojana

*PADCO*: Programme for Adi-Dravidars through "Puducherry Adi Dravidar Development Corporation"

*BC Welfare*: Programme for Backward Class People and Minorities through "Puducherry

Backward Classes and Minorities Development Corporation Ltd.,"

*Women & PH Welfare*: Programmes for Women and Physically Handicapped through

"Puducherry Corporation for Development of Women and Handicapped Persons Ltd".

*REGP*: KVIC-Margin Money Scheme by KVIC & PKVIB

*MUPSES*: Motivation of Unemployed Persons to start self employed Enterprises Scheme 2006.

### Swarnjayanti Gram Swarozgar Yojana (SGSY):

During the Golden Jubilee year of Indian independence, this scheme came into existence as a merger programme. It is redesigned to generate employment opportunities by identifying the key activities and occupational skills of the members. It provides subsidy up to 50 percent of the cost subject a ceiling of Rs.1.25 lakhs, group life insurance to each Swarozgari (beneficiary), and also risk fund for the consumption credit requirement of the Swarozgaris (beneficiaries). This scheme is implemented in all the territories of UT except Mahe by DRDA, the Nodal Agency, through Block Development Offices and Banks. 41 Commercial Bank Branches having Service Area Villages and the branches of Puducherry State Cooperative Bank are actively participating in the implementation of the scheme.

Table 5 reveals the performance of the scheme in Pondicherry which is not to the extent of the target. The achievement is approximately 50 percent of the targeted only. It is also clear that year 2003-04 stands high in achievement of the target with 116.92 percent and 2001-02 with low achievement (46.27 percent).

### Prime Minister's Rozgar Yojana (PMRY)

It is an employment programme in which employment is provided by setting up of micro enterprises by the educated unemployed poor and it relates to the setting up of the self-employment ventures for industries, services and business in rural and urban areas. 5 - 16.25 percent of the project cost to be the own contribution and 15 percent subsidy on the project cost with a ceiling of Rs.12500/- per beneficiary. Only projects such as industries, services, business and agriculture are eligible except direct agricultural activities like raising crops, purchase of manure etc. for this scheme.

Table 6 shows that even though the target is high, its achievement was decreased from 1994-95 to 2007-08.

**Table 5: The performance of the Scheme**

Year	Target Group	Achievement Group	Ratio of Target & Achievement (in Percent)
2001-02	67	31	46.27
2002-03	100	108	108
2003-04	65	76	116.92
2004-05	65	62	95.38
2005-06	100	64	64
2006-07	100	95	95
2007-08*	130	80	61.54

\*up to January 2008

Source: Directorate of Economics and Statistics, Government of Puducherry

**Table 6: The performance under PMRY (Amount in Lakhs)**

Year	Target	Achievement	
		Number	Bank Loan
1994-95	470	476	211.20
1995-96	500	513	222.013
1996-97	500	502	214.11
1997-98	500	505	220.61
1998-99	550	560	229.81
1999-00	625	419	162.00
2000-01	625	419	162.00
2001-02	450	427	177.62
2002-03	550	477	194.38
2003-04	750	567	232.48
2004-05	650	512	226.37
2005-06	650	512	221.73
2006-07	750	470	204.51
2007-08*	1100	411	187.54

\* up to January 2008

Source: Directorate of Economics and Statistics, Government of Puducherry

### Swarnajayanti Shahari Rozgar Yojana (SJSRY)

As an urban poverty alleviation scheme, Swarna Jayanti Shahari Rozgar Yojana (SJSRY) was launched on 01.12.1997 with a view to provide gainful employment to the urban unemployed or underemployed by the setting up of self-employment ventures or provision of wage employment. It consists of two major components, viz. setting up micro-enterprises (individual) (USEP) and Development of Women and Children in Urban Area (DWCUA).

Table 7 gives the target and achievement of both individuals and group for the period of 2003-08. It also gives the ratio of target and achievement in percentage. By observing Table 7, it is clear that the ratio for the group is high in 2005-06 and low in 2006-07 and the ratio for individuals is high in 2004-05 and low in 2003-04.

### Programme for Adi-Dravidar through PADCO

For the upliftment of deprived people such as scheduled castes, the Puducherry Adi-Dravidar Development Corporation (PADCO) is established. Under this scheme, loan-cum-subsidy and Margin money provided to the Adi-dravidar Community people living below the poverty line for viable trades/business/professions and other economical activities in order to raise their standard of living.

Table 8 gives that the target and achievement of this scheme showing increasing trend when compared to the previous schemes. SC people are utilizing the scheme to their possible

extent and benefitted in raising their living standards. Year 2006-07 shows a highest achievement of Rs.111.55 lakhs and lowest of 19.73 for the year 1997-98.

### Programme for Backward Class People and Minorities

The Puducherry Backward Class and Minorities Development Corporation limited was established on 31.03.1999 with the objective to uplift the backward classes and minorities in the Union Territory. Through this scheme, the Govt. of Puducherry assisting these groups by providing Margin Money Assistance/subsidy and training programmes in various trades like Typewriting, Shorthand, Computer orientation, Two-Wheeler Mechanism, etc.

Table 9 gives the performance of Programme for backward class people and minorities which shows fluctuations during the period 1998-99 to 2007-08. Above table makes clear that year 2003-04 represents highest achievement with Rs.142.27 lakhs and lowest of Rs.13.33 lakhs in 2000-01.

### Rural Employment Generation Programme (REGP) of KVIC

REGP (Margin Money Scheme) is a scheme for new village industries with total project cost should not exceed Rs 25 lakhs. It provide subsidy up to Rs.10 lakhs as margin money through the State Office, KVIC, Chennai.

**Table 7: Performance of the Scheme**

Year	Target		Achievement		Ratio of target & achievement (in %)	
	Individual	Group	Individual	Group	Individual	Group
2003-04	625	45	360	32	57.6	71.11
2004-05	730	70	607	68	83.15	97.14
2005-06	730	70	600	90	82.19	128.57
2006-07	738	70	472	35	63.96	50.00
2007-08*	715	60	550	42	76.92	70.00

\* up to January 2008

Source: Directorate of Economics and Statistics, Government of Puducherry

**Table 8: Performance of Banks under the Scheme**

Year	Target	Achievement	
		Number	Bank Loan (Rs. In Lakhs)
1994-95	600	630	22.05
1995-96	600	566	23.83
1996-97	600	463	25.36
1997-98	600	493	19.73
1998-99	700	506	27.37
1999-00	650	484	22.86
2000-01	650	668	32.69
2001-02	650	668	65.58
2002-03	650	688	85.73
2003-04	650	603	42.36
2004-05	650	524	36.80
2005-06	650	494	62.79
2006-07	1300	689	111.55
2007-08*	1300	583	67.95

\* up to January 2008

Source: Directorate of Economics and Statistics, Government of Puducherry

**Table 9: The performance under the above scheme**

Year	Target	Achievement	
		Account	Amount (Rs. In Lakhs)
1998-99	3000	693	34.36
1999-00	1000	649	44.48
2000-01	1000	158	13.33
2001-02	500	529	65.33
2002-03	750	589	91.28
2003-04	750	859	142.27
2004-05	700	646	112.34
2005-06	1000	772	78.56
2006-07	1500	655	68.83
2007-08*	1000	433	36.36

\* up to January 2008

Source: Directorate of Economics and Statistics, Government of Puducherry

**Table 10: Details of Industries, investment and Employment**

Description	Large Enterprises	Medium Enterprises	Micro Enterprises	Total
No. of Industries	77	185	8362	8624
Investment(Rs. in crores)	1255	540	736	2531
Employment (Persons)	18511	11443	69177	99131

Source: Directorate of Economics and Statistics, Government of Puducherry

### Motivation of Unemployed persons to start self-employed enterprises scheme 2006 (MUPSES)

This scheme was launched with an objective to start self employment manufacturing or services sector enterprises such as mechanized laundry, beauty parlor (saloon), tailoring units, hygienic tea/coffee stalls, etc. by the unemployed. It motivates the beneficiaries to start self employed enterprises by availing the subsidy provided by it. The beneficiaries of other schemes such as PMRY, DRDA, PKVIB, Development Corporations/social welfare department etc. can also avail the benefits under the scheme.

By observing Table 10, it is clear that the UT attracts the new entrepreneurs with subsidized loans which in turn bring a vibrant industrial growth over the years. It was registered that Puducherry has nearly 77 Large and 8547 Micro, Small and Medium Enterprises (MSMEs) and with an investment of Rs. 2531 crores. These industries are deemed to be the life blood of Puducherry economy by providing employment to about one lakh persons. It is clear from the table that people get more employment through micro enterprises.

India is emerging as the 2nd fastest growing economy in the world. The UT of Puducherry is expected to be one of the key drivers of the economy. Though it is on the way of development, it is facing some bottlenecks in the industrialization of the region. Hence it is essential for the government to review the existing industrial Policy and to secure additional employment opportunities to the youth. As manufacturing sector is regarded as the engine of growth, high priority should be given to this sector only. Accordingly the government has to redesign the existing Industrial Policy. The present delivery mechanism is mostly centered on utilisation of the funds rather than the outcome of the funds utilised. The delivery mechanism should be equally responsible for the results to be achieved physically for the benefit of the rural poor to improve their quality of living. The following are, therefore, the basics, which should be adhered to while devising an effective delivery mechanism:

- (i) Total transparency in implementation of the programmes;
- (ii) Accountability by the implementing agencies;
- (iii) A system of permissible social audit;

- (iv) Involvement of PRIs in implementation of the programmes;
- (v) People's participation in implementation of the programmes;
- (vi) In-built monitoring and inbuilt mechanism to assess the impact;

### CONCLUSION

By the above study it is clear that there is an emerging need to promote economic empowerment among the rural and urban people for eradication of poverty. Poverty alleviation is the ultimate goal of any developing country like India. Hence GOI launched various poverty alleviation schemes in order to eradicate poverty through Five-Year Plans. Self employment through Income Generating Activities (IGA) should be considered to be the best solution for eradication of poverty. The UT of Puducherry also followed the same strategy and succeeded to some extent. But in some rural areas, the schemes have no fruitful result due to illiteracy, low productivity and unawareness of the schemes. The unemployed should be educated regarding the schemes provided by both government and NGOs. The poverty alleviation programmes in India in general and Puducherry in particular has metamorphosis the rural economic scenario perceptibly.

These schemes enable the poor in enhancing their financial status as well as promoting entrepreneurship among them. The schemes provide employment to both educated and uneducated poor based on their skills. By the above study it is clear that the uneducated members availed group loans from bank to start traditional business like, powders and pickles, garments, dairy, kirana and tea stalls and handicraft activities. Even women below BPL are empowering themselves by undertaking IGAs through DWCRA and DWCUA schemes in order to supplement their family income. It is also clear that the schemes not only providing subsidized credit but also imparting employment oriented training to the beneficiaries.

The study reveals that the poverty-alleviation programmes such as the Integrated Rural Development Programme (IRDP) suffer from numerous defects such as risky investments, unviable projects, lack of technological and institutional

skills, indifferent delivery of credit (high transaction costs, complex procedure, poor recovery etc.), poor targeting of beneficiaries etc (Planning Commission, 2001). Even then the government remained stubborn in improving the standard of living and eradication of poverty by redesigning and updating the schemes for the welfare of the vulnerable groups. This can be achieved by the overall empowerment of both men and women in rural as well as urban areas. Hence the focus on overall empowerment enables the achievement of the objective of growth ensuring equity and sustainability.

Though the Pondicherry government formulated many programmes of poverty-alleviation, its implementation becomes difficult both from the side of the government as well as beneficiaries.

### Constraints of The Schemes

- The beneficiaries are finding constraints in disbursement of loans such as insufficient loan amount, early lock-in-period and repayment mode etc.
- Non-availability of loans without any collateral.
- Another drawback is that the subsidy can be provided only when the loan was fully repaid. But due to the early lock-in-period, the beneficiaries are unable to repay the loan within the specified time, by which they are losing subsidy.
- Inability to repay the loans due to failure of business
- Lack of proper training that suits to their activities
- Use of loan amount for family purposes
- Lack of technological and entrepreneurial skills in designing the project.
- Neglects the disabled, sick and socially handicapped people by the fear of non-payment of loans.
- Lack of coordination between self employment and wage employment programmes.
- The government fails to amend anti-poor laws and policies.
- Gender discrimination by neglecting the women entrepreneurs.

To overcome these drawbacks, the government has to restructure the schemes from time to time. It has to give full independence to the implementing authorities who know the local conditions and infrastructure facilities. The loans should be sanctioned only after identifying skills and repayment capacity of the BPL families. It has to improve the conditions and terms as per the needs of the poor. It has to increase the repayment period in order to make the beneficiaries to avail the subsidy amount. By analyzing the above constraints, the government should have to undertake remedial actions in order to revitalize the schemes. It has to concentrate on the

restructuring of the schemes by considering the welfare of the BPL families. It has to concentrate on the employment-oriented schemes which enable the poor in raising their living standards. Even though these programmes suffer from certain bottlenecks in its performance, they considered to be the best in eradicating poverty. However it is inevitable to incorporate both the schemes i.e., wage employment and self-employment schemes for the welfare of common man.

Hence it can be concluded that *Poverty Alleviation programmes* play a vital and significant role in eradication of poverty by generating wage-based and self-employment opportunities to both rural and urban people in India as a whole and Puducherry in particular.

“*GARIBI HATAO (Eradicate Poverty)*” should be the slogan of the Indian economy and every citizen and government should aim to achieve that objective which ultimately enables the overall development of the economy.

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