



## A Comparative Economic Analysis of Poverty Alleviation in the Pre and Post Reforms in India: A Synoptic Review

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**ABSTRACT:** Poverty is a universal problem for almost every country in the world, and its conceptualization and measuring remains challenging as the concept is multidimensional. It is a problem that exists in both rich and developing countries but the condition of poverty in India especially in rural areas are quite miserable. This paper is an attempt to make a synoptic review of the poverty alleviation scenario in various parts of the country and its impact on the society.

**Keywords:** Poverty, population, economy, factors

### I. INTRODUCTION

There has been a sharp decline in poverty over the last five years with the percentage of population Below Poverty Line (BPL) declining to 26.1% in 1999-2000 from 35.97% in 1993-94. According to the latest estimates of the Planning Commission, while the percentage of rural BPL population has dropped to 27.09% from 37.27%, in urban India, it fell to 23.62% from 32.36% during the five year period. In absolute term too, the BPL population has dropped by over 19% to 26.03 crore in 1999-2000, from 32.04 crore in 1993-94. The rural poor stands at 19.32 crore while the urban poor stands at 6.71 crore. At the state level, although the percentage of BPL population in Orissa has declined to 47.15% from 48.56%. It has overtaken Bihar to reach the top slot with the highest incidence of poverty. The other big states with highest incidence of poverty were Madhya Pradesh at 37.43% (as against 43.52%), Assam 40.86% (36.09), UP 31.15% (40.85), and West Bengal 27.02% (35.66).

However, the Planning Commission has cautioned that the poverty ratios over the two time period (1993-94 and 1999-2000) are not strictly comparable. The survey methodology has undergone changes over the two surveys in 1993-94 and 1999-2000. Before feeling too good about the drop in BPL, it would be as well to remember that 26 crore (the Indian BPL) is very large number. There are two basic pre-requisites of a poverty eradication programmes. Firstly, reorientation of the agricultural relations so that the ownership of land is shared by a larger section of the people. Secondly, no programme of removal of poverty can succeed in an economy plagued by inflation and spiraling rise of price.

A poverty eradication programme, therefore, must mop up the surplus with the elite classes. These two pre-requisites a strong political will in the national leadership to implement the much needed structural reforms. Besides, the government must aim at a strategy for the development of the social sector of which the key component should be population control, universal primary education, family welfare and job creation especially in rural areas. These and the other aspects of poverty alleviation have not given any importance so far in our planning, though we have always thought that poverty can be removed through economic development.

### II. REVIEW OF LITERATURE

The review of earlier studies is an important task in the research work. It helps to understand the significance, background and the current position related to the topic selected for the research work. It is imperative to review all kinds of literatures relating to the subject matter. A large body of data is available on poverty alleviation from different parts of the country. However, there is a dearth of literature available on poverty alleviation in Jammu and Kashmir with special reference to Pulwama district. The review is a compilation of the literature available from different sources as indicated in the foregoing pages:

Martin (1990) argued that the limited set of policy instruments typically available in the rural sectors of developing countries, imperfect coverage of the poor and leakage to the nonpoor must be expected from even the most well-

intentioned poverty alleviation scheme. One way to reach the poor more effectively is to build incentives for self-selection into the scheme. Labor-intensive rural public works projects have the potential to reach and protect the poor, as well as to create and maintain rural infrastructure. The limited evidence for South Asia suggests that few non-poor persons want to participate, and that both direct and indirect transfers ever, be rapidly dissipated by a badly conceived and executed project; the details of how projects are selected, designed, and financed are crucial to success in both the short and the long run.

Martin (1990) reported that the cost-effectiveness of public employment as a means of poverty alleviation depends on policy design choices concerning coverage and wage rates. The choice is between schemes which aim for wide coverage at potentially low wages and schemes which ration participation so that more beneficiaries can escape poverty. Conditions are derived for ranking stylized policy alternatives in terms of a broad class of poverty measures. The preferred policy is shown to depend on the budget level, administrative cost, the initial wage distribution, and the policy maker's aversion to poverty. Empirical simulations from data in this study generally support wide coverage for distributional sensitivity poverty measures but limited coverage for other measures.

Raghav (1991) suggested that the Planning Commission estimated a *sharp* reduction of poverty during the early 1980s, which it attributed largely to the poverty alleviation strategy followed during the Sixth Plan. It was claimed that the Integrated Rural Development Programme (IRDP) is responsible for a substantial reduction in rural poverty. Drawing upon the results of an applied general equilibrium model, selected anti-poverty interventions are compared from a macro perspective. Noting the incentive and information-related problems, some key issues in designing anti-poverty interventions were addressed in this study.

Robinson (1992) estimated that the NGO poverty alleviation programmes are often compared favorably with those of governments in terms of their ability to reach and benefit the rural poor. This study is supported by the evidence of four detailed evaluations of NGO credit and income-generation programmes in south India to examine the basis for such comparisons. From these assessments it concludes that the NGOs were able to raise the economic status of the poor, but that it proved difficult to reach the very poorest sections of rural communities through such interventions. The implications of these findings are that other types of intervention may be more appropriate for the poorest, and that NGOs need to strengthen their research and appraisal capacity to enhance their effectiveness in alleviating poverty.

Kannan (1995) argued that the slow rate of growth of the economy in general and agriculture in particular cannot explain the decline in poverty. Similarly, the fact that rural wages have increased faster than the consumer price index does not constitute a sufficient condition for crossing the poverty line. Expansion of state-directed programmes is seen to be the single most important determinant in reducing rural poverty. The effect of public intervention programmes is roughly estimated to be equal to one fifth of the consumption of rural labour households. The lesson for poverty alleviation is that social protection expressed in terms of meeting the basic consumption requirements of the poor, especially the vulnerable among the poor, should be a necessary component of development policy. However, this is not a sufficient condition: there should also be a growth strategy which would provide adequate employment to all members of the labour force from the poorer sections of the population. The current line of official thinking in India, in the context of economic liberalization, is hardly conducive to such a strategy.

Rakodi (1995) analyzed that the extent of urban poverty has focused on the definition of poverty lines and quantification of the proportion of people below them. Such analyses are necessary but, although some of the methodological problems can be overcome, they pose problems arising from both their over-simplified conceptualization of poverty and their limited contribution to explaining its continuation, reduction or deepening. Recent work on rural poverty, which distinguishes between underlying causes and immediate triggers in explaining the process of impoverishment, is found to be relevant to urban areas. This more sophisticated understanding of poverty and deprivation, as a set of relationships and a process rather than a 'state', implies that the poor are not passive. Attempts to analyze their responses have typically been based on the concept of 'household strategies'. Although care must be taken with definitions, such analyses are revealing. The implications of improved understanding of the changing extent and nature of urban poverty are that a number of policy approaches are needed: safety nets for the most vulnerable; opportunities for households to increase their assets; assistance to enable people to take advantage of income earning opportunities; provision of basic utilities and services; and the creation of a policy framework, as well as legal and physical context which is favorable to the activities of the urban poor.

Rao and Gupta (1995) argued that states with a lower income have larger concentrations of poor persons and that their ability to combat poverty is lower and their opportunity cost higher. Federal transfers are not only a cost-effective means of enabling such states to undertake nationally optimal levels of poverty alleviation but also a way of ensuring that they actually do so. The distribution of intergovernmental transfers in India during the seventh five-year plan is examined, and it is argued that general-purpose and specific-purpose transfers were inadequate and imperfectly designed from the perspective of poverty alleviation.

Robert (1995) explored the poverty line thinking concerned with income-poverty and employment thinking concerned with jobs, project Northern concerns on the South, where the realities of the poor are local, diverse, often

complex and dynamic. They also discussed the neglected dimensions of deprivation including vulnerability, seasonality, powerlessness and humiliation. In the new understandings of poverty, wealth as an objective is replaced by wellbeing and “employment” in jobs by livelihood. This study argued for altruism and reversals to enable poor people to analyze and articulate their own needs, and they conclude with the implications for policy and practice of putting first the priorities of the poor.

Philip (1997) reviewed the literature on the causes of urban poverty in India, and explores possible policy responses. According to this study, urban poverty programmes have failed to address the most important mechanism through which urban poverty can be reduced: the general process of social and economic development. Municipalities have an important role to play in providing a basis for this development: creating conditions that facilitates economic growth (including law and order), providing health and education, and improving the local environment. To do this, municipalities require access to revenues, a taxation system that rewards them for good performance, the right political coalitions, and commitment to work with the private sector and NGOs.

Bigman and Fofack (2000) estimated that the face of rising public deficits and shrinking public resources, geographical targeting may be a viable way to allocate resources for poverty alleviation in developing countries. Efficiency can be increased and leakage to the non poor reduced substantially by targeting increasingly smaller areas. This article, and more generally the symposium on geographical targeting for poverty alleviation, proposes several techniques for augmenting data to produce more detailed poverty maps. It focuses on practical considerations in the design of geographically targeted poverty alleviation programs. In particular, it assessed the advantages and disadvantages of geographical targeting and describes how geographic information systems can be applied to improve poverty mapping.

Joshi and Moore (2000) described the role of 'friends of the poor' in government or other agencies design in managing the anti-poverty programmes to encourage mobilisation? They explored the options, pointed out the advantages and disadvantages of the more direct methods, and make a case for the indirect or parametric approach: creating an enabling institutional environment, that encourages poor people, social activists and grassroots political entrepreneurs to invest in pro-poor mobilization.

GaihaImai and Kaushik (2001) argued that the schemes launched by government to alleviate poverty are not target specific and most of the time, not the deserved ones get benefited by this scheme and it was observed that rich, influential and kiths and kins get benefited by these schemes.

Kumari and Sambasiva (2001) found that the SHG women of this study found to be engaged in petty trades and business including tuff-making candle making, purse making, leaf plates and basket making, internal lending ,etc which belong to DWCRA groups. Only 34 groups were provided with assistance and the rest of the groups functioned with their own savings. It was suggested that the government must provide more assistance to SHGs so that income, savings and their expenditure would increase. It was concluded that the bottlenecks the DWCRA groups could increase the poverty line.

Sharma et al (2001) determined the success of NGOs in micro finding to SHGs in rural Himachal Pradesh found that the working and impact of SHGs on rural poor depended the NGOs regional coverage, programme, implementation, effectiveness, popularity and the leadership it has. The farm families utilized the credit for consumption purposes mostly followed by investment on education, social ceremonies and farm production. Regarding popularity and stability of the NGOs, a majority of the respondents were of the opinion that democratic working of the NGOs, long term planning, farsighted of management, honest administration and hardworking officials shown a major impact on availing credit at the right time, type and amount to the member of SHGs.

Bigman and Srinivasan (2002) presented a methodology for mapping poverty within national borders at the level of relatively small geographical areas and illustrated this methodology for India from 24 States and 66 districts. Poverty alleviation programs in India are presently targeted only at the level of the state. All states include, however, many non-poor households, whereas, many poor households who live in states that have not been selected for the targeted programs are left out.

Raghav and Katsushi (2002) studied the poverty alleviating potential of the employment guarantee scheme (EGS) in (the Indian state of) Maharashtra. A point of departure is the shift of emphasis from the static to the dynamic effects of the EGS targeting, measured in terms of individuals moving into and out of poverty, over the period 1979-84. An assessment is made of whether the EGS prevents the vulnerable from falling into poverty or enables the poor to move out of poverty, by distinguishing between the protective and promotional roles of the scheme. Simulations involving a wide range of poverty thresholds and different assumptions about the distribution of EGS earnings reveal that the poverty alleviating potential is limited in most cases. If, however, a larger EGS outlay is combined with more accurate targeting, the potential is substantially greater. Larger outlays are feasible if other rural public works are merged under the EGS. If this is combined with a reallocation in favour of backward areas, the targeting may improve substantially.

Gupta and Mitra (2004) analyzed that the possible links between economic growth, poverty and health, using panel data for the Indian states. The findings indicated that, though growth tends to reduce poverty, significant improvements in health status are also necessary for poverty to decrease. Also, economic growth and health status

are positively correlated and have a two-way relationship, suggesting that better health enhances growth by improving productivity, and higher growth allows better human capital formation. Health expenditure is an important determinant of both higher growth and better health status, and is therefore a key tool available to policy-makers. Among other exogenous variables, literacy and industrialization seem to improve both health outcomes and growth, and to reduce poverty.

Shylendra and Kishore (2005) examined the flagship poverty alleviation scheme swarn jayanti gram swarozgar yojana (SGSY) against the background of emerging policies aimed at 'good governance'. SGSY is a major programme of the government of India for poverty alleviation that has been able to incorporate 'good governance' principles like participation of the people, involvement of civil society, and sound project formulation, is the main focus of this article. The governance approach indicated in the SGSY is supposed to be significantly different from earlier poverty alleviation programmes in India, especially the integrated rural development programme (IRDP). In the whole process, right from identification of participants to supporting them, to developing a sustainable income generation enterprise, the SGSY is beset with problems like faulty selection, improper identification of viable schemes, sidelining of capacity building and, above all, lack of integration among different agencies involved in implementation of the scheme. The study concluded that 'good governance' for poverty alleviation programmes seems to be more of rhetoric than a reality.

Nwachukwu, *et al* (2007) analyzed the impact of selected rural development programmes in Ikwuano local government area of Abia State, Nigeria. The area under study was purposively selected because of its agricultural potential, high proportion of farmers as well as concentration of agricultural institutions. The selection of programmes for the study was impinged on their long years of existence. The study determined the number of available rural development programmes with poverty alleviation objectives in the area; assess the extent of awareness and participation of rural people in the programmes; and examine the impact of the programmes on farmers' income, farm size, production and productivity. Multi – stage random sampling method was employed in the selection of communities and respondents. A well-structured questionnaire was used to elicit responses on socio – economic characteristics and other relevant variables from a random sample of 160 respondents comprising beneficiaries and non-beneficiaries from Ikwuano local government of Abia state, Nigeria. The results showed that the rural development programmes which had poverty alleviation objectives impacted significantly on productivity and farm income at 5 percent level of probability. Awareness was perceptibly high while participation was more in agricultural development programme (ADP), with an overwhelmingly percentage representation of about 79, than in others. Programme planners and implementers are therefore urged to intensify awareness creation among rural dwellers and adopt the use of community driven development approach (CDD) in the execution of rural development projects with poverty alleviation thrust. Government, at all levels, was advised to adopt price support policy that raises income of producers.

Chant (2008) described that the construct of the 'feminisation of poverty' has helped to give gender an increasingly prominent place within international discourses on poverty and poverty reduction. Yet the way in which gender has been incorporated pragmatically – predominantly through the 'feminisation' of anti-poverty programmes – has rarely relieved women of the onus of coping with poverty in their households, and has sometimes exacerbated their burdens. In order to explore how and why this is the case, as well as to sharpen the methodological and conceptual parameters of the 'feminisation of poverty'.

Wagh *et al* (2008) argued that the swarnjayanti gram swarozgar yojana (SGSY) is a major on-going programme for self-employment generation for the marginalized sections of rural communities. SGSY is aimed at bringing the assisted poor families above the poverty line in three years by providing them income-generating assets through bank credit and government subsidy. A total of 400 SGSY beneficiaries (200 engaged in goat rearing and 200 engaged in a dairy enterprise) participated in the study. The correlation between age and impact of SGSY was found significant at 5 per cent level, indicating that the scheme has more impact on younger beneficiaries. Social participation was found to have a positive and significant relationship to the impact of SGSY on the socio-economic status of goat rearers at 1 per cent level of significance.

Armando and David (2009) estimated that the theory and practice of social protection in developing countries has advanced at a rapid pace over the last decade or so. There is a growing consensus around the view that social protection constitutes an effective response to poverty and vulnerability in developing countries, and an essential component of economic and social development strategies. This paper argued that the rise of social protection constitutes a response to global trends, but with considerable regional diversity. It also examined the factors determining the future course of social protection and identifies urgent research needs.

Raghbendra *et al* (2009) analyzed that the household level data for the Indian states of Rajasthan and Andhra Pradesh and found that the size of landholdings is a negative predictor of participation in the national rural employment guarantee program (NREGP). In state level analysis this pattern survives in Rajasthan but reversal in Andhra Pradesh i.e., a positive relationship. Land inequality, ratio of NREG and slack season agricultural wage rates, political interference, and geographical remoteness across the two states were compared and concluded that program capture may be an issue in Andhra Pradesh, largely because of these reasons.

Ibora and Ediomomo (2010) investigated micro-credit scheme and its impact on rural poverty, using of a lending scheme operated by a local NGO in AkwaIbom state as a case study. Drawing upon qualitative data collected through in-depth personal and group interviews with beneficiaries of the scheme, the paper examines the scope of micro credit programs for reducing poverty, the constraints facing credit schemes and how they may be addressed. The findings showed among others that micro-credit schemes present enormous potentials for enhancing income generation; improving household's living condition and reducing abject poverty in rural areas. Therefore, gendering credit programmes, integrating social collateral and shared liability principles, training beneficiaries on small business management and building the capacity of program staff as measures for improving efficiency were recommended.

Kundu, Amit and Arghya (2011) suggested that the swarna jayanti gram swarozgar yojona (SGSY), a government sponsored micro credit programme of India, has been designed to ameliorate income poverty among the rural poor, particularly women, through human capital development and strengthening female agency. All the selected SHG members were two years old. The initial sampling was done in 2006 to know about the pre-SHG participation socio economic condition. The resurvey was conducted in 2008 and it was observed from 2004 to 2008, the programme has significant impact on female agency across all SRCs except Muslims, but the role of the programme in forming human capital is insignificant irrespective of SRCs. If household specific unobserved heterogeneity is removed, then significant impact of the programme on female agency becomes insignificant across all SRCs except UCs.

Margaret (2011) critically evaluated the underlying factors responsible for the skewed sex ratio in India, reviewed the inadequate public policy responses and recommended for an effective social marketing campaign to change the negative to positive perception on girl child and for heavy crackdown on the offence. It concluded for appeal to government and civil society for immediate action to eliminate sex selection.

Jat and Rajkumar (2012) studied the "role of the block officials in the implementation of MGNREGA Programme" in district Bhiwani and Sirsa. A well structured questionnaire with objective in mind to acquaint with role performance of block officials was used. The data concluded that most of the respondents were involved in training, planning, and management and were involved in making perspective plan. All of them agreed that complaint register was being maintained at the panchayat level and facilities at worksites were available according to the MGNREGA norms and mode of payment is through bank account. Most of them agreed that preparation of work estimates were very effective and the plans were scrutinized at gram sabhapanchayat and block level effectively and the employment generation based on demand. Most of them agreed that supervision by the implementing agencies were working satisfactorily and workers rights and entitlements were properly safeguarded. All of the respondents agreed that the minimum wages were very effectively implemented and the payment of wages was quite effective as per the schedule of rates. Half of them stated that the village monitoring committee was functioning effectively and half of them felt that it was not functioning effectively. However, there is great need in Bhiwani district to constitute and trained them so that they can function effectively.

Takeshi and Shigeyuki (2012) analyzed whether financial deepening has contributed to poverty reduction in India. Using unbalanced panel data for 28 Indian states and union territories covering seven time periods (1973, 1977, 1983, 1987, 1993, 1999 and 2004). Empirical results clearly indicate that financial deepening significantly decreases poverty, controlling for international openness, inflation rate and economic growth. These results are robust to changes in the poverty ratios in rural areas, urban areas and the whole economy.

Badodiya *et al* (2013) conducted a study in Morar block of Gwalior district, Madhya Pradesh. The total sample for this study consisted of 300 beneficiaries. It may be stated that after the inclusion of respondents under SGSY programme they utilized the credit/loan in proper way for economic development and their annual income increased in significant way. Out of ten independent variables caste and family type were found to have non-significant relationship with annual income. The coefficient of multiple determinations ( $R^2$ ) indicated that only 83.03 percent of variation in the increase in annual income of the respondents could be explained by 10 independent variables. The highly significant 'F' value reported the confirmation to the validity of  $R^2$  (0.8303) worked out with the variables identified for the study. The path coefficient analysis revealed that education exhibited highest positive direct effect on the annual income increased of the respondents. Complicated process in getting credit and the benefits of programme are not reached to the needed people were the major constraints. Proper identification of beneficiaries should be made, all the information related to programme should be disseminated timely & properly and proper coordination were found major suggestion in the study.

Lalita (2013) Poverty in fact is a socio-economic phenomenon that is intimately associated with inequality. It adversely affects human health, efficiency and productivity which in turn affect their income. It deprives a segment of society of bare necessities of life- food, clothing, housing, education and health. Poverty is more of social marginalization of an individual, household or group in the community/society rather than inadequacy of income to fulfill the basic needs. Indeed, inadequate income is therefore one of the factors of marginalization but not the sole factor. The goal of poverty alleviation programme should aim merely increasing the income level of individual, household or group but main streaming marginalized in the development process of the country. The country cannot claim economic growth when sections of the people are marginalized to the periphery of the society. The rapid

economic growth process should accelerate the access to services like education and health services for all, especially the marginalized citizens. In India, even now in spite of all the development during the past five and a half decades, 34.3% of the population was getting less than \$ 1 (PPP) a day. This percentage of population was considered to be poor on an international criterion suggested by world development report.

Meena *et al* (2013) investigated the pattern of loan distribution, repayment of loans, problem of over-dues, changes in income, consumption, investment and employment of beneficiary families under SGSY programme. Out of 13 panchayat samities in Jaipur district, Amber and Sambhar panchayat samities were selected on the basis of highest number of swarojgaries under SGSY. A sample of 10 beneficiary and 10 non beneficiary families (which had not yet received financial assistance) were selected from each village, thereby, making a sample of 80 respondent families. Both primary and secondary data were collected for the year 2005–06 and used to analyze the results. The study has revealed that livestock are the popular activities for getting the financial assistance under SGSY dairy, camel cart and bullock cart and manufacturing and selling of vermi-compost purposes respectively. Further, none of the beneficiaries fully utilized the loan amount for productive purposes. A part of it was misutilized in meeting social obligations, consumption purposes and in repaying the old debts. About one third of the beneficiaries did not repay their loan timely due to high expenditure on social and religious activities, low income from assets purchased and borrowed funds were used for medical purposes. The study has indicated that annual net income, consumption expenditure, investment and employment levels of beneficiary families increased significantly over non-beneficiary families.

Murthy *et al* (2013) suggested that the economic impact of MGNREGA programme implemented in Karnataka was assessed in the most disadvantaged districts (MDD) (of Chitradurga and Davanagere) and the better endowed district (BED) (of Shimoga) in 2008. Wage differential between MGNREGA and market wage 12 to 39% lower for male labour and 16 to 40 per cent higher for female labour was deterring male workers from MGNREGA work, while encouraging female workers to participate. Real per capita income of participants increased between 10 and 20 per cent, resulting in reduction in labour migration between 13 and 55 per cent. Employment provided to weaker sections of the community under MGNREGA covered women and downtrodden sections adequately. The proportion of women employed was 61 per cent in MDD (Chitradurga district). The highest proportion of MGNREGA expenditure (50 to 75%) has been on water conservation and use. MGNREGA machinery has to expedite wage payment to workers, educate and encourage workers to participate in gram sabha meetings to decide types of activities to be taken up to improve worksite facilities and bring greater transparency in procedures followed in provision and execution of work.

Reeta *et al* (2013) conducted a study in 8 villages of 2 blocks viz. Baskhari and Tanda of district Ambedkar Nagar, Uttar Pradesh. The sample consisted of 100 rural women who were the beneficiaries of SGSY programme and were running enterprises promoted under SGSY programme. The data was collected through personal interview technique and group discussion in the year 2009. Findings indicated that SGSY programme was running in the selected blocks since 1999-2000. It had promoted 13 entrepreneurial activities viz. dairy, goat rearing, poultry, tailoring, handicraft items from bamboo, shops of readymade garments and general accessories, floriculture, bamboo care, furniture making, vegetable cultivation and selling and bee-keeping. All the respondents had adopted different enterprises promoted under SGSY programme. Out of total adopters, 36 percent had adopted dairy enterprise followed by goat rearing (30%), poultry (17%), tailoring (8%) and rest were engaged in pottery, floriculture, handicraft items etc. From the study it could be inferred that SGSY programme had contributed to the women to start and own micro enterprise which has improved their economic status.

Safeer (2013) examined women's participation in MGNREGA in two states of India via, Gujarat and Jammu and Kashmir. The author has also highlighted shortcomings of MGNREGA and has provided few suggestions for its efficient working. They argued that the women participation in MGNREGA is very low because of social barriers and mostly alternative jobs available for women in the state of Jammu and Kashmir and very high in the state of Gujarat because of large and wide spread rural poor people. They also presented the age wise employment in financial years of 2010-11 to 2012-2013 under MGNREGA and then the percentage participation of women to total employment in each state during the financial years of 2009-10 to 2012-13.

Sofi (2013) evaluated the impact of various developmental programmes on the socio-economic transformation of the transhumant tribal of Jammu & Kashmir. The study was conducted among the Gujjars and Bakarwals of district Anantnag. For this study data from both primary as well as secondary sources was used. The study revealed that in spite of the implementation of various policies and programmes for their development by the state and central governments, these tribal's continue to live in pathetic conditions.

Antai and Anam (2014) estimated that the impact of the national poverty eradication programme on poverty reduction in cross river state. They studied two hypotheses and obtained primary data from 361 respondents from the benefactors of the state government conditional cash transfer. The data obtained were tested using chi-square statistical tool at .05 degree of significance in order to examine the level of impact. The analysis of data revealed that the calculated value of chi square (18.1) was greater than the table value of chi (9.49), tested at .05 level of significance. This implied that the implementation of NAPEP has a significant impact on entrepreneurial

development among youths in cross river state. However, the results obtained called for attention to other areas of interest neglected by the programme. These were identified to include the need to harness agriculture, water and solid minerals resources and conservation efforts especially in the rural-areas where the main occupation is agriculture.

Bhat and Majid (2014) found out the targets and achievements and the awareness and utilization level of the programme in the state with special emphasis on district Anantnag. The results revealed that the level of employment has increased in two blocks that is Achabal and Khovripora from 11100 and 25084 man-days in 2007-08 to 99000 and 95000 man-days in 2010-11, respectively and that of block Qaimoh the data was not available for year 2007-08 and the employment level in block Qaimoh has increased from 5315 man-days during 2008-09 to 67000 in 2010-11. Since the first phase of implementation in 2006-07, the number of households issued job-cards increased from 3.786 crores to 11.983 crores in 2010-11, thus showing a significant increase of more than 250 percent.

The present empirical research on problems and prospects in implementation of swaran jayanti gram swarozgar yojana in Haryana was undertaken to find out the problems faced by the swarozgarisin formulation of SHG, setting group norms, getting the initial seed money, arranging revolving fund, dropout problem in the SHG, differences among the members, role of panchayat in facilitating the SHGs, getting and using the loan amount in time and problems related to marketing of the products. The subject chosen for this study were new and applicable for the SHGs operating in the four subdivisions in Haryana covered under SGSY. A descriptive research design was adopted and 300 SHGs members, 75 from each administrative division and representing 15 SHGs from four administrative divisions of Haryana was selected as sample. The data was collected with the help of interview schedule along with extensive observation technique and discussion method wherever applicable. For analyzing and interpreting the data, the investigator adopted the percentage, mean, standard deviation, chi-square and t-test as statistical techniques. The results of the present study clearly demonstrate that majority of the respondents faced one or other types of problem in relation to SHG, such as problems in getting the revolving fund, lack of family support in carrying out the activities, inadequate training, wrong choice of project, procedural delays for providing loans and credit and insufficient subsidy amount (Kumar and Sahu 2014).

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