



POVERTY ALLEVIATION: A MICRO LEVEL STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH

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Abstract

Poverty is very severe, deep and pervasive in the areas like desert lands, ravine lands and drought prone conditions due to inadequate rainfall and unfavorable climatic conditions. The people who are living in these regions are not getting even basic necessities and a major segment of the society is deprived of the minimum level of living and continues to live at a subsistence level due to low production, low level of employment and income. This situation needs a multi-pronged strategy to have better production, generation of income and employment opportunities. So, many rural employment generating programs came into force to provide better income and employment opportunities to reduce poverty. In India as well in Andhra Pradesh, many welfare schemes have been implemented to curtail the incidence of poverty. To know the impact of these programs on the creation of employment and income levels to reduce poverty, a micro level study has been conducted in Chittoor District of Andhra Pradesh after its Re-organization in 2014. In this paper an attempt is made how the Self Help Groups, Sthreenidhi, Social welfare schemes etc to push up the poor people to have better livelihood.

Key Words: Poverty – Employment Generating Programs - Welfare Schemes – Case Study - Impact.

INTRODUCTION

Poverty is found to be extensive in those regions of the country, which have hostile climatic conditions. The desert areas, the ravine lands and the chronic drought prone areas due to inadequate rainfall, the hill areas etc. are the places where poverty is deep and pervasive. People inhabiting these climatically unfavorable regions have a low and fluctuating production, meager avenues of employment and income that are barely sufficient to support minimum levels of subsistence. This situation calls for a multi-pronged strategy which aims:

- (i) developing the production resource base of the rural poor, and
- (ii) providing them opportunities of supplementary and direct employment, particularly during the lean seasons.

The thrust of the policy has to be on opening up greater avenues of work for the rural poor in a manner which, at the same time, contributes directly to the creation of durable assets for the poor community. With this in mind, so many programmes like DPAP, DDP, IRDP, Food for Work Programme, IRDP, NREP, RLEGP, minimum Needs programme, Antyodaya, TRYSEM, DWCREA, NRY, JRY, PMRY, SGSY, IAY, PMGSY, SGRY, MGNREGS etc have been implemented across the country to reduce poverty in India. Andhra Pradesh State came in existence (through Re-organization Bill, 2014) in the month of June, 2014. The Centrally and State sponsored welfare schemes are also implementing in Andhra Pradesh to uplift the poor conditions of the down trodden people.

Keeping this in mind, Poverty alleviation: A Micro level study in Chittoor District of Andhra Pradesh has been taken up to examine the impact of poverty alleviation programmes on the reduction of poverty. It is evident that Chittoor District is one of the drought prone areas of Andhra Pradesh. Majority of farmers are small and marginal farmers, and agricultural labourers. The farm returns are low due to inadequate rainfall. Most of people in this district are living at below the poverty line. To supplement them, the Government of Andhra Pradesh is implementing many social welfare programmes in this district to push up their livelihood. Secondary data has been collected on the programmes like Self Help Groups, Sthreenidhi, Social Security Pensions, Insurance schemes like AamAdmiBhimaYojana (AABY), Janasree Bheemayojana (JBY), Janasree Bheemayojana (PWD), Abhayastam, Swavalambhan, Kamadhenu Scheme, Pala Pragathi Kendrayalu, Unnathi, BangaruTalli, Yanadi Development etc. In this paper an attempt is made to examine the impact of all these welfare programs to have better livelihood.

Self Help Groups

The main objective of Self Help Groups is to enable the poor households in accessing adequate formal credit at their doorsteps through their membership in SHGs. The SHG movement in Andhra Pradesh started in 1998, built on the principles of thrift, self-help and internal lending. The credit worthiness of these groups, which are otherwise unbanked, having no collaterals, have been built on group discipline, repayment culture and accumulated corpus funds; and this resulted in SHG bank linkage programme, under which, SHGs are being provided with credit by service area banks as per Micro Credit Plans of SHGs. The total amount of savings of these are estimated at Rs.450.90 crore in the year 2014-15 in Chittoor district. An amount of Rs. 748.51 crore have been distributed among 6,19,818 women self help groups in 62,730 groups during the same period. 5.04 percent of overdues were recorded by the SHG members.



Sthreenidhi

The Sthreenidhi is strategically positioned in such a way that the issues of inadequate finance and timely availability of credit for meeting emergent and other needs are addressed. Loans under the scheme to SHGs are subsidized under 'VaddileniRunalu' scheme, that is, interest being reimbursed to Sthreenidhi by the Government of A.P. Under Sthreenidhi, Rs.9,680.03 lakhs have been given to 43,625 Self Help Groups members under VaddileniRunalu during the year 2014-15 with a recovery of 98.02 percent as against Rs.14,631 lakhs to 77,065 SHGs members with a recovery of 99.40 percent in the year 2013-14.

Social Security Pensions

Social security Pensions are distributed to the old age, widow, disabled, abayahastam, toddy tappers and weaver every month 1st to 5th. The Department of Posts in rural and urban areas is the pensions disbursing agency. The pensioners are being disbursed through Aadhar Enabled Payment System or through local Biometric System. Disabled and abayahastam pensioners are given Rs.500/. per month, while the remaining are given Rs.200/. per month up to September, 2014. From October, 2014, onwards all category pensioners are raised to Rs.1000/. per month and disabled pensioners, those who are having greater than 75 percent of disability are giving Rs.1500/. per month.

During the year, under Old age Pensions, Rs.18.20 crore have been distributed to 1,75,001 persons in the year 2014-15. 5356 weavers got an amount Rs.0.56 crore. 1,29,120 widows extend the loan benefit with an amount of Rs.13.50 crore. Under Abayahastam, 30,579 people have been benefited with an amount of Rs.3.13 crore. 45,911 disabled persons were given an amount of Rs.5.70 crore. 217 Toddy Tapper were the beneficiaries with an out lay of Rs.0.02 crore in the district.

Aamadmmi Bhima Yojana: Under this, 1557 claims were settled with an amount of Rs. 5.66 crore in 2014-15.

Under Abayahastham: Rs.1.77 crore were allotted to settle 590 crore claims in 2014-15.

Under Janasree Bheema Yojana: Nearly 602 people have been benefited with an amount of Rs.1.81 crore in 2015-16.

Unnathi

The objective of Unnathi (POP STRATEGY) is to enable every poorest family (SC/ST) in the State to come out of poverty with increased and sustainable livelihood opportunities established with the aid of an intensive handholding support and enhancing the income of POP family to an annual income of Rs. One lakh over a period and a significant improvement in human development aspects are considered the twin mandates of the proposed strategy. Rs. 2122.72 lakhs have been extended under this scheme to 1,85,112 SC/ST households during the year 2014-15.

Bangaru Talli

The main objective of Bangaru Talli is to facilitate the faster socio economic growth of the girl children and to further empower the women. It applies to all girl children born on or after 1st May, 2013 and also limited to the first two children of the same mother. 22,909 beneficiaries have received an amount of Rs.5.73 crore as against the 24,612 registered beneficiaries under this scheme in 2014-15.

Yanadi Development Plan

Rs.4.07 crore have been saved by 5,841 ST women groups in 560 women SHGs in this district during 2014-15.

In spite of implementing many social welfare programs with so many crore of rupees, the incidence of poverty is not reducing. To enable the poor to cross the poverty line, the measures like accelerating the agricultural growth rate, increasing the employment opportunities in the unorganized sector, improving the share of the poor through education and skill development, providing better health, sanitation and housing facilities, creation of employment opportunities through effective implementation of rural employment generating schemes should be undertaken in the district.

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