

ERADICATION & POVERTY ALLEVIATION PROGRAMMES FOR SCHEDULE CASTES/ SCHEDULED TRIBE COMMUNITY IN INDIA- AN ANALYSIS

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Abstract

"poverty" as "Poverty is hunger. Poverty is lack of shelterPrimary causes of poverty areUnemployment, Inflation, Poor management of resources, Government policies, Under-Education, Debt, Corruption, Extreme weather,, Lack of control in local food, Lack of access to education,Mental illness - lack of proper psychiatric care, Epidemic diseases, Automation - Technological Unemployment, Over Population, Poverty Eradication strategies are broadly categorized here based on whether they make more of the basic human needs available or whether they increase the disposable income needed to purchase those needs. Poverty and inequality are interlinked. The government of india initiated various programmes, schemes for uplifting the economic status of poverty of sc/st community in rural areas. Like Integrated Rural Development Programme (IRDP),TrainingRural Youth for Self-Employment (TRYSEM);JawaharRozgarYojana (JRY); Prime Minister's RozgarYojana (PMRY);Jawahar Gram SamridhiYojana (JGSY);Several poverty alleviation programmes have been launched by the central government for the rural poor, comprising small and marginal farmers, landless labourers and rural artisans.Providing the basic amenities in rural areas such as roads, drinking water, schools, medical help, credit supply (banks) and marketing facilities and so on is must. All these will create employment opportunities in rural areas and shall help in reducing poverty.

Key Words:Poverty;Eradication of Poverty; Programmes;Eradicationof Poverty Schemes; Employment Generation Schemes; Governmentpolicy; Recommendations: Budget Allocation.

Introduction

The World Bank Organization describes "**poverty**" **as** "Poverty is hunger. Poverty is lack of shelter. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time.Poverty has many faces, changing from place to place and across time, and has been described in many ways. "**Poverty**"the state of one who lacks a usual or socially acceptable amountof money or material possessions. **Poverty** is said to exist when people lack the means to satisfy their basic needs. **Poverty** is about not having enough money to meet basic needs including food, clothing and shelter. However, poverty is more, much more than just not having enough money. "**The International Food Study Institute**" had a brief on a collection of extensive studies that analyzed the causes of poverty are Unemployment, Inflation, Poor management of resources, Government policies, Under-Education, Debt, Corruption, Extreme weather, Lack of control in local food, Lack of access to education, Mental illness - lack of proper psychiatric care, World hunger, Epidemic diseases, Automation - Technological Unemployment, Over Population,

Poverty Eradication: Various **Poverty Eradication** strategies are broadly categorized here based on whether they make more of the basic human needs available or whether they increase the disposable income needed to purchase those needs. Poverty and inequality are interlinked. Control of population growth, higher economic growth and income redistribution etc. are the most important measures of eradication of poverty. Various antipoverty measures have been taken during the plan period starting from the first to the 9th five year plan. Various specialanti-poverty employment programmes. Like JRY, NRY etc. have been launched from time to time. Various social security measures like NOPS, ESIC etc. have been launched.

Objectives

- 1. To study the Economic status of scheduled caste/scdule tribes community in rural areas of india
- 2. Government initiative schemes/programmes to uplifting the SC/ST community in all dimensions.



- 3. To Study the impact of various Programmes for eradication of poverty of SC/ST community in rural areas.
- 4. To give suitable suggestions in regarding the aspect of prosperity of SC/ST community in rural areas of india.

Methodology of the Study

- 1. The present seminar paper mainly highlighting impact of government policies and programs to improve the economic conditions, economic status of SC/ST minority community IN rural areas of India.
- 2. For this study purposes the secondary sources of data was used from bulletins of Government of India, data base of SC/ST budget allocations under different schemes, AdivasiBudget data base from 2015 to 2019.

Government Policy Towards Eradication of Rural Poverty of Sc/St Community A.EducationJustice

According to U-DISE 2016-17, 4,83,87,652 (19.11%) Scheduled Castes and 2,45,76,992 (9.71%) Scheduled Tribe students have enrolled in School Education (I-XII) Institutions.AISHE 2018-19 says that 52,80,361 (14.41%) Scheduled Castes and 19,13,864 (5.22%) Scheduled Tribe students across the country have enrolled in higher education institutions. This 2019-20 budget has allocated Rs.13,424Cr under SCC and Rs.7073 STC for the education schemes exclusively in the Departments of Higher and School Education. The Sarva Shiksha Abhiyan has allotted Rs.5346.42 Cr.under SCC and under STC it is ZERO.Apart from it, Ministries like MJSE &MoTA, have also allocated education empowerment schemes for SCs & STs. Particularly, Post Matric Scholarship which is a benchmark scheme to access higher education by these communities are allotted Rs.2926Cr. under SCC and Rs.1613.5Cr. under STC in FY 2019-20. UGC is nodal institute where the scheduled caste and scheduled tribe students gets fellowships and scholarships for PhD, Post-Doctoral courses. The funds of UGC has decreased to 23.51%. In the department to fhigher education Rs.3166Cr. out of 72 schemes, 7 are general schemes and others are related to grants-inaid and infrastructure. Under those 7 general schemes only Rs.106.88 Cr. has been allocated. Critical schemes like UGC and IGNOUE are under mined for scheduled caste and scheduled tribes. IGNOUE is the nodal institute for distance education in which lakhs of SC and ST students enroll for higher education courses. In this budget 2019-20 IGNOUE.

B.Land Related Scheme

The un favourable situation of the Scheduled Caste and Scheduled Tribe, in respect to land, is a basic preposition. According to the available data, even after 72 years after independence, with planned initiatives and policy measures, there has not been substantial improvement in the land holding status of Scheduled Caste and Scheduled Tribe in the country. Official data of Agriculture Census shows that number of land holding for SC is 1,73.55,000 which is only 8.61% of the SC population.

C.Manual Scavenging

One of the most demeaning practices are exist in the world is manual scavenging which continues unabated and the government does not show or seem serious enough to eliminate this completely. Although the reisalaw in the prohibition and protection of women and men engaged in manual scavenging and also others who are sewerage workers, there is such an abysmal amount allocated for the prohibition and elimination of this practice, last year it was Rs.55 Cr and this year it is Rs 65Cr.

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D.A Trocities Against the Community

The NCRB data reveals that total 47064 cases of crimes against Scheduled Castes were reported in year 2014in which charge-sheets were filed in 92.3% cases. In the year, 2015 around 45003 cases were reported and the charge sheet was filed in 94% cases. In the year 2016,total 40801 cases were reported and the charge-sheets were filed in around 78.3%. From the statistics it can be noted that there is decline in cases reported over a period of three years. Though, the rates of conviction in the cases of crimes against scheduled castes have increased in the above-mentioned period. A total number of 16654 cases were pending for investigation by the end of year 2016. Total number of cases pending for trials by the end of the year 2016 amounts to 129831 cases and the data also clearly signals higher rate of atrocities against Dalit women with crimes such as rape, abduction and kidnapping are on the rise targeting Dalitwomen. With the clear evidences proving the delay in delivering justice and increase incases of crimes against the SC&ST, with low conviction rate, high pendencyrate, limited number of Special Courts & Public Prosecutorsitis essential forth estate.

E.ChildRights

Children, a 40 per cent of the total population of the country; remain the most neglected category by financialplanners. The current 2019-20 financial budget statement again fails the children in their financial assessment and planning as it focuses on wooing the middle class, farmers and the small businesses with its eye wash sops. Children received a total of Rs.Cr. 90,594,25 out of 27,84,200 croreof the Union Budget allocation. Granting only 3.25 percent of the total financial resources budgeted for children of the country.

F.Analysis of Utilization

Actual expenditure(AE) is considered to be the one of the authentic figures in the budget document, which is provided by the independent Audit Department published by Ministry of Finance. The four-year trends reveal about the underutilization throughout the last four years. During this period the fund utilization was found to be huge amount under SCC budget. In FY 2013 the approved budget under SCC was Rs.41,561 Crof which the utilized amount is Rs 34587 Cr resulting in unutilized amount of Rs.6974 Cr. Similarly, under STC fund in FY 2013-14, the allocation was Rs.24,594.45Crof which the utilization is Rs 21,525.37 Cr as a result of which the fund unutilized is Rs3,069.08 Cr.

G.Gender BudgetAnalysis

The Gender Responsive Budgeting (henceforth GRB), the Union Budget 2019-20 reveals that wide gaps continue to exist between the goals and the situational reality of the Dalit and Adivasi women on the ground. Our analysis of Gender Responsive Statement reveals that the allocation under GBS constitute 4.7% of the total budget expenditure, out of which appallingly for the SC and ST women only Rs.6851.48 Cr (5.2%) has been allocated of the total Gender Budget Statement (GBS) which is Rs.1,31,699.52Cr. Allocations aimed at the development of Dalit and Adivasi women are introduced only by the Ministry of Social Justice and Empowerment.

Recommendations For Implementation of Various Schemes For Devolopment of Schedule/Schedule Caste Community

1.National Legislation: The policy of allocation and utilization of funds for the welfare and development of the Scheduled Castes and Scheduled Tribes is excellent and appropriate for bridging the gap between SC/STs and the rest of the population. However, there is a lack of implementation as there is no legislative frame work. It is the refore critical that this must be legislated and machinery establishe dnot only to bridging the gap but for ensur ing financial inclusion.



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2.Strict Guidelines: The previous guidelines for SCSP and TSP had outlined that the schemes in which sub-plan fund sare earmarked should have a clear strategy of how benefits could directly reach to SC & ST individuals, areas or house hold / communities. It is critical that this objective of ensuring direct benefit for SC & ST communities should be spelt out in Programme designing and planning with a clear directive in the new guidelines.

3.Empowered Nodal Ministries: Though Nodal Ministries for SC funds–MSJE (Ministry for Social Justice Empowerment) and for ST funds (Ministry of Tribal Affairs) are appointed, there needs to be sufficient resources allocated for an efficient machinery capable of implementing the plans for SC ST welfare and development. Nodal ministries should be empowered to take strict penal measures against the defaulting Ministries and Departments.

4.Interactive Portals Enabling Community Participation: The nodal ministries of MSJE and MoTA had launched sub sequently to have real-time data of performance and outcomes for all ministries and departments. But these monitoring portals have no participation by the community organization swhich may provide valuable insights for better program implementation. Therefore, clear mechanism for community participation at all levels must be put into an institutionalized structure.

5.Ombudsman: There is an urgent need of an Ombudsman who will over look the whole process of planning, financing and implementation of the SC &ST welfare budgets along with clear rules and procedures holding the state accountable for strict implementation.

6.Planning with Community: For the new ministries which will now earmark allocations under the sub-plans, there needs to be new schemes planned and designed for providing direct benefits for the SC &ST communities.

7.A Central non - lapsable pool of SCC &STC funds must be created for enabling the un spent money to be deposited and plan must be designed to implement new schemes, which will be directly beneficial for SC& ST population.

8.Innovative schemes like the Nirbhaya Fund for the survivors of sexual assault, schemes for the socio-economic rehabilitation of the survivor of atrocities and their families should been sured, by providing housing, livelihood support, education facilities and safety including free legal aid to survivors of atrocities.

9.Notional Allocations Prohibited: These do not have exclusive schemes benefitting the SCs and STs.The general schemes should revise their and guide lines for creating special provisions and tailor-made projects for the development of SCs andSTs.

10.Manual Scavenging: Increase allocation for manual scavenging to ensure that this practice is totally eliminated and adequate mechanisms should be inplace to monitor and track the effective use of thefunds

11.Education Justice: The Funds allocated for the Post Matric Scholarship and other UGC schemes need to be timely disbursed so that students can avail of the scholarships in time to complete their studies. Adequate budgetary allocation to meet the demand from students of the SC and ST communities who would like to pursue their higher education in universities abroad. Funds to be allocated for high quality residential schools for SC &STchildren.

12.Gender Justice: A special component for the Dalit women should be allocated with in the scheduled caste component and Scheduled Tribe Component.



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13.Child Budget: Develop assessment based budgetary allocation for all children as per the requirements to provide facilities, and infrastructures in schools and hostels. Ensure necessary schemes for prevention of all forms of discrimination and violence in primary, secondary, senior secondary schools, Angan-Wadis and hostels, and schemes for institutionalizing safety standards and equality for all children. Allocate necessary funds to appoint adequate teachers in the government schools, specific /special schools for ST and SC such as the Eklavya Model Schools, Kasturba Gandhi Vidhayalas;

14.Access to Justice: Adequate budgetary allocations to ensure that both punitive and pecuniary measures are in place to prevent the high incidences of violence and atrocities that are taking place on Dalits and Adivasis. Special Courts for speedy trial of cases related to Dalit& Adivasi community. Increased compensation amount to be given to victims of caste and ethnicity-based atrocities. Schemes for the socio- economic rehabilitation of the survivor of atrocities and their families should be ensured, by providing housing, livelihood support, education facilities and safety including free legalaid to survivors of atrocities.

Rural Poverty Alleviation Programmes For Sc/ Stcommunication In India

The poverty alleviation programmes in India can be categorized based on whether it is targeted for rural areas or urban areas. Most of the programmes are designed to target rural poverty as prevalence of poverty is high in rural areas. Poverty, however, can be eradicated only when the various facilities and concessions for the upliftment of the downtrodden actually reach them. Then, there should be proper utilization of these concessions and facilities. Several poverty alleviation programmes have been launched by the central government for the rural poor, comprising small and marginal farmers, landless labourers and rural artisans. They are as follows: The five year plans immediately after independence tried to focus on poverty alleviation through sectoral programmes. Several poverty alleviation programmes have been launched by the central government for the rural poor, comprising small and marginal farmers, landless labourers and rural artisans. They are as follows: The five year plans immediately after independence tried to focus on poverty alleviation through sectoral programmes. Several poverty alleviation programmes have been launched by the central government for the rural poor, comprising small and marginal farmers, landless labourers and rural artisans. They are as follows:

- 1. Integrated Rural Development Programme (IRDP)
- 2. TrainingRural Youth for Self-Employment (TRYSEM)
- 3. NationalRuralEmploymentProgramme (NREP)
- 4. JawaharRozgarYojana (JRY)
- 5. Million Well Scheme (MWS):
- 6. Prime Minister's RozgarYojana (PMRY):
- 7. Jawahar Gram SamridhiYojana (JGSY):
- 8. Rural Housing Schemes:
- 9. .PradhanMantriGraminAwaasYojana

Integrated Rural Development Programme (IRDP)

The Integrated Rural Development Programme initiated in 1978-79 extended to all development blocks in the country in 1980-81. It is based on "the local needs, resources, endowments and potentialities." Its objective is to enable selected families to cross the poverty line by taking up self-employment ventures in a variety of activities like agriculture, horticulture and animal husbandry in the primary sector, weaving and handicrafts in the secondary sector, and service and business activities in the tertiary sector. While the central and state government provide financial resources for the programme and lay down broad guidelines for its implementation, the main administrative unit of its implementation is the District Rural Development Agencies (DRDAs). At the Block level a number of extension officers are provided for programme implementation.



Training Rural Youth for Self-Employment (TRYSEM)

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The scheme of TRYSEM was initiated in August, 1979, with the primary objective of providing technical skills to the rural youth to enable them to seek employment in fields of agriculture, industry, services and business activities. Only youth in the age group of 18-35 and belonging to families living below the poverty line are eligible for training.

National Rural Employment Programme (NREP)

National Rural Employment Programme was launched in October 1980 as a centrally sponsored scheme on 50:50 sharing basis between centre and states. Generating additional gainful employment opportunities, creating durable community assets and improving the overall quality of life in rural areas constitute the three fold objectives of the programme. The programme isimplemented through DRDA.

JawaharRozgarYojana (JRY)

The programme was launched in April, 1989. It is preeminently a wage employment programme. Under the scheme, it is expected that at least one member of each poor family would be provided with employment for 50 to 100 days in a year at a work place near his/her residence. About 30 per cent of the jobs under this scheme are reserved for women. The scheme is implemented through village Panchayats. It covers 46 per cent of our population. At present JawaharRozgarYojana is not in operation.

Prime Minister's RozgarYojana (PMRY)

The PMRY is a self-employment programme for the educated unemployed youth. This programme has been implemented since October 2, 1993 to provide employment opportunities to the educated unemployed youths in the country.

Jawahar Gram SamridhiYojana (JGSY)

This scheme is in operation from 1999. It is implemented only at the village level to create village infrastructure and generates employment opportunities to alleviate poverty.Jawahar Gram SamridhiYojana(JGSY) is the restructured, streamlined and comprehensive version of the JawaharRozgarYojana (JRY). It was started on 1 April 1999. The main aim of this programme was development of rural areas. Infrastructure like roads to connect the village to different areas, which made the village more accessible and also other social, educational (schools) and infrastructure likehospitals. Its secondary objective was to give out sustained wage employment. This was only given to BPL (below the poverty line) families and fund was to be spent for individual beneficiary schemes for SCs and STs and 3% for the establishment of barrier free infrastructure for the disabled people. The village panchayats were one of the main governing body of this programme. 1841.80 crore was used and they had a target of 9.347 lakh works. 15.07 lakh works were completed during 2015-2016.

Rural Housing Schemes

Indira AwasYojana was launched by the government in 1985. Under this scheme house is given free of cost to SC/ST families and free bonded labourers. Its scope has been extended to include non-scheduled rural poor. Under the Ninth Five Year Plan, SamagraAwasYojana has been launched to ensure integrated provision of shelter, sanitation and drinking water to poor rural households.

PradhanMantriGraminAwaasYojana:

This scheme aimed at creating housing for everyone. It was initiated in 1985. It aimed at creating 20 lakh housing units out of which 13 lakhs were in rural area. This scheme also would give out loans to people at subsidized rates to make houses. It was started in 1999–2000. In 1999–2000, 1438.39 crore was used for this scheme and about 7.98 lakh units were built. In 2000-01 a central outlay of 1710.00 crores was provided for this scheme. It improved the standard of living of rural areas:health,primaryeducation,drinkingwater,housing,roads. The scheme has proved to be a major boost in Indian rural population's income.



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Relevant Measures to Reduce Rural Poverty of SC/ST in India

The nine important measures which should be taken to reduce poverty in India are as follows

1.Accelerating Economic Growth

In the fifties and sixties it was generally thought that poverty in India can be significantly reduced by accelerating economic growth. According to this view, benefits of economic growth will trickle down to the poor in the form of more employment opportunities, greater productivity and higher wages. With this it was expected that the poor will be raised above the poverty line. Though this is correct that higher rate of capital formation is necessary for accelerating economic growth and thereby for solving the problem of poverty, but this will not generate sufficient employment opportunities if labour – saving capital-intensive techniques of production are used in the process of growth.

2. Agricultural Growth and Poverty Alleviation

Agricultural growth has been recognized as an important factor that contributes to marked reduction in poverty. The growth in agricultural output in these states propelled by the adoption of new-high yielding technology caused a marked reduction in poverty in these states. Rural poverty ratio in Punjab and Haryana was 6.4 and 8.3 per cent respectively in 1999-2000.employment generated by new green revolution technology has been cancelled out by increasing mechanisation of agricultural operations in various parts of a country. Thus, even in the light of the finding of zero employment elasticity of agricultural output at the all India level, positive impact of agricultural growth on the incomes of small farmers and, more particularly on the wage income of agricultural labourors, cannot be denied. To ensure marked decline in rural poverty through agricultural growth, rate of agricultural growth should be accelerated by increasing public investment in irrigation and other infrastructure.

3.Speedy Development of Infrastructure

An important measure to generate employment opportunities for the poor and to raise their productivity is the speedy development of infrastructure. Since private sector is not attracted to make adequate investment in infrastructure, public investment needs to be stepped up for its development. Infrastructure development consists of building of roads, highways, ports, telecommunication, power and irrigation. They involve mainly construction work which is highly labour intensive.Besides, the availability of infrastructure such as power and irrigation greatly raise productivity of labour.

4. Accelerating Human Resource Development

Besides physical infrastructure development, poverty can also be reduced through human resource development. Human resource development requires greater investment in educational facilities such as schools to promote literacy, technical training institutes and vocational colleges to import skills to the people. Further, human resource development requires health care by public investment in Primary Health Centres, dispensaries and hospitals. This human resource development not only generates a good deal of employment opportunities but also raises productivity and income of the poor. Further, people equipped with skills, education and good health can easily get wage employment or self-employment with higher productivity.

5.Growth of Non-Farm Employment

For reduction of poverty growth of non-farm employment in the rural areas is of special importance. Non-farm employment is created in marketing (i.e., petty trade), transportation, handicrafts, dairying, and forestry, processing of food and other agricultural products, repair workshops.

6. Public Distribution System (PDS)

Therefore, an effective way of raising rural incomes and ensuring food security to the poor households is an assured supply of adequate quantity of food-grains and other essential commodities at subsidised prices, that is, at prices which are lower than the market prices. A properly functioning public distribution system which is targeted to the poor households is an important element of the strategy for poverty reduction. The Central Government



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Organisation 'Food Corporation of India' procures the food-grains from the farmers at the minimum support prices (MSP) and store them in their warehouses located throughout the country.

7. Direct Attack on Poverty: Special Employment Schemes for the Poor

It was realised in the early seventies that it would take a very long time for economic growth to generate enough employment opportunities to provide productive employment to all the unemployed and poor in the country. Therefore, a strategy of providing employment to the poor in the short run, special schemes of employing poor on rural public works. The special employment scheme of rural public works which was launched by the Government in 5th Five Year Plan constitutes a direct attack on poverty as it does not depend on the trickledown effect of economic growth on the poor. There are mainly two types of such special anti-poverty schemes launched by the Government from time to time.

(A)Five-Year Plans

The First Five-Year Plan was launched in April 1951. Since then eleven plans have been formulated and implemented. The central objective of all the plans was to raise the living standards of people and to open out to them opportunities for a richer and more varied life. The social objectives are to reduce inequalities of income and wealth on the one hand and the welfare of the community on the other.

Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS)

This scheme was started in February 2006. It was first applied only in 100 most backward districts on an experimental basis. Later on, in September 2007, it was extended to whole of India. The main objective of this scheme is to provide wage employment to rural people. The present UPA government has proposed many changes in this scheme. Unfortunately, like all other government schemes, it is also found to be full of corruption and weaknesses as revealed by the report of Comptroller and Auditor General of India.

x. Recently, the UPA government is trying to enact a Food Security Act, as a major step in alleviating poverty.

Suggestions/ Guidelines for Removal of rural Poverty OF SC/ST in India:

(i).Population Control

Population in India has been increasing rapidly. Growth rate of population is 1.8%. For removal of poverty the growth rate of population should be lowered.

(ii) Increase in Employment

Special measures should be taken to solve the problems of unemployment and disguised unemployment. Agriculture should be developed. Small scale and cottage industries should be developed in rural areas to generate employment.

(iii) Equal Distribution of Income

Mere increase in production and control on population growth will not remove poverty in India. It is necessary that inequality in the distribution of income should be reduced.

(iv) Regional poverty

In States like Orissa, Nagaland, U.P and Bihar etc. the percentage of the poor to the total population is high. Govt. should give special concession for investment in these regions. More PSU's should be established in these states.

(v) Problem of Distribution

The public distribution system (PDS) should be strengthened to remove poverty. Poor section should get food grains at subsidized rates and in ample quantity.



(vi) Fulfillment of Minimum Needs of the Poor

Govt. should take suitable steps to meet minimum needs of the poor e.g., supply of drinking water and provision of primary health centres and primary education.

(vii) Increase in the productivity of the Poor

To remove poverty, it is necessary to increase productivity of the poor. The poor should be given more employment. More investment should be made in pubic and private sectors to generate employment.

(viii) Changes in Techniques of Production

India should adopt labour intensive techniques of production. We should have technical development in our economy in such a way that labour resources could be fully employed.

(ix) Stability in Price Level

Stability in prices helps to remove poverty. If prices continue to rise, the poor will become more poor. So Govt. should do it best to keep the prices under control.

(x) Development of Agriculture

The agriculture should be developed to remove poverty. Rapid rate of growth of agriculture production will help to remove urban as well as rural poverty. Agriculture should be mechanized and modernized. Marginal farmers should be given financial assistance.

(xi) Increase in the Rate of Growth

Slow rate of growth is the main cause of poverty. So growth rate must be accelerated. In 2003-04 the growth rate has been 6.5% despite that 26% of population remains below poverty line.

Conclusion

Several poverty alleviation programmes have been launched by the central government for the rural poor, comprising small and marginal farmers, landless labourers and rural artisans. This highlights the need for making reforms in these schemes so that they lead to the expansion of productive types of wage-employment and self-employment.Providing the basic amenities in rural areas such as roads, drinking water, schools, medical help, credit supply (banks) and marketing facilities and so on is must. All these will create employment opportunities in rural areas and shall help in reducing poverty.These durable productive assets after completion would create employment opportunities on sustained basis.

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