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An Assessment On Poverty Alliviation Programmes In Rural India-A Case Study

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ABSTRACT

The present article entitled, "An Assessment on Poverty Alleviation Programmes in Rural India-A Case Study" shows that the incidence of rural poverty has been higher in all the years than that of urban poverty, Indian population now live under the global poverty line of US$1.25 per day (PPP).there has been continuous increase in Central Plan Outlay on poverty alleviation programmes .The data shown that still nearly 27.8 percent of the rural people living below poverty line. 456 million Indians (41.6 percent of the total). The analysis of the primary data shows that majority of the rural population are illiterates and unskilled, 87.6 per cent are in the annual income group of less than Rs.10000 per annum. It means that almost all sample beneficiaries are living under poverty line, nearly 139 persons worked out of total sample beneficiaries about 5945 man days of employment has been , by all the programmes on an average each scheme generated 849 man days to the rural poor, As many as 26.19 per cent of the beneficiaries attained self-employment with the total man days of 1312 with at an average 24 days with average amount earnings of Rs.4145.45 under the scheme of SGRY The assets acquired by the beneficiaries after employment have much influenced, the consumption expenditure on food has increased to 99 per cent. 1.4 per cent of the sample beneficiaries opine on satisfaction with full extent, 93.3 per cent not at all satisfied with the Government programmes.

Keywords : poverty line, investment, poverty alleviation schemes, income, consumption.

INTRODUCTION

Poverty alleviation and employment generation have always been the major thrust areas of the planning in India. Since independence, Government of India has taken up various initiatives and policy interventions in this regard. However, even after more than six decade of economic planning, nearly 26 per cent of the population is living with poverty and 40 millions are unemployed. These two are still the major challenges before the policy makers. Although in the post-economic reforms period Indian economy has grown faster, but its performance has remained dismal on the three counts-removal of poverty, creating adequate employment opportunities and reducing economic disparities across regions, sectors, gender and social groups. The failure of the neo-liberal policy regime in tackling these issues has now become well-established fact. The de-linking growth with employment has significantly reduced the poverty. Poverty is particularly acute in the rural areas because agriculture has suffered stagnation or decline over the past decade. The remedy of this malady, therefore, lies not only in achieving faster economic growth but also in making the growth more pro-poor and inclusive. In this background present article made an attempt to analyses the various poverty alleviation programmes and their impact on socio-economic conditions of people in kolar District.

The government has initiated, sustained, and refined many programs since independence to help the poor attain self sufficiency in food production. Probably the most important initiative has been the supply of basic commodities, particularly food at controlled prices, available throughout the country. The poor spend about 80 percent of their income on food while the rest of the population spends more than 60 percent. The price of food is a major determinant of wage scales. Often when food prices rise sharply, rioting and looting follow. Until the late 1970s, the government frequently had difficulty obtaining adequate grain supplies in years of poor harvests. During those times, states with surpluses of grain were cordoned off to force partial sales to public agencies and to keep private traders from shipping grain to deficit areas to secure very high prices; state governments in surplus-grain areas were often less than cooperative. After the late 1970s, the central government, by holding reserve stocks and importing grain adequately and early, maintained sufficient supplies to meet the increased demand during drought years. It also provided more remunerative prices to farmers. In rural areas, the government has undertaken programmes to mitigate the worst effects of adverse monsoon rainfall, which affects not only farmers but village artisans and traders when the price of grain rises. The government has supplied water by financing well digging and, since the early 1980s, by power-assisted well drilling; rescinded land taxes for drought areas; tried to maintain stable food prices; and provided food through a food-for-work programme.

India has had a number of antipoverty programs since the early 1960s. These include, the National Rural Employment Programme and the Rural Landless Employment Guarantee Programme. The National Rural Employment Programme evolved in FY 1980 from the earlier Food for Work Programme to use unemployed and underemployed workers to build productive community assets. The Rural Landless Employment Guarantee Programme was instituted in FY 1983 to address the plight of the hard-core rural poor by expanding employment opportunities and building the rural infrastructure as a means of encouraging rapid economic growth. There were many problems with the implementation of these and other schemes, but observers credit them with helping reduce poverty. To improve the effectiveness of the National Rural Employment Programme, in 1989 it was combined with the Rural Landless Employment Guarantee Programme and renamed Jawahar Rozgar Yojana,.tate governments are important participants in antipoverty programs. The constitution assigns responsibility to the states in a number of matters, including ownership; redistribution, improvement, and taxation of land State governments implement most central government programs concerned with land reform and the situation of small landless farmers.

Objectives of the study

- To analyses the trends, poverty estimates and central plan outlay on poverty alleviation programmes in India in various years.

- To examine the impact of Government anti- poverty programmes on socio-economic life of rural people in the sample area.
- To study the perception and satisfaction of rural people with government schemes.

Methodology

The study is based on both primary and secondary data. The secondary data is collected from different sources like journals, books, websites and government reports. The primary data have been collected from the sample respondents/ beneficiaries, In addition to questionnaires, personal interviewing of the respondents was undertaken. The observation technique was also employed to assess the socio-economic conditions of the rural folks. The researcher literally, virtually visited in the selected sample villages and understood the ground realities of rural employment, poverty and development. The survey, analytical, descriptive and empirical research methods were also employed to draw conclusions about research topic. The study has chosen 200 samples on the basis of stratified sampling in selection of respondents. By adopting multi-stage sampling the, taluks and villages were picked up randomly. The research work covers all five taluks of Kolar district. In each taluk four villages are picked up randomly. The beneficiaries are from SC, ST, OBC, and others. The data collected from the respondents and other sources have been processed and analyzed. For this purpose, the statistical tools and techniques such as Mean, Percentage, and CAGRare employed.

Limitations of the study

- Absence of realistic and relevant data information from the respondents as well as officials at the concern departments to get facts and figures.
- Sampling error and statistical error is not possible to eliminate because all the respondents may not answer all the questions.
- The survey of the study is confined to limited area.

The table 1 reveals the trends in poverty estimates for India. It shows that there has been a steady decline in proportion of population below the poverty line. These poverty estimates emerging from different rounds of NSSO surveys on consumption expenditure since 1973-74.The table clearly shows that the incidence of poverty in India has declined over the years. The percentage of people living below poverty line has stood at 54.88 percent in 1973-74 and declined to 44.48 percent in 1983-84.It also seen from the below table that between 1993-94 to 2004-05 there has been a 8 percent declined in poverty line. And another significant factor was the incidence of rural poverty has been higher in all the years than that of urban poverty. From the below table it comes to conclusion that there is no doubt the incidence poverty in India both in rural and urban areas has in declining trend. It is because of the various efforts of the Government in the form of policies and programmes.

Table-1. Percentage of Population below Poverty Line in India.

Year	Rural in Lakhs	percent	Urban in Lakhs	Percent	Total in Lakhs	percent
1073-74	2,612.90	56.44	600.46	49.01	3,213.36	54.88
1977-78	2,642.47	53.07	646.48	45.24	3,288.95	51.32
1983-84	2,519.57	45.65	709.4	40.79	3,228.97	44.48
1987-88	2,318.79	39.09	751.69	48.20	3,070.49	38.86
1993-94	2,440.31	37.27	763.37	32.36	3,203.68	35.97
2004-05	1,932.00	27.09	671	23.62	2,603.00	26.10

Source: Tenth Year Plan Vol. Planning Commission, New Delhi.

Poverty estimates

The World Bank estimates that 456 million Indians (41.6% of the total Indian population) now live under the global poverty line of US$1.25 per day (PPP). This means that a third of the global poor now reside in India. However, this also represents a significant decline in poverty from the 60 percent level in 1981 to 42 percent in 2005. The rupee has decreased in value since then, while the official standard of 538 (urban)/356 (rural) per month has remained the same. Income inequality in India is increasing, with a Gini coefficient of 32.5 in 1999-2000.However, according to the latest NCAER estimates, in 2009, only 15.6% of the households or 200 million people, had income levels less than 45,000 annually (US$ 1.4 PPP per person). On the other hand, the Planning Commission of India uses its own criteria and has estimated that 27.5% of the population was living below the poverty line in 2004–2005, down from 51.3% in 1977–1978, and 36% in 1993-1994. The source for this was the 61st round of the National Sample Survey (NSS) and the criterion used was monthly per capita consumption expenditure below 356.35 for rural areas and 538.60 for urban areas. 75% of the poor are in rural areas, most of them are daily wagers, self-employed householders and landless labourers.

Although the Indian economy has grown steadily over the last two decades, its growth has been uneven when comparing different social groups, economic groups, geographic regions, and rural and urban areas. Between 1999 and 2008, the annualized growth rates for Gujarat (8.8%), Haryana (8.7%), or Delhi (7.4%) were much higher than for Bihar (5.1%), Uttar Pradesh (4.4%), or Madhya Pradesh (3.5%).Poverty rates in rural Orissa (43%) and rural Bihar (41%) are among the world's most extreme. A study by the Oxford Poverty and Human Development Initiative using a Multi-dimensional Poverty Index (MPI) found that there were 645 million poor living under the MPI in India, 421 million of whom are concentrated in Bihar, Chattisgarh, Jharkhand, Madhya Pradesh, Orissa, Rajasthan, Uttar Pradesh and West Bengal. This number is higher than the 410 million poor living in the 26 poorest African nations.

Despite significant economic progress, one quarter of the nation's population earns less than the government-specified poverty threshold of 12 rupees per day (approximately US$ 0.25). Official figures estimate that 27.5 percent of Indians lived below the national poverty line in 2004-2005. 2007 report by the state-run National Commission for Enterprises in the Unorganized Sector (NCEUS) found that 77% of Indians, or 836 million people, lived on less than 20 rupees (approximately US$0.50 nominal; US$2 PPP) per day. It is relevant to view poverty in India on a PPP basis as food etc. are purchased in Rupees. So the annual income of a family of four at US$2 PPP/day

According to a recently released World Bank report, India is on track to meet its poverty reduction goals. However by 2015, an estimated 53 million people will still live in extreme poverty and 23.6% of the population will still live under US$1.25 per day. This number is expected to reduce to 20.3% or 268 million people by 2020. However, at the same time, the effects of the worldwide recession in 2009 have plunged 100 million more Indians into poverty than there were in 2004, increasing the effective poverty rate from 27.5% to 37.2%.As per the 2001 census, 35.5percent of Indian households availed

of banking services, 35.1percent owned a radio or transistor, 31.6percent a television, 9.1percent a phone, 43.7 percent a bicycle, 11.7percent a scooter, motorcycle or a moped, and 2.5percent a car, jeep or van; 34.5percent of the households had none of these assets. According to Department of Telecommunications of India the phone density has reached 33.23percent by December 2008 and has an annual growth of 40percent. This tally with the fact that a family of four with an annual income of 1.37 lakh rupees could afford some of these luxury items.

The table 2 shows the central plan outlay on poverty alleviation programmes in different years in India and represents the annual growth rate of investment on these schemes. The analysis of the data shows that the investment has been continuously increases over period of time. The average growth of investment was 15.60 percent during the period 1983-84 and it was increased by 37.66 percent in 1984-85.But it was -1.75, -0.20 during 1990-91 and 1991-92 respectively. Whereas it was further increased by over 60.30 percent in the year 2005-06.The details should presented in the below table 2.

Table -2 Central Plan Outlay on poverty alleviation programmes

Year	Rural Employment (Rs. in Crores)	Annual Growth Rate
1983-84	1497.90	15.60
1984-85	2062.00	37.66
1985-86	2226.70	7.99
1986-87	2667.70	19.81
1987-88	3146.40	17.94
1988-89	3982.30	26.57
1989-90	4224.00	6.07
1990-91	4149.90	-1.75
1991-92	4141.60	-0.20
1992-93	5081.40	22.69
1993-94	7033.30	38.41
1994-95	8717.10	23.94
1995-96	9967.20	14.34
1996-97	9583.10	-3.85
1997-98	8290.00	-13.49
1998-99	10994.50	32.62
1999-00	9650.00	-12.23
2000-01	9270.00	-3.94
2001-02	11067.00	19.39
2002-03	13531.00	22.26
2003-04	10270.00	-24.10
2004-05	11437.40	11.37
2005-06	18334.00	60.30
2006-07	24025.62	31.04
2007-08	32223.46	34.12

Source: Compiled from Economic Surveys of India

Analysis and Interpretation of primary data (responses)
Kolar District is located in the eastern dry zone of the state. As per the agro-c1imatic zonal planning of the planning commission, the district comes under Zones X and XII under sub-region and Predominantly agrarian with not many major/medium industrial units, total geographical area is 3989 sq. kms.Has 05 taluks with 1598 inhabited villages Population is 13.87 lakh with 6.93 lakh in rural areas.The survey questionnaire for individual respondents threw light on social groups, education status, land particulars, occupational status, annual income, employment generated under different Progreammes,consumption level after received benefits from government scheme,

The study covers the categories such as SCs19.5%, STs16.7%, OBCs50.5%, Minority and others13.3%. Especially under the government schemes special attention has to be given to deprived casts and weaker sections such as SCs, STs, OBCs and females. Because these are more neglected castes from the past. Now given special attention for the enlistment of these categories. It is presented below thetable 3.

Table.3 Caste wise Details of Sample Beneficiaries

Sl.No.	Category of the beneficiary	Frequency	Percentage
1	SC	41	19.5
2	ST	25	16.7
3	OBC	106	50.5
4	Others	28	13.3
	Total	200	100

Source;FieldSurvey

The analysis of the data in the table 4 reveals that, As many as in total sample beneficiaries shows that the majority of the rural population are illiterates and unskilled, and nearly 51.4% of the respondents having the educational level of below metric.17.1% are education of matric Hence, they depend much on manual and wage works, the wages received by them are not sufficient to meet their daily needs. As a result, majority of the people fall in the misery of poverty.

Table. 4 Education Levels of the Selected Sample beneficiaries

Sl.No.	Educational Level	Frequency	Percentage
1	Below matric	108	54
2	Matric	26	13
3	Intermediate	4	2
4	ITI/Vocational training	3	1.5
5	Graduate(general)	7	3.5
6	Master degree and above	3	1.5
7	Illiterates	49	24.5

Source:Field Survey,

The occupational status of the sample beneficiary households are mainly divided into agricultural labour, Non-agricultural labour, Wage employed, Casual labour and self-employed. Under the research survey majority of the beneficiaries opined that the working flexibility as an agricultural labour, it has wide scope for labourers to participate in non-agricultural and wage employment activities where ever it is available. It is presented below the table 5.

Table-5 Occupational Status of the Sample Beneficiaries

.	Occupation	Frequency	percentage
1	Agriculture Labour	136	64.76
2	Non-Agricultural	193	91.9
3	Wage Employed	107	50.95
4	Casual Labour	7	3.3
5	Self - Employed	85	40.47

Source: Field Survey,

The analysis of the data shown in the above table reveals that, about 46.7 per cent of the sample beneficiaries are agricultural labourers.Nearly 91.90 per cent are engaged in non-agricultural activities. Almost half of the sample survey that means 50 per cent is depends on wage employment. Self employed constitutes 40 per cent of the sample size and Only 3.3 per cent are working as a casual labourer.One of characteristic feature of the rural areas is due to uncertainty of work in the agriculture sector one should depend on more than one activity.

In India annual income is considered as important measuring rod to measure poverty line of the house hold. If the household's family income is less than Rs.11000 per annum it is considered as below poverty line family. The analysis of the data shown in the table 6reveals that, out of total sample beneficiaries, majority of the sample beneficiaries i.e., (184)87.6 per cent are in the annual income group of less than Rs.10000 per annum. It means that almost all sample beneficiaries are living under poverty line

Table. 6 Annual Incomes of the Sample Beneficiaries

SL.NO.	Annual Income Group	No. of beneficiaries	Percentage
1	Less than Rs. 10,000	174	87
2	Rs. 10,001 to Rs. 20,000	17	8.5
3	Rs. 20,001 to Rs. 30,000	6	3
4	Rs. 30,001 to Rs. 40,000	3	1.5
	Total	200	100

Source: Field Survey,

The man days of employment generated, average wage rate and average amount earned under different schemes are presented in the table 7.The analysis of the data relating to wage employment schemes reveals that, all these wage employment programmes nearly 139 persons worked out of total sample beneficiaries. Obviously on an average each scheme generated employment to about 20 persons. As many as about 5945 man days of employment has been generated by all these programmes on an average each scheme generated 849 man days to the rural poor and 100 days employment scheme is predominantly playing major role. It is presented in the following table

Table 7 Beneficiaries of poverty schemes

SL. NO.	Schemes	Persons	Employment generated	AMD	AWR	AAE
1	JRY	21	840	40	51.19	1871.45
2	EAS	21	470	22.38	51.91	1452.38
3	IWSDP	16	450	28.12	56.25	1688
4	DPAP	15	405	27	57.33	1943.33
5	SWATHI	3	230	76.66	56.66	1666.66
6	100-Days (NREG)	31	3100	100	70	7112.91
7	SGRY	53	450	8.49	69.71	1120.75
Total		139	5945			
Average		20	849.28			

Source: Field Survey, Note ; AMD- Average Mandays AWR-Average Wage Rate, AAE-Average Amount Earned

The government projects are having high scope in generating employment opportunities. And each scheme has been generating about 535 man days of employment .Of which the generation of employment by roads is registered at maximum level, comparatively with other projects. But soil conservation project generating lower man days of employment, but as far as wage rate is concerned command area development agency giving Rs.70 per day which is the highest among all projects. The more details are presented in the following table.8.

Table. 8 Benefits under under different Projects.

SL.NO.	Projects	Persons	Man-days worked	AMD	AWR	AAE
1	Minor Irrigation	9	300	33.33	60	2622.22
2	CADA	5	200	40	70	2800
3	Soil Conservation	4	150	37.5	65	2375
4	Roads	29	1135	39.13	57.24	2510.34
5	Buildings	21	730	34.76	2.47	4209.52
6	Others	27	696	25.77	32.59	4074.81
	Total	95	3211			
Average		16	535			

Source: Field Survey, Note ; AMD -Average man days CADA;Command Area Development Programme AWR- Average wage rat AAE-Average amout earned

Out of total sample beneficiaries nearly 20 per cent of the beneficiaries attained 1573 man days under IRDP, with an average man days of 37 days with an average earned income of Rs.1726.2. As many as 26.19 per cent of the beneficiaries attained self-employment with the total man days of 1312 with at an average 24 days with average amount earnings of Rs.4145.45 under the scheme of SGRY.The beneficiaries under the TRYSEM constitute 7.14 per cent with an average man days of 59 and earned an average of Rs.6866.50 which is highest earned income of selfemployment schemes. Therefore the self-employment scheme is considered as important employment generation scheme. The details can be seen in the following table 9.

Table-9 Beneficiaries of Self-employment Schemes.

SL.NO.	Scheme	Persons	Man days generated	AMD	AAE
1	IRDP	42(20)	1573	37.45	1726.19
2	TRYSEM	15(7.14)	892	59.46	6866.66
3	SITRA	2(0.95)	250	125	25000
4	SGSY	55(26.19)	1312	23.85	4145.45
	Total	114(54.28)	4027		

Source: Field Survey,

The assets acquired by the beneficiaries after employment have much influenced. Table 10 reveals that 45 percent sample beneficiaries acquired radio's after employment, 49.5 percent with wall clock, 21 per cent with iron box, 59 per cent with jewellary and 6 per cent with gas stove. It indicates that income levels increases through provision of employment.

Table.10 Households Assets of Sample Beneficiaries.

Sl.No.	House Hold Assets	Yes	Acquired before	percentage	Acquired after	percentage
1	Radio	138	45	22.5	90	45
2	Television	125	5	2.5	120	60

3	Scooter	32	3	1.5	29	14.5
4	Wall Clock	181	81	40.5	99	49.5
5	Iron Box	94	51	25.5	42	21
6	Gas Stove	14	2	1	12	6
7	Jewellery	161	41	20.5	118	59

Source: Field Survey,

The productive assets of the rural sample households comprised of land, Milch animals/sheep/goat, poultry, equipment etc.The productive assets possessed before employment by the sample households constitutes 97 per cent ,after employment the productive assets of sample beneficiaries has increase only by 3 per cent . It indicates that it is difficult to get the land in rural areas by the poor. In case of milch animals and it's percentage after employment has increased to the extent of 95.34 per cent. Sheep and goat has increased by 86.48 per cent, poultry by 90 per cent and equipment by 96.77 per cent. These productive assets themselves generate employment and income for the rural poor. It is envisaged in the following table 11.

Table. 11 Productive Assets of the Selected Sample House hold Beneficiaries

SL.NO.	Assets	Persons	Before	%	After	%
1	Land	134	130	97.01	4	2.9
2	Milch animals	43	2	4.65	41	95.34
3	Sheep/Goat	37	5	13.51	32	86.48
4	Poultry	10	1	10	9	90
5	Equipment	62	2	3.22	60	96.77
6	Total	286	140	48.95	146	51.04

Source: Field Survey

The well established fact in the literature of the economics is that employment influences to increase in the level of consumption and increases in the consumption level is based on income. In present study, in the case of rural sample beneficiaries demonstrated that a tremendous increase in the consumption pattern of food, expenditure on housing, clothes, housing ,health care , child care entertainment, travel and education. The analysis of data shown in the table 12 reveals that the consumption expenditure on food has increased to 99 per cent. Major income is used only to meet basic needs of the life. It can be seen in the following table 12.

Table-12 Consumption Pattern of Sample Beneficiaries after Employment

SL. NO.	particulars	NO. of beneficiaries	Percentage
1	Food	198	99.04
2	Expenditure on Housing	27	12.85
3	Clothes	179	85.23
4	Child Care	166	79.04
5	Health Care	181	95.71
6	Entertainment	22	10.47
7	Travel	16	7.61
8	Education	199	94.76

Source:FieldSurvey,

The below table13 represents the level of satisfaction of the sample beneficiaries regarding the schemes of the government. It perfectly reflects the trickledown effect. It shows that only (3) 1.4 per cent of the sample beneficiaries opines on satisfaction with full extent, hardly (3) 1.4 percent with to a greater extent, (3) 1.4 per cent with moderate satisfaction, (6) 2.4 per cent of the beneficiaries with small extent and as many as the majority of the sample beneficiaries i.e., 196) 93.3 per cent not at all satisfied with the programmes.

Table-13 level of satisfaction

Sl.No.	level of satisfaction	persons	percent
1	Full extent	3	1.4
2	To a great extent	3	1.4
3	Moderate satisfaction	3	1.4
4	To a small extent	6	2.4
5	Total	15	6.7
6	Not at all	195	93.3

Source: Field Survey,

Findings

1. Out of total sample beneficiaries nearly 22.90 percent are landless labourers. Marginal farmers comprises about 13.8 per
2. The analysis of data reveals that the consumption expenditure on food has increased to 99 per cent.
3. Out of total respondents, only 139 persons are worked in the wage employment schemes,
4. Different projects like Minor irrigation, roads, soil conservation and construction of buildings are provide employment opportunities for 94 respondents.
5. The self-employment schemes generate employment for 114 respondents and considered to be an important employment generation schemes for the rural areas.
6. As far as the source of income is concerned, majority of the respondents opined that Land, Education and self-employment enhances their source of income.
7. House hold assets acquired after employment can be seen tremendous change which accounts for 69.23 per cent, about 46 sample beneficiaries demonstrated that there has been a tremendous increase in the consumption pattern of food, clothing and education after employment. And each scheme has been generating about 535 man days.
8. The productive assets possessed before employment by the sample households constitutes 97 per cent ,after employment the productive assets of sample beneficiaries has increase olny by 3 per cent
9. Regarding the perception of rural households towards employment generation programmes, Out of total sample beneficiaries only (15) 7.1 per cent expressed that are satisfied with the government

Suggestions:

Some of the suggestions are drawn from the experience of present study are as follows:

1. The first strategy should aim at rural and urban masses that are illiterate/semi illiterate, unskilled, semi-literate/ skilled. More attention has to be given to uneducated, unemployed, more suppressed class in the rural sector.
2. The strategy should be to improve economic growth in rural areas with emphasis on employment for the poor, and shift workers from agricultural to non- agriculture activities, particularly services in rural areas.
3. Redistribution of income in favours of the low-income groups, Creation of public investment and Provision of incentive to private investment.
4. Development of agriculture in backward regions shows very high potentiality for creating employment, in increas-

ing income and reducing poverty.
5. There is a need to fix specific time/goal targeting for all districts of the state in creating additional gainful employment for the rural people.
6. Development of Self Help Groups is required to promote and protect the financial interest of the rural people through micro finance system.

Conclusions

There is a wide spread rural poverty in the rural areas of developing countries like India. Growth rate alone cannot solve the problems of rural unemployment and poverty.The predominant socio-economic system that has prevailed in the rural areas will aggravate the current rural employment crisis. Therefore it has not been succeeded in achieving a fast rate of growth of agricultural output and employment. On the basis of review of some poverty alleviation schemes in India and Karnataka mixed pictures emerges regarding impact of these schemes. These schemes have significantly contributed to employment generation, but from equity point of view the fruits of the programmes have been availed only by a few. It is true that a significant number of 'more poors'have either become less poor, or come out of poverty trap, and social and economic development have taken place in their lives. Therefore it can be suggesting to continuation of the present schemes more intensively in the rural areas. It seems in one or another way they would positively improve the quality of life of the beneficiaries. But, in order to ensure this objective in a sustainable manner, there is a need to formulate a holistic approach which can lessen corruption and manipulation, ignorance, unawareness and apathy on the part of the beneficiaries, who can contribute to social capital formation among the masses.

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