

## Poverty Alleviation Programs in India

### Jawahar Gram Samridhi Yojana (JGSY)[\[edit\]](#)

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Jawahar Gram Samridhi Yojana(JGSY) is the restructured, streamlined and comprehensive version of the erstwhile Jawahar Rozgar Yojana (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 area, which made the village more accessible and also other social, educational (schools) and infrastructure like hospitals. 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. Rs. 1841.80 crore was used and they had a target of 8.57 lakh works. 5.07 lakh works were completed during 1999–2000.

### National Old Age Pension Scheme (NOAPS)[\[edit\]](#)

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This scheme came into effect on 15 August 1995. The scheme provides pension to old people who were above the age of 65 (now 60) who could not fend for themselves and did not have any means of subsistence. The pension that was given was Rs 200 a month. This pension is given by the central government. The job of implementation of this scheme in [states](#) and [union territories](#) is given to panchayats and [municipalities](#). The states contribution may vary depending on the state. The amount of old age pension is Rs. 200 per month for applicants aged 60–79. For applicants aged above 80 years, the amount has been revised in Rs. 500 a month according to the 2011–2012 Budget.

### National Family Benefit Scheme (NFBS)[\[edit\]](#)

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This scheme was started in August 1995 by the [Government of India](#). This scheme is sponsored by the state government. It was transferred to the state sector scheme after 2002-03. It is under the community and rural department. This scheme provides a sum of 20000 Rs to a person of a family who becomes the head of the family after the death of

its primary breadwinner. The breadwinner is defined as a person who is above 18 who earns the most for the family and on whose earnings the family survives.

### National Maternity Benefit Scheme[\[edit\]](#)

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This scheme provides a sum of 500 Rs to a pregnant mother for the first two live births. The women have to be older than 19 years of age. It is given normally 12–8 weeks before the birth and in case of the death of the child the women can still avail it. The NMBS is implemented by states and union territories with the help of panchayats and municipalities. During 1999–2000 the total allocation of funds for this scheme was 767.05 crores and the amount used was Rs 4444.13 crore. It is for families below the poverty line. The scheme was updated in 2005-06 into Janani Suraksha Yojana with Rs 1400 for every institutional birth.

### Annapurna[\[edit\]](#)

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This scheme was started by the government in 1999–2000 to provide food to senior citizens who cannot take care of themselves and are not under the National Old Age Pension Scheme (NOAPS), and who have no one to take care of them in their village. This scheme would provide 10 kg of free food grains a month for the eligible senior citizens. The allocation for this scheme in 2000-2001 was Rs 100 crore. They mostly target groups of 'poorest of the poor' and 'indigent senior citizens'.

### Integrated Rural Development Program(IRDP)[\[edit\]](#)

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*Main article: [Integrated Rural Development Program](#)*



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IRDP in India is among the world's most ambitious programs to alleviate rural poverty by providing income-generated assets to the poorest of the poor. This program was first

introduced in 1978-79 in some selected areas, but covered all the areas by November 1980. During the sixth five-year plan (1980–85) assets worth 47.6 billion rupees were distributed to about 16.6 million poor families. During 1987-88, another 4.2 million families were assisted with an average investment of 4,471 per family or 19 billion rupees overall.

The main objective of IRDP is to raise families of identified target group below poverty line by creation of sustainable opportunities for self-employment in the rural sector. Assistance is given in the form of subsidy by the government and term credit advanced by financial institutions (commercial banks, cooperatives and regional rural banks.) The program is implemented in all blocks of the country as centrally sponsored scheme funded on 50:50 basis by the center and the states. The target group under IRDP consists of small and marginal farmers, agricultural laborers and rural artisans having annual income below Rs. 11,000 defined as poverty line in the Eighth Plan. In order to ensure that benefits under the program reach the more vulnerable sectors of the society, it is stipulated that at least 50 per cent of assisted families should be from scheduled castes and scheduled tribes with corresponding flow of resources to them. Furthermore, 40 per cent of the coverage should be of women beneficiaries and 3 per cent of physically challenged persons. At the grassroots level, the block staff is responsible for implementation of the program. The State Level Coordination Committee (SLCC) monitors the program at state level whereas the Ministry of Rural Areas and Employment is responsible for the release of central share of funds, policy formation, overall guidance, monitoring and evaluation of the program.

Pradhan Mantri Gramin Awaas Yojana[[edit](#)]

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*Main article:* [Pradhan Mantri Gramin Awaas Yojana](#)

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, Rs 1438.39 crore was used for this scheme and about 7.98 lakh units were built. In 2000-01 a central outlay of Rs 1710.00 crores was provided for this scheme.

National Rural Employment Guarantee Act (NREGA)[\[edit\]](#)

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*Main article:* [National Rural Employment Guarantee Act, 2005](#)

The NREGA bill notified in 2005 and came into force in 2006 and further modified it as the [Mahatma Gandhi National Rural Employment Guarantee Act \(MGNREGA\)](#) in oct 2,2009. This scheme guarantees 150 days of paid work to people in the rural areas. The scheme has proved to be a major boost in Indian rural population's income.

To augment wage employment opportunities by providing employment on demand and by specific guaranteed wage employment every year to households whose adult members volunteer to do unskilled manual work to thereby extend a security net to the people and simultaneously create durable assets to alleviate some aspects of poverty and address the issue of development in the rural areas.<sup>[1]</sup>

The [Ministry of Rural Development](#) (MRD) is the nodal Ministry for the implementation of NREGA. It is responsible for ensuring timely and adequate resource support to the States and to the Central Council. It has to undertake regular review, monitoring and evaluation of processes and outcomes. It is responsible for maintaining and operating the MIS to capture and track data on critical aspects of implementation, and assess the utilization of resources through a set of performance indicators. MRD will support innovations that help in improving processes towards the achievement of the objectives of the Act. It will support the use of Information Technology (IT) to increase the efficiency and transparency of the processes as well as improve interface with the public. It will also ensure that the implementation of NREGA at all levels is sought to be made transparent and accountable to the public. Now 100 to 150 days work for all is provided.<sup>[[citation needed](#)]</sup>