



**BHARATA MATA  
COLLEGE  
THRIKKAKARA**

Affiliated to MG University, Re-accredited by NAAC with 'A+' Grade, ISO 9001-2015 Certified

**DEPARTMENT OF ECONOMICS**

**“A STUDY ON THE POVERTY ALLEVIATION  
PROGRAMMES REFERENCE TO ERNAKULAM  
DISTRICT”**

*Dissertation Submitted in the Mahatma Gandhi University, Kottayam*

*in partial fulfilment of the requirement for the award of*

Bachelor's degree of Arts(ECONOMICS)

*Submitted by*

**DIJITHA DAVIS**

REG NO: 200021012882

**ALEENA PAUL**

REG NO: 200021012900

UNDER THE GUIDANCE OF  
**PROF.LT. NITHIN THOMAS**

**2020-2023**

**BHARATA MATA COLLEGE**

**DEPARTMENT OF ECONOMICS**

**(Affiliated to Mahatma Gandhi University – Kottayam)**

**THRIKKAKARA P.O, KOCHI-682021, KERALA**

**Date:**

**CERTIFICATE**

This is to certify that this dissertation entitled “**A STUDY ON THE POVERTY ALLEVIATION PROGRAMMES REFERENCE TO ERNAKULAM DISTRICT**” has been prepared by **DIJITHA DAVIS, ALEENA PAUL** under the supervision and guidance in partial fulfilment of the requirement for the requirement for the award of the degree of Bachelor of Economics of the Mahatma Gandhi University.

**They are allowed to submit the dissertation**

**DR. JOHNSON K M**

Principal

Bharata Mata College, Thrikkakara

**PROF.LT. NITHIN THOMAS**

Academic Guide

Dept. of Economics

**PROF. LT. NITHIN THOMAS**

HOD of Economics Department.

## **DECLARATION**

We, Dijitha Davis, Aleena Paul Bachelor Degree of Economics final year students, Department of Economics, Bharata Mata College, Thrikkakara hereby declare that the dissertation submitted for award of Bachelor Degree in Economics is our work. We further declare that the said work has not previously been submitted to any other University or Academic Body.

DIJITHA DAVIS

ALEENA PAUL

Place: Thrikkakara

Date:

## ACKNOWLEDGEMENT

At the outset, we bow before **God** the Almighty for this bountiful blessing without which we would not have completed this endeavor successfully.

We gratefully acknowledge our indebtedness to our academic guide, for HOD, Asst. Prof. Lt. Nithin Thomas for his meticulous guidance and encouragement throughout the project.

We are extremely grateful to our respected for hrasst prof jerrin anna joe unwavering support generosity and timely corrections.

We remember with great pleasure and gratitude, all the respected teachers of the Department of Economics for their valuable suggestions.

We express our sincere thanks to our Principal Dr Johnson K M, for providing us all the facilities to carry out the project, as a part of under graduation course.

We are extremely indebted to our friends for their encouragement given in our tasks of preparing the dissertation report.

We extend our sincere gratitude to all those who has directly and indirectly helped during the course of our work.

Dijitha Davis

Aleena Paul

## CHAPTERISATION SCHEME

- CHAPTER 1-INTRODUCTION
- CHAPTER 2-REVIEW OF LITERATURE
- CHAPTER 3-DATA ANALYSIS AND INTERPRETATION
- CHAPTER 4-FINDINGS SUGGESTIONS AND CONCLUSIONS
- BIBLIOGRAPHY
- APPENDIX

	TITLE	PAGE NO
1	<b>INTRODUCTION AND DESIGN OF STUDY</b> 1.1 Introduction 1.2 Statement of the problem 1.3 Significance of the study 1.4 Objectives of study 1.5 Research Methodology 1.6 Scope of study 1.7 Limitations	3-11
2	<b>REVIEWING PAST LITERATURE</b>	12-18
3	<b>POVERTY ALLEVIATION</b> 4.1 Poverty alleviation 4.2 Schemes in Ernakulam district 4.3 Relationship between poverty alleviation and economic development 4.4 Timeline of the schemes	19-37
4	<b>DATA ANALYSIS AND INTERPRETATION</b>	38-43
5	<b>FINDINGS, SUGGESTIONS AND OBSERVATION OF THE STUDY</b>	44
6	<b>Conclusion</b>	45
7	<b>Bibliography</b>	46-47

# CHAPTER-1

## 1.1 INTRODUCTION

Poverty is a complex and pervasive issue that affects millions of people worldwide. Poverty alleviation has been a major focus of governments, international organizations, and NGOs for decades. The goal of poverty alleviation is to reduce or eliminate poverty and the issues it brings with it, such as hunger, ill health, and a lack of education, and social exclusion. The research study on poverty alleviation aims to examine the various strategies and approaches that have been implemented to reduce poverty, with a particular focus on their effectiveness and impact. The study will explore the poverty-causing causes include financial disparity, limited access to education, and discrimination. The study will also analyse the role of different stakeholders in poverty alleviation, including governments, civil society organizations, and private sector actors. It will examine the effectiveness of various poverty reduction programs and policies, such as cash transfers, microfinance, and social protection programs. The of the world are overwhelmingly the people of developing countries but have to keep up with the economic levels of the West since the beginning of the modern colonial period. Physiological density is one way in which the developing world varies among countries population can be created poverty. small amount of arable land with large number of There are also huge differences in wealth within countries and among Human development 2000

(OUNUNDP, 2000) discusses in detail rights empowering people in the fight against poverty. e Human Development Reports 2000 mentions, point to the following elements Women and children in poorer families collect fuel wood, fodder, forest wastes etc. for their daily necessities. Sixth, there should not be any social discrimination in any form against Women ethnic minorities, racial groups. Social reforms are essential to remove all sorts of discrimination. Sixth, it is of utmost importance to secure human rights in law and these legal obligations need to be reflected in developmental and other policies of policy that can reduce

poverty and improve human rights. These are as follows. First, the less-developed or the developing countries should accelerate the pro-poor growth process to give more benefits to the poor. Second the budgets of the low-income countries should be restructured and should give priority on basic social services, review the priorities and remove discrimination against the most deprived. Third poor people should be given right to take part in the decision-making processes. This requires to integrate them in the political processes. Fourth, environmental resources should be protected The Natural environment and social networks are the resources poor people use for their survival Amartya Sen observes that the problem of defining poverty line .Poverty' being a multi-dimensional concept refers to the dearth of access to a set of minimum needs for living such as food, housing, clothing, education and health facilities and many other related basic need



## 1.2 STATEMENT OF THE PROBLEM

It is important to clearly define the specific problem related to poverty alleviation that the project aims to address. Without a clear problem statement, it can be difficult to develop effective strategies and solutions. Despite various efforts to reduce poverty, a significant proportion of the population in the rural areas of the research area continues to live without the benefits of the poverty alleviation. This situation is exacerbated by specific factors such as unemployment, lack of infrastructure, or political instability, lack of implementation of the poverty alleviation programmes which further limits opportunities for economic and social mobility. The project aims to address this problem by specific objectives such

- 1) The detailed explanation of the poverty and the rural development poverty alleviation programmes implemented in Kerala using graph, tables and charts
- 2) The core of our analysis begins with the compilation, tabulation and the analysis of data collected from the survey. Mainly our study focuses on the rural areas of the Ernakulam District to analyse and evaluate the level of implementation of the anti-poverty programmes

## 1.3 SIGNIFICANCE OF STUDY

1) Addressing a pressing social issue. A significant societal problem that impacts millions of people worldwide is poverty. Poverty alleviation programs aim to address this issue by providing assistance to those who are most in need. Studying poverty alleviation programs as a project can help to identify the most effective interventions and strategies for addressing poverty.

2) Evaluating program effectiveness: Poverty alleviation programs are often implemented with the goal of improving the lives of those who are living in poverty. Studying these programs as a project can help to evaluate their effectiveness and identify areas for improvement. This can lead to better outcomes for those who are most in need

3) Developing policy recommendations: By studying poverty alleviation programs, policymakers can develop recommendations for improving these programs and addressing poverty more effectively. This can lead to more efficient and targeted interventions that can have a significant impact on poverty reduction.

4) Informing future research: Studying poverty alleviation programs as a project can also inform future research on poverty and social policy. By identifying effective strategies and interventions, researchers can build on existing knowledge and develop new approaches to addressing poverty.

Overall, studying poverty alleviation programs as a project is important because it can help to improve the effectiveness of these programs, inform policy decisions, and ultimately lead to better outcomes for those who are living in poverty.

## 1.4 OBJECTIVES OF THE STUDY

The objectives of poverty alleviation in a project can vary depending on the specific context, but some common objectives may include:

1) Reducing absolute poverty: The primary objective of poverty alleviation projects is to reduce the number of people living in absolute poverty, which is defined as living below the poverty line.

2) Improving access to basic needs: Poverty alleviation projects aim to provide basic necessities such as food, clean water, healthcare, education, and housing to people living in poverty

3) Creating economic opportunities: Poverty alleviation projects may aim to create economic opportunities for the poor, such as providing microfinance, skills training, or entrepreneurship support.

4) Empowering marginalized communities: Poverty alleviation projects may aim to empower marginalized communities by increasing their participation in decision-making processes, promoting gender equality, and addressing social inequalities.

5) Enhancing social protection: Poverty alleviation projects may aim to enhance social protection measures, such as providing social safety nets, healthcare, and pension schemes, to reduce the impact of poverty on vulnerable populations.

6) Strengthening institutions: Poverty alleviation projects may aim to strengthen institutions, such as local government agencies, to improve service delivery and ensure that poverty reduction efforts are sustainable.

## 1.5 RESEARCH METHODOLOGY

The collection of data to be conducted with a sample size of 70 respondents selected and the method of sampling is applied. The collection of primary data is based on the questionnaire.

The questionnaire is handed over to the poverty-stricken rural areas of the Ernakulam district which constitute the research area of the project and collect data from the areas.

Overall, a well-designed research methodology is critical to ensuring that research results are reliable, valid, and useful for informing decision-making and advancing knowledge in a particular field.

### TOOLS OF ANALYSIS

Microsoft Excel is used as a tool for data analysis; it is used to perform a variety of tasks, including data cleaning, sorting, filtering, and visualization, to create tables, charts, and graphs for better acknowledgment. The questionnaire was prepared by using the tool named Google Form as it can summarize the survey results at a glance with charts and graphs.

## 1.6 SCOPE OF STUDY

1. Assess the nature and extent of poverty in a particular area or among a particular population, using both quantitative and qualitative methods.
2. Identify the root causes of poverty and the barriers that prevent individuals and communities from moving out of poverty.
3. Evaluate existing poverty alleviation programs and interventions, including their effectiveness, efficiency, and sustainability.
4. Develop and test new poverty alleviation interventions, using rigorous methods to determine their impact on poverty reduction.
5. Provide recommendations for policy makers, practitioners, and other stakeholders to improve the design and implementation of poverty alleviation programs.

The study duration was 2022-2023 in which we assemble data

## 1.7 LIMITATIONS

1. Limited resources: Poverty alleviation projects are often funded by governments, NGOs, or private organizations, which have limited resources. As a result, they may not be able to reach everyone in need or provide adequate support.
2. Short-term impact: Many poverty alleviation projects are designed to provide short-term relief rather than addressing the root causes of poverty. This can result in a limited impact on poverty reduction over the long term.
3. Lack of sustainability: Poverty alleviation projects may not be sustainable over time, as they often rely on external funding and support. Without a sustainable funding source, the project may end prematurely or fail to achieve its goals.
4. Inadequate targeting: Poverty alleviation projects may not effectively target those in the most need. For example, projects that rely on self-selection may not reach those who are too poor or marginalized to participate.
5. Cultural insensitivity: Poverty alleviation projects may fail to take into account the cultural context and needs of the communities they serve. This can lead to ineffective or inappropriate interventions that do not address the root causes of poverty.
6. Lack of participation: Poverty alleviation projects may not engage the target communities or involve them in decision-making processes. This can result in a lack of ownership and commitment to the project, which can reduce its effectiveness.

# CHAPTER-2

## 2. REVIEWING PAST LITERATURE

(“A study on Kudumbashree project A Poverty Eradication Programme in Kerala Performance, Impact and Lessons for other States”)

A community-based self-help effort including underprivileged women, Kudumbasree is the state of Kerala's initiative to eradicate poverty. It has been envisioned as a strategy for reducing poverty that focuses mostly on microfinance and microbusiness. a vital component of local self-government institutions' development. With the assistance of regional NGOs, The Ministry of Rural Development's Swarnajayanti Gram Swarozgar Yojana (SGSY) was put into action thanks to the foundation of SHGs. Similar to this, Kudumbashree is supported by Kerala's local self-government agencies. Although not having an inherent connection to Kudumbashree, local government organisations participate actively in the scheme. Women have banded together under Kudumbashree, also known as KDMS, to form a three-tiered community-based organisation. Neighborhood Groups (NHGs), which are comprised of 20–40 women members chosen from low-income households, make up the foundation of the KDMS programme. At the ward level of local government, the Area Development Society (ADS) is created by federating 8–10 NHGs. A federation of ADSs is (CDS), which is founded at the village panchayat level as well as at the municipal (town) or corporate (city) levels. The top tier, known as CDS, is a union of all ADSs within a given panchayat (rural), municipality (town), or corporation (city). Via a network of Community Based Organizations, the KDMS system collaborates closely with local governments in both urban and rural areas. As of March 2008, KDMS had 1,85,309 NHGs, 16,950 ADSs, and 1058 CDSs covering 36,53,655 families. It also serves as a crucial nodal organisation for anti-poverty initiatives supported by the federal, state, and local governments with focus on developing microbusinesses. It now serves as a conduit for numerous government initiatives. This self-help group initiative for low-income women aims to combat poverty holistically by effectively combining resources and efforts. Micro-lending, particularly the provision of credit and thrift services through bank links, seems to have demonstrated its viability. Activities related to thrift and credit at the level of NHGs enable the poor develop a saving habit and gain access to loans for both consumption and investment

purposes It has conducted numerous training programmes and created training modules for managing micro-enterprises. The programmes for the poor are being carried out by Kudumbashree Mission. The group dynamics created by the Kudumbashree programme are bringing together many development initiatives in the state of Kerala. Because of this, resources have converged, reducing poverty (Jose, 2006). Examining the KDMS program's operation in Kerala, a state that has drawn attention from all around the world due to its strong social and equitable development against the backdrop of modest economic growth, is important. Kerala has achieved life expectancies that are equivalent to those in industrially advanced nations while having a comparatively low GNP. Its Human Development Index is excellent compared to other Indian states (HDI) It has performed admirably from both a gender perspective and other perspectives. In Kerala, there are 1,058 females for every 1,000 men, compared to only 933 females for every 1,000 males in all of India. Kerala has regularly ranked first in terms of HDI.

#### (“Financial inclusion of BPL families in rural areas in Ernakulam district”)

Over time, financial institutions have become more and more important in people's lives all around the world. Also, there has been a significant improvement in the banking industry's outreach efforts in India. Nonetheless, despite the nation's decades of autonomous growth, there is still a significant outreach gap between the rural and urban areas. While credit or loan accounts have significantly improved for urban households, the situation has deteriorated for rural households. The process of ensuring that everyone in an economy may easily access, use, and be a part of the official financial system is known as financial inclusion. These financial services include insurance, savings, lending, and payment and remittance facilities. Financial inclusion refers to more than just opening a savings account; it also refers to banks providing services like debt counselling, financial education, and money management guidance. Every civilization should ensure that public goods and services are easily accessible. As a result, since banking services are a public utility, they should be made available to everyone. The cooperative movement that began in India in 1904 is when the idea of financial inclusion first emerged. When 14 of the nation's largest commercial banks were nationalised in 1969, it really took off. Many branches were opened all around the nation, including in underserved regions. Nonetheless, a sizable segment of the populace was inaccessible to the banking system.



Financial access had a gap that required specific care. One percent of the GDP was lost as a result of the banking system. The study is very important because an inclusive financial system has many benefits, including efficient resource allocation that lowers the cost of capital, access to appropriate financial services that greatly simplify daily financial tasks, and a restriction on the expansion of unofficial sources of credit like local money lenders who frequently take advantage of the less fortunate financially and in other ways. Also, all cash and subsidies associated with welfare expenditures are already being transferred by the federal and state governments through bank accounts linked to Aadhar cards. This makes it possible for governments to send money directly to the recipients, cutting out middlemen and lengthy administrative procedures. This makes it possible for governments to send money directly to the recipients, cutting out middlemen and lengthy administrative procedures. The government wants to reduce fraud and corruption in fund transfers through this. In this situation, financial inclusion is crucial.

#### (Poverty alleviation in Kerala intervention of policies)

The government's dedication to reducing poverty is reflected in the Rehabilitation and Development Programme. In order for this vision to become a reality, policies must be focused on meeting fundamental requirements, developing human resources, and fostering an expanding economy that can produce sustainable means of subsistence. Maintaining a stable macroeconomic and fiscal environment is essential for the growth, employment, and redistribution (GEAR) plan of the government to succeed. Developing rural areas will help with this policy. Any plan to enhance quality of life must include the eradication of poverty and the provision of the bare necessities. If these areas don't show significant and widespread progress, no growth process can be sustained. There is currently enough data to demonstrate that quick growth has significant poverty-reducing impacts, and a focus on accelerated growth will also aid in achieving the goals of eradicating poverty if public policy is sensitive to the needs of the poor. The poor's living conditions might not be improved by economic growth and work possibilities alone. These must be accompanied by actions that improve people's social and physical environments. In light of this, the article critically examines the development and reformation of the strategy for reducing poverty during the course of the several Five-Year

Plans. Additionally, it aims to reflect the difficulty faced by policymakers in balancing justice and development in India's Future plans.

### (Strategic Intervention for Poverty Elimination: A Study of Rural India)

The Indian government has given rural development a high priority in order to achieve rural-urban integration in the developmental process. Inclusion of disadvantaged groups in society is the main goal of development, which also involves "equality in growth" and "equality of opportunity" for everyone. Ending poverty and achieving social harmony are development's main goals. Extreme poverty, illiteracy, a lack of access to healthcare, unemployment, and overall backwardness are features of India's rural areas. Because India is still developing even after so many years since independence, the current rural development strategy primarily focuses on poverty reduction, better livelihood opportunities, the provision of basic amenities in order to provide better infrastructure facilities, agricultural development, public health services, and entrepreneur and economic avenues in rural areas. Poverty is defined by the World Bank (1990:26) as "the inability to obtain a minimal standard of living."

In their research, Drs Ananthraj Kumar P. and Suriya K. (2014) concentrate on poverty alleviation programmes to safeguard underprivileged people with proper tactics, particularly in rural areas. Despite the fact that both the national and state governments in India undertook numerous programmes, poverty has never been reduced to such a huge amount over the years.

### (Livelihood support for tribal population in Kerala through planned assistance: an evaluation of the tribal sub plan (TSP) in the agricultural sector)

A strategic policy endeavour to ensure the overall development of the STs. TSP's main goal is to "get budgetary allocations for tribal development that are at least commensurate to their number, in order to bring them on par with other societal groups and to safeguard them against exploitation." Tribes need special consideration due to both their quick socioeconomic development and financial allocation. This necessitates an integrated strategy that unites all departments, rather than isolated actions. By offering legal and administrative support, the Tribal Sub-Plan seeks to close gaps between tribals and non-tribals in areas such as health, education, communication, and other basic necessities of life. The Sub-Plan also aims to put in place livelihood security programmes that will increase indigenous peoples' incomes while taking into account their aptitude and skill. In order to expand the state's tribal development strategy, Kerala adopted the tribal sub-plan concept in 1976. The its socioeconomic impact on

their lives, institutional changes in the TSP administration, the pattern of disbursement and utilisation of TSP funds in the agricultural sector, and the social and institutional challenges associated with carrying out TSP projects. The districts of Kerala's Wayanad, Idukki, and Palakkad were the sites of the study. Wayanad, Idukki, and Palakkad districts in Kerala were the locations of the study. current study focuses on the scope of livelihood opportunities made available to tribal farmers through TSP projects and Of these districts, two panchayaths were chosen at random. A total of 120 respondents were chosen at random from each panchayath, including 10 representatives of tribal groups and 10 representatives of the general populace. The Livelihood Security Index was used to compare the tribal members' livelihood security before to and after TSP project execution (LSI). Following the execution of TSP initiatives, tribal members' index scores revealed a considerable improvement in their ability to support their livelihoods. The three districts were discovered to have achieved a level of livelihood security that was nearly identical. The status of tribal empowerment, as determined by the "empowerment index," indicated that it had not greatly improved and had remained at a low level for the majority. The levels of their income, output, savings, education, and social participation have significantly improved, according to an analysis of the socioeconomic effects of TSP. The allocation of funds for TSP projects in the agricultural sector reveals that more money was given to programmes promoting crop agriculture and animal husbandry. Representatives of the people faced significant obstacles when implementing TSP programmes, including inadequate communication infrastructure and tribal members' low literacy rates. The participation of the tribal people in developmental initiatives was also found to be quite low. Regarding the significance given to implementation limits for TSP programmes, there was a high degree of agreement among the people's representatives. The report emphasises that more efforts need to be made to raise tribal literacy rates and that government authorities need to promote the engagement of tribe members. To increase their security of livelihood, the focus should be transferred from agriculture to a variety of income-generating activities.

### (The Public Distribution System and Food Security in India)

By serving as a safety net and providing necessities at a reduced price, India's Public Distribution System (PDS) significantly contributes to the reduction of food insecurity. India has had a sizable population of hungry and malnourished individuals get through the PDS is a cornerstone from the government's food. In order to achieve food and nutritional security in

India, the purpose of this assessment is to examine the operation and effectiveness of the PDS. 23 articles that fulfilled the inclusion requirements were found after a thorough and methodical search using the keywords "food insecurity" or "food security" AND "public distribution system" OR "PDS" OR "TPDS" AND "India." This analysis highlights the dearth of material that has been published in India on PDS and food security. The review's conclusions praise PDS's contribution to the fight against hunger and malnutrition while emphasising how little it has been able to do to reduce child mortality and improve food security. The PDS has the potential to reduce food hunger in India. Eight articles particularly looked at the PDS's efficacy [45, 46, 47, 49, 53, 54, 56, 58]. Each studies revealed PDS was ineffective, with major food waste and vast volumes of food not reaching the intended recipients, leading to high costs and few benefits According to Khera [54], households are compelled to buy a large portion of their food on the open market because they are unable to access their full right to items. On the other hand, in the state of Bihar, where in 1993 90% of food grains were diverted away from those in need, a positive trend was found, and by 2001, only 12.5% of food grains were diverted [56]. Nair [61] reported similar results from Kerala. This was ascribed to improved infrastructure and transparency in both states.

### (Ratifying anti-poverty programmes: implications for data justice)

This essay aims to shed light on the need of datafication for anti-poverty programmes, or social safety programmes created especially for the poor. The identification of entitled beneficiaries and the assignment of entitlements associated with each anti-poverty programme are two fundamental social protection functions that are made possible by the conversion of beneficiary populations into machine-readable data. The study proposes a politically charged vision of data based on these narratives, positioning datafication as a transformational force that aids in the reform of current anti-poverty programmes. Social safety programmes have been more computerised during the past 10 to 15 years. Many stages of anti-poverty programmes have been impacted by digital transformation. For instance, cash transfer systems are switching from physical distribution to mobile money in an effort to avoid the problems with leakage associated with material entitlements (Devereux & Vincent, Citation2010). In order to fight difficulties with deceit and illegal inclusion, employment guarantee programmes have shifted to biometric user recognition (Muralidharan et al., Citation2016). By using "end-to-end computerization," the back-end stages of social protection programmes are also being

digitalized (Masiero & Prakash, Citation2015). This scenario of continuing computerization includes datafication. In the case of social protection programmes, the population of users is ratified and transformed into digital databases, which serve as the foundation for allocating benefits. The ability to convert individual and household data traditionally gathered through manual census procedures (Jerven, Reference 2013) into computer records that can be accessed at any time has become vital for programme administration thanks to digital technologies. With datafication, populations are transformed from actual people into consultable digital records that serve as the foundation for administrative decisions.

## (Poverty Alleviation Programmes in Seventh Plan: An Appraisal)

In this article, an effort has been made to review the main rural poverty reduction programmes in light of the Sixth Plan's implementation experience. The consensus is that the main problems with these programmes are conceptual fuzziness and a poor grasp of the complexity of the environment in which they must be executed. As a result, the programme design needs to be reassessed, taking into account how "environmental" elements may affect it and carefully evaluating the "capacity" of the administrative tools at hand. and design-would go a long way in giving the anti-poverty programmes at least a chance of success. A more systematic approach to programme planning would include greater clarity regarding the objectives and aims of each programme, standards and other selection criteria for projects, and job specificity for the various organisational levels engaged in carrying out the programmes.

### (Part of democracy decentralization and empowerment of local bodies)

In the area of local government empowerment, Kerala, the southernmost state of India and a region famed for its creative approach to development, has once again written a success story. For the past 25 years, the state has successfully managed the transition from central to decentralised planning through institutional reforms in the devolution of powers, responsibilities, and resources to the local governments. This essay's goals are to describe both the challenges that lay ahead and the elements

that contributed to Kerala's successful decentralisation experiment. Participation of the Gram Sabha in the planning process ensured that democracy in the state was strengthened. This helped the neighbourhood's schools and healthcare facilities enhance their cleanliness management and service delivery.. According to the study, the deficiencies in Kerala's disability sector are mostly related to the lack of sustainable model programmes, innovations, research, education, skill development, and employment opportunities, as well as an insufficient environment for the execution of projects and schemes. The study was set up in a qualitative manner. Data was gathered using an interview guide, and the participants were chosen using the professional analysis technique of intentional sampling To live and participate in communal life, which is a fundamental human right, people with disabilities (PwD) frequently need extra care and support. This poses a serious problem for a civilisation that is still in its infancy. The goal of this study is to lay the groundwork for independent living for people with disabilities in a society that is rapidly changing. Mixed design was the study methodology employed. The study of data from various government sources led to the creation of a status analysis of disability in the Indian state of Kerala. In Kerala's disability business, the study found that there were major gaps in the areas of innovation, research, education, skill development, and the availability of sustainable model programmes.

### (The politics of defining and alleviating poverty: State strategies and their impacts in rural Kerala)

This article introduces the relational approach to analysing poverty (Mosse, 2010) and uses it to analyse Kerala, India's state policies for recognising and treating poverty. It tracks them from national planning documents all the way to the point of implementation using qualitative research carried out in two of Kerala's poorest Districts. Kerala has shown ingenuity in how it has adapted these ideas within the local governance devolved by the State. Admirable national policy objectives include the concepts of participatory poverty classification, economic self-reliance, and political empowerment. The state does not pay enough attention to the severely uneven social and economic links that perpetuate poverty in contemporary Kerala, as evidenced by the fact that both the development of policy and its implementation reinforce ideas of personal transitions out of poverty. This study of the causes of poverty in India and the results of initiatives to combat it was based on field investigations carried out in Bihar, Kerala, and West Bengal. It contends that while particular programmes for the poor are essential, effective poverty alleviation depends on a comprehensive approach that also addresses income growth, infrastructure development, and the equitable distribution of commodities and services. Programs are not integrated, they are biased in favour of supply, the provider choose the goods and services given rather than the beneficiary, and

they are generally ineffective. In the past, programmes' quantitative rather than qualitative components were prioritised, and the demand side of development was ignored.

### (Financial inclusion and poverty alleviation: an alternative state-led microfinance model of Kudumbashree in Kerala)

The study examines Kerala's state initiative to reduce poverty, the Kudumbashree microfinance and microenterprise model, and its results on lowering poverty in Kerala. The Kudumbashree method of identifying the poor is considered to be superior than the conventional head count ratio and less likely to exclude vulnerable households since it takes into account the multifaceted characteristics of poverty. By establishing itself as a successful model connecting the state, community, and financial organisations The products become less competitive as a result of a heavy reliance on local markets for the purchase and sale of inputs, raising concerns about the long-term viability of a business-led model in the absence of public assistance.

### (Microfinance and Poverty Alleviation)

Nobel Prize winner Dr Muhammed Yunes of Bangladesh launched microfinance, sometimes known as banking to the poor, in the 1970s. Prior to Dr Yunes, the poor were denied credit and loans since it was widely believed that they couldn't afford to pay them back. Poor basket weavers in Bangladesh were given small loans of less than \$50 as part of Dr Yunes Grameen Bank scheme. With a 98% payback percentage, Grameen has more borrowers than any commercial bank and has increased to over 3.7 million in the previous 30 years. Dr. Yunes has shown that people from low-income backgrounds are capable of managing credit responsibly and making loan repayment. Microfinance has a number of distinctive characteristics, including village banks, group loans, social collateral, and a focus on women. Village banks are little financial entities that lend money in impoverished communities. They send out loan agents to distribute and collect funds. When a client of microfinance fails on a loan, a group of five other clients picks up the tab. Customers are not forced to put up security. Small towns are close-knit; therefore, any defaulting client will be pushed to settle the bill out of fear of being shamed in front of others. Since studies suggest that women are the most dependable with payments and most likely to use microfinance, there is a special focus on them.

Studies show that microfinance can lead to an increase in income, better nutrition for families, greater high school attendance, empowerment of women, and alleviation of poverty. There is abundant support to demonstrate that microfinance can lift families out of poverty and is also able

to expedite the completion of six of the seven millennium development goals. Nobel Prize winner Dr Muhammed Yunes of Bangladesh launched microfinance, sometimes known as banking to the poor, in the 1970s. Prior to Dr Yunes, the poor were denied credit and loans since it was widely believed that they couldn't afford to pay them back. Poor basket weavers in Bangladesh were given small loans of less than \$50 as part of Dr Yunes Grameen Bank scheme. With a 98% payback percentage, Grameen has more borrowers than any commercial bank and has increased to over 3.7 million in the previous 30 years



## 4 POVERTY ALLEVIATION SCHEMES

### 1) KUDUMBASHREE

The State Poverty Elimination Mission, Kudumbashree, was created with the goal of eradicating poverty through empowering women. The Government of Kerala initiated this creative, women-based, participatory plan to fight poverty in 1998 with the goal of eradicating absolute poverty within a decade. The Mission directs all of its efforts towards empowering women on three fronts: socially, economically, and generally speaking. To achieve its goal of ending poverty, the Mission uses a process approach rather than a programme approach. Contrary to conventional methods, the Mission views poverty from a different angle, describing it as "any deprivation." The Mission works to address the causes of poverty and create jobs in order to promote social, economic, and gender empowerment. Across political parties and religious beliefs, 43.07 lakh women participate in the Kudumbashree movement in the State today. Kudumbashree received a budget of 130.00 crore for the State plan in 2016–17, but only spent 124.25 crore of that amount. Moreover, Kudumbashree serves as a nodal organisation for the State's implementation of other centrally sponsored programmes. With Kudumbashree, rural areas saw the effective implementation of initiatives like the National Rural Livelihood Mission (NRLM), Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY), Start-up Village Enterprise Programme (SVEP), and Mahila Kisan Sasakthikaran Pariyojana (MKSP).

### 2) SWARNJAYANTI GRAM SWAROZGAR YOJANA

The Ministry of Rural Development, Government of India has launched a new programme known as "Swarnjayanti Gram Swarozgar Yojana" (SGSY) by restructuring the existing schemes namely:

- Integrated Rural Development Programme (IRDP) .
- Training of Rural Youth for Self- Employment (TRYSEM) .
- Development of Women & Children in Rural Areas (DWCRA)
- Supply of Improved Toolkits to Rural Artisans (SITRA)
- Ganga Kalyan Yojana (GKY) . Million Wells Scheme (MWS)

## THE SCHEME

The SGSY Program is in effect in rural portions of the nation as of April 1, 1999. SGSY is a comprehensive programme that addresses all facets of self-employment, including the grouping of the underprivileged into self-help organisations, training, credit, technology, infrastructure, and marketing. Financial institutions, Panchayat Raj organisations, District Rural Development Agencies (DRDAs), non-governmental organisations (NGOs), and technical institutions in the district will all contribute to the funding of the programme. They will also be involved in its planning, implementation, and monitoring. Self Help Groups (SHG) can be created and nurtured, and the progress of the Swarozgaris can be tracked, with the aid of NGO's Where possible, their services can be used to provide quality technological assistance The programme intends to build a significant number of microbusinesses in rural areas. Families eligible for assistance under SGSY will be chosen from a list of Below Poverty Line (BPL) households obtained through a BPL census and legally approved by Gram Sabha. With a combination of bank credit and government assistance, SGSY aims to lift helped families out of poverty within three years by giving them access to assets that generate income. The programme covers the rural poor, including landowners, labourers without land, educated unemployed, rural craftsmen, and the disabled. The Swarozgaris, or supported families, are chosen from BPL families by a three-person team made up of the Block Development Officer, the Banker, and the Sarpanch. The Swarozgaris can be either individuals or groups. SGSY will concentrate on the vulnerable group of rural impoverished people. As a result, at least 50% of people receiving assistance will be from the SC/ST, 40% will be women, and 3% will be disabled.

### 3)(NATIONAL RURAL EMPLOYMENT GUARANTEE ACT,2005)

The National Rural Employment Guarantee Act, often known as the Mahatma Gandhi National Rural Employment Guarantee Act or MNREGA and previously known as the National Rural Employment Guarantee Act, aims to protect the "right to work" in India. Following the introduction of the bill in the parliament by the Minister for Rural Development, Raghuvansh Prasad Singh, this act was passed on August 23, 2005 during the UPA administration of Prime Minister Manmohan Singh.

It aims to increase the security of livelihood in rural areas by giving at least one adult household member who volunteers to perform unskilled manual labour at least 100 days of paid employment in a fiscal year) Creating durable assets is one of MGNREGA's other objectives (such as roads, canals, ponds and wells Within 5 kilometres of an applicant's home, employment must be available, and

minimum wages must be paid. applicants are eligible for an unemployment payment if job is not offered within 15 days of applying. In other words, if the government fails to create jobs for people, it must nevertheless give them certain unemployment benefits. As a result, employment under MGNREGA is a right recognised by law. Further benefits of NREGA, besides economic security and asset creation, include environmental protection, empowerment of rural women, a decline in rural-urban migration, and the promotion of social fairness among others. P.V. Narasimha Rao, who was the prime minister at the time, first suggested the law in 1991. It was subsequently approved by the parliament and put into effect in 625 Indian districts. As a result of this pilot program's success, NREGA's coverage was expanded to include all Indian districts as of 1 April 2008. According to the government, the Act is "the world's greatest and most ambitious social security and public works initiative." The World Bank criticised the act in 2009 along with others for impeding internal migration and harming growth. Yet, the World Bank referred to it as a "stellar example of rural development" in its 2014 World Development Report. The law stated. According to the law, it offers a variety of safeguards to support its efficient administration and use. The legislation specifically outlines the guiding principles and agencies for execution, the list of permitted construction projects, the financing scheme, monitoring and assessment, as well as specific steps to guarantee accountability and openness.

#### 4) PRADHAN MANTRI AWAS YOJANA

Pradhan Mantri Awas Yojana (PMAY) is an initiative by the Government of India in which affordable housing will be provided to the urban poor with a target of building 2 crore (20 million) affordable houses by 31 March 2022. It has two components: Pradhan Mantri Awas Yojana (Urban) (PMAY-U) for the urban poor and Pradhan Mantri Awas Yojana (Gramin) (PMAY-G and also PMAY-R) for the rural poor, the former administered by Ministry of Housing and Urban Affairs and the latter by Ministry of Rural Development. This scheme converges with other schemes to ensure houses have a toilet, Saubhagya Scheme for universal electricity connection, Ujjwala Yojana LPG connection, access to drinking water and Jan Dhan banking facilities, etc. The Government of India has launched the Pradhan Mantri Awas Yojana (PMAY), a programme that aims to create 2 crore (20 million) affordable homes by the end of March 2022. It consists of two parts: the Pradhan Mantri Awas Yojana (Urban) (PMAY-U) for the urban poor and the Pradhan Mantri Awas Yojana (Gramin) (3; PMAY-G and PMAY-R) for the rural poor. The Ministry of Housing and Urban Affairs administers the former, and the Ministry of Rural Development oversees the latter. This programme integrates with others to guarantee that homes have toilets, such as the Saubhagya

Program for universal power access, the Ujjwala Yojana LPG connection, access to drinking water, Jan Dhan banking services, etc. The Pradhan Mantri Awas Yojana (Urban) (PMAY-U) for the urban poor and the Pradhan Mantri Awas Yojana (Gramin)[3] are its two main components PMAY-G and PMAY-R) are programmes that help the poor in rural areas; the former is run by the Ministry of Housing and Urban Affairs, while the latter is overseen by the Ministry of Rural Development. This programme integrates with others to guarantee that homes have toilets, such as the Saubhagya Program for universal power access, the Ujjwala Yojana LPG connection, access to drinking water, Jan Dhan banking services, etc.

#### 5) PMKSY -PRADHAN MANTRI KRISHI SINCHAYEE YOJANA

The Pradhan Mantri Krishi Sinchai Yojana (Hindi) is a nationwide initiative to increase farm output and guarantee better resource utilisation in the nation. Over the period of one year, 2015–2016, a budget of 53 billion (US\$660 million) has been set aside for this programme. At a meeting of the Cabinet Committee on Economic Affairs on July 1, 2015, the decision was made and agreed with a 50000-crore outlay over a five-year period (2015-16 to 2019-20). This programme has been given a budget of 53 billion (US\$660 million) for the 2015–2016 fiscal year. At a meeting of the Cabinet Committee on Economic Affairs on July 1, 2015, the decision was made and agreed with a 50000-crore outlay over a five-year period (2015-16 to 2019-20).

#### 6) SAANSAD ADARSH GRAM YOJANA

Sansad Adarsh Gram Yojana is a rural development programme that focuses primarily on the development of villages. This includes social development, cultural development, and spreading motivation among the populace to engage in social mobilisation of the village community. On October 11, 2014, the day of Jayaprakash Narayan's birth anniversary, Indian Prime Minister Narendra Modi announced the programme. On October 11, 2014, the day of Jayaprakash Narayan's birth anniversary, Indian Prime Minister Narendra Modi announced the programme.

#### 7) SAMPOORNA GRAMEEN ROZGAR YOJANA (SGRY)

It was deemed necessary to combine the several wage-employment programmes in rural areas into one comprehensive scheme. be put in place that would take care of village infrastructure, additional wage employment, and food security all at once. On August 15, 2001, the Hon. Prime Minister inaugurated a new wage-employment programme called the Sampoorna Grameen Rozgar Yojana (SGRY) from the Red Fort's ramparts. On September 25th, 2001, a new plan with an annual budget

of Rs. 10,000 crores were introduced. 50 lakh tonnes of foodgrains worth Rs. 5,000 crores (at economic cost) will be given annually, free of charge, to State Governments and Union Territory Administrations under the Scheme. The material cost and the cash portion of salary will be covered by the remaining money. The ratio of the Centre and States' share of the program's costs is 87.5: 12. Over 100 crore man days of paid employment are expected to be created annually under the Plan. Despite the fact that the EAS and the JGSY have been combined into this new Scheme, these two Schemes will still be operated as a part of the SGRY for the remainder of the 2001–2002 academic year in order to minimise misunderstanding.

### Salient Features of the Sampoorna Grameen Rozgar Yojana (SGRY)

With effect from September 25, 2001, the Sampoorna Grameen Rozgar Yojana (SGRY) was established to offer wage employment in rural regions. 50 lakh tonnes of foodgrains worth Rs. 5,000 crores (at economic cost) will be given annually, free of charge, to State Governments and Union Territory Administrations under the Programme. The remaining money, or Rs. 5,000 crores, will be used to pay for the cash portion of labour costs and material costs. The Centre and State will split the program's expenses at a ratio of 10 of 87.5:12. The Currency Component, however, is split in a ratio of 75.25 between the Centre and the State. The Ministry of Rural Development will compensate the recipient of the foodgrains.

### Objective

The main goal of the EAS is to increase employment possibilities throughout the severe lack of manual labour jobs paying a wage for the rural poor living below the poverty line. The building of enduring societal, social, and economic assets for ongoing employment and development is the secondary goal. Any rural poor people who require wage employment are eligible for the programme. Only those below the poverty line are anticipated to apply for the unskilled labour because the scheme is self-targeting in nature and only pays minimum wages.

### 8) IAY (INDHIRA AWAS YOJANA 2023: Housing Scheme Renamed as PMAY)

The Indira Awas Yojana, or AY, was a well-liked housing programme in the 1990s. IAY covered every facet of mass housing plans before the government turned its attention to affordable and mass housing programmes. It was among the largest and most well-liked housing developments at the time. Rajiv Gandhi established the Indira Awas Yojana, also known as IAY, in 1985 to offer rural Indians access to inexpensive housing options. The Pradhan Mantri Awas Yojana, or PMAY, carries

forward the goals, vision, and strategy of IAY in a more concentrated way. Several subsidies and housing aid programmes have been in place in India since independence. But in 1985, a focused programme for advancing SCs, STs, and other disadvantaged groups was developed, leading to the creation of IAY, or Indira Awas Yojana. The IAY was a targeted programme designed to give the homeless and other economically disadvantaged groups in society access to affordable housing. A component of the Rural Landless Job Guarantee Program was the IAY, or Indira Awas Yojana (RLEGP).

This flagship programme, run by the Ministry of Rural Development, aimed to give homes to those who fell into the Below Poverty Line (BPL) and Economically Weaker Sections (EWS) of society. The IAY or Indira Awas Yojana which was introduced in 1985, was absorbed into a related programme known as the "Jawahar Rozgar Yojana" in 1989. Before to now, this programme was only available to members of the SC/ST and OBC reserved social groups. It was, however, expanded to include the Non reserved category in 1993–1994 as well. As a result, more homeless people were added to the poor category. A significant modification was made in 1996. The programme was expanded this year to include the spouse or dependent child of defence or paramilitary soldiers who were killed in combat. The Ex-Servicemen and Retired Employees of the Forces were also included in the IAY or Indira Awas Yojana (iay nic in).

#### 9) PRADHAN MANTRI GRAMODAYA YOJANA (PMGY)

A fundamental element for human welfare is housing. Every individual needs a place to live, but they also need amenities like clean water and good sanitation in their homes. To that aim, the Pradhan Mantri Gramodaya Yojana (PMGY), which is focused on extending benefits to the rural poor, recently unveiled a new project in the field of providing rural shelter. A basic requirement for human wellbeing is housing. Every individual needs a place to live, but they also need amenities like clean water and good sanitation in their homes. Sheltering the homeless in rural areas falls within the purview of the Ministry of Rural Development. While the Ministry is already implementing programmes in the area of rural housing, such as the Indira Awas Yojana (IAY), it has been deemed necessary to supplement the efforts being made in this direction by introducing a Comprehensive Scheme that aims to reduce the shortage of homes for Below Poverty Line (BPL) families in the rural areas and also aids in the healthy development of the habitat. The Pradhan Mantri Gramodaya Yojana (Gramin Awas) will be

implemented in rural areas across the nation, and it will largely follow the model of the Indira Awaas Yojana.

## 4.2 POVERTY ALLEVIATION SCHEMES IN ERNAKULAM

- 1) Yuvasree: -The Yuvasree initiative was established to employ educated adolescents between the ages of 18 and 45 through microbusinesses. With the development of children's abilities, neighbourhood networks of kids called Balasabhas were established with the aim of preventing the transmission of poverty between generations. The age range for children included in the sabha is 5 to 15 years old. There are 52,127 Balasabhas in the state right now. The basic services for urban poor (BSUP) housing project.
- 2) Integrated Rural Development Programme: - It was introduced in the year 1978-79 and was implemented from 2nd October, 1980. The main aim is to improve the living conditions of the poor by providing them support in getting employment opportunities and by developing various skills through this scheme. Till date, this programme has proved to be the most effective as a poverty alleviation programme. Under this programme, those who fall below the poverty line financial assistance are provided with government subsidies as well as loans or credit from financial institutions to make a way for various self-employment opportunities.
- 3) JAWAHAR ROZGAR YOJANA: With the merger of two schemes, National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP) a new scheme Jawahar Rozgar Yojana (JRY) was launched in 1989. The purpose was to provide better employment opportunities for the unemployed in rural areas by focusing on economic infrastructure, community and social assets. Expenditures were shared between central & state in 80:20 ratios. It was revamped as Jawahar Gram Samridhi Yojana (JGSY) in 1999, to work upon rural economic infrastructure with the purpose of generating better employment opportunities.
- 4) EMPLOYMENT ASSURANCE SCHEME: - It was launched on 2nd of October in 1993. It mainly covered the areas where the Revamped Public Distribution System was in operation, especially the rural districts and blocks in 1993 which were drought prone areas, desert, tribal and hill area blocks. With the time it kept extending to several other blocks. Employment assurance scheme was planned for creating employment opportunity in the form of manual work during the lean agricultural months and to provide better

infrastructure and community assets in order to provide sustained livelihood to rural population. In 1996, it was merged with Jawahar Rozgar Yojana and presently the scheme is applicable throughout the country without no special conditions through a redesigned program started in the year 2000. In 2006, the scheme was totally merged with the famous scheme, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

- 5) FOOD OR WORK PROGRAMME: - It is considered to be one of the most successful schemes of the government which was launched in the year 2000, the Food for Work Programme was started as a component of Employment Assurance Scheme. It started with some major drought-affected states, like Maharashtra, Rajasthan, Orrisa, Gujarat, Himachal Pradesh, Madhya Pradesh, Uttaranchal and Chhattisgarh. The main aim is to enhance food security through wage employment and also distributed free food to poor downtrodden people of India. In the initial stage, the unskilled laborers were offered food instead of wages at the work site
- 6) SAMPOORNA ANAMPOORNA GRAMIN ROZGAR YOJANA: - The old Jawahar Grameen Samriddhi Yojana, the Employment Assurance Scheme, and the Food for Work Program were combined into the Sampoorna Gramin Rozgar Yojana (SGRY) Scheme, which was introduced on September 25, 2001. The scheme's main objectives were the development of wage jobs, the improvement of rural areas' economic infrastructure, and the provision of food and nutrition security for undeveloped populations. Individuals who are below the poverty line are given food grains and wages as a result of this programme.



### 4.3 RELATIONSHIP BETWEEN POVERTY ALLEVIATION AND ECONOMIC DEVELOPMENT

Poverty alleviation and economic development are intricately connected. Economic development is the process by which a country improves its economic, political, and social well-being. Poverty alleviation, on the other hand, refers to reducing the number of people living in poverty and improving their quality of life.

Poverty alleviation is a critical component of economic development because it directly impacts a country's economic growth. Poverty can hinder economic growth by limiting human capital development, reducing access to credit and finance, and lowering consumer spending. When people live in poverty, they are often unable to access education, healthcare, and other essential services that can help them break the cycle of poverty. On the other hand, economic development can help alleviate poverty. As a country's economy grows, more jobs are created, and people have greater access to resources and opportunities. This can lead to higher incomes and improved living standards for those living in poverty. Additionally, economic development can help create more stable and sustainable communities, which can lead to better social and political outcomes.

Governments and international organizations have implemented a variety of strategies to promote economic development and poverty alleviation. One common approach is to invest in infrastructure, such as roads, bridges, and power grids, which can help create jobs and improve access to services. Another approach is to promote entrepreneurship and small business development, which can create jobs and stimulate economic growth. In addition, education and healthcare are critical components of poverty alleviation and economic development. Education can help individuals develop the skills needed to succeed in the workforce and contribute to economic growth. Healthcare can help reduce the impact of disease and disability on individuals and communities, allowing people to be more productive and participate more fully in economic activities. In conclusion, poverty alleviation and economic development are closely linked. Poverty can hinder economic growth, while economic development can help alleviate poverty. Strategies to promote economic development and poverty alleviation include investing in infrastructure, promoting entrepreneurship and small business development, and improving access to education and healthcare. By focusing on these strategies, countries can

create more stable, sustainable, and prosperous societies that benefit everyone. Poverty and economic development are deeply interconnected. Poverty can hinder a country's economic growth, while economic development can help alleviate poverty.

When people live in poverty, they are often unable to access education, healthcare, and other essential services that can help them break the cycle of poverty. This can limit their potential and reduce their ability to contribute to the economy. Additionally, poverty can lead to social and political instability, which can further hinder economic growth. On the other hand, economic development can help alleviate poverty. As a country's economy grows, more jobs are created, and people have greater access to resources and opportunities. This can lead to higher incomes and improved living standards for those living in poverty. Additionally, economic development can help create more stable and sustainable communities, which can lead to better social and political outcomes.

Governments and international organizations have implemented various strategies to promote economic development and poverty alleviation. One common approach is to invest in infrastructure, such as roads, bridges, and power grids, which can help create jobs and improve access to services. Another approach is to promote entrepreneurship and small business development, which can create jobs and stimulate economic growth. Education and healthcare are also critical components of poverty alleviation and economic development. Education can help individuals develop the skills needed to succeed in the workforce and contribute to economic growth. Healthcare can help reduce the impact of disease and disability on individuals and communities, allowing people to be more productive and participate more fully in economic activities. In conclusion, poverty and economic development are closely linked, and strategies to promote economic development can help alleviate poverty. By investing in infrastructure, promoting entrepreneurship, and improving access to education and healthcare, countries can create more stable, sustainable, and prosperous societies that benefit everyone.

## Poverty Alleviation Programmes since Independence

- The Indian government has started, maintained, and improved a number of planning initiatives from the early 1950s to assist the underprivileged in becoming self-sufficient in food acquisition and overcoming hunger and poverty.
- Since the early 1950s, the government of India has initiated, sustained, and refined various planning schemes to help the poor attain self-sufficiency in acquisition of food and overcome hunger and poverty

### FIFTH PLAN (1974-1978)

- It laid stress on unemployment poverty alleviation (garibi haratao), justice
- It also assured a minimum income of Rs 40 per person per month calculated at 1972-73

### SEVENTH PLAN (1985-1990)

- The Seventh Five-Year Plan's focal points included social justice, ending the oppression of the weak, utilising modern technology, agricultural development, anti-poverty initiatives, ensuring that everyone has access to enough food, clothing, and shelter, and raising farm productivity on both a small- and large-scale.
- In terms of poverty, it sought to raise the standard of living for the underprivileged while significantly reducing the prevalence of poverty.

### EIGHTH PLAN (1992-1997)

- The main goals included reducing poverty, creating jobs, and regulating population increase.

### NINTH PLAN (1977-2002)

- In an endeavour to completely eradicate poverty, it provided substantial support to the nation's social sectors.

### TENTH PLAN (2002-2007)

- It offered strong support to the social spheres of the country in an effort to achieve the complete elimination of poverty.

### ELEVENTH PLAN (2007-2012)

- It offered strong support to the social spheres of the country in an effort to achieve the complete elimination of poverty

### TWELFTH PLAN (2012-2017)

- It offered strong support to the social spheres of the country in an effort to achieve the complete elimination of poverty

## Public Distribution System-Pre-Independence

The public distribution system (PDS) in India has a long history that predates independence. Prior to independence, the British colonial government introduced various food distribution schemes in response to famines and food shortages in different parts of the country.

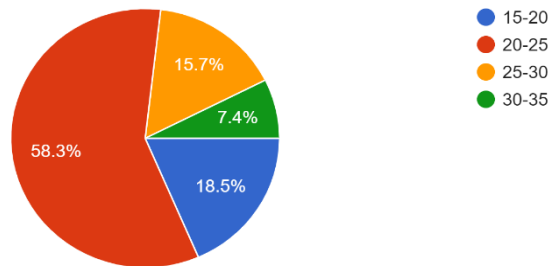
One such scheme was the "Relief and Famine Code," introduced in 1883, which aimed to provide food and relief to people affected by famines. This code established rules for the distribution of food and other relief measures during times of famine, and also created a system for regulating the prices of essential commodities. Another significant development was the establishment of the Food Department in 1917, which aimed to stabilize prices and ensure food security during times of shortage. The Food Department was responsible for procuring and distributing food grains, and also operated network of fair price shops in different parts of the country. During World War II, the British colonial government introduced the "War-time Food Scheme," which aimed to ensure the availability of food at reasonable prices during the war. This scheme involved the establishment of ration shops, which sold essential commodities such as rice, wheat, sugar, and oil at controlled prices. Overall, the pre-independence period saw the introduction of various food distribution schemes aimed at ensuring food security and providing relief during times of shortage. These schemes laid the foundation for the public distribution system that exists in India today, which provides subsidized food grains to millions of people across the country.

# CHAPTER 3

## DATA ANALYSIS AND INTERPRETATION

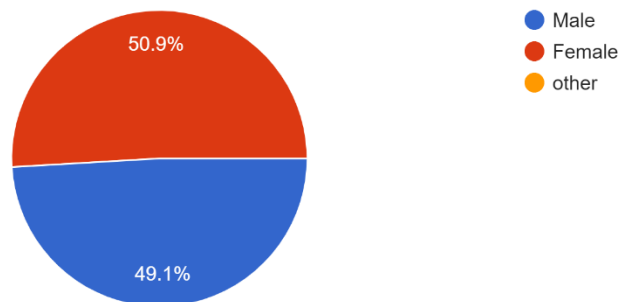
GRAPH 1

Age  
108 responses



GRAPH 2

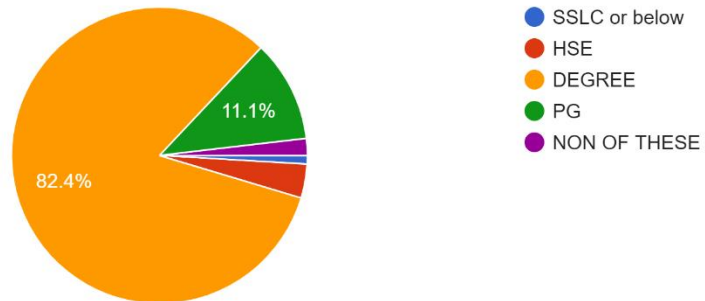
Gender  
108 responses



### GRAPH 3

#### Educational background

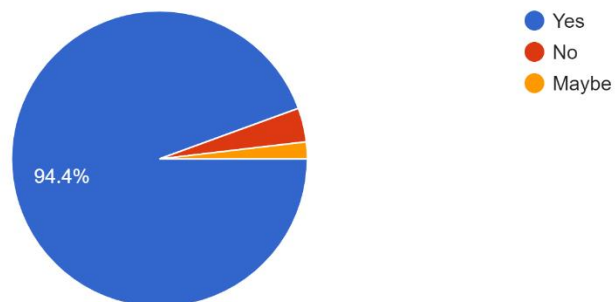
108 responses



### GRAPH 4

#### Do you access to clean water

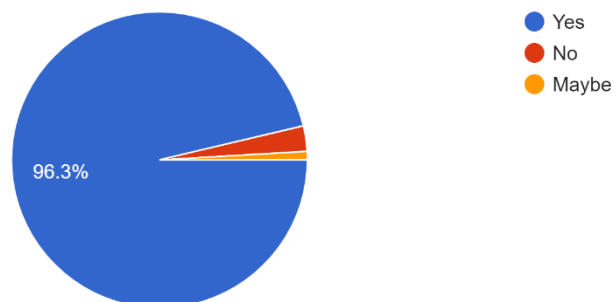
108 responses



### GRAPH 5

#### Do you have access to electricity

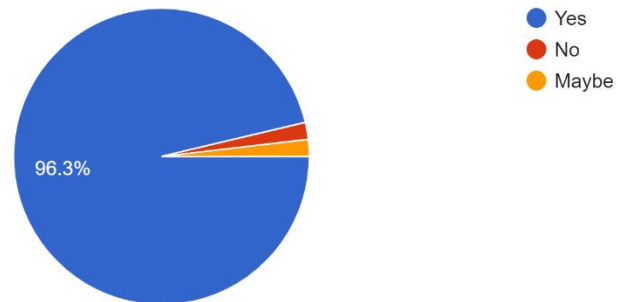
108 responses



## GRAPH 6

Do you have access to health care facilities

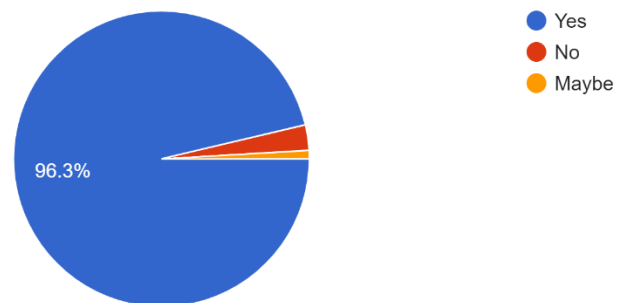
108 responses



## GRAPH 7

Do you have access to educational facilities

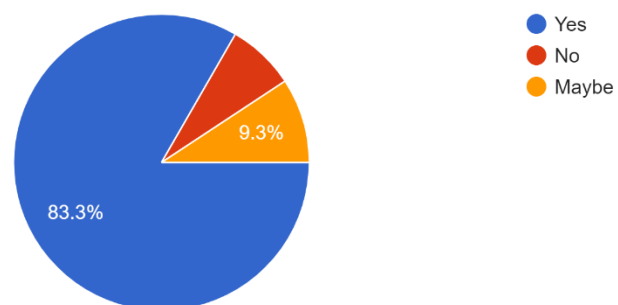
108 responses



## GRAPH 8

Do you have access to financial institutions

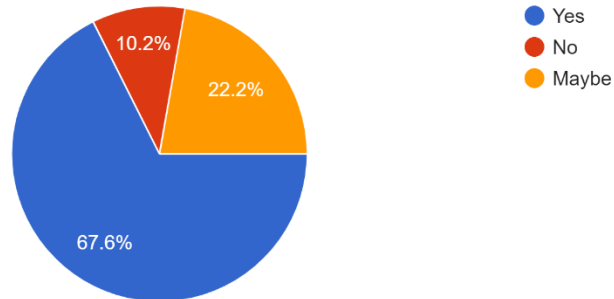
108 responses



### GRAPH 9

Has covid affect your financial situation

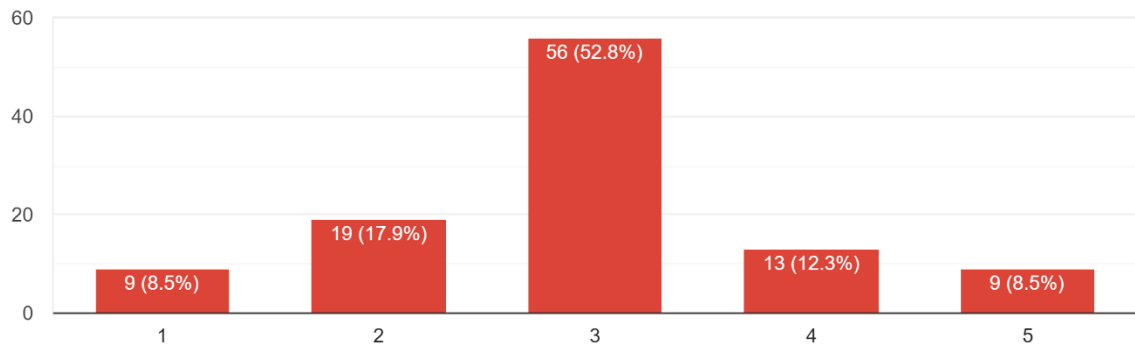
108 responses



### GRAPH 10

How would you rate the availability of job opportunities in your area

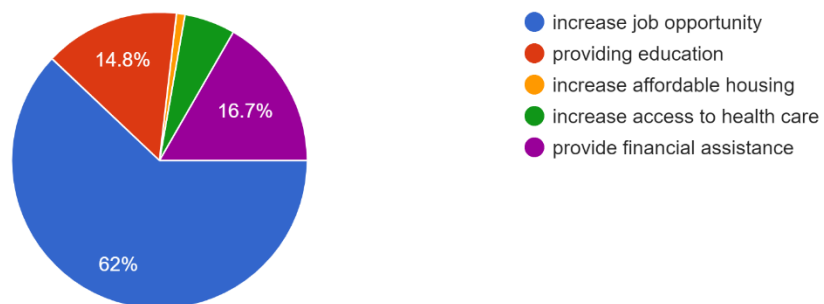
106 responses



### GRAPH 11

How do you think poverty can be alleviated in your community

108 responses





## INTERPRETATION

Poverty alleviation projects aim to reduce poverty levels in a community or region by implementing strategies and programs that provide individuals and households with access to basic needs and resources. These projects typically involve a multi-pronged approach that addresses a range of factors that contribute to poverty, such as lack of education, healthcare, and employment opportunities. One key aspect of poverty alleviation projects is data analysis. This involves collecting and analysing data on poverty levels, income distribution, employment rates, education levels, and other relevant indicators.

The data analysis helps to identify the root causes of poverty in the target community or region and informs the development of effective poverty alleviation strategies. Another important component of poverty alleviation projects is community engagement. Poverty is often a complex and multifaceted issue that requires input and participation from community members to identify the most pressing needs and develop effective solutions. Community engagement can involve a range of activities, such as community meetings, surveys, and focus groups. Poverty alleviation projects also often involve partnerships between government agencies, non-profit organizations, and private sector entities. These partnerships can provide the resources and expertise needed to implement poverty alleviation strategies effectively.

Ultimately, the success of poverty alleviation projects is measured by their impact on poverty levels and the well-being of the target community. Data analysis plays a critical role in measuring progress and evaluating the effectiveness of poverty alleviation strategies. By analysing data on poverty levels, income distribution, and other relevant indicators, poverty alleviation projects can track progress over time and make adjustments to their strategies to ensure they are achieving their intended goals. the overall survey provides us the thing that the poverty alleviation programmes are not Fairley executing. The creation of the employment opportunities is not available in the rural areas .so that the understanding is to create employment opportunities and health care facilities and the concerned authorities should implement the antipoverty schemes

# CHAPTER -4

## FINDINGS

1. Targeted interventions: Poverty is a complex issue that requires targeted interventions to effectively address its root causes. Projects that focus on specific groups or communities that are most vulnerable to poverty tend to have more success in reducing poverty.
2. Capacity building: Capacity building is essential in poverty alleviation projects as it helps individuals and communities develop the skills and knowledge needed to sustainably overcome poverty. Education and training programs, vocational training, and mentoring are examples of capacity-building initiatives that can help break the cycle of poverty.
3. Community participation: Engaging communities in poverty alleviation projects is key to their success. When people have a sense of ownership and are actively involved in the design, implementation, and monitoring of projects, they are more likely to be invested in their success.
4. Multi-sectoral approach: Poverty is a multidimensional issue that requires a multi-sectoral approach. Projects that integrate different sectors, such as health, education, and agriculture, tend to have a greater impact on poverty reduction.
5. Sustainable solutions: Sustainable solutions that address the root causes of poverty, such as lack of access to education or healthcare, are more effective than short-term interventions. Projects that focus on long-term solutions, such as building infrastructure or promoting sustainable agriculture, have a greater impact on poverty reduction.

Overall, poverty alleviation projects require a comprehensive approach that addresses the multiple factors that contribute to poverty. By implementing targeted interventions, capacity building, community participation, a multi-sectoral approach, and sustainable solutions, poverty can be effectively addressed and ultimately reduced.

# CONCLUSION

Poverty alleviation is a complex and ongoing challenge that requires long-term solutions and commitment from all levels of society. It is not something that can be solved overnight, but progress can be made through a combination of strategies, policies, and programs that aim to address the root causes of poverty. Some effective strategies for poverty alleviation include investing in education and skill-building programs, providing access to healthcare and nutrition, promoting economic growth and job creation, and implementing social safety nets and support systems.

However, poverty alleviation is not just about providing basic needs and resources; it also involves addressing issues of social inequality and discrimination, promoting human rights and dignity, and empowering individuals and communities to become agents of change. Overall, poverty alleviation requires a comprehensive approach that combines economic, social, and political strategies. While progress has been made in reducing poverty in some regions, there is still much work to be done to achieve sustainable and equitable development for all. Antipoverty programs can play a critical role in reducing poverty and promoting social welfare. Many countries have implemented various antipoverty schemes, such as conditional cash transfer programs, job training programs, housing subsidies, and nutrition assistance programs, to help low-income individuals and families.

The effectiveness of these programs can depend on various factors, such as their design, implementation, funding, and the local context in which they are implemented. Some programs may be more effective than others, depending on the specific needs of the population they aim to serve. It's important to evaluate these programs regularly and make adjustments when necessary to ensure that they are meeting their intended goals and providing the most effective support to those in need. Ongoing research and evaluation can help identify successful strategies and inform policymakers and program administrators about what works and what needs improvement.

# QUESTIONNAIRE

➤ Age

- 15-20
- 20-25
- 25-30
- 30-35

➤ Gender

- Male
- Female
- Other

➤ Educational background

- SSLC
- HSE
- Degree
- PG
- None of these

➤ Do you access clean water

- Yes
- No
- Maybe

➤ Do you access to electricity

- Yes
- No
- Maybe

- Do you have access to health care facilities
  - Yes
  - No
  - Maybe
  
- Do you have access to educational facilities
  - Yes
  - No
  - Maybe
  
- Do you have access to financial institutions
  - Yes
  - No
  - Maybe
  
- Has covid affect your financial situation
  - Yes
  - No
  - Maybe
  
- How would you rate the availability of job opportunities in your area
  - 0
  - 0-20
  - 20-40
  - 40-60
  
- How do you think poverty can be alleviated in your community
  - Increase job opportunity
  - Providing education
  - Increase affordable housing
  - Increase access to healthcare
  - Provide financial assistance

# BIBLIOGRAPHY

- John, Jacob. "A Study on Kudumbashree Project: A Poverty Eradication Programme in Kerala—Performance, Impact and Lessons for Other States." *Planning Commission of India, Kerala Development Society (KDS)* (2009).
  
- Vinil, K. V. "FINANCIAL INCLUSION OF BPL FAMILIES IN RURAL AREAS IN ERNAKULAM DISTRICT."
  
- Kannan, K. P. "Public intervention and poverty alleviation: A study of the declining incidence of rural poverty in Kerala, India." *Development and Change* 26.4 (1995): 701-728.
  
- Ashraf, Farah, and M. MA. "Strategic intervention for poverty elimination: a study of rural India." *Sociology* (1984): 165.
  
- Arya Krishna, K. G. *Livelihood support for tribal population in Kerala through planned assistance: an evaluation of the tribal sub plan (TSP) in the agricultural sector*. Diss. Department of Agricultural extension, College of Horticulture, Vellanikkara, 2020.
  
- George, Neetu Abey, and Fiona H. McKay. "The public distribution system and food security in India." *International journal of environmental research and public health* 16.17 (2019): 3221.
  
- Masiero, Silvia, and Soumyo Das. "Datafying anti-poverty programmes: Implications for data justice." *Information, Communication & Society* 22.7 (2019): 916-933.
  
- Bagchee, Sandeep. "Poverty alleviation programmes in seventh plan: an appraisal." *Economic and Political Weekly* (1987): 139-148.

- Hari, K. S. "Role of Democratic Decentralisation and Empowerment of Local Bodies: A Case of Kerala." *Review of Market Integration* 14.1 (2022): 53-63.
  
- Williams, Glyn, et al. "The politics of defining and alleviating poverty: State strategies and their impacts in rural Kerala." *Geoforum* 43.5 (2012): 991-1001.
  
- Deepika, M. G., and M. D. Sigi. "Financial inclusion and poverty alleviation: an alternative state-led microfinance model of Kudumbashree in Kerala, India." *Enterprise Development & Microfinance* 25.4 (2014): 327-340
  
- Vatta, Kamal. "Microfinance and poverty alleviation." *Economic and Political Weekly* 38 (2003): 432-433.