



The Evaluation of Government Schemes for BPL Families in India

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Abstract

From the beginning of India's first five year plan government started various schemes for poverty reduction programme. Because of the government schemes poverty ratio of India are reduced. Government spent so much money for below poverty line families but government does not achieve the expected target. Poverty exists not only in India but its presence is worldwide. Poverty is focused as a hurdle into development. Poverty creates economics as well as social problems that harm the society at large. In order to increase in self employment, Integrated Rural Development Programme, Janani Surksha Yojana, Balika Samruthi Yojana, Allowance for presence in the schools for marginalised, SCs and STs students, Suvarn Jayanti Gram Swayam Rojgar Yojana, Indira Awas Yojana, different types of scheme are implemented by the Govt.

Key word: Poverty, Government Schemes for BPL



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Introduction: India is a developing country. In the development progress, the increasing population generates unemployment which effects on poverty and low income is seen comparatively more than development countries.

The poverty produces new problems. In past, it was assumed that poverty meant lack of domestic things but the concept of poverty gradually changed on different studies that made large change in its definition.

I. Definition of Poverty:

Arjun Sengupta Report: (From National Commission for Enterprises in the Unorganized sector) states that 77 % of Indian live on less than Rs.20 a day (about \$0.50 per day).

N.C. Saxcena Committee Report: States that average per capita spending of below Rs. 1000/mth in urban areas &Rs. 700 in rural India 50 % of Indian live below the poverty line. But

states reject plan panel's BPL figures. (Government of India, Ministry of rural Development, Expert Group on the Methodology for conducting the BPL Census for 11th Five Year Plan, August 2009, pp.05)

World Bank: States that the person whose income is less than 1 \$ called Below Poverty line person.

While defining poverty Dr. Dandekar & Rath used minimum calories but after that Suresh Tendulkar, Arjun Sengupta has considered consumption expenditure for survival.

The concept of poverty has many angles. Food, shelter and clothes are the basic needs of human beings but besides that unavailability of minimum education, minimum health facilities and social statues also mean the poverty of a family.

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India has implemented remarkable programmes to eradicate poverty through its five year plans since Independence.

In order to increase in self employment, Integrated Rural Development Programme, *Janani Surksha Yojana*, National Health Insurance Programme, National Family Welfare Scheme, *Balika Samruthi Yojana*, Financial assistance for Buddhist farmers families, Allowance for presence in the schools for marginalised, SCs and STs students, *Bharat Nirman*, *Rajiv Gandhi Gramin Vidhutikaran Yojana*, *Antodya Anna Yojana*, National Programme for girls for Primary Education, special concession for students of 1st to 4th std from educationally backward region, *Suvarn Jayanti Gram Swayam Rojgar Yojana*, *Indira Awas Yojana*, *Jivandhai Arogya Yojana*, *Shrawanbal Seva Rajya Nivrutti Yojana*, various schemes for people of age of 18 to 45 years from Dept. of woman and child welfare different types of scheme are implemented by the Govt.

How much government expenditure has been made on these schemes and how many people have benefited from these schemes, this all has been studied in the research paper topic.

Objectives

1. To study the govt. expenditure to eradicate poverty.
2. To study whether the number of beneficiaries has been increased or not?
3. To study whether proper implementation of scheme for BPL families is done or not.

Government prepares various schemes to eradicate poverty. The evaluation of some selected schemes has been given below.

Janani Suarkha Yojana: In the scheme 100% central assistance is provided to the families, this scheme was started form 12th April 2005. This scheme is being implemented to reduce female mortality rate and child mortality rate from scheduled small families.

The details of expenditure of Govt. Maharashtra made on *Janani Surksha Yojana*.

Table No-1 Progress of *Janani Suarkha Yojana*

Year	Number of beneficiaries (Lakh)	Sanctioned Grant (Lakh)	Total Cost
2009-10	3.48	28.90	27.43
2010-11	3.59	26.80	31.82
2011-12	4.05	34.94	35.28
2012-13	3.64	30.23	34.41
2013-14	2.43	44.82	28.66
Total	17.12	165.69	157.58

Source- *Economic Survey of Maharashtra 2012-13, Page No 170.*

Through the above table , it is seen that , in 2009-2010 the sanctioned expenditure for *Janani Sueksha Yojana* was 94.91% and 3.48 lakh people benefited through this scheme but , in 2013-14 44.82 lakh rupees were sanctioned out of which 28.66 rupees were spent and 2.43 lakh people benefited. Though the government has increased the amount of expenditure, the ratio of people benefited, got reduced in last five years.

National Welfare Scheme for Families (*Rashtriya kutumb Labha Yojana*): In the case of the natural or accidental death of the head of the family of BPL, age group of 18 to 65 the amount of 10,000 rupees is sanctioned to the family through this scheme.

Table No 2: Expenditure under the *Rashtriya kutumb Labha Yojana*

Year	Number of benefishiers (Lakh)	Total Cost
2007-08	20339	25
2008-09	22470	32
2009-10	7000 Thu	11
2010-11	0.13	15
2011-12	0.15	14.55
2012-13	0.09	15.78
2013-14	0.08	16.92
Total	49809.45	130.35

Source - *Economic Survey of Maharashtra 2012-13, Page No 10,55,197.*

Through the above table it is conducted that, in 2008-2009 the expenditure on this scheme was low and the number of the people benefited reduced, In 2009-10 there were 22,470 benifitionries and in 2013-14 it was reduced to 8000, which clearly means that this scheme is not being implemented properly. Documentation has to be done which causes to more expenditure hence this scheme was not so successful as it was expected at large. The allowance of regular attendance in school for marginalized, scheduled caste and scheduled tribe students.

This scheme has been implementing since 1992. The object of the scheme is to reduce primary school absenteeism of girls' students. Under this scheme those students who have 75% attendance from first to fourth standard are provided with one rupee for per day. Additionally 220 rupees are provided for attendance.

Table No 3: The Beneficiaries and Expenditure of regular attendance in school for marginalized, scheduled cast and scheduled tribe students.

Year	Beneficiaries (Lakhs)	Cost (Crore)
2007-08	7.09	14.59
2008-09	4.79	10.09
2009-10	2.90	6.4
2010-11	4.30	7.2
2011-12	4.59	9.2
2012-13	5.51	9.95
2013-14	4.91	9.1
Total	34.09	66.53

Source - *Economic Survey of Maharashtra 2012-13, Page No-165.*

Through the above table, it is concluded that, in 2007-08,2008-09 the expenditure on this scheme was high but afterwards the of beneficiaries reduced as expenditure become less.

Indira Awas Yojana: In 1985-86 this scheme was introduced in rural areas where BPL families which did not have home facility. This is centrally sponsored scheme where ratio is 75:25 from 2010-11 the construction cost had been fixed to 45,000 rupees but the State Govt added the amount and fixed at 70,000 rupees. The additional cost for construction is provided by State Govt.

Table No-4: Expenditure on Indira Awas Yojana (2004-05 to 2013-14)

Year	Target	Achieved	Cost(Crore)	Percentage
2004-05	1,05,622	125347	226	18.67
2006-7	83,430	78427	246	5.49
2010-11	32,670	35103	227.82	7.44
2012-13	1,73591	9397	1179	-94.58
2013-14	1,37,314	54666	1410.84	-60.15
Total	11,01700	983011	5196.51	

Source- *Economic Survey of Maharashtra 2012-13 Page No-186*

It seems through above table that, there was rise in expenditure on this scheme from 2004-05 to 2006-07 which resulted the number of beneficiaries went up. The target has been achieved since 2012-13 though expenditure was high, beneficiaries were in minus preparatation.

Conclusions: 1. Govt. has focused on woman empowerment. The govt. expenditure on *Janani Surksha Yojana* from 2009-10 to 2013-14 is stable by which female mortality rate ratio in 2004-2005 was 130 and in 2007-08 was 104. This resulted into reduction into beneficiaries

2. *Rashtriya Kutumb Labha Yojana* Under this scheme the number of beneficiaries is low as in order to benefit from these scheme time and money wasted.

3. The scheme of providing school attending allowed to children from marginalised, SC ST students was implemented in initial stage but later on the ratio of girls students declined at primary education level. Though this is the fact, there is rise in girl students literacy.

4. The housing facilities have been provided to BPL families due to the proper implementation of India Awas Yojana.

Suggestion: According to Government data, poverty is declining but, from this study we found that, below poverty line (BPL) person life is deteriorating. The elimination of poverty is not only about declining in absolute poverty but providing to them best quality of shelter, electricity, water supply and education etc. are important. This is not only responsibility of government but also social institution, efficient government officer and youth class has to take common effort to help and strengthen poor people in our country. Finally, announcement of government funds to eliminate poverty is not only way to remove poverty, but that funds must be percolate to needy people of society. This is our common responsibility.

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