

The study and evaluation of Government schemes for BPL families in Maharashtra

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Abstract: Poverty exists not only in India but its presence is worldwide. Poverty creates social as well as economical problems in society. Poverty is focused as hurdle into development. Government spent maximum budget for poverty reduction programs. Eradication of poverty has been one of the guiding principles of the planning process in our country. Improvements in the living standards of people and the provision of a decent standard of living have been prominent objectives of the successive five year plans. Identification of the poor and initiation of specific programmes that address differential needs of people steeped in poverty have been the distinguishing features of all the five-year plans. In order to reduce poverty, Government implemented scheme like Indira Awaas Yojana (IAY), Janani Suraksha Yojana, Mahatma Phule Jan Arogya Yojna(MPJY) and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). So this paper is an attempt to study Government schemes for BPL families in Maharashtra for poverty eradication.

Key words: Poverty, Below Poverty Families, Government schemes

1. INTRODUCTION:

Since India became part of the global economy and underwent economic reform in 1991, its economy is growing at a faster rate of nearly 10 per cent per annum. In the process, India has become the fourth largest economy in the world. In the last two decades, a significant proportion of the population across the country has reaped the benefits of this economic growth. They have become the part of global economy and market, and their lives have transformed into one of global citizens with all the comforts and luxury in life. Apart from this burgeoning middle class in the country, the economic growth seemed to have touched the lives of the poor also. According to the National Sample Survey results, people living below poverty line have dramatically come down during the post economic reform era. Poverty alleviation programmes have assumed relevance as it is proved globally that the so-called 'trickle-down effect' does not work in all the societies and India is no exception to this. In recent times, there has been a significant shift in focus in the poverty literature away from the 'trickle-down' concept of growth towards the idea of 'pro-poor growth', which enables the poor to actively participate in and benefit from economic activities. Hence, the strategy of targeting the poor was adopted in India and the economic philosophy behind these special programmes was that special preferential treatment was necessary to enable the poor to participate in economic development. Inclusive growth also focuses on productive employment for the excluded groups. Poverty alleviation programmes have been designed from time to time to enlarge the income-earning opportunities for the poor. The programmes and schemes have been modified, consolidated, expanded and improved over time. These programmes are broadly classified into: The targeted programmes fall into four broad categories: (i) self-employment programmes (ii) wage employment programmes (iii) direct cash transfers to the targeted groups and (iv) Public distribution system (PDS). There are numerous centrally sponsored schemes (CSS) under the first three categories which are designed by the Centre, administered by the Ministry of Rural Development, but implemented by the States with States generally contributing 25% to their cost. In addition, some State governments have their own schemes. The multiplicity of the programs is advocated on the grounds of multi-dimensionality of poverty and regional variations in the efficacy of the delivery system. There is also recognition that it is problematic to close a scheme even if it is cost ineffective because of adverse publicity associated with the closure.

How much government expenditure has been made on these schemes and how many below poverty families benefited from these scheme, all has been studied in this research paper.

2. OBJECTIVES:

- To study whether proper implementation of schemes for BPL families is done or not.
- To study whether the number of beneficiaries has been increased or not?
- To monitor and evaluate poverty reduction policies.
- Study of Government schemes expenditure to eradicate poverty.

Government of India aims at bringing down people below poverty line to the extent of 10%. Following programmes have been introduced by the Government of India for solving the problems.

Indira Awas Yojna:

Indira Awas Yojana (IAY) is being implemented in the State since April, 1989 to construct houses for houseless BPL families in the rural areas. It is a centrally sponsored scheme with Central and State share in the ratio 75:25. The Government of India has fixed the cost of construction at Rs.70,000 per house from 1st April, 2013, however, Government of Maharashtra has increased the total cost of each house to Rs. one lakh and provides the additional amount required to construct the house.

Table 1 Expenditure on Indira Awas Yojna (2012-13 to 2015-16)

Year	Target	Achieved	Cost(Crore)
2012-13	166106	145764	1107.54
2013-14	137314	128135	1340.57
2014-15	171722	38108	707.04
2015-16	157260	100807	1368
Total	632402	412811	4523.15

It seems through above table that, there was increase in expenditure on this scheme from 2012-13 to 2013-2014 which resulted the number of beneficiaries increased. The target has been achieved in the year 2013-14 though expenditure was high. In the year 2014-15 the target has not achieved though expenditure was low and beneficiaries in less number. The beneficiaries and expenditure increases in the year 2015-16.

Janani Suraksha Yojna:

Janani Suraksha Yojana is being implemented to promote institutional deliveries in rural and urban areas to reduce infant and maternal mortality in BPL, SC and ST families. The scheme aims at lowering MMR by ensuring that all deliveries conducted by skilled birth attendants. Under the scheme, an amount of Rs. 700 per beneficiary in rural areas and Rs.600 per beneficiary in urban areas is given within seven days after delivery in the institutions. While, for delivery at home by SBA, Rs. 500 is given to the beneficiary in rural as well as urban areas. For the delivery by caesarean, up to Rs. 1,500 is given to the beneficiary as reimbursement of the expenditure incurred. Progress of Janani Suraksha Yojana is given Table number 2.

Table 2 Progress of Janani Suraksha Yojna

Year	Expenditure (Crore)	Beneficiaries (Lakh)
2012-13	34.41	3.64
2013-14	44.55	4.03
2014-15	46.53	3.48
2015-16	46.96	3.39
2016-17	41.77	2.81
2017-18	45.50	2.48
2018-19	45.35	2.36
Total	305.07	22.19

From above table, it is seen that government has increased the amount of expenditure but the ratio of people benefited got reduced in past years.

Mahatma Phule JanArogya Yojna(MPJY):

Mahatma Jyotiba Phule Jan Arogya Yojana, erstwhile Rajiv Gandhi Jeevandayee Arogya Yojana is being implemented in the State in collaboration with the National Insurance Company to provide cashless medical facilities for treating patients holding yellow ration card (BPL families, beneficiaries of antyodaya & annapurna scheme), APL families holding saffron ration card and white ration card holding farmer families from 14 farmer suicide prone districts (Aurangabad, Jalna, Parbhani, Hingoli, Beed, Nanded, Osmanabad, Latur, Amravati, Akola, Washim, Buldhana, Yavatmal and Wardha) with indentified diseases. The scheme provides 971 types of tertiary care and high expended surgeries/therapies along with 121 follow up procedures in 30 identified specialised categories. The scheme provides coverage for meeting all expenses relating to hospitalisation of beneficiary up to Rs. 1.5 lakh & in case of renal transplant surgery Rs.2.5 lakh per family per year. A cashless medical facility through 492 empanelled hospitals is provided under the scheme. The scheme is completely paperless and beneficiaries holding valid ration card and photo identity proof can avail treatment in any of the empanelled hospitals across the State. During 2017-18, total number of surgeries and

therapies conducted were 4.95 lakh and an expenditure incurred was Rs. 1,006.72 crore. During 2018-19, total 5.51 lakh surgeries and therapies were conducted and expenditure of Rs. 1,089.03 crore was incurred. It has been observed that during last three years the number of beneficiaries increases and government increased the amount expenditure for Mahatma Jyotiba Phule Jan Arogya Yojana.

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):

MGNREGA was started in 2006-07 and extended to cover the whole country during the 11th Plan. With a people centred, demand-driven architecture, completely different from the earlier rural employment programmes, In financial year 2016-17, MGNREGA provided employment to 14.33 lakh households generating 7.09 crore person-days. In In financial year 2017-18, MGNREGA provided employment to 16.98 lakh households generating 8.25 crore person-days and in financial year 2018-19, MGNREGA provided employment to 17.84 lakh households generating 8.37 crore person-days. From financial year 2016-17 to 2018-19 MGNREGA increases employment to maximum number of households.

3. CONCLUSION:

- 1) The housing facilities has been provided to BPL families due to proper implementation of Indira Awas Yojna.
- 2) Government focused on empowerment of women's of BPL families. The expenditure on Janani Suraksha Yojna is increases but the beneficiaries got reduced.
- 3) It has been observed that during last three years the number of beneficiaries increases and government increased the amount expenditure for Mahatma Jyotiba Phule Jan Arogya Yojana. This scheme is very useful to BPL families for solving their medical problem. The scheme is called successful amid some allegation of hospital directly or indirectly causing patients to incur out of pockets expenses of some part of the treatments.
- 4) MGNREGA successfully raised the negotiating power of agricultural labour, resulting in higher agricultural wages, improved economic outcomes leading to reduction in distress migration.

4. SUGGESTION:

Poverty is defined in terms of income, expenditure and nutritional value (calorie intake). According to government data, poverty is declining, but from this study we found that the life of person from BPL families is deteriorating. The elimination of poverty is not only related with declining in poverty. To eliminate the poverty, government should provide better shelter, medical facilities, drinking water facilities and education so that people living below poverty line can improve their lives. Poverty alleviation programmes should also address the issue of poverty from broader social and economic perspectives.

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