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THE POVERTY ALLEVIATION PROGRAMME WITH THE REFERENCE OF KOLHAPUR CITY.



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ABSTRACT

Poverty is the main problem in India. It's severity is increasing, day-by-day. Unemployment is the major cause of poverty. Unutilisation of existing manpower means missing of an increase in wealth which would otherwise be held. Again, unemployment may lead to social unrest.

The problem lies in the fact that, India is having 17 percent world population but only 2.4 percent global land. No doubt, a noticeable economic development has been achieved since independence, but it has been eaten away by increasing population. Therefore, a two-way approach is needed, i.e. the rate of development should be increased, while the increase in population must be lessened, if not stopped at all.

KEY WORDS: Poverty, Severity, Unemployment, Unutilisation, Economic Development

INTRODUCTION:

United nations Organization (UNO) has decided some principles and world-wide goals under the heading of 'Millennium Development Goals.' The fulfillment of the goals is expected up to 2015 from all the nations. Hunger and poverty alleviation, minimum primary education to all, women empowerment by eliminating sex discrimination, lessening child mortality, confrontation with Aids, Malaria and likewise diseases, environmental security and generating world partnership for development are the main goals. The U.N. secretary remarks that achieving Millennium Development goals, depends mainly upon India's successfulness in poverty alleviation. Because, over 30 crore people eke out an existence below 1 Dollar (Rs.39.40) per day in 2007. The national, Commission of Providing Social Security to unorganized workers stated that 77 percent Indian peoples daily earning was less than Rs.20. UNO also pointed out towards the imbalance in development and growth in India by nothing sick states like Bihar, Uttar



Pradesh, Orissa, Madhya Pradesh, Rajasthan etc.,

Absence of development and growing population are the main problems of these country. Therefore, the UNO is clearly doubtful about the success of India on the front of manpower development. All the nations have participated in the UNO campaign of world development and 179 of them forwarded their progress reports regularly to it. India is the only exception which did not care about reporting. Initially, India had convinced that it will achieve these goals before 2015, and resources would not fall short of for that.

The major portion of the world's poor people resides in South Asia, where India's rank is the first. According to the human development report 2000, the population living with very less income than national poverty line is 35 percent.

Objectives

The Objectives of the study are as follows.

- i. To the study major urban employment generation programmes launched.
- ii. To examine the financial position and composition of expenditure of SJSRY in Kolhapur city
- iii. To study the impact of SJSRY an employment generation in the Kolhapur.
- iv. To suest recommendations of effective implementation.

Research Methodology

To put discussion on reality ground, researcher has used both, the primary data and secondary data as well. The primary data is collected from questionnaire, interviews, spot visits with beneficiaries and non-beneficiaries. Sample surveys will be conducted of 50 beneficiaries.

Books, magazines, articles, reports etc. are used as secondary data. The SJSRY rests on the premise of community empowerment. It seeks to provide gainful employment to the urban poor living BPL. Employment generation is to be done through setting up of self-employment ventures and / or provision of wage employment.

While addressing the drawbacks and to overcome the difficulties faced by the States/UTs in the implementation of SJSRY the guidelines have been revised. These guidelines came into effect from 01/04/2009.

Objectives of SJSRY

- i. Providing gainful employment by setting up sustainable self employment ventures (individual or group) or to undertake wage employment.
- ii. Holding up training and skill development for enabling the poor to grab the employment opportunities available or to have self-employment.
- iii. Increasing community empowerment to overcome urban poverty through self governed community structures (CS) like Neighborhood Groups (NHGs), Neighborhood Community structures (NHCs), Community Development Societies (CDs), etc.

Input delivery shall be through urban local bodies (ULBs), and community structures(CS). Thus these orginisations will be strengthened and enabled to solve the problem or poverty.

Coverage

The target of the research case study s the urban poor people, those living below poverty line. (BPL) in Kolhapur city.

Components

SJSRY will have following five major components

- a) Urban Self Employment Programme (USEP)
- b) Urban Womenr Self-Help Programme (UWSP)
- c) Skill Training for Employment Promotion Amongst Urban Poor (STEP-UP)
- d) Urban Wage Employment Programme (UWEP)
- e) Urban Community Development Network (UCDN)

A special component programme of SJSRY, called the Urban Programme for Poverty reduction amongst SCs and STs (UPPS), will be engraved out of USEP and STEP-UP.

Funding Pattern and Financial Procedures

Funds will be shared between the centre and the states in the ratio 75:25 respectively. For special category states like A.P., J.K., H.P. and some eastern states, this ratio of funds is fixed as 90:10. The release of Central share to the States/UTs will be installments and depends upon the follow-up, according to prescribed criteria.

The Government of India, Ministry of urban Employment and Poverty alleviation, New Delhi allocates central funds to the States/UTs, under SJSRY according to the programme already fixes since 1997.

Poverty In India And Maharashtra

The planning commission, B.S. Minhas and Vaidhyanathan, Prof. Dandekar and Dr. Rath, all these experts have studied the subject of poverty in India.

Table 1.
Population Below Poverty line in Maharashtra and India (1999-2000)

Sr. No.	Measurement	Rural		Urban		Combined	
		No. of persons (Lakhs)	percent of persons	No. of persons (Lakhs)	percent of persons	No. of Persons (Lakhs)	percent of persons
1	30-day Recall period (Maharashtra)	125.72	23.72	102.87	26.81	227.99	25.02
2	07day Recall period. (Maharashtra)	109.25	20.71	96.81	25.23	206.05	22.61
3	All India 30 days Recall period.	1932.43	27.09	670.07	23.62	2602.50	26.10
4	All India 07 day Recall period.	1713.35	24.02	612.57	21.59	2325.92	23.33

Note :Poverty line of Maharashtra and expenditure distribution of Goa is used to estimate poverty ratio of Goa.

Source : Poverty Estimates for 1999-2000, Press Information Bureau, Government of India, 22 February 2001.¹³³

In 1999-2000 (as 30-day recall period) rural poverty ratio in Maharashtra was 23.72 percent (125.12 lakh persons) while urban poverty ratio was 26.81 percent (number of persons 102.87 lakhs). The combined poverty ratio was 25.02 percent (population 227.99 lakhs BPL).¹³³

In regard to 7 day Recall period the poverty ratios in Maharashtra were rural 20.71 percent,

urban 25.23 percent and combined 22.61 percent. The country as a whole these poverty ratios by 30 day recall period were 27.09, 23.62 and 26.10 and by 7 day recall period 24.02, 21.59 and 23.33 respectively.¹³³

It is remarkable to note that in both the types of measurement poverty ratios of Maharashtra rural are less than that of all India ratios, only the urban ratios are more. It may be, with other reasons due to migration to the cities from rural areas as well as from other states.¹³³

The percentage of people living below poverty line (BPL) in the year 1973-74, in India was 54.90 percent and in Maharashtra was 53.24 percent. In the year 1999-2000 it was 26.10 percent and 25.02 percent respectively. In 2007 it was 19.30 of India as a whole.

From the above table it is clear that the percentage of people living BPL is decreasing continuously in the country as a whole expect 2004-05.

In India as well as in Maharashtra, the percentage was above 50 percent in 1973-74. In 26 years (1973-74 to 1999-2000) it came down to less than half, yet rear about 1/4th people living BPL is the true scenario of Maharashtra as well as of India.

Recently, the Government of India started so many programmes that directly benefit the poor and may also trickle down to the rich. They try to reduce the rate of unemployment by generating more employment opportunities in the economy.

The urban poverty alleviation scheme namely, Urban Basic Service for the Poor (UBSP), Neharu Rojgar Yojana (NRY) and Prime Minister's integrated Urban Poverty Eradication Programme (PMIUPEP), stand subsumed in Swarn Jayanti Sahari Rozgar Yojana (SJSRY). This programme was launched on 1st December, 1997. It aims to relieve the miserable from the problem of poverty and mounting urban unemployment which leads to anxiety in urban society.

The Government of Maharashtra introduced SJSRY from the very beginning in 1997. All the municipal corporations and municipalities, towns are covered under it. Though, Maharashtra is considered as an advanced state still there is a vast gap between the haves and have-nots. Lakhs of people live in bitter conditions. Many more are far away from the BPL mark.

Under the SJSRY programme the beneficiaries must be BPL and amongst them women should be 30 percent and 3 percent physically handicapped. Social infrastructure, self employment and wage employment are the three parts of the programme.

The researcher has selected Kolhapur city, for this intensive study Kolhapur is newly flourishing district. It is comprised with 12 Talukas having Municipal Corporation. Total population of the city is 485183 (Census-2001). According to the urban development agency surveys (1997), there were in 10031 BPL families and 64487 poor populations in Kolhapur city (Census 2001).

Kolhapur is in the southern part of Maharashtra having some special background from which some important socio-economics variables may be identified and useful determinates for the employment generation programmes. A ready set of them may facilitate the policy makers and programmers to tackle the problem of urban poverty.

Table No- 2
AREA-WISE DISTRIBUTION OF BPL FAMILIES OF KOLHAPUR DISTRICT IN URBAN AREA.

Municipal Corporation and Councils	No. of BPL Families in survey	BPL Families under poverty					Percentage in BPL families.
		Scheduled Casts	Scheduled Tribes	Minority Community	Others	Total	
Kolhapur Municipal	19439	2891	164	705	1940	5700	27.88
Malkapur	1579	89	4	25	107	225	1.10
Panhala	580	4	1	37	47	89	0.44
Vadgaon	4533	286	59	80	940	1365	6.68
Ichalkaranji	19642	1386	319	1660	5341	8706	42.59
Jaysingpur	8285	100	23	168	485	776	3.80
Kurundwad	4529	118	7	323	832	1280	6.26
Kagal	5554	195	14	113	646	968	4.74
Murgud	2254	51	7	14	190	261	1.28
Gadhinglaj	5786	181	8	184	698	1071	5.24
Total	72181	5301	606	3309	11226	20442	100.00

Source: 1) Directorate of Municipal Administration, Mumbai
2) District Social Economic Review, Kolhapur District

Table 3
Below Poverty Line (BPL) Families in Urban Area District Kolhapur.
(Reference Year 2005-06)

Sr. No.	Municipal Corporation and Municipal Councils	Number of Urban families surveyed.	BPL Families in Urban area					Percentage of BPL Families
			Scheduled Caste	Scheduled Tribe	Minorities	Other	Total	
1	Kolhapur Municipal Corporation	19439	2891	164	705	1940	5700	29.32
2	Malkapur	1579	89	4	25	107	225	14.25
3	Panhala	580	4	1	37	47	89	15.34
4	Vadgaon	4533	286	59	80	940	1365	30.11
5	Ichalkaranji	19642	1386	319	1660	5341	8706	44.32
6	Jayshingpur	8285	100	23	168	485	776	9.37
7	Kurundwad	4529	118	7	323	832	1280	28.26
8	Kagal	5554	195	14	113	646	968	17.43
9	Murgud	2254	51	7	14	190	262	11.62
10	Gadhinglaj	5786	181	8	184	698	1071	18.51
	Total	72181	5301	606	3309	11226	20442	28.32

Source : i) Directorate of Municipalities.
ii) Government of Maharashtra, Planning Department, Directorate of Economics and Statistics Vandre (east), Mumbai – 51.58
From the table 18 it is clear that in Kolhapur district in the year 2005-06 in Kolhapur municipal

area and 09 other municipal councils area total BPL families were 20442. The number of urban families surveyed was 72181 and percentage of BPL families was 28.32. Out of total 20442 BPL families, SCs-5301, STs-606, minorities-3309 and others 11226 were found.58

In Kolhapur Municipal Corporation area only there were SCs-2891, SCs-164, minorities-705, others-1940 and total 5700, BPL families. Here the percentage was 29.32 and it is more than the average 28.32. In other words, in urban area of Kolhapur district BPL families were more than ¼.58

CONCLUSION

we study the development of SJSRY in Kolhapur city. The information got from the people concerned leads to some findings. After careful of the finding available we come to the conclusion which is put forward.

To wipe out the poverty in the society is the object of SJSRY. The SJSRY scheme is to be succeeded fully, it will be beneficial to the people, especially to the poor people some suggestions are given to the concerned for improvement.

1. Situation about the achievements made against the targets in the setting of individual Micro
2. The percentage of people living below poverty line (BPL) in the year 1973-74, in India was 54.90 percent and in Maharashtra was 53.24 percent. In the year 1999-2000 it was 26.10 percent and 25.02 percent respectively. In 2007 it was 19.30 of India as a whole.
3. From the above table it is clear that the percentage of people living BPL is decreasing continuously in the country as a whole expect 2004-05.
4. In India as well as in Maharashtra, the percentage was above 50 percent in 1973-74. In 26 years (1973-74 to 1999-2000) it came down to less than half, yet rear about 1/4th people living BPL is the true scenario of Maharashtra as well as of India.
5. The above graph shows the percent of BPL families various areas of Kolhapur district. The percent of BPL families was highest in Ichalkaranji followed by vadagaon, KMC, and kurdwad where it is ranging from 6.26 percent to 42 percent. In the rest areas, it was less than 0.6 percent.
6. The above graph shows the achievements as a percentage of targets about various aspects such as urban self employment, skill training, DWCUA, thrift and credit society etc. of various areas of Kolhapur city. The areas got success more than 100%
7. From the above graph and table, it is inferred that Kolhapur were the two places received highest amount of Bank loan and Bank subsidy, where as the other places received less than Rs. 50 lakhs.
8. During 1999-2000 to 2009-10, various targets have been assigned to different areas in Kolhapur city. The areas having 50-100 percent success were Kolhapur. The only area got less than 50 percent success were kolhpaur. findings of the sample survey are presented followed by an elaborate discussion of development and problems experienced in the implementation of SJSRY.
9. Table no. 7.02 manifests that some one or same ponier is required for motivation of members to participate in SHG's Mahanagarpalikas in the done major role with 79.1 percent.

Suggestions

The deals with suggestions regarding implementation of SJSRY.

Suggestions to SHGs:

1. It is suggested to the members of SHGs to deposit their savings at any of the bank instead of keeping the savings at home which is unproductive.
2. The members should keep a reminder for reminding them to pay the savings on time.
3. About 4 percent members keep their records in moderate form. Thus, it is recommended to them as

well as all the concerned to maintain the

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