IMPACT OF POVERTY ALLEVIATION SCHEMES IN INDIA: A REVIEW

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Abstract
Poverty has always been a concern to India due to its large population. Multiple programmes have been adopted by the Government of India to improve the wellbeing of people in rural areas. This paper discusses various schemes started by the government with regard to their effectiveness in poverty reduction. The study focuses on evaluating the identified poverty reduction schemes based on the parameters identified and comparing the effectiveness of different schemes. The analysis of schemes is based on key socio economic indicators namely targeted benefit actualization, workforce participation, gender inclusion, caste inclusion and financial independence. The paper shows that schemes which emphasize targeting the audience size and demographic are more effective. Further, skill-based schemes perform better than those which provide direct benefits. Schemes relying on direct provision of goods such as electricity need to be complemented by other schemes which have long-term objectives.

Keywords: Poverty alleviation, Beneficiaries, Standard of living, Workforce participation, Financial literacy

Introduction

The world is growing at a fast rate and at the same time, India has also made tremendous progress in the past few years. India is considered to be one of the fastest growing economies in the world. According to some economists, the economic growth of India is qualitatively superior as compared to the world, post Covid. India is economically growing above 7 % as opposed to world growth at 2 % only ("India Is Well Set for Growth near 7% in 2024 and2025,"2024). In a document published by the World Bank featuring India's Development Update, the economic growth increased from 7% in the financial year 2022-23 to 8.2% in 2023- 24 (Ran Li and Dhruv Sharma, 2024). The economic growth of the country has proved to be helpful in eliminating poverty from the country. As per a research study conducted by State Bank of India in 2024, extreme poverty is almost eradicated in India and the poverty rate is below 5% (Ghosh, 2025). However, India, being a vast population, 5% constitutes a significant number of people. Although the report shows a decline in the poverty rate, the situation is distressing in many areas of the country (Khataniar, 2022). The intensity of poverty in India has always been the concern of policy makers and researchers. The Government has come up with many schemes time and again which are beneficial to people in the rural areas, persons of lower castes and also to the farmers in the villages.
Earlier, Income was considered to be the only indicator of poverty but the Multidimensional Poverty Index (MPI) takes into account three different dimensions to estimate the poverty namely health, education and living standards (Suppa & Kanagaratnam, 2025). In Indian context, the National MPI uses 12 indicators for representing the three dimensions as shown in Figure 1.
The MPI suggested that any scheme designed by the government should not only concentrate on the finances of a family but should also aim at improving the overall living standard of the families. Therefore, key parameters, to analyze the schemes, have been identified in this study depending on the above mentioned Indicators of National Multidimensional Poverty Index.

Literature Review

Multiple research studies have focused on and analyzed India's poverty program that had an influence on the country's economic growth and employment opportunities. These programs seek to improve the lives of those living in impoverishment, empower them, and offer financial support.

Bigman and Srinivasan (2001) highlighted that most poverty programs in India are started at the level of the central government and are then carried forward at state levels. However, due to the sheer distance between the state governments and the poor at the grassroots level, the money intended for these programs often leak on to the non-poor, who then benefit from it. The paper also emphasized the need for robust evidence, with regard to the existence of poverty in the district or the National Service Scheme region. To collect evidence *Bigman and Srinivasan* have taken into account the following factors: household location—state, district, rural/urban, household size, occupation of the head of the household, size of the household's landholding, the household's sources of income (land cultivation, wage income, fishing, non-agricultural enterprise), participation of the household in public work, recipient of government assistance, and education level of the household's members; for this case study, these parameters serve as a foundation to built specific criteria to assess the effectiveness of poverty reduction programmes in India.

Indicators and their weights

Health

1/3→

1/6 Nutrition
1/12 Child & Adolescent Mortality
1/12 Maternal Health

Education

1/3→

1/6 Years of Schooling
1/6 School Attendance

Standard of Living

1/3→

1/21 Cooking Fuel
1/21 Sanitation
1/21 Drinking Water
1/21→ Housing
1/21 Electricity
1/21→ Assets
1/21 Bank Account

Figure1: Indicators of National Multidimensional Poverty Index (NITI Aayog, 2023)

Kumari (2013) established that while India's economic growth as a whole has been tremendous and seems to be on a hike, the 'trickle-down' effect does not seem to be working, which explains the urgency and necessity for poverty alleviation programs. The paper classifies India's poverty reduction programs into four categories: (i) self-employment programs (ii) wage employment programmes (iii) direct cash transfers to the targeted groups and (iv) public distribution system (PDS). This could help to better assess poverty reduction programs as specific and differentiated criteria could be built for each category. The paper also concludes that such assessments often neglect the social aspect of poverty due to its qualitative nature.

Kochar (2008) focuses on decentralised poverty reduction programmes and highlights their failure. In the decentralised poverty reduction programmes, the control of funds and implementation is passed over to the local (village) governments but this often results in divergence of funds. The paper also highlights the fact that villages consist of different social (scheduled andupper castes) and economic (poor and non-poor) classes. It is emphasized that the programme design and intended features greatly affect the likelihood of success of the poverty reduction programmes. The methodology of the paper tests the same hypothesis by evaluating welfare programs with the incentives they offer to the localities who would ideally support the implementation of the programme. Empirical research has shown that welfare programmes *do* result in less people stepping into the workforce, thus local elites would not support these as they rely on cheap and easy labour.

Toye (2010) maintains that India has faced severe challenges with regard to poverty reduction largely due to the vast inequalities that plague the country. The paper dwells on the vast disparity between the overall economic growth of India and the reduction of poverty levels. It is argued that such a disparity lies in the rural to urban income and consumption ratio which is startling. This is linked to growth opportunities being concentrated largely to the urban population. The paper addresses educational inequalities, gender inequalities and state-wise inequalities. The author also explains that at a revision would not help to combat this problem and the failure of subsidised supply-side policies with a special emphasis on the continued benefits that the non-poor gain from these rather than the poor.
Additionally, *Banerjee et al. (2017*) considerably broadened the information by a thorough examination of the different social impacts of payments made by governments in order to push the poor out of poverty because as *Banerjee* points out the poor in most regions end up remaining poor for no reason apart from the fact that they are already poor. According to their findings, unconditional cash transfers had a certain positive influence on each household's consumption, child's education outcomes, and all healthcare utilization. However, they also stressed that cash by itself is not enough where total market failures continue to occur, such as in remote places that have very limited access to important goods and services. The study also found that direct transfers had multiple psychological benefits, including increased financial independence and a decrease in stress for all recipients.

Potdar et al. (2020) outlined the following reasons for higher poverty levels in a developing nation like India: high population growth rate; low literacy levels; poor healthcare infrastructure; shortage of jobs; limited access to financial resources; high prices of essential commodities; unequal distribution of income and resources which would help formulate the parameters to test the efficiency of poverty reduction programs in India. The paper concludes that despite widespread and greatly funded poverty reduction programs, poverty still remains largely prevalent.

Thakuretal.(2021) emphasizes once again that one third of the Indian population is currently living below the poverty line. The paper outlines the weight of several horizontal inequalities on the nation's strive to cover the poverty gaps in the socio-economic landscape. Thakur also highlights that most poverty alleviation programs focus predominantly on providing them with enough to get by and live through the basic needs. However, this does not account for savings, recreational activities, health and education, which are all necessary for an improved standard of living. Additionally,Thakur urges governments to include the privates sector in the poverty- alleviation programmes so they too can contribute in a similar manner.

Direct benefit transfer (DBT) is an alternative policy that allows beneficiaries to receive funds directly into their bank accounts. This scheme is stressed to a great extent in many recent policy changes as a way of making welfare programs more efficient. *Muralidharan et al. (2019)* evaluated the difficult shift from in-kind to cash transfers and concluded that DBT significantly decreased administrative expenses and leaks, but its overall efficacy depended analytically on both financial literacy and the essential banking infrastructure. Their research showed that although places with little financial access had difficulties distributing funds, those with strong banking networks moved more easily. According to *Muralidharan et al.*, the DBT system decreased corruption. Although there was little involvement from intermediaries some problems, such as delayed transfers and numerous technological difficulties, continued.

Fan et al (2021) focuses the South-Asian research on the factor that a particular Indian poverty-reduction scheme helped to significantly improve the poverty status in the country. This scheme focuses on encouraging and supporting small-scale businesses and production firms. The production that is focused on, one that is widely popular in India, is Dairy production at the local level. With the National Dairy Development Board of India mandated to help small holders with a proper structure with quality checks, transport facilities, India has, according to Fan et al (2021), become one of the largest producers of milk and other dairy products. This provides important insights for measures of poverty reduction with a focus on small-scale businesses.

Objectives:

1. To evaluate how the parameters measuring poverty are catered to by the identified poverty reduction schemes
2. To compare the effectiveness of different types of poverty reduction programs.

Methodology:

This analysis aims at examining the impact of several programmes that have been implemented in the country to overcome the issues related to poverty. This section first presents the parameters for analysis of programs in India for poverty eradication and then discusses the different programmes and their outcomes related to the economic, social and geographic parameters followed by comprehensive analysis.

Identified Parameters:

The literature review has provided insightful ideas upon the scope of poverty reduction programs in India. This has helped to curate a comprehensive list of parameters that allow one to assess the success and effectiveness of various poverty reduction programmes implemented in India. The following are the identified Policy Evaluation (PE) parameters:

(i) PE1: Actualises targeted benefit realization
(ii) PE2: Encourages workforce participation
(iii) PE3: Inclusion of all genders
(iv) PE4: Inclusion of households part of all castes
(v) PE5: Improves standard of living
(vi) PE6: Amplifies small holders or small-scale businesses
(vii) PE7: Increases savings of households
(viii) PE8: Transparency and efficiency of benefit distribution
(ix) PE9: Impact on environment

Poverty Reduction Programmes in India:

This subsection presents a brief overview of the programmes considered for analysis with respect to poverty reduction in India.

(i) P1: Pradhan Mantri Kaushal Vikas Yojana (PMKVY) -2015

The Pradhan Mantri Kaushal Vikas Yojana (PMKVY) has created a framework for skill development and certification among youth in the nation. It is a vast framework hosting a range of courses, where in , an applicant must work in increasing levels of difficulty from1to10.The PMKVY scheme has a separate clause that focuses on the provision of placements as well as mentoring support to the youth that is certified under PMKVY (National Skill Development Corporation, 2019). The objective of the program is to develop and improve existing skills to match those that are demanded by employers across sectors. The youth is trained based on the National Skill Qualification Framework (NSQF) and industry based standards to ensure that there is no mismatch between employers and prospective employees. The NSQF also defines the National Occupations Standards (NOS) which outline the performance outcomes demanded by employers for each task, ensuring a standard of quality is maintained across the program. The program further ensures that the standards of education and training determined by the PMKVY are comparable by international standards to ensure maximum competency. An important function of the NSQF is its Recognition of Prior Learning (RPL) which ensures that youth who have informally acquired skills from work/life experiences/voluntary services are recognized for the same by providing proper certification after verification (Indian Institute of Public Administration, 2020).

(ii) P2: Pradhan Mantri Jan Dhan Yojana-2014

The Pradhan Mantri Jan Dhan Yojana (PMJDY) is a scheme that focuses primarily on financial inclusion and making various financial services accessible. The scheme provides a bank account with a debit card, RuPay to all its beneficiaries. Additionally, the scheme also ensures that the beneficiaries have access to banking accounts without any minimum balance requirements, making it all the more accessible to the target audience of the scheme. It has also created an accessible framework for more accessible micro financing services that are crucial to small holders and businesses. This scheme may lead to smarter practices with respect to management of available funds. This scheme especially improves financial independence across households as it fosters better information symmetry between financial institutions and households. Increased access to bank accounts and other financial services such asdebitcards and digital money help to encourage daily wage workers to shift to monthly incomes, which increase watchful spending and allow households to better manage the money available to them. The scheme holds largely equal participation from all castes (Abusaad, 2022) and unequally distributed participation across genders (Verma & Garg, 2016). This policy may prove to be especially useful to small holders or businesses because with an improved system for micro financing they are more likely to receive the loans necessary for the growth of their businesses, additionally, it is also important to note that for various transactions digital platforms are used and this policy increases access to such platforms by large numbers, ensuring growth and development for small holders and businesses. The amount of money stored in the PMJDY accounts, which are primarily savings accounts has increased over ten fold from 2010 to 2016, in which time the scheme was implemented (Dutta & Das, 2017).

(iii) P3: Pradhan Mantri Fasal BimaYojana-2016

The Pradhan Mantri Fasal Bima Yojana (PMFBY), introduced in 2016, offers farmers security and support against crop loss from pests and natural disasters while promoting sustainable farming practices. Additionally, this stabilizes farmers' income and motivates them to use innovative techniques. The program's reasonable premiums and quick claim settlements guarantee that farmers may recover and carry on with their farming operations without suffering major financial setbacks. Following the Pradhan Mantra Fasal Bima Yojana's success, the Union cabinet authorized its continuation. This program gives farmers stability by protecting them from crop failure. A number of insurance companies under the Department of Agriculture, Cooperation and Farmers Welfare, Ministry of Agriculture and Farmers Welfare, Government of India and other agencies implement it through amulti-agency framework (Raj, 2019). The Pradhan Mantri Fasal Bima Yojana covers all food and oilseed crops as well as yearly commercial and horticultural crops for which historical yield data is available and the necessary number of crop cutting trials are being carried out under the general crop estimation survey. Even though the program is optional for farmers, non-loan farmers' coverage grew to 55% of the program's overall coverage in 2023–2024, demonstrating the program's acceptability and popularity (Hmingthanga & Kaushik, 2024). According to the government, efforts are being undertaken to improve farmer awareness of PMFBY in order to maximize the number of farmers who can sign up and benefit from the program. Farmers have seen better financial stability thanks to the program, which helps them cope with income losses from crop failures.

(iv) P4: Ayushman Bharat–Pradhan Mantri Jan Arogya Yojana-2018

The Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY)is the nation's largest health insurance program. It is aimed at providing secondary and tertiary care and hospitalization to the poor. Almost 1350 medical and surgical procedures are included in the scheme. The objective of the scheme is to shift from a divided and sectoral approach to healthcare to an overarching and comprehensive needs-based framework. The target audience of this scheme is very large especially taking into consideration the fact that it caters to all poor, which in itself is a large number in India. Furthermore, medical services are a necessity that people usually cannot afford to forego thus making the beneficiaries an even larger group. It may, however, lead to more unemployment and dependability on such programs as the minimum requirements are being made available to the poor without having to work. This sort of a mentality allows them to sustain their lives with the bare minimum and no motivation to work. Three fourth Indians spend their entire income on health care and purchasing drugs which is a huge amount, such a scheme will help them save money on that front (Naaz & Nigudgi, 2022). This scheme ensured the creation of the National Health Authority (NHA) which is given complete autonomy and power over the funds allotted to this scheme, thus enhancing transparency about the program (World Health Organisation, 2022).

(v) P5: Pradhan Mantri Kisan Samman Nidhi-2019

The Pradhan Mantri Kisan Samman Nidhi was launched in 2019 to provide assistance to the farmers (Ghumman, 2019). Its prime objective was to benefit Small and Marginal Farmers (SMF) families having upto 2 hectares of land by increasing their income. As per the plan, all the identified SMF families are provided with a benefit of Rs 6000 per year. It targets to help the SMF families in procuring the materials to achieve good crop health and good yields along with providing for the basic domestic needs. To implement the plan, a database of all the eligible beneficiaries is prepared by all the states, along with their Aadhar no and Bank account details. Each state should have proper updated land records to identify the eligible beneficiary. A central Project Monitoring Unit (PMU) is set up in the department of Agriculture, Cooperation & Farmers Welfare (DAC&FW) for monitoring and fair implementation of the plan. It is accessed by almost 11 crore farmers, including 3 crore female farmers across the nation which shows that it has a good outreach and has a good gender inclusion. However, the PM Kisan Samaan Nidhi plan faces a challenge of lack of financial support and concerts regarding the non pro poor nature of the scheme (Swargiary, 2023). Also, to avoid the impact on the environment, the subsidies should be carefully regulated.

(vi) P6: Pradhan Mantri Awas Yojana-2015

The Pradhan Mantri Awas Yojana (PMAY) was launched on 25th June2015 with the slogan “Housing for All” by the Ministry of Housing and Urban Affairs (MoHUA) to provide housing to the urban population. Originally it was to be completed upto 2022 but now it has been extended till2025. The MoHUA provides the assistance to the states and UTs to provide housing to slum dwellers and people of economically weaker sections, Low Income groups and Medium Income Groups. The four schemes under the plan are: Beneficiary-led Individual House Construction or Enhancement in which a loan of 1.5 lakh rupees is given to people of economically weaker sections, Affordable Housing in Partnership with public or private sector (AHP), In-situ Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS) (Kumar et al, 2024). The scheme is for the family consisting of Husband, wife and unmarried sons or daughters who do not have a pucca house. The beneficiaries are provided with financial assistance to construct a house consisting of one room, kitchen and toilet. It aims to improve the living standard of urban poor people. The scheme has improved infrastructure development in the urban areas and has proved to be one of the major initiatives for poverty alleviation in India. However, there are some issues with the implementation of the plan (Sharma, 2018). The issues include ambiguous eligibility criteria, inadequate fund allocation, poor construction of houses and non addressing of land ownership. The PMAY is aimed towards using sustainable construction practices and energy saving building designs.

(vii) P7: Deen Dayal Upadhyaya Gram Jyoti Yojna-2014

The Deen Dayal Upadhyaya Gram Jyoti Yojna (DDUGJY) was launched in 2014 to provide the electric supply in rural areas and use of Liquified Petroleum Gas (LPG) for cooking. The major components of the scheme are: restoration of electric supply to agriculture and non agriculture consumers in rural areas, strengthening of distribution infrastructure, micro grid distribution and rural electrification. It aimed at elevating the living standards in energy poor regions, increasing agriculture yield, accessibility of radio, television and internet, improvement in health and education, business growth of small and medium enterprises and increased development for rural areas. The plan includes construction of new power substations and upgradation of existing lines. The implementation of the plan has improved the economic conditions as it emphasizes the time saving technologies. The scheme involves investment of Rs 43033 crores. The scheme intends to integrate solar power leading to a reduction in gas emissions. The major challenges faced are consistent electric supply and fulfilling the needs of oppressed communities. The studies show that there is disparity in the use of energy access in case of SC/ST families (Aklin et al., 2021).

(viii) P8: National Rural Livelihood Mission -2017

The National Rural Livelihood Mission (NRLM) was launched in 2017 to reduce the poverty by organizing rural people in Self-Help Groups (SHGs) and enabling financial inclusion, skill development, and sustainable livelihoods (Ministry of Rural Development, 2017).The scheme also finds application in all the States of the country, with an objective of the rural poor forming efficient and sustainable institutions enabling her members to raise household income through livelihood improvements and better access to financial and selected public services. With the help of capital such as information, knowledge, skills, tools, financing, and collectivization, the programme increases their ability to create, maintain, and grow their livelihood while empowering people to engage in disputes with the outside world. Therefore, NRLM focuses on three main areas: enhancing and increasing the poor's current sources of income; developing their skills for the outside employment market; and encouraging entrepreneurs and business owners. NRLM operates through institutions and capacity-building initiatives, which enables the people to obtain credit, establish businesses, and increase household incomes in contrast to welfare programs that provide direct financial support. Since NRLM is a demand-driven program, states have the authority to create their own annual action plans and livelihood-based perspective plans for reducing poverty. However, regular review of the process is needed to achieve the desired result. Also, transparency and workforce at block level is needed for proper implementation of the plan (Bhosale, 2018).

(ix) P9: Atmanirbhar Bharat Rozgar Yojana-2020

The Atmanirbhar Bharat Rozgar Yojana (ABRY) was launched in 2020 to uplift the employment in India after the pandemic COVID-19 hit the world and many lost their jobs. The scheme is being implemented by the Employees Provident Fund Organization (EPFO), where the government, rather than employers, contributes to the provident fund of the employees. The program encourages the spirit of self-reliance. The scheme aimed to provide financial aid to employers for hiring the employees who lost their jobs during COVID with special emphasis on the youth and women. It ensured the access to employment to all the groups of society. The Government provides subsidies to employers to reduce their financial burden. 60,44,155 unemployed people got jobs under the scheme till date. However, the scheme faces many challenges such as infrastructure constraints and procedures for accessing the financial services (Shah, 2025). It does not ensure job quality and job sustainability. It may lead to a permanent reliance on Government subsidies.

(x) P10: KISAN Maandhan Yojana-2019

The KISAN Maandhan Yojana was launched in 2019 to promote social and financial security among older and marginalised farmers. The scheme functions by ensuring that farmers over the age of 60 receive Rs. 3000 per month. The eligibility criteria is simply for a farmer to be between the ages of18 and 40 or marginalized and own upto 2 hectares as per land records of the concerned State/UT. The scheme also offers benefits to the spouses of persons who were previously contributors of the scheme but have either developed a permanent disability or passed away. This serves as a contributory scheme and from the period of entry until the age of60 years, one must contribute amounts ranging from Rs. 55to Rs. 200 per month in order to be eligible for the benefits gained at age 60. All Common Service Centres (CSCs) are open for enrollment across the nation so that easy access is available for people looking to join the scheme. The scheme primarily aims to provide financial stability to farmers especially in their older ages as their incomes often fluctuate due to the seasonal and uncertain nature of agricultural occupations. This sort of scheme will also reduce dependence on government as one contributes to it themselves. The scheme faces some challenges like Awareness of the scheme and registration of people who do not have access to the technology in rural areas. The scheme does not help farmers in case of crop failures (Balkrishna et al., 2022).

(xi) P11: Ayushman Bharat Health Infrastructure Mission-2021

The Ayushman Bharat Health Infrastructure Mission (ABHIM) was launched in 2021 to upgrade the country's healthcare system by digitizing the health records and improving healthcare infrastructure. The scheme was developed to focus on providing care at primary and secondary levels to all and improving the healthcare system to respond to future pandemics (MoHFW, 2021). In this regard, it intends to develop a digital surveillance system to detect, investigate. Prevent and combat disease outbreaks. A very important component of the mission is Ayushman Bharat Digital Mission (ABDM), which concentrates on creating a central digital health system. Apart from that, the mission focuses on Health and Wellness Centres to provide primary healthcare in underprivileged areas. It provides cashless health services to approximately 10 crore families. The data shows approximately 67 crore health accounts have been created, linkage of 42 crore health records to ABHIM, registration of over 4 lakh health professionals and over 3 lakh health facilities in the National Healthcare Providers list. A few other initiatives under the mission include e-Sanjeevani, CoWIN app, e-Hospital and Aarogya Setu app. These apps are efficient in providing healthcare to every corner of the nation. However, digital illiteracy can be a major hurdle in achieving the desired outcome. Also, developing a diverse infrastructure for the diverse population of India can be a hard task (Athira & Tiwari, 2023).

(xii) P12: National Food Security Act(NFSA) Revamp –2023

The National Food Security Act (NFSA) was passed in 2013 for providing food grains to about two third of the population of India at subsidized rates. However, it suffered from various limitations. First, it focused only on the Public Distribution System ignoring the required food security measures. Second, disparities between the implementation of the Act in different states generated in consistent outcomes. Therefore, it was revised in 2023 to overcome the gaps in the coverage of population, to generate a holistic approach by integrating child nutrition and maternity benefits. The Act supported women by authorizing the eldest woman of the family above 18 years to procure the ration cards as head of the family. It uses the life cycle approach to provide nutritious diet to pregnant women, lactating mothers and children below 6 years of age. The Act also provides for Direct Benefit Transfer by transferring cash directly into the account of beneficiaries to purchase the grains from open market. However, As per the Global Hunger Index (GHI), India is ranked at 111^{th} position out of 125 showing a serious food crisis. Approximately, 19 crore people are undernourished and the situation is worse in children (Saini & Bajpai, 2024). Additionally, a very high quantity of pesticides and fertilisers are needed to increase the production which can have detrimental effects on the environment (Sengupta & Mukhopadhyay, 2016).

(xiii) P13: PM Daksh Yojana– 2021

The Pradhan Mantri Dakshta Aur Kaushalta Sampanna Hitgrahi (PM Daksh) Yojna was launched in 2021 for a period of five years to enhance the skills of targeted groups like Scheduled Castes, Scheduled Tribes, Economically weaker sections of the society so that they can find genuine employment (MoSJ&E, 2021). One of the main objectives was to enhance the capability of target people, especially women and youth, to help them find self or wage employment for their social and economic development. The plan aimed at providing training to the identified beneficiaries who have income less than Rs 3 lakh per year in case of OBCs and no income limit in case of SC/STs. The beneficiaries are accorded with stipend during the training. An amount of Rs 450 Crore was sanctioned for 4 years from 2021-2022 to 2024-25 for the plan. The plan suffers from some challenges like lack of awareness, economic illiteracy of the target group and lack of digital literacy etc which can affect its success.

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Analysis

Keeping in view the above discussed policies and the nine evaluation parameters, the detailed comprehensive analysis is presented in tabular form in Table 1. The policies are given scores based on the literature related to those and the interactions with local people.

Table 1: Policy analysis using nine evaluation parameters using score 0-10

S. No	Name of the Programme	PE1:Actualises targeted benefit realization (maximum: 10)	PE2:Encourages workforce participation(maximum: 10)	PE3:Encourages inclusion of all genders (maximum :10)	PE4:Encourages inclusion of households part of all castes (maximum:10)	PE5:Improves standard of living (maximum : 10)	PE6:Amplifies small-scale businesses(maximum :10)	PE7:Increases savings of households (maximum: 10)	PE8:Transparency of benefit distribution (maximum: 10)	PE9:Impact on environment (maximum: 10)
1	P1: Pradhan Mantri Kaushal Vikas Yojana (PMKVY) - 2015	8 (Vast range of programs cater to the specific needs and skills of each beneficiary)	9 (develops employable skills among young workers, ensures placements)	9 (equal participation of both males and females)	4 (beneficiaries from OBC/SC /ST are less in number)	7 (better and more skilled employment leads to a sustained increase in income)	5 (makes beneficiaries more dependent on jobs)	6 (savings cannot be guaranteed without financial literacy)	6 (there may be leakage present in the distribution of resources to training centres)	10 (no impact on environment)

2	P2: Pradhan Mantri Jan DhanYojana -2014	6 (large target audience may result in leakages of benefits to non-poor)	6 (no guaranteed workforce participationas the focus is financial literacy)	6 (comparatively lesser participation from women)	8 (largely equal participation from all social divisions)	7 (more likely to invest in a better lifestyle with improved literacy)	8 (more likely to receive loans and ensures growth by providing secure money transactions)	9 (money saved in PMJDY Savings accounts has increased due to increased literacy)	5 (delayed distribution of funds and salaries has been highlighted)	10 (no significant impact on environment)
3	P3: Pradhan Mantri Fasal BimaYojana-2016	7 (large target audience may result in widespread leakages and non-poor interruptions)	9 (provides stability allowing farmers to invest more freely in their farms)	8 (no discrimination between the genders)	8 (mostly equal participation from general and other castes)	7 (a stable income may promote investments in a better standard of living)	9 (covers losses, provides crop protection allowing farms to grow more)	6 (no focus on financial literacy but stable income may have a positive effect on the same)	5 (farmers often struggle with late payments)	7 (no specific requirements for eco-friendly practices)
4	P4:Ayushman Bharat – Pradhan Mantri Jan ArogyaYojana-2018	6 (large target audience results in difficulties in targeted benefit actualization)	7 (a healthier labour force is more likely to find employment)	8 (mostly equal participation from both genders)	7 (beneficiaries have been identified using the SECC)	6 (improves health but forces dependency on such benefits)	4 (no significant impact on this group)	6 (increased savings because there is less expenditure on health)	8 (NHA has been appointed for more transparent distributi	10 (no direct impact on the environment)

									on of benefits)	
5	P5:Pradhan Mantri Kisan Samman Nidhi-2019	5 (Irregular land records of the states may lead to inaccurate selection of target)	7 (incentivizes farmers as the extra fund is available only to working ,land-owning farmers)	6 (unequal participation from female farmers when compared to male farmers)	9 (the selection of beneficiary is not dependent on caste)	5 (does not help to improve standards of living)	9 (targets small scale farmers to invest in modern technologies for farming)	9 (may not result in an increase in savings as the amount is very small and financial literacy is not focused on)	5 (due to direct and large-scale distribution of funds leakages are likely)	6 (does not mandate eco-friendly practices)
6	P6:Pradhan Mantri Awas Yojana-2015	5 (large target group may result in widespread leakages as funds are directly distributed as benefits)	9 (generated employment for construction workers but creates dependency on government)	9 (About 75% Sanctioned houses are in the name of females)	8 (About 70% houses have been sanctioned for minorities, SC/ST and OBCs)	9 (ultimate objective is to improve standards of living)	6 (does not work toward improving small businesses or work of small holders)	5 (Doesn't provide income to the families but allows to save the money spent on building house)	8 (web based monitoring system based on UIDAI for Aadhar validation)	8 (Use of sustainable construction practices and energy efficiency)

7	P7:Deen Dayal Upadhyaya Gram Jyoti Yojan-2014	9 (Benefits are actualized almost all rural areas are electrified)	9 (Generated employment for electricians and related workers but creates dependency on government)	8 (no gender based differentiation as this is a neighbour hood – based scheme)	2 (Shows Disparities in energy access by SC/ST regions or neighborhoods)	9 (improves the standard of living by providing electricity and promoting use of LPG for cooking)	8 (Availability of electricity facilitates small scale businesses and holders to improve efficiency)	5 (Does not add to the family income but helps to save what would have been spent one electricity)	9 (Ensures participation of the citizens with the help of app Garv-II)	9 (Promotes sustainable energy practices by using solar power)
8	P8:National Rural Livelihood Mission-2017	9 (Benefitted 9.98 crore women out of a target of 10 crore women)	8 (Improves the women workforce participation by providing various employment opportunities)	4 (works particularly for women)	9 (treats all castes equal and focuses on the financial situation of a person)	7 (Improves standard of living as more sustainable skills are developed and income is increased)	8 (focuses directly on promoting and imparting entrepreneurship skills to rural people)	8 (improved financial literacy will lead to better management and increased savings)	8 (promotes transparency by involving multiple ways for identifying beneficiaries like Self Help Groups, etc)	10 (no direct impact on the environment)

9	P9:AtmanirbharBharat RozgarYojana-2020	4 (limited coverage for less no of people)	6 (workforce participationrate increased however it was temporary)	4 (Targeted especially women)	8 (Not biased based on castes)	9 (provides income and improved standards of living)	8 (Provided subsidies to small-scale businesses, however it may make them dependent)	5 (does not result in guaranteed savings as financial literacy is not focused on)	8 (Maintained by EPFO to ensure non overlapping of benefits)	10 (no significant impact on environment)
10	P10:KISAN MaandhanYojana-2019	6 (not targeted as eligibility criteria is vast)	7 (incentivizes farmers to create a savings fund, motivating them to work)	8 (no discrimination between genders, added benefits for spouses)	8 (no explicit caste based differentiation)	6 (no necessary benefits, may improve standards of living after 60	8 (uplifts smallholders, ensures their participation for a secure retirement fund)	5 (only increases savings after the age of 60)	7 (transparency exists, but delays are sometimes experienced)	10 (no significant impacts)
11	P11:Ayushman Bharat Health InfrastructureMission-2021	9 (Creation of ABHA accounts)	7 (infrastructure upgrade and training of the healthcare professionals is	8 (mostly equal participation, with certain additional, necessary benefits provided	8 (no explicit caste based differentiation)	7 (Ensuring basic Health services improves standard of living, but other factors	4 (no significant impact on smallholders /businesses)	7 (Provides free and subsidized treatment hence money can be saved but financial	8 (Promotes transparent, ensures registration of verified healthca	9 (no significant impact)

			required)	to women)		remain unaffected)		literacy is not focused on)	re professi onals)	
12	P12:National Food Security Act (NFSA) Revamp – 2023	6 (Due to a large number of population being Undernourished it remains untargeted)	7 (increased nutrition allow for more workforce participation but cash transfers result in dependency on government)	6 (Special schemes for women may result in disparities)	9 (Does not favour a particular caste to be eligible as a beneficiary)	7 (Improves standard of living as it ensures food security at low rates, however other factors remain unchanged)	5 (no specific impacts on small Businesses holders)	8 (Increases savings by making the food grains available at very low rates, however financial literacy is not focused upon)	7 (Routine social audits exist to monitor the operations of price shops and issuance of ration cards)	4 (Food production activities for sustaining the act have adverse effects on the environment)
13	P13:PM Daksh Yojana– 2021	9 (specifically targeted group ensures that benefits are properly actualized)	8 (Enhances workforce participation by enhancing the skills)	7 (unequal targeting of women)	7 (Scheme aims to uplift the economically y weaker sections and OBCs/STs/ STs)	7 (increased employment may mean an improved standard of living, however it is not guaranteed)	7 (Entrepreneurship training provided to the target group promotes small business)	8 (may result in increased savings as income increases but financial literacy is not focused on)	7 (Implementation of scheme through an online portal, surveillance of training centers and time to	10 (No direct impact on the environment)

									time evaluation ensures transparency)	

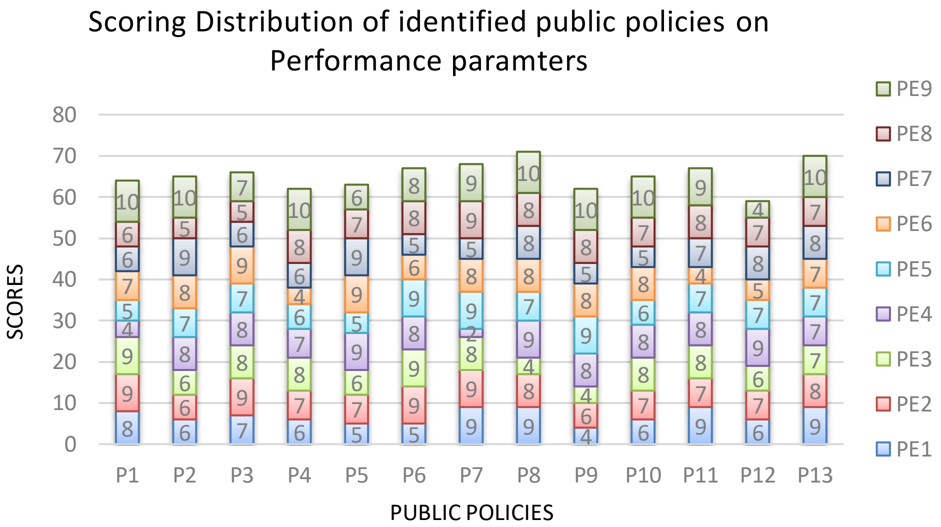

Figure2: Scoring Distribution of thirteen identified public policies

Figure 2 shows a representation of the scores obtained by all the schemes in the criteria selected for evaluation. It shows that almost all the schemes have overall scores above 60 across the criteria while a very few have score between 0 and 60 indicating that overall the schemes are working towards the benefits of population.

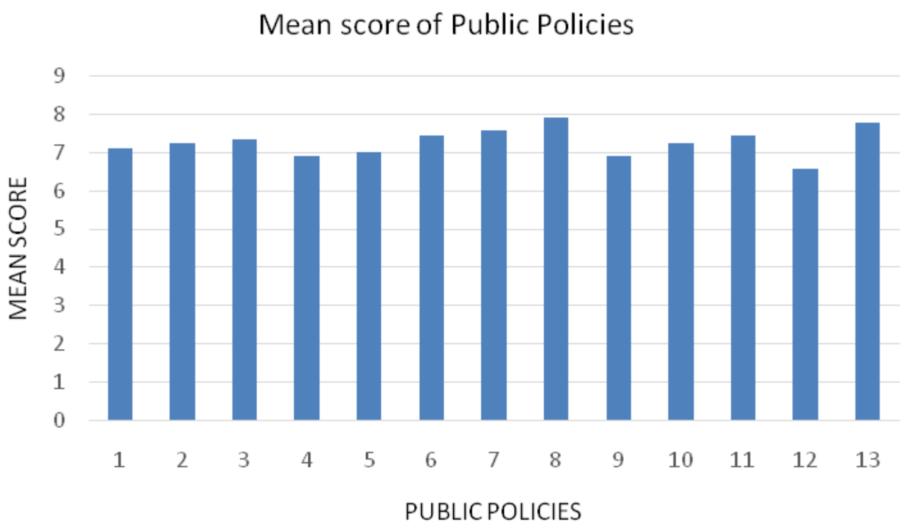

Figure 3: Median of marks distribution among selected public policies

The mean score for public policies is shown in Figure 3. It is observed that schemes P8 and

P13 are more beneficial with high mean scores of 7.8 & 7.7 respectively. This shows that both the schemes address the poverty issues of the country. At the same time, schemes P4, P9 & P12 show very low mean scores of 6.8, 6.8 & 6.5 respectively. This is due to fact that the schemes are not able to target the real poor population on a wider scale. Furthermore, the mean score for schemes ranged from 6.5 at the very least and 7.9 at the highest. This is a relatively small range of 1.4 which means that the schemes assessed did not perform very differently from one another. Another observation is that the average score of 9 schemes across all identified parameters fell between 7-8 and only the average score of only 4 schemes fell between 6 to7 showing that majority of the schemes perform well across the parameters.

Conclusion:

The paper identifies and discusses the various government schemes implemented time to time for poverty reduction in India. The schemes are analysed based on the parameters identified for poverty reduction. Two schemes scored good on the identified parameter for targeted realization namely National Rural Livelihood Mission (2017) and PM Daksh Yojana (2021). These schemes also proved to be more effective in overall benefits with high mean scores of 7.56 & 7.78 respectively. This shows that both the schemes address the poverty issues in country. On the other hand, the schemes which were not targeting the poor population, achieved low overall scores. It can be seen in Pradhan Mantri Kisan Samman Nidhi (2019), which has a low mean and median of 6.8 and 6, respectively.

The type of scheme that is implemented also plays an important role in long-term poverty alleviation. Programs that are skill-based and offered indirect benefits rather than direct benefits like cash transfers, such as National Rural Livelihood Mission (2017) and PM Kaushal Vikas Yojana (2015), proved to be more effective in meeting the purpose as both schemes scored above 7 in the mean scores and also presented consistent performance across parameters like “Encourages workforce participation” and “Improves standard of living”. These scores show that indirect, capability-building approaches create more sustainable and long-term poverty reduction when compared to direct benefit transfers (cash/electricity), which may create and facilitate dependency.

Furthermore, schemes catering only to direct infrastructure and welfare provision, like Deen Dayal Upadhyaya Gram Jyoti Yojana (electricity and LPG), did score well in some individual parameters. However, if it is not complemented by other schemes, the overall purpose of poverty reduction will not be achieved. This brings forth the idea of the need for an integrated policy approach, as evidenced by the data: no scheme scored a perfect 10 in all the parameters, which means that even schemes with the highest mean score (around 7.5–7.9) required support and supplementation by other factors to ensure all parameters are met and catered to well. This shows that most schemes have performed relatively well, with some scope for improvement.

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