



REDUCTION OF POVERTY THROUGH SELF EMPLOYMENT PROGRAMME

Dr.K. Jayasree* Dr. D.S. Ramanjul Reddy**

**Research Associate, Centre for Wage Employment, NIRD &PR, Rajendranagar, Hyderabad.*

*** Training Manager, Centre for Wage Employment, NIRD &PR, Rajendranagar, Hyderabad.*

Abstract

Economic growth is essential for poverty reduction. Poverty refers to a situation when people are deprived of basic necessities of life. It is often characterized by inadequacy of food, shelter and clothes. India is one of the poorest countries in the world. Many Indian people do not get two meals a day. Poor do not have good houses to live in. Their children do not get proper schooling. The effects of poverty are illiteracy, child labour, poor living conditions and housing problems, hygiene and sanitation, unemployment and feminization of poverty. For this effects this paper evaluates on rural beneficiaries who are taken loan from rural development programme on NRLM. The paper evaluates the percentage decline of poor impact on Nalgonda and Warangal districts. The paper evaluates the National Rural Livelihood Mission in Nalgonda, Warangal and Medak Districts of Telangana. These three districts are selected as the Simple Random Sampling method was used to select 100 women beneficiaries (swarojgaris/ self-employment seekers) from each district. The swarojgaris who are also Members of grassroot SHGs, were interviewed to collect information on employment and income in particular. The success of Self Help Groups in Nalgonda and Warangal districts is active involvement in the NRLM programme. Andhra Pradesh in 2009-10 was Rs. 693.00 per month. Using the poverty line of AP, poverty ratios were calculated for the three study districts. The percentage of Beneficiarie households, who had crossed the poverty line after enrolment into NRLM, was estimated by using per capita per month poverty line of Rs.433.43 (before joining NRLM) for 2004-05 in the State. In Nalgonda district Before Joining NRLM, 98 percent of Beneficiaries were poor in Nalgonda district. After joining NRLM the 63 percent Beneficiaries became non-poor which means that still 37 percent of sample households continued to be in utter poverty in Nalgonda district. Before Joining NRLM, 100 percent of Beneficiaries were poor in Warangal district. After joining NRLM the 57 percent Beneficiaries became non-poor which means that still 43 percent of sample households continued to be in utter poverty in Warangal district. Before Joining NRLM, 100 percent of Beneficiaries were poor in Medak district. After joining NRLM the 52 percent Beneficiaries became non-poor which means that still 48 percent of sample households continued to be in utter poverty in Medak district.

Three poverty on three districts has declined it is a positive sign.

Keywords: *Self-employment, Poverty, Self-help groups, Entrepreneurship, Skill Development, Quality of Life, Livelihoods.*

Introduction

1. Poverty Alleviation Programmes – Genesis of NRLM

The problem of rural poverty was brought into a sharper focus during the Sixth Plan period. The major programmes of the Rural Development are National Rural Livelihoods Mission (NRLM), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Pradhan Mantri Gram Sadak Yojana (PMGSY) and National Social Assistance Programem (NSAP) and Integrated Wasteland Development Programmes (IWDP) etc.

National Rural Livelihoods Mission (NRLM) is the ongoing centrally sponsored scheme. The goal of the National Rural Livelihoods Mission (NRLM) is rural poverty elimination through the institutions of poor women. To make each poor household in the rural areas come out of abject poverty, enjoy sustainable and viable livelihoods and lead a life of dignity, NRLM will reach out to all the rural poor in the country, organize them into women Self Help Groups (SHGs) and federations of SHGs, enable them to access financial resources, improve their livelihoods. At least one woman member from each identified rural poor household is brought under the Self Help Group (SHG). Special emphasis is on mobilizing women from poorest of poor and most vulnerable tribal groups, single women, women from woman-headed households, persons with disabilities, released bonded labour and other vulnerable communities. The mission seeks to cover about 8-10 crore rural poor and vulnerable households through formation and strengthening of 80-90 lakhs Self Help Groups.

2. Objectives

The main objectives of the study are to:

1. Assess the socio-economic impact of NRLM on the households with special reference to employment and income generation among sample households; and
2. Elicit the perceptions of rural poor on NRLM and suggest measures for enhancing the overall impact of SGSY on the livelihoods of rural poor.



3. Methodology

Since NRLM facilitates poor people's access to income generating activities and employment opportunities, it is desirable to examine the process in different typologies such as backward / rainfed area, moderately developed area and area within the vicinity of an urban area. Among the major states i.e., states with a population of over million, Andhra Pradesh (AP) is one where the Self-Help Group (SHG) movement has been very vibrant. The civil society and the state have been playing an active role in organizing rural women drawn largely from the socially and economically vulnerable sections into SHGs. The SHG movement in AP is almost three decades old and has emerged as a model for the entire country. The share of SHGs in AP was over 21.3 percent to the total SHGs during 2008-2011 (MoRD, GoI). Under the Integrated Rural Development Programme (IRDP) and Development of Women and Children in Rural Areas (DWCRA), a large number of women have been benefitted in the state. It may be added that a conducive environment has provided the needed support to the poor rural women covered under NRLM needs critical scrutiny.

Within the state of AP, Telangana region is considered as backward in view of the historical, social and economic reasons. The Telangana region the locus of our study consists of 10 districts of where eight districts have been classified as backward by the Planning Commission.

Since NRLM is a rural development programme, it does not have coverage in Hyderabad district which is predominantly urban. Thus, the remaining nine districts are included in the sampling frame which are found at different levels on socio-economic development scale.

The selection of the districts was based on the objective demarcation of high; 'medium' and low achievement of NRLM during the year 2006-07. Besides, it is also based on four key indicators viz., concentration of SHGs, credit flow, share in NRLM expenditure and share of SHG members trained. As alluded to the nine (9) districts were rank ordered as low, medium and high performance districts for the purpose of this study. District from category was randomly selected for the study such as : Nalgonda (within 'high' progress category), Warangal is the medium performance district and Warangal is lower performance district, it is to be noted that Nalgonda is one of the drought prone districts of the region (See table 3.1).

Table 3.1: Physical Progress of NRLM in Telangana -2006-07

District	No. of SHGs formed since 1999-2000	Share of SHGs in total (percent)	Total expenditure (Rs. in Lakhs)	Share of Exp in total (percent)	Total credit disbursed to SHGs (Rs. in Lakhs)	Share of Credit Disbursed in total (percent)	Share of Members trained in total (percent)	No. of SHGs taken up in Econo-mic Activi-ties	Average (2+4+6+7)/4	Rank
	1	2	3	4	5	6	7	8		
Nalgonda	33669	13.77	279.64	9.07	1219	9.82	38.46	7842	17.78	1
Karimnagar	32963	13.48	447.09	14.50	1851.84	14.92	15.07	3073	14.49	2
Khammam	31412	12.85	392.57	12.73	2117.2	17.05	6.75	1377	12.35	3
Mahaboob-nagar	29981	12.26	474.05	15.37	1583.63	12.76	3.12	637	10.88	4
Warangal	28692	11.74	394.63	12.80	1283.84	10.34	8.34	1700	10.80	5
Nizamabad	24901	10.19	281.04	9.11	1288.44	10.38	5.27	1074	8.74	6
Adilabad	19814	8.11	251.76	8.16	996.03	8.02	9.87	2012	8.54	7
Medak	24026	9.83	337.86	10.96	972.56	7.83	5.39	1100	8.50	8
Ranga Reddy	18996	7.77	225.02	7.30	1102.54	8.88	7.73	1576	7.92	9
Total	244454	100.00	3083.6	100.00	12415.08	100.00	100.00	20391	100.00	

From each district, adopting the same criteria two mandals representing varied levels of progress were selected. Thus, a total of six mandals were selected from three districts. In the selection of mandals, the (higher) number of groups formed till the year 2008-09, was also considered as the criterion. Following the same procedure sample, villages also were selected. In each mandal, 10 SHGs were randomly selected from the sample villages. In each SHG, 10 Swarojgaris or individual beneficiaries



were selected. Using the list of those who secured loan during the years of 2006-07, 2007-08, 2008-09, 2009-10 the beneficiaries /Swarojgaris were chosen. Over all 100 Swarojgaris and 20 SHGs (Groups) in each district were selected for detailed investigation.

Table 3.2: Details of Selected Sampled Units Blocks

Name of the District	Name of the Mandal	Name of the village
Nalgonda (100)	Bhuvanagiri (50)	Thukapur
		Vadaparthi
	Nalgonda (50)	Musampalli
Warangal(100)	Jangaon(50)	Jangaon
	Lingala Ghanpur (50)	Lingala Ghanpur
Medak (100)	Sangareddy (50)	Allur
		Guntnapalli
	Siddipet (50)	Ravurukula
		Thornala

Figures in parentheses are sample households drawn from size of the districts and mandals.

4.Socio-Economic Profiles of the Beneficiaries

Three districts are over 90 percent of the families are ‘nuclear’ the household size was rather high (4.9) in both districts. Almost 80 percent of the sample Beneficiaries are young (20-40 years); coverage of youth in Nalgonda, Warangal is 32 % and Medak is 14 % The economic status of the Beneficiaries in rural areas in the study area can be traced by their principal household occupation. About, 80-90 percent of the sample Beneficiaries are engaged mainly in labour in Nalgonda district, 70-80 in Warangal and Medak districts and mostly in agriculture. Since all the sample villages in the study areas are backward, one would expect low levels of income for most of the sample beneficiaries. Almost 70 percent of the Beneficiaries are agriculture labour in these two districts while non-agriculture labourers account for about 18 percent in Nalgonda district and 22 percent in Warangal district. Housing status of the Beneficiaries is quite good. A very large percentage of the Beneficiaries have good shelter whereas very few Beneficiaries (9.3 percent) live in Semi pucca houses in Nalgonda district and 12 percent in Warangal district and 6 percent in Medak district.

Education is one of the key determinants in regard to awareness generation about the NRLM, absorption of training inputs, comprehending development messages, accessing services apart from income generation. Illiteracy is the dominant characteristic feature of the sample Beneficiaries (60.6, 55 and 65 percent) for Nalgonda, Warangal and Medak districts.

Access to and ownership of land in the rural India is one of the determinants of social and the economic standing of an individual. Almost 70 percent of Beneficiaries are landless in Nalgonda, 68 percent in Warangal district and in Medak 78 percent of Beneficiaries are landless.

5. Empirical Investigations and Discussion on the Results

i. Credit flow of the beneficiaries:

The flow of credit to Swarojgaris can be gleaned from Table 5.3. It is very clear that credit disbursement was higher in Nalgonda since 38 percent of Swarojgaris received credit exceeding Rs.9000. The flow of credit to Swarojgaris can be gleaned from Table 5.4. It is very clear that credit disbursement was Rs. 8790/-.

The scheme incomes across training are not significantly different in Medak.

The flow of credit to Swarojgaris can be gleaned from Table 5.11. It is very clear that credit disbursement was lower in Medak since 25 percent of Swarojgaris received credit exceeding Rs.7500/-.

Table 5.3: Average Credit Provided to the Beneficiary by Activity

District	Activity	(Rs.)		
		Average Credit	N	Std. Deviation
Nalgonda	Dairy	9128.57	35	798.37
	Petty Business	9500.00	12	674.20
	Sheep Rearing	8400.00	10	809.66
	Fruit Business	8750.00	8	707.11



	Basket Making	9125.00	8	834.52
	Tailoring	9185.19	27	833.76
Warangal	Dairy	8790.00	100	8413.91
Medak	Dairy	7363.16	19	1644.93
	Petty Business	7536.00	25	1689.15
	Sheep Rearing	7500.00	20	1877.85
	Fruit Business	7000.00	6	1264.91
	Tailoring	7540.00	25	1670.33
	Agriculture	5600.00	5	547.72

II: Income Generation

a: Returns from the NRLM

In Nalgonda district, main activities taken up were Dairy, Petty Business, Sheep Rearing, Fruit Business, Basket Making, Tailoring. Among these activities. In Nalgonda the most preferred ones are Dairying (35 percent), Tailoring (27 percent) and Petty Business (12 percent) in that order. In Warangal district the main activity is Dairy. The medium performance district in Warangal district preferred Dairying (100 percent). In Nalgonda district, dairy activity fetched more benefit. The Swarojgaris were selling 5 to 7 liters directly to the market @ Rs. 20 to Rs. 25 per liter per day.

In Nalgonda district, the Beneficiaries had evinced keen interest in tailoring activity since it has been fetching good returns to the tailors in the market. The Beneficiaries had received training for 3 to 4 months. The stitched garments are being sold to the shop keepers in the nearby towns.

b: Income of the Beneficiaries from NRLM

Dairy turned out to be the most profitable income generating activity in Nalgonda district. The average annual income from milch animal scheme was about Rs.43,800/-. Besides it provided employment throughout the year to the beneficiaries. Next in order of preference on account of profitability are tailoring and other activities. The gross income from IGAs under NRLM varied between Rs. 37,412/- (Petty Business) and Rs. 43,800/- (Dairy). The capital-output ratio (COR) was, however, higher for 'Sheep Rearing' (1:4.75) and lower for 'Petty Business' (1:3.77). In Warangal district the gross income from IGAs under NRLM varied between Rs. 31,771/- (Petty Business) and Rs. 36,216/- (Dairy). In Warangal district the capital-output ratio (COR) was, in dairy activity is (1:4.61). Compare two districts Warangal district is getting income is very low. No proper training was provided.

Table 5.4: Average Earned income from NRLM - Activity wise (Rs. Per year)

District	IGA	Number of Beneficiaries	NRLM income (Rs.)	Capital-Output Ratio
Nalgonda	Dairy	35	43,800.00	1:4.53
	Petty business	12	37,412.50	1:3.77
	Sheep roaring	10	41,250.00	1:4.75
	Fruit Business	8	40,462.50	1:4.23
	Basket Business	8	39,881.25	1:4.25
	Tailoring	27	47,387.04	1:4.27
Warangal	Dairy	100	31,771.60	1:4.16
Medak	Dairy	19	36,216.84	1:5.89
	Petty business	25	31,430.80	1:4.61
	Sheep roaring	20	30,330.00	1:4.18
	Fruit Business	6	29,650.00	1:3.57
	Tailoring	25	27,545.20	1:3.00
	Agriculture	5	21,960.00	1.3.64

In Nalgonda district before joining NRLM, Beneficiaries were earning between Rs. 500 to Rs. 1000 per month in Nalgonda district. After joining of NRLM most of the Beneficiaries' income rose between Rs. 4001 to Rs. 4500 per month. Incomes



levels before and after joining the NRLM are significantly different at 1 percent level of significance and NRLM helped in enhancing the household incomes significantly. (See Table 5.5). In Warangal district before joining NRLM, Beneficiaries were earning between Rs. 500 per month in Warangal district. After joining of NRLM most of the Beneficiaries' income rose between Rs. 2501 to Rs. 3000 per month. Incomes levels before and after joining the NRLM are significantly different at 1 percent level of significance and NRLM helped in enhancing the household incomes significantly. (See Table 5.5 (a, b& c))

Table 5.5 (a):Distribution of Beneficiaries by their monthly income before and after joining the NRLM- Nalgonda

S.No.	Monthly Income Category	Number of Beneficiaries		
		Before joining NRLM	After Joining NRLM (Current Prices)	After Joining NRLM (Constant Prices)
1	Up to Rs. 500	18		
2	Rs.501-1000	54		
3	Rs.1001-1500	26		
4	Rs.1501-2000			10
5	Rs.2001-2500	2	2	47
6	Rs.2501-3000		8	38
7	Rs.3001-3500		30	5
8	Rs.3501-4000		26	
9	Rs.4001-4500		29	
10	Rs.4501-5000		5	
11	Rs.5001-5500			
	Mean income (Rs.)	834	3729	
	t-value	46.78		

** : Significant at 1 percent level.

Table 5.5 (b) Distribution of Beneficiaries by their monthly income before and after joining the NRLM- Warangal

S.No.	Monthly Income Category	Number of Beneficiaries		
		Before joining SGSY	After Joining SGSY (Current Prices)	After Joining SGSY (Constant Prices)
1	Up to Rs. 500	94		
2	Rs.501-1000	4		
3	Rs.1001-1500	1		14
4	Rs.1501-2000	1	4	60
5	Rs.2001-2500		18	26
6	Rs.2501-3000		52	
7	Rs.3001-3500		19	
8	Rs.3501-4000		7	
9	Rs.4001-4500			
10	Rs.4501-5000			
11	Rs.5001-5500			
	Mean income	415	2817	
	t-value	49.81 **		

** : Significant at 1 percent level.

Table 5.5 (c) :Distribution of Beneficiaries by their monthly income before and after joining the NRLM- Medak

S.No.	Monthly Income Category	Number of Beneficiaries		
		Before joining SGSY	After Joining SGSY (Current Prices)	After Joining SGSY (Constant Prices)
1	Up to Rs. 500	13		
2	Rs.501-1000	73		
3	Rs.1001-1500	14		24
4	Rs.1501-2000		8	55
5	Rs.2001-2500		44	20
6	Rs.2501-3000		27	1
7	Rs.3001-3500		18	



8	Rs.3501-4000		2	
9	Rs.4001-4500		1	
10	Rs.4501-5000			
11	Rs.5001-5500			
	Mean income	766	2662	
	t-value	32.57 **		

** : Significant at 1 percent level.

III. Employment Status of the Beneficiaries

a. Employment Status of the Beneficiaries-Swarozgaris

The Beneficiaries were getting employment on an average for 88 days before taking up an activity under SGSY, in Nalgonda district. After joining SGSY, the employment levels improved considerably. In the past SGSY period, Beneficiaries were getting work throughout the year. Beneficiaries reported on an average 297 days of employment. Prior to SGSY, the modal class was 61-90 days of employment and after the scheme was introduced. The Swarozgaris employable status had shifted to 271-300 days. Mostly in rainy season the Beneficiaries faced problems in securing employment due to lack of transport facility to move to other nearby villages and also to carry out market transactions. Thus, the SGSY has made a significant impact on the employment of sample beneficiaries as revealed by statistic t-value (see Table 5.6 for details).

In Warangal district, the average number of days of employment for the Beneficiaries before joining SGSY was 90 days per year. After getting into SGSY, the Beneficiaries received employment for 280 days in the year. The model employment class was 61-90 days and 271-300 days, respectively, in the pre-and post-SGSY periods. (See Table 5.37 for details). The t-test statistic confirms that SGSY has significantly contributed to increase in employment days for the Beneficiaries. The SGSY beneficiaries of Medak prior to joining SGSY were mostly agriculture labourers and earning at the wage rate of Rs. 20-30 per day. In agriculture season the labourers were participating in agriculture activities while in lean season, Beneficiaries used to migrate to cities and towns for eking out their livelihood. Even then, Beneficiaries did not earn adequate incomes as wage rates were very low compared to their incomes plan SGSY.

Table 5.6 (a): Distribution of Beneficiaries on the basis of employment generation – Nalgonda

S.No.	Employment (Man Days)	Percentage Distribution of Beneficiaries	
		Before Joining SG SY	After Joining
1	61-90	68	
2	91-120	22	
3	121-150	10	
4	151-180		
5	181-210		1
6	211-240		3
7	241-270		10
8	271-300		62
9	301-330		14
10	331-365		10
	Mean employment (person days)	87	297
	t-value	64.40 **	

** Statistically significant at 1 percent level.

Table 5.6 (b): Distribution of Beneficiaries on the basis of employment generation – Warangal

S.No.	Employment (Man Days)	Distribution of Beneficiaries (%)	
		Before Joining SGSY	After Joining
1	61-90	60	
2	91-120	32	
3	121-150	18	
4	151-180		
5	181-210		15
6	211-240		8
7	241-270		7
8	271-300		51



9	301-330		9
10	331-365		10
	Mean employment (person days)	90.0	280
	t-value	34.52 **	

** Statistically significant at 1 percent level.

Table 5.6 (c): Distribution of Beneficiaries on the basis of employment generation – Medak

S.No.	Employment (Man Days)	Percentage Distribution of Beneficiaries	
		Before Joining SGSY	After Joining
1	61-90	80	0
2	91-120	12	0
3	121-150	8	0
4	151-180	0	0
5	181-210	0	11
6	211-240	0	16
7	241-270	0	19
8	271-300	0	40
9	301-330	0	8
10	331-365	0	6
	Mean employment (man days)	81	270
	t-value	37.59 **	

** Statistically significant at 1 percent level.

IV. Reduction in Incidence of Poverty after Unfolding of NRLM

According to the Planning Commission estimates, the poverty line the per capita for Andhra Pradesh in 2009-10 was Rs. 693.00 per month. Using the poverty line of AP, poverty ratios were calculated for the three study districts. The percentage of Beneficiarie households, who had crossed the poverty line after enrolment into NRLM, was estimated by using per capita per month poverty line of Rs.433.43 (before joining NRLM) for 2004-05 in the State. In Nalgonda district Before Joining NRLM, 98 percent of Beneficiaries were poor in Nalgonda district. After joining NRLM the 63 percent Beneficiaries became non-poor which means that still 37 percent of sample households continued to be in utter poverty in Nalgonda district. The details are shown in Table 5.7. Before Joining NRLM, 100 percent of Beneficiaries were poor in Warangal district. The poverty incidence based on per capita monthly income at constant prices came down drastically due to NRLM and the poverty declined to 57 percent from almost cent percent among the Swarojgaris. The variations in the degree of decline were on account of the differences in earnings from the scheme and also initial economic status of Swarojgaris in these districts. Across the districts, the poverty levels in 2009-10 were 43% of Warangal. Both district poverty has declined it is a positive sign. The poverty levels after getting into NRLM were 52 percent in Medak. The variations in the degree of decline were on account of the differences in earnings from the scheme and also initial economic status of Swarojgaris in these districts. Across the districts, the poverty levels in 2009-10 were 48% of Medak. Comparatively three states the highest performance district is Nalgonda, moderately Warangal and Medak is the least performance.

Table 5.7: Status before and after Joining NRLM

District	Before NRLM			After NRLM		
	Poor	Non-poor	Poverty Ratio (%)	Poor	Non-poor	Poverty Ratio (%)
Nalgonda	98	2	98.0	37	63	37.0
Warangal	97	3	97.0	43	57	43.0
Medak	100	--	100.0	48	52	48.0

The size of BPL households in the pre-and post-SGSY periods across social groups is presented in Table 5.8. As expected, the poverty incidence is higher (50 %) among ST Swarojgaris but what is surprising from 'Other Castes (OCs)' also experienced similar levels of poverty (50%), contrary to the normal expectations.

Table 5.8: Status before and after Joining SGSY

District	Before SGSY			After SGSY		
	Poor	Non-poor	Poverty Ratio (%)	Poor	Non-poor	Poverty Ratio (%)
SC	146		100.0	56	90	38.4
ST	117		100.0	59	58	50.4



OBC	20	3	86.9	6	17	26.1
OC	12	2	85.7	7	7	50.0
Total	295	5	98.3	128	172	42.6

Conclusion

The main concern of NRLM is to reduce poverty in rural areas by creating several micro-enterprises through systematic planning. A series of measures have been suggested to transform the poor into entrepreneurs and these include social mobilization, awareness building, identification of activity clusters with necessary forward and backward linkages, capacity building of the poor (Swarojgaris) for selected activity and release of credit for the enterprise.

After the scheme was granted, the NRLM had become the principal activity for the Swarojgaris. About 70 percent of the Swarojgaris have operated themselves in the local / village markets while others have marketed their products in the nearby villages and towns. The district administration arranged Melas / Exhibitions for a few Swarojgaris which were found to be very useful in understanding the market potential and choice of selling places. Compare to two districts Nalgonda is high performance in training and Warangal is very low. In Warangal district beneficiaries needed training.

The monthly incomes have improved significantly due to the NRLM suggesting that the schemes enabled vertical mobility of the Swarojgaris along the income ladder. The t-tests confirm that the increase in incomes are statistically significant. The incremental incomes are higher in Nalgonda. Before joining NRLM Beneficiaries getting employment in Nalgonda district 90 days after whereas it was 297 days After participation in the NRLM initiative. It is positive change of beneficiaries for sustainable employment for their livelihoods. In the same way Warangal district 81 days before joining NRLM after 270 days of employment getting beneficiaries. In Nalgonda and Warangal districts income levels also increased. The income generating activities given by the beneficiaries by subsidized loan from the government is sustainable income for their livelihoods.

In Nalgonda the poverty incidence based on per capita monthly income at constant prices came down drastically due to NRLM and the poverty declined to 58 percent from almost cent percent among the Swarojgaris. The poverty levels varied across districts and social groups. The poverty levels after getting into NRLM were 63 percent in Nalgonda. The poverty incidence based on per capita monthly income at constant prices came down drastically due to NRLM and the poverty declined to 57 percent from almost cent percent among the Swarojgaris. The poverty levels varied across districts and social groups. The poverty levels after getting into NRLM were 57 percent in Warangal. The variations in the degree of decline were on account of the differences in earnings from the scheme and also initial economic status of Swarojgaris in these districts. Across the districts, the poverty levels in 2009-10 were 43% of Warangal. The poverty levels after getting into NRLM were 52 percent in Medak. The variations in the degree of decline were on account of the differences in earnings from the scheme and also initial economic status of Swarojgaris in these districts. Across the districts, the poverty levels in 2009-10 were 48% of Medak.

In Nalgonda district funds from government releases for the beneficiaries in time. After paying loan beneficiaries are interested to take loan from the banks. The loan sanction amount is very less. In Warangal district beneficiaries requested that loan should be increased per beneficiary they need Rs. 15,000 to Rs. 20,000 per activity. The activities which beneficiaries are taken is a sustainable income from their livelihoods. Beneficiaries are need for good training for increase of income. Poverty is declined in all the three States through self-employment programme. Eradication of poverty would ensure a sustainable and inclusive growth of economy and society.

References

1. World Bank, National Livelihood Mission, over view.
2. Gangi Reddy, Y. Swarnjayanti Gram Swarojgar Yojana (SGSY) in Rajasthan: A few observations. IASSI QUARTERLY, 19(1), 2000 (Jul-Sep): 38-55 .
3. Kalpana, K, Women and the SGSY in rural Tamil Nadu. ECONOMIC AND POLITICAL WEEKLY, 46(43), 2011(October): 50-57.
4. Poverty Alleviation and Economic Reforms in India, Eckhard Siggel, Progress in Development Studies 2010
5. Poverty Decline in India in the 1990s: A Reality and Not an Artifact, K. Sundaram, Suresh D. Tendulkar, Debates on the Measurement of Global Poverty 2010
6. Government Spending, Growth and Poverty in Rural India, Shenggen Fan, Peter Hazell, Sukhadeo Thorat, American Journal of Agricultural Economics 2000.
7. The Effectiveness of India's Anti-Poverty Programmes, Anjini Kochar, Journal of Development Studies 2008.