

GOVERNMENT OF INDIA
MINISTRY OF PLANNING

RAJYA SABHA
UNSTARRED QUESTION No. 1223
TO BE ANSWERED ON 29.07.2021

NEW SCHEMES FOR ERADICATION OF POVERTY

1223 Shri Iranna Kadadi:

Will the Minister of Planning be pleased to state:

- (a) whether Government has started various new schemes to eradicate poverty in the country during the last five years and if so, the details thereof;
- (b) whether the implementation of the said schemes has been done according to the target set so far;
- (c) if so, the details thereof;
- (d) whether the number of families living Below Poverty Line has decreased in the country during the said period; and
- (e) if so, the details thereof?

ANSWER

MINISTER OF STATE (INDEPENDENT CHARGE) OF THE MINISTRY OF STATISTICS & PROGRAMME IMPLEMENTATION; MINISTER OF STATE (INDEPENDENT CHARGE) OF THE MINISTRY OF PLANNING AND MINISTER OF STATE IN THE MINISTRY OF CORPORATE AFFAIRS
(RAO INDERJIT SINGH)

(a). to (c): Government has introduced several new schemes with the purpose of improving livelihood, health and other dimensions of poverty. Details of some of the major schemes are given at **Annexure**.

(d) to (e) The official poverty estimates are based on Large Sample Surveys on Household Consumer Expenditure carried out by the National Sample Survey Office (NSSO) of the M/o Statistics and Program Implementation. The poverty estimates for 2011-12 following the extant Tendulkar Committee methodology was computed and released through a Press Note issued on 22nd July 2013. According to this Press Note, the number of persons living below poverty line in India was estimated as 27 crore (21.9%) in 2011-12.

List of major poverty alleviation schemes

(i) Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) Scheme:

The Scheme was launched by Ministry of Housing and Urban Affairs on June 01, 2020 to provide a working capital loan to approximate 50 lakh Street Vendors to resume their businesses which were hurt adversely due to COVID-19 induced lockdown. In the first tranche, a working capital loan of up to Rs10,000 is provided to the Street Vendors with tenure of one year. On repayment of the first tranche of loan, they are eligible for an enhanced working capital loan of up to 20,000 and 50,000 in the second and third tranches respectively. An interest subsidy of 7% is paid on quarterly basis to the borrower on repayment of the loan installments to encourage good repayment culture and cash back of up to Rs. 100 per month is provided to the vendor to incentivize digital transactions. The Scheme also facilitates on-boarding of Street Food Vendors on e-commerce platforms to help them further expand their customer base. As on July 23, 2021, more than 43.05 lakh loan applications have been received, out of which over 25.13 lakh applications have been sanctioned and over 22.59 lakh loans have been disbursed.

(ii) Pradhan Mantri Awaas Yojana- Gramin (PMAY-G): With a view to eradicate poverty across the country and providing dignified living condition for rural India, the erstwhile Indira Awaas Yojana was restructured as Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) w.e.f 1st April, 2016, which aims to provide “Housing for All” through provision of pucca house with basic amenities to all houseless households and households living in kutchha and dilapidated house in rural areas. The overall target under program is to construct 2.95 Crore houses, against which as on 23.07.2021, 1.99 Crore houses have been sanctioned, of which 1.50 Crore houses have been constructed. The salient features of PMAY-G scheme are:

- Houses to have a minimum size of 25 sq.mt including a dedicated area for hygienic cooking.
- Provision of toilets at Rs.12,000/- and 90/95 days of unskilled wage labour under MGNREGA over and above the unit assistance.
- Facilitating willing beneficiaries to avail loan from Financial Institutions for an amount of upto Rs.70,000.
- Identification and selection of beneficiaries is based on the housing deficiency and other social deprivation parameters in SECC-2011 data and verification by Gram Sabha. While devising the procedure for identification of beneficiaries, utmost emphasis has been assigned to verification of priority lists by Gram Sabhas. To ensure swift and prompt disposal of grievances/complaints pertaining to the verification process, a robust Appellate mechanism for grievance redressal has been put into place at the State Level. Till date,

1.90 crore households out of a universe of 4.04 crore have been rejected by Gram Sabha on grounds of having a pucca house, migration, death etc. and remaining households have been found eligible to receive assistance after conclusion of the Appellate proceedings.

- **Earmarking for focus groups:** 60% of the funds are earmarked for SC/ST and 15% for minorities. States/UTs should ensure that as far as possible at least 5 % of beneficiaries are from among persons with disabilities.

Fund sharing pattern:

- The grants under the scheme are released by the Centre and States in the ratio of 60:40 except for North-Eastern and Himalayan states where the funding pattern is in the ratio of 90:10 by the Centre and the States. For UT, 100% funds are provided by the Centre.
- Out of the annual budgetary provision for PMAY-G, 95% are earmarked for construction of new houses under PMAY-G. This includes allocation towards Administrative Expenses for administering the Scheme at the Central and State level. The remaining 5% of budgetary grant is retained at the Central Level as reserve fund for special projects to meet exigencies arising out of extra ordinary situations like flood, cyclone, earthquakes, etc.

Key initiatives/reforms undertaken and outcomes

- i. **Unit Assistance:** The unit assistance has been increased from Rs. 70,000 to Rs. 1,20,000 in plains and from Rs. 75,000 to Rs. 1,30,000 in hilly areas, difficult areas and IAP districts.
- ii. **Size of the House:** The minimum size of the house has been increased from 20 square metres to 25 square metres.
- iii. **Convergence with other schemes:** PMAY-G has been converged with Swachh Bharat Mission-Gramin (SBM-G) for construction of toilets. The beneficiary is entitled to 90/95 persondays of unskilled labour from MGNREGS. Convergence for piped drinking water, electricity connection, LPG connection etc. under government programs is also envisaged.
- iv. **Selection of beneficiaries through Socio Economic and Caste Census (SECC) 2011:** The beneficiaries under PMAY-G are selected on the basis of housing deprivation parameters in the SECC 2011 data and the list of beneficiaries is validated by the Gram Sabha. This is done to ensure that the assistance is provided to the genuine and needy people.
- v. **Training of rural masons and use of local materials:** In order to ensure good quality of house construction, training and certification program has been launched pan-India to train rural masons with the locally available material. As on 08.07.2021, 1.24 lakh candidates have been trained under this initiative.

- vi. **Housing Typologies:** The beneficiaries are provided with a bouquet of options of house designs with disaster resilient features according to local conditions, using appropriate technology suitable to their region. Further, the MoRD convened a study to develop region-specific house designs and published them as a compendium named 'Pahal' covering 108 house designs for 62 housing zones in 15 States of the country.
- vii. **e-Monitoring through MIS-AwaasSoft, AwaasApp and Performance Index Dashboard:** The implementation of the program is being monitored through end to end e-governance model with the help of AwaasSoft, AwaasApp and Performance Index Dashboard.
- viii. **Awaas :**To capture and compile data in respect of additional households for inclusion in PWL, the MoRD convened a survey using a separate mobile application (Awaas+) developed for the purpose. Under this survey 3.57 Crore households have been registered. Target of more than 50 lakh houses has already been allocated to the States/ UTs from the final Awaas+ survey data following the recommendations of the constituted committee.
- ix. **Direct Benefit Transfer:** The payment to the beneficiaries is routed through Direct Benefit Transfer (DBT) to the bank/post office accounts registered in AwaasSoft MIS.
- x. **Single Account at State level for PMAY-G:** The States/UTs maintain single savings bank account in a Scheduled Commercial Bank at the State level. State, District and Block level officials operate upon the SNA only through the medium of electronically through a Fund Transfer Order (FTO).

(iii) Saansad Adarsh Gram Yojana (SAGY) : The Saansad Adarsh Gram Yojana (SAGY) was launched on 11th October, 2014 with the objective of creating model Gram Panchayats in different parts of the country. Primarily, the goal was to develop three Adarsh Grams under each Hon'ble Member of Parliament (MP) by March 2019. Thereafter, five such Adarsh Grams (one per year under each Hon'ble MP) were to be selected and developed by 2024. SAGY is a unique scheme of the Department wherein, for the first time the leadership, capacity, commitment and energy of the Hon'ble Members of Parliament are leveraged directly for development at the Gram Panchayat level. The Hon'ble Members of Parliament (MPs) have adopted 2,161 Gram Panchayats for development under Saansad Adarsh Gram Yojana (SAGY) till 22 July 2021, since 2014. Further, 50,515 projects have been completed against a total of 80,690 projects planned under the Village Development Plans (VDP) as per the information uploaded by States/UTs on SAGY portal (<http://saanjhi.gov.in>).

(iv) Pradhan Mantri Gram Sadak Yojana (PMGSY): The Government of India, as a part of the poverty reduction strategy, launched the Pradhan Mantri Gram Sadak Yojana (PMGSY-I) on 25th December, 2000 as a Centrally Sponsored Scheme to assist the states, though "Rural Roads" is in the State List under the Constitution. The primary objective of

the PMGSY is to provide connectivity, by way of an all-weather road with necessary culverts and cross-drainage structures, which is operable throughout the year, to eligible unconnected habitations in rural areas. In 2016, Road Connectivity Project for Left Wing Extremism Affected Areas (RCPLWEA) for construction/upgradation of strategically important roads was launched as a separate vertical under PMGSY. So far, 9,268 km has been sanctioned and 4,172 km has been completed. PMGSY III programme was approved in 2019, which mainly focuses on the consolidation of existing Through routes and Major Rural Links that connect habitations to:

- (i) Gramin Agricultural Markets (GrAMs)
- (ii) Higher Secondary Schools
- (iii) Hospitals

The GoI has targeted to cover 1,25,000 kms with an expenditure of about Rs. 80,250 Crore for the country under PMGSY-III. So far, 62,968 km has been sanctioned and 13,922 km has been completed.

Impact assessment study of PMGSY roads by IIM-Ahmadabad suggests that construction of PMGSY roads have been able to bring about socio economic benefits to the poor people at par with other sections of the society and sometimes even more than that.

(v). Shyama Prasad Mukherji Rurban Mission (SPMRM): The Shyama Prasad Mukherji Rurban Mission (SPMRM) was launched on 21st February 2016 for the development of 300 Rurban Clusters. SPMRM is intended for a holistic development of the selected clusters of villages. The scheme is aimed to achieve an integrated development, which effectively reduce the poverty by encouraging cluster growth. Out of 300 such clusters, 297 clusters have been identified by the States/UTs. Remaining three (03) clusters reallocated recently to progressive States. 291 Integrated Cluster Action Plans (ICAPs) have been approved by the Ministry and subsequently 281 DPRs by respective SLECs. Out of total expenditure of Rs. 13,649 crore, Rs. 11,395 Crore under Convergence and Rs. 2,254 Crore under Critical Gap Fund (CGF) have been incurred on the ground so far. The Mission's period is valid upto 31st March, 2021, and the proposal for its further extension of two years is under consideration before EFC.

(vi) Pradhan Mantri Suraksha Bima Yojana (PMSBY) The Scheme was launched on 9th May, 2015 and is available to people in the age group 18 to 70 years with a bank / Post office account who give their consent to join / enable auto-debit on or before 31st May for the coverage period 1st June to 31st May on an annual renewal basis. Aadhar would be the primary KYC for the bank account. The risk coverage under the scheme is Rs. 2 lakh for accidental death and full disability and Rs. 1 lakh for partial disability. The premium of Rs. 12 per annum is to be deducted from the account holder's bank / Post office account through 'auto-debit' facility in one installment. The scheme is being offered by Public Sector General Insurance Companies or any other General Insurance Company who are offering the product on similar terms with necessary approvals and tie up with Banks and

Post Offices for this purpose. As on 26.5.2021 cumulative No. of persons enrolled are 23.3974 Cr. The total No. of claims received is 59,461 and total No. of claimes disbursed is 45,992. (source: <https://financialservices.gov.in> website)

(vii). Pradhan Mantri Jan Arogya Yojana (PM-JAY) – The Scheme was launched as part of Ayushman Bharat mission in September 2018 to improve access to quality healthcare, reduce out-of-pocket expenditure (OOPE), and catastrophic spending on health. The Scheme aims to provide free access to hospital-based healthcare to 50 crore poor and vulnerable citizens of the country. The scheme provides free health insurance cover, up to Rs. 5 lakh per family per annum, for comprehensive secondary and tertiary hospital care. As on 27th July 2021, it has provided 1.98 crore free hospital treatments worth Rs. 24,614 crores. Nearly 16.16 crore Ayushman cards (for beneficiary verification and enrollment) have been issued in less than three years after the scheme's launch and the scheme is active in 33 States and Union Territories.

In addition to the above, Government of India had announced on 26.03.2020, a relief package under the Pradhan Mantri Garib Kalyan Yojana (PMGKY) for the welfare of the poor in their struggle against COVID-19, that included fund allocation for several schemes, including insurance scheme for health workers, Pradhan Mantri Anna Yojana, benefit to farmers, cash transfers to poor, senior citizens, low wage workers, etc.
