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Poverty alleviation schemes in Himachal Pradesh: An critical review

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Abstract

Poverty alleviation has been a primary focus of various government schemes in India, with particular emphasis on rural areas where poverty is most prevalent. In Himachal Pradesh, a predominantly rural state, the implementation and effectiveness of such schemes are crucial for improving the socio-economic conditions of its population. National Rural Livelihood Mission and The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is one of the flagship programs aimed at enhancing the livelihood security of people in rural areas by guaranteeing 100 days of wage-employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work. The present study focuses on the state's development process's poverty alleviation initiatives, economic growth, their suitable performance, and the income that exists for people and families.

Keywords: MGNREGA, NRLM, SGSY, poverty alleviation, financial performance, poverty alleviation schemes

Introduction

The state or condition in which people or groups lack financial resources and other needs for a subsistence level of life is referred to as poverty. They are therefore unable to satisfy their fundamental demands. Poverty can prevent individuals and families from having access to sanitary toilets, safe drinking water, wholesome food, and medical care. Every country may use a different set of standards to establish the poverty line and calculate the proportion of its population living in poverty. Poverty is a socioeconomic state resulting from more than just a single contributor, such as money. These variables include, but aren't limited to, access to education, sexual identity, sexual orientation, and race. The severe poverty threshold is less than \$2.15 per day, which is surviving on by almost 700 million people. There are still enclaves of extreme poverty in rural regions, unstable and conflict-affected communities, and sections of Sub-Saharan Africa. By 2015, the rate of global poverty reduction has slowed after decades of growth, coinciding with muted economic development. By 2030, the Sustainable Development Target of eradicating severe poverty is still unattainable. The COVID-19 pandemic and a slew of significant shocks between 2020-22 inflicted a devastating hit to efforts to reduce global poverty, resulting in three years of lost progress. The most affected were low-income nations, which are still recovering. Globally, 712 million people were estimated to be living in extreme poverty in 2022 - a 23 million rise from the previous year. Without tackling related global issues including fragile and conflict-ridden economies, sluggish economic development, and climate change, we will not be able to decrease poverty and inequality. Poverty reduction is being hampered by climate change, which poses a serious concern in the future.

Himachal Pradesh, a northern state in India, has implemented several poverty eradication programs to improve the socio-economic conditions of its population. These programs encompass a wide range of initiatives aimed at enhancing livelihoods, providing social security, improving health and education, and ensuring overall development. Here's an overview of the key poverty eradication programs in Himachal Pradesh:

Reviews of Literature

Kaushal, and Balbir (2016)^[1] reported that in India the share of women participation in

MGNREGA work has increased to 50.24% in FY 2014-15 as compared to 47.07% in FY 2012-13 whereas in H.P. the share of women worker has been 58.09% in 2014-15 as against 56.58% in FY 2012-13. So it can be concluded that both at national and state level, women participation is increasing with the passage of time and they are sharing financial burden with men in shouldering family responsibilities. The authors suggested that awareness among women should be enhanced and timely payments to beneficiaries will add fillip to success of the scheme.

Bahuguna, Pandey & Sudan (2016) revealed through a study that the MGNAREGA programme has done an excellent job of strengthening rural economies by enhancing their socioeconomic standing. They believe that the program's structure should be changed to make it more open and accountable, as well as to make it more objective specific and goal-focused. The quality of training programmes for MGNREGA employees should be improved, and the rural population should be made more aware of new schemes and programmes.

Singh (2018) ^[6] explained in a study "New Age Skills-Generating Opportunities for Youth" and that youth is the fountainhead for national growth and development. As a result, their development is required. To do this, a nonlinear leapfrog approach must be implemented. The author proposes that the government incorporate STEM education (Science, Technology, Engineering, and Maths) into the course curriculum, at least at the elementary level, to promote creativity.

Tripathy (2018) defined the budget through a study titled "Rural Livelihood on Employment" that the importance of agricultural and rural growth has been recognized in the budget, which also suggests investments in a variety of sectors. He stated that the successful execution of large-budget employment-generation programmes such as MGNAREGA and DAY-NRLM is critical. The author also suggested that the government should ensure timely and approved reorientation of various schemes it has implemented, as well as take adequate steps to ensure plans are followed. There is also a need to increase the potential of DAY-NRLM and MGNAREGA so that they can assist in the creation of job opportunities for the rural poor.

Srija (2018) ^[5] examined some employment generation programmes through a study "Skill Development and Employment for Rural Youth" and found that as of the 1st of February 2018, out of 11.8 lakh applicants, 7.9 lakh had been certified and 2.8 lakh had been placed under the MGNAREGA programme. A total of 56 lakh households were recruited into 4.84 lakh self-help groups under the DAY-NRLM initiative. Various subcomponents of the DAY-NRLM are being implemented to give livelihood opportunities to the rural population. In terms of allocation, the union budget 2018-19 has boosted agriculture, infrastructure, and education in villages, according to the findings. And there is a growing emphasis on empowering the rural poor to become self-sufficient.

Muttesha, Ashwini (2019) ^[7] through their study entitled "A Study on Women Empowerment through Self Help Groups (An empirical study in Harihara, Advancer district)" attempted to demonstrate that SHGs are one of the means through which women's empowerment may be improved. It focuses on the development of women, particularly in rural

and impoverished areas. The researcher chose 50 people from the Davangere area of Karnataka to participate in the survey. They employ both secondary and primary data. SHGs, SHG members, and NGOs received more attention. As a result, they were unaware of banking processes, government compensation laws and regulations, and even the purpose of joining. Finally, the researchers advised that individuals should be supplied with enough education, knowledge, and the essential information to assist them in making decisions, becoming autonomous, and generating work possibilities.

Das (2020) ^[8] Conducted a study on MGNAREGA entitled "Empowerment of Rural Women Through Mgnrega-A Study of MGNAREGA Implementation in Barpeta Development Block of Barpeta District of Assam". The author concluded that the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is the largest poverty alleviation programme and that it has provided a ray of hope to rural households by enhancing livelihood security through the creation of guaranteed wage employment through village infrastructure. It does, however, have a favourable influence on the involvement and incomes of women in rural regions. As a result, MGNREGA wage rates should be changed regularly to preserve consistency with the minimum market wage rate.

Mishra and Debata (2021) ^[9] carried out a study with the goal of measuring the effects of NRLM on employment generation, titled "Livelihood Security among Rural Poor: Evaluating the Impact of Rural Livelihood Mission in Odisha, India." A planned questionnaire was developed to gather information from 220 responders from the Sonepur district of Odisha. The interviewees' living protection was measured using a lifetime security index (LSI), which took into consideration habitats safety, health care, nutrition security, as well as financial stability. Furthermore, the program's effectiveness was determined by using propensity score matching (PSM) methodology. The study indicates that involvement has a favourable and substantial impact on rural livelihoods. As a result, poor people are more inclined to join the programme in order to improve overall living conditions.

Giribabu (2021) performed a study named "Nagaland State Rural Livelihood Mission (NSRLM) And Sustainable Development: Some Field Based Evidences" and discovered that the majority of respondents believe their livelihoods have increased since the NSRLM programme was implemented in their particular blocks and villages. However, a substantial number of respondents stated that they've been in an unstable and insecure situation, emphasizing the importance of launching and establishing effective poverty reduction and capacity-building programs both in rural and urban areas, as well as the necessity to expand the programme to the entire state rather than focusing on concentrated resource blocks.

Need of the study

An attempt has been made to highlight the current scenario of the Himachal Pradesh government's poverty alleviation programs in this study. The study will help develop a more comprehensive understanding of the various poverty alleviation initiatives implemented by the government that have enhanced the conditions for rural Himachal Pradesh

population. The key objective of the studies is to provide a description of the present understanding of the Himachal Pradesh poverty reduction program.

Objective of the study

1. To examine the government of Himachal Pradesh's strategies to alleviate poverty
2. To find out the major constraints in the implementation of the various poverty alleviation schemes.

Poverty Alleviation in India

1. Poverty Alleviation in India - Five Year Plans

An accumulation of actions done to end poverty in a nation in an economic and humanitarian approach is known as poverty alleviation. A person is considered to be living in severe poverty by the World Bank if their average weekly salary is \$1.90 or less. Currently, 767 million people nationwide are classified as such. The latest set of government statistics published indicates that 268 million Indians were surviving on less than \$1.90 per day in 2011.

The Indian government developed a number of programs and schemes to end poverty and give impoverished households access to commodities. To help those who are struggling in both rural and urban areas, programs like Housing for All by 2022 and the Pradhan Mantri Awas Yojana were created. The goal of the newest government initiatives, such as Stand up India and Start-Up India, is to encourage people to make a living. A benchmark used to identify those and their households that are economically weaker is the Below Poverty Line (BPL). The Indian government estimates BPL using a threshold income. Those who live in households or as individuals with incomes below this cutoff are regarded as being below the poverty line. Eleven Five Year Plans was launched to eradicate poverty from India. The list of these Five Year Plans that started in the year 1951 is given below:

- **First Five Year Plan (1951-1956):** This plan attempted to achieve an all-around balanced development, with a primary concentration on irrigation and agriculture.
- **Second Five-Year Strategy, 1956-1961:** It placed emphasis on the growth of basic and heavy industries, the addition of jobs, and a 25% increase in national income.
- **The Third Five-Year Plan (1961-1966):** The Indo-Pak war (1965), the severe drought, and Chinese invasion in 1962 all contributed to the third five-year plan's total failure. From 1966 through 1969, three yearly plans took its place.
- **The objectives of the Fourth Five Year Plan (1966-1974):** Were to create economic stability, achieve social justice with equality, decrease income distribution disparities, and increase national income by 5.5%.
- **The Fifth Five Year Plan (1974-1979):** Attempted to raise a greater proportion of the impoverished masses above the poverty line and was primarily concerned with ending poverty (Garibi Hatao). A minimum income of Rs. 40 per person per month, computed at 1972-73 prices, was also guaranteed. When the Janata Government came to power, the proposal was abandoned in 1978 rather than 1979.
- **Sixth Five Year Plan (1980-1985):** Mainly focusing on economic growth, unemployment elimination, technological self-sufficiency, and improving the lives

of the less fortunate members of society, the sixth five-year plan aimed to eradicate poverty.

- **Seventh Five Year Plan (1985-1990):** The goal of the Seventh Five Year Plan was to significantly lower the rate of poverty while simultaneously raising the living conditions of the poor.
- **Eighth Five Year Plan (1992-1997):** This plan was designed to create jobs, however it ultimately fell short of accomplishing the majority of its goals.
- **Ninth Five Year Plan (1997-2002):** The ninth five-year plan prioritized jobs, infrastructure, poverty, and agriculture.
- **Tenth Five-Year Plan:** Which ran from 2002 to 2007, was designed to assist students in finishing their five years of education and to lower the poverty rate from 26% to 21% by the year 2007.
- **Eleventh Five Year Plan (2007-2012):** This plan aims to create 7 crore new job opportunities, ensure that all communities have access to electricity, and reduce poverty by 10 percentage points.
- **Twelfth Five-Year Plan (2012-2017):** The ultimate growth target was set at 8%, and the plan received approval at the National Development Council (NDC) meeting in New Delhi. It is mostly focused on health. The government wants to lower poverty by ten percent in the twelfth five-year plan.
- **Thirteenth Five-Year Plan (2017-2022):** This plan will carry on the State's tradition of investing in its citizens and fostering the growth of the economy's productive forces. This is a plan for the environment, the working class, the underprivileged, and the socially excluded.

Poverty Alleviation Programme in Himachal Pradesh

The goal of sustainable development for the country of India is to empower India's poorest regions, which include 63.4 percent of the country's population. Realizing the import of rural development, India implemented an assortment of imaginative approaches and techniques that aim to safeguard the essential liberties of the rural population.

Mahatma Gandhi National Rural Employment Guarantee Act (MGNAREGA)

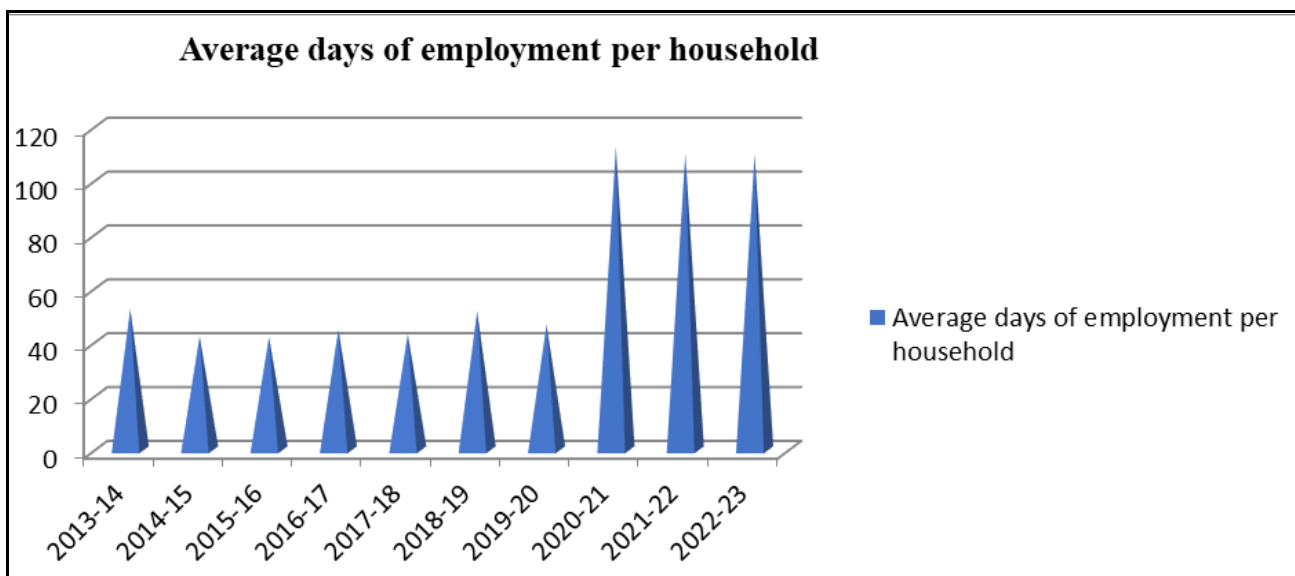
The Mahatma Gandhi National Rural Employment Guarantee Act was passed by the Indian government in September 2005 and went into force on February 2, 2006. The first phase of the National Rural Employment Guarantee Scheme (NREGS) went into effect in the districts of Sirmour and Chamba on February 2, 2006. In the districts of Kangra and Mandi, the second phase of NREGA was implemented on 1-4-2007. As of 1.4.2008, the plan additionally offers covering for all eight remaining districts in the state. The primary objective of the program is to boost the financial stability of rural households in the state through the provision of 100 days of guaranteed pay work per fiscal year to any home whose adult members consent to perform unskilled manual labor. The Mahatma Gandhi National Rural Employment Guarantee Scheme is open to all rural residents in the districts. A household is entitled to 100 days of guaranteed labor in a fiscal year. Family members can break up this biannual entitlement of 100 days.

Average days of employment per household under MGNAREGA

Table 1: Average days of employment per household under MGNAREGA

Sr. No.	Year	Average days of employment per household
		$\left(\frac{\text{Total Persondays}}{\text{Total number of households to whom employment provided}} * 100 \right)$
1.	2013-14	52.38
2.	2014-15	42.15
3.	2015-16	41.97
4.	2016-17	44.74
5.	2017-18	43.03
6.	2018-19	51.51
7.	2019-20	46.52
8.	2020-21	56.29
9.	2021-22	55.01
10.	2022-23	54.94

Source: Annual Reports (2013-14 to 2022-23), Rural Development Department, Shimla



Annual Reports (2013-14 to 2022-23), Rural Development Department, Shimla

Fig 1: Average days of employment per household under MGNAREGA

The break-up of the beneficiaries in the Table 1 and Figure 1 For the last ten years, the average number of workdays that homes in Himachal Pradesh have had access to has been about 50 days annually. This number has ranged from 52.38 days in 2013-14 to 109.89 days in 2022-23 with a peak of 52.38 days in 2013-14. This shows that each household has utilized less than half of the allotted 100 days on average. It is troubling that so many homes fail to complete the mandatory 100 days. This shows that each household utilized less than half of the allotted 100 days on average. It is disturbing that so many homes fail to complete the mandatory 100 days. It is necessary to look into the causes for the benefit of both the program and the people's livelihood. There is less reason for concern if beneficiary preference is an explanation why fewer families complete

100 days of labor.

Pradhan Mantri Garmin Awaas Yojana

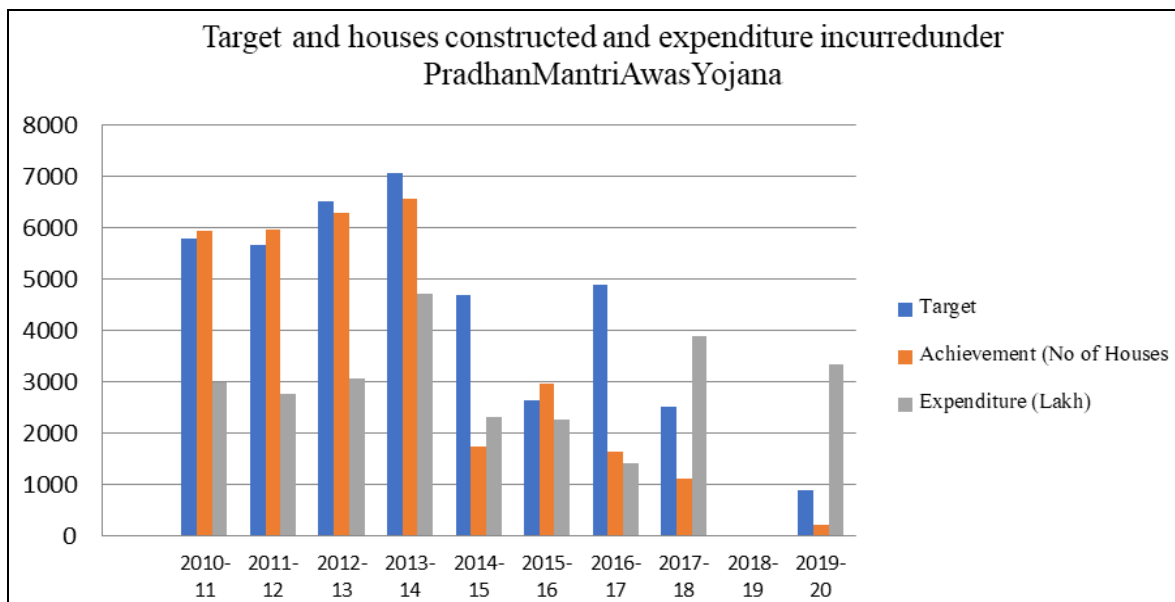
The initiative was once called the Indira Awas Yojana. It has received the support of the national government. Under this plan, beneficiaries receive monetary assistance of Rs. 1.30 lakh to build a house. It is based solely on MIS. The identification of beneficiaries under the above scheme is based on the consumption of SECC data. The program's goals are presented as follows:

- SC/STs receive 60% of all funds.
- Minorities receive 15% of the total budget.
- Of all categories, 3% go to the disabled.

Table 2: Year-wise details of target and houses constructed and expenditure in currender Pradhan Mantri Awas Yojana

Sr. No.	Years	Target	Achievement (No. of Houses constructed)	Expenditure (Lakh)
1.	2010-11	5793	5924	2979
2.	2011-12	5659	5972	2765
3.	2012-13	6515	6283	3064
4.	2013-14	7064	6565	4712
5.	2014-15	4688	1739	2309
6.	2015-16	2635	2972	2269
7.	2016-17	4874	1638	1405
8.	2017-18	2511	1119	3887
9.	2018-19	NA	NA	NA
10.	2019-20	900	223	3345
	Total	40639	32435	26735

Source: Annual Reports (2010-11 to 2019-20), Rural Development Department, Shimla



Source: Annual Reports (2010-11 to 2019-20), Rural Development Department, Shimla

Fig 2: Year-wise details of Target and houses constructed and expenditure in currender Pradhan Mantri Awas Yojana

The number of housing built in the fiscal years 2010-11 and 2011-12 was 5,924 and 5972, respectively, according to a target of 5793 and 5659, or around 102.26 and 105.53 percent of the attempt, as shown in Table 2 and Figure 2. However, the quantity of homes constructed falls short of the goal for the next fiscal years. Up to the fiscal year 2013-14, the building spending trend was initially inconsistent. It then began to fall until 2016-17. The next fiscal year saw further growth, hitting 3887 lakh. At a predicted price of Rs. 26735 lakh, 32435 houses have been constructed since the fiscal year 2010-11. For the 2018-19 fiscal years, no goals have been established. Furthermore, under this technique, emphasis is placed on building great housing for the recipients using local materials, appropriate designs, and skilled masons.

Matri Shakti Bima Yojana

With supports from the Matri Shakti Bima Yojna, the State Government started helping women in BPL people in the state economically in 2000. The plan provides coverage for

family members and insured women in the case of an accident, surgical procedures (such as sterilization), catastrophes during childbirth or delivery, drowning, landslides, insect bites, and snake bites, between other things, which results in their death or incapacity. Any impoverished rural women between the ages of 10 and 75 are eligible for consideration for the program. If a married woman loses a family member in an accident, she can also get benefits from the plan. As of April 1, 2017, the proposal has increased the compensation amount from Rs. 1.00 lakh to Rs. 2.00 lakh.

The Matra Shakti Bima Yojana's certified cases and given funds are represented in Table 3 and Figure 3 The evidence reveals that there is an enormous variability in both the amount that is given out and the number of incidents approved under this yojana. It has approved 1,684 claims since its establishment, and 2006 lakh has been granted out for these instances.

Table 3: Year-wise details of cases sanctioned and funds disbursed under Matri Shakti Bima Yojana

Sr. No.	Year	Cases sanctioned (In NOS)	Amount disbursed (In Lakh)
1.	2010-11	252	240
2.	2011-12	120	120
3.	2012-13	180	179
4.	2013-14	188	188
5.	2014-15	192	192
6.	2015-16	150	149
7.	2016-17	139	138
8.	2017-18	109	142
9.	2018-19	204	358
10.	2019-20	150	300
	Total	1684	2006

Source: Annual Reports (2010-11 to 2019-20), Rural Development Department, Shimla

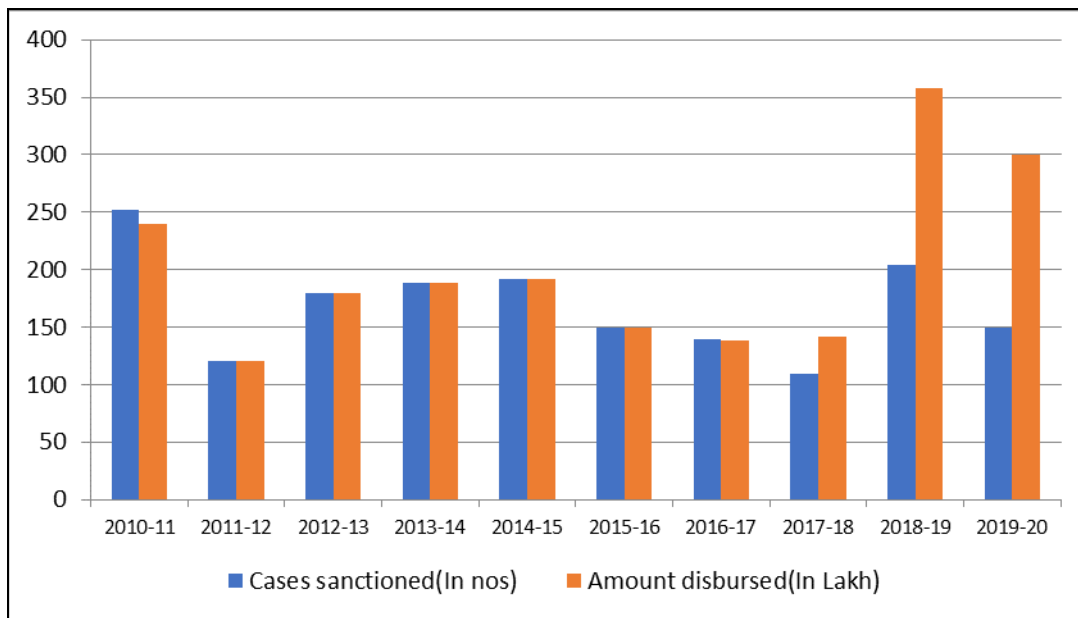


Fig 3: Year-wise details of cases sanctioned and funds disbursed under Matri Shakti Bima Yojana

The Himachal Pradesh National Rural Livelihood Mission (NRLM) has set and achieved physical and financial targets from 2013-14

The National Rural Livelihood Mission (NRLM), which had its name changed by the Indian government on April 1, 2013, replaced the SGSY. Its goal is to reduce poverty through microcredit, social mobilization, skill development, intensive approach, institutions and capacity development, and portfolios of sustainable livelihoods. The goal of the National Rural Livelihoods Mission is to assist all families

in need by uniting them into Self-Help Groups (SHGs), merging them into sustainable livelihood opportunities, and sustaining them until they are able to overcome poverty and lead successful lives.

Because the NRLM program revolves on the empowerment of women, it discusses rural poverty homes through the female members of those households. It is anticipated by the Indian government that by the end of 2024-2025, NRLM will involve every district and block in the state.

Table 4: The Himachal Pradesh National Rural Livelihood Mission (NRLM) has set and achieved physical and financial targets from 2013-14

Year	SHG Formation		SHGs for Credit Disbursement		Credit Disbursement	
	Target	Ach	Target	Ach.	Target (Rs. In crore)	Ach. (Rs. In crore)
2013-14	3333	2945	-	1263	-	23
2014-15	5314	6409	8000	1456	48	26
2015-16	2010	2937	1800	1674	30	27
2016-17	3280	3472	3404	1810	41	35
2017-18	3280	3857	3602	4678	34	60
2018-19	5400	3892	8188	4551	61	59
2019-20	2580	4439	8620	4060	65	59
Total	25197	27951	33614	19492	279	289

Source: Annual Report (2019-20), Rural Development Department, Shimla H.P

The Break-of the beneficiaries in the Table no 4, revealed that out the beneficiaries according to Self-Help Groups, provides evident that, between the 2013-14 and 2018-19, every financial year achieved its target for SHG formation, with the exception of 2013-14 and 2018-19. However, overall conditions have been merely favorable in regards to the quantity of credit allocated to SHGs as well as the proportion of SHGs founded. As of the moment, there are 27951 SHGs in existence as opposed to the intended 25197 SHGs. Against the desired amount of 279 crores, SHGs received loans worth 289 crores and were connected to bank

To identify the major constraints in the implementation of various poverty alleviation schemes, several factors need to be considered

1. Administrative and Bureaucratic Challenges

- **Complicated Procedures:** Extended and intricate application procedures may discourage prospective recipients.
- **Inefficiency:** Prolonged processing times for claims and payouts brought on by ineffective bureaucratic processes.
- **Corruption:** Funds misallocated as a result of administrative in transparency and corrupt

2. Resource Constraints

- **Inadequate Funding:** Inadequate coverage and assistance due to limited financial allocation.
- **Human Resources:** A lack of skilled workers to efficiently implement and oversee plans.

3. Targeting and Identification Issues

- **Identification errors:** Difficulties in precisely locating and identifying qualified recipients.
- **Errors in the inclusion and exclusion of individuals:** Including or excluding those who are not eligible.

4. Social Cultural Factors

Social Stigma: The stigma entailed by requesting government assistance.

Cultural Barriers: A person's cultural background may prevent them from asking for help.

5. Observation and Assessment

- **Absence of Monitoring:** Inadequate systems for keeping an eye on the right application and use of funding.
- **Assessment Mechanisms:** Inadequate assessment mechanisms to gauge the programs' effectiveness and influence.

Conclusion and Suggestions

This research looks at the government's initiatives to minimize poverty by identifying down multiple policies that the Himachal Pradesh government has put in place. Even yet, the government has a significant role in the way plans are being carried out. Under this time of economic enlargement, execution of schemes properly is far more significant than allocating massive sums of funds for them in order attain goals. The data reveals a significant level of variation in the number of occurrences authorized under this

Yojana as well as the amount disbursed. Since its creation, 1,684 claims have been authorized under the Matra Shakti Bima yojana, and 2006 lakh rupees have been awarded in total for these cases.

Overall, nonetheless, things have only been good in terms of the amount of credit given to SHGs and the percentage of SHGs that have been developed. Currently, there are 27951 Self-Help Groups (SHGs) in existence excess of the projected 25197 SHGs. SHGs were connected to banks and granted loans totaling 289 crores, against the target sum of 279 crores.

A program to reduce poverty should primarily aim at elevating the income of individuals, families, or groups that are typically left out of the nation's growth process. Additionally, each household has used less than half of the allotted 100 days on average under the Mahatma Gandhi National Rural Labor Guarantee Act (MGNREGA). It is extremely concerning that so many individuals have not completed the prescribed 100 days. It is crucial to look into the explanation for this. Implementing involves identifying areas of difficulty, act immediately to remedy them, and maintain efforts until the desired outcomes are achieved.

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