



Social Issues - Poverty



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1.0 Definition of poverty

- Poverty is a state or condition in which a person or community lacks the financial resources and essentials for a minimum standard of living.
- Poverty means that the income level from employment is so low that basic human needs can't be met.

1.1. New definition of poverty according to Amartya Sen's Capabilities Approach

- It is the deprivation of a person's capabilities to live the life they have reason to value
- The ability to make choices and realise one's true capabilities defines whether an individual is rich or poor.

2.0 Concept of poverty:

Economic poverty can be considered in two senses:

- (1) Absolute poverty
- (2) Relative poverty

2.1 Absolute poverty:

- It is defined as a phenomenon when a section of the society is unable to get even the basic necessities of life, and thereby, it is unable to have a minimum standard of living.
- It is measured through the concept of poverty line and refers to the actual number of people living Below Poverty Line (BPL).

2.2 Relative poverty

- It is defined as a phenomenon when the income needed for consumption expenditure of a section is distinctively below the average income level of the society.
- In simple words, it refers to poverty of people in comparison to other people, regions or nations.
- It is related to distribution of income or distribution of consumption expenditure in the society.

In India, the concept of poverty has been considered mainly in the absolute sense. Therefore, in this chapter, we will take poverty in the sense of absolute poverty.

3.0 Major causes of poverty in India:

(i) High population growth rate

- High Population means more people demanding distribution of the same income/ resources. If population growth rate is high, the increase in income and resources is unable to compete with increase in demand for it. This pushes many people in poverty.
- High population growth rate **reduces per capita income growth** and well-being, which tends to increase poverty.

(ii) Unemployment and underemployment

- If there is high unemployment in an economy, people capable and willing to work are unable to find work, pushing them into poverty.
- For example, in India, many MBAs, Engineers and PHDs are seen applying for low paying government jobs due to joblessness and unemployment. They are willing and capable but unable to find work.
- Underemployment occurs when a person is **unable to find full-time work**, or work for wages less than his financial needs, or **works below his capabilities** for want of a job. Underemployment brings a person in conventional as well as modern definition of poverty.

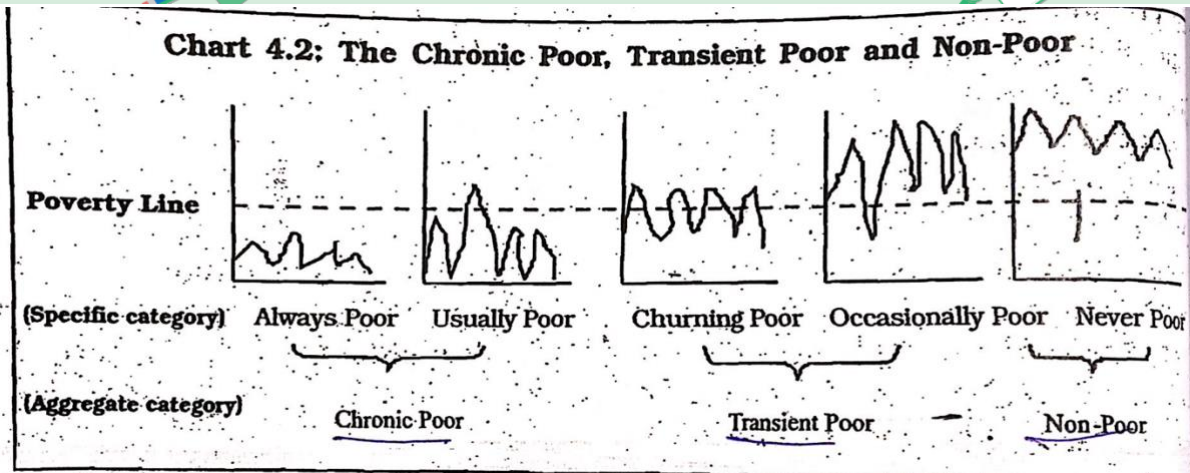
(iii) Urban- rural divide

- Not enough facilities and opportunities in Rural areas results in the growth of an incapable population as well as forced migration of people for jobs
- Digital divide between urban and rural areas is the new contributor to more poverty in rural India
- Over-pressure of population and need for employment in urban areas results in breakdown of Urban infrastructure and poverty

(iv) Disparities in income distribution and ownership of assets

- Unequal distribution of income where minority has major assets and wealth whereas majority population is living for mere subsistence results in poverty for the majority.
- Lack of resources for the poor disables them from climbing up the chain of income and wealth, putting them in an unending cycle of poverty

4.0 Categorizing Poverty-



According to one classification, People can be categorized as “chronic poor, Transient poor and non-poor”.

1. **CHRONIC POOR** - consists of always poor and usually poor. People who are poor for majority of the year
2. **TRANSIENT POOR** - consists of churning poor and occasionally poor. Churning poor regularly move in and out of poverty. Occasionally poor are rich most of the time but may sometimes have a patch of bad luck
3. **Non-poor** consists of never poor people who do not experience poverty at all

5.0 Key Terms to understand poverty

5.1 poverty Line

5.2 poverty Line basket

5.3 Head Count Ratio (HCR)/ Poverty Incidence ratio

5.4 Poverty gap

5.5 Squared poverty gap index

Poverty Line

- Poverty line is the level of income to meet the minimum living conditions.
- Poverty line differs from one country to another, depending upon the idea of poverty.

- In India, the poverty line was originally fixed in terms of food requirements. Then the cost of the grains that fulfil this normative standard was calculated. This cost is the poverty line.
- Any person who is not able to spend this amount on an average for his/her personal consumption in a day is considered poor.

World Bank Estimates of Poverty

1. **World Bank's Poverty Line before 2008** - \$ 1 per capita per day
2. **Revised World Bank's Poverty Line in 2008** - \$ 1.25 per capita per day (2005 prices PPP)
31.4% population BPL as per the above criteria
3. **2015-** Revised poverty line at \$ 1.90 per capita per day (2011 prices PPP)
12.4% Population BPL as per the above

World Bank's poverty line is found out by averaging the national poverty lines of the poorest 15 countries.

Poverty Line Basket

The basket of goods and services necessary to satisfy basic human needs is the Poverty Line Basket (PLB).

Head Count Ratio (HCR)/ Poverty Incidence ratio

The percentage (proportion) of the population below the poverty line is called the poverty incidence ratio or headcount ratio (HCR).

$$HCR = \frac{\text{Total no. of BPL people}}{\text{Total population}} \times 100$$

HCR indicates the incidence of poverty in a nation. Hence, it is also termed as poverty incidence ratio.

Poverty gap

Poverty gap is the difference between the poverty line and the average actual monthly consumption expenditure of a BPL household. It indicates average shortfall from the poverty line.

$$\text{Poverty gap ratio} = \frac{\text{poverty line} - \text{Avg. actual monthly consumption expenditure per capita of a BPL household}}{\text{poverty line}}$$

For example: $\frac{400-330}{400} = 0.175$, which indicates that there is a gap of 17.5 %.

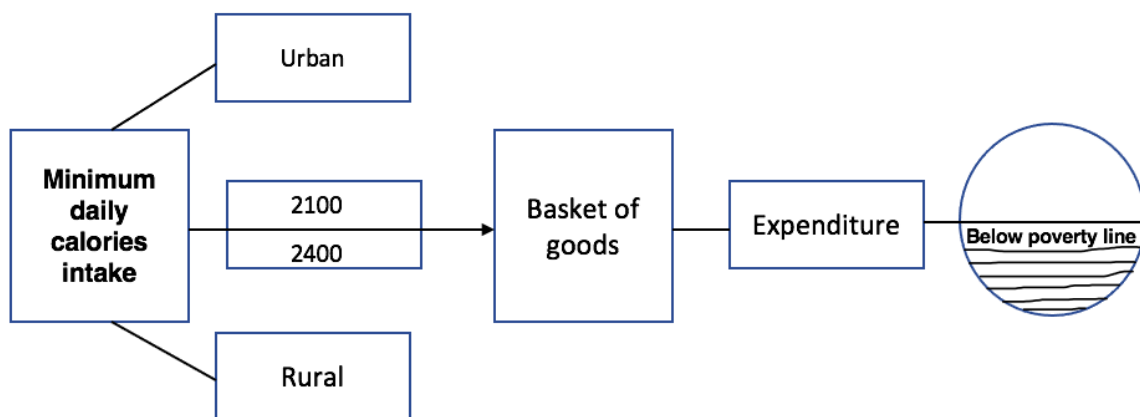
Squared poverty gap index

The Squared Poverty Gap Index measures the severity of poverty for each area. By squaring the poverty gap for each household/individual, this measure gives greater weight to those that fall far below the poverty line than those that are closer to it.

6.0 Poverty line in India:

In India, a poor has been rigidly defined in five- year plans. The basis is the daily minimum calorie intake. As per the definition, it has been fixed that the minimum daily calorie intake for a person should be 2400 in rural areas and 2100 in urban areas. The expenditure which is incurred on buying the basket of goods which ensures (provides) the minimum daily prescribed intake of calorie determine who is poor. If a person does not spend that much amount, he is a poor man and is covered by the poverty line.

The concept of poverty line becomes clearer by the below diagram:



7.0 Methods to estimate absolute poverty

The following three methods are used:

- (i) Uniform Reference (Recall) Period (URP)
- (ii) Mixed Reference (Recall) Period (MRP)
- (iii) Modified Mixed reference (Recall) Period (MMRP)

(i) Uniform Reference (Recall) Period (URP):

- Under URP, consumption data for all items are collected for a 30- day recall period. When URP is applied, the households are surveyed about their consumption in the last 30 days preceding the date of survey.
- Until 1993-94, the poverty line estimated by NSSO was based on URP.

(ii) Mixed Reference (Recall) Period (MRP):

- MRP takes into account consumption expenditure for five non-food items (clothing, footwear, durable goods, education and institutional medical expenses) for a 365- day

recall period, and consumption data for the remaining items are collected for 30-day recall period.

(iii) Modified Mixed reference (Recall) Period (MMRP):

- MMRP is the most recent concept.
- **Under MMRP,**
 - (a) 365- day recall period is used for clothing, footwear, education, institutional medical care and durable goods
 - (b) 7- day recall period for edible oil, egg, fish and meat, vegetable, fruits, spices, beverages, refreshment, processed food, paan, tobacco and intoxicants and
 - (c) 30-day recall period for the remaining food items, fuel and light, miscellaneous good and services including non- institutional medical, rents and taxes.
- The MMRP method was used by NSSO to compute poverty for the years 2009-10 and 2010-11.
- The Rangarajan Committee in its 2014 report recommended MMRP as a more suitable method to measure poverty as compared to URP and MRP method.
- The World Bank in 2015 also supported the idea of shifting from MRP to MMRP.

A comparative analysis of poverty estimation under URP v/s MRP v/s MMRP

URP > MRP > MMRP

- Poverty estimates will be highest as compared to MRP or MMRP.
- Poverty estimates will be less as compared to URP but will be more than in the case of MMRP.
- Poverty estimates will be lower as compared to URP or MRP.

WHY?

- People can better recall their food expenditure over a shorter, 7-day period than what they can over the longer 30-day period.
- The **higher expenditures**, combined with the high population density around the poverty line, essentially means low poverty rate and it did result in low poverty rate for India (for 2011-12).

8.0 Current poverty measurement in India

- Since Independence, nutritional requirements per person have been used to determine minimum per capita expenditure for a non-poor person.
- Present nutritional requirements to qualify as a non-poor are 2100 calories for urban areas and 2400 for rural areas. (Y K ALAGH COMMITTEE).

- These nutritional requirements are then translated into monetary terms and adjusted with price deflator (inflation measurement) to arrive at poverty line year after year.
- If the income or consumption falls below a given minimum level, then the household is said to be Below the Poverty Line (BPL).
- Before 1970s, a unified daily expenditure per head was calculated at the central level to determine poverty ratio in the country.
- The system was changed to separate rural-urban poverty lines in 1970s and further to state- based poverty lines in 1990s.

9.0 Government body for poverty estimation:

Poverty estimation in India is now carried out by NITI Aayog's task force through the calculation of poverty line based on the data captured by the National Sample Survey (NSS) Office under the Ministry of Statistics and Programme Implementation (MOSPI).

NITI Aayog as a policy think tank has replaced Planning Commission, which was earlier responsible for calculating the poverty line in India.

Thus, estimation of poverty in India has been based on two critical components:

- (1) Information on the consumption expenditures and its distribution across households is provided by the NSS consumption expenditure surveys
- (2) These expenditures by households are evaluated with reference to a given poverty line.

10.0 History of poverty estimation in India

10.1 Pre-Independence Poverty Estimation

i) Poverty and Unbritish Rule in India (1901): Dadabhai Naoroji made the earliest estimate of poverty line at 1867-68 prices (₹16 to ₹35 per capita per year) based on the cost of a subsistence diet for the emigrant coolies during their voyage.

- Dadabhai Naoroji never used the word 'poverty line' but instead used 'subsistence-based poverty line'.

ii) National Planning Committee's (NPC) (1938): In 1938, the National Planning Committee set up under the chairmanship of Jawaharlal Nehru suggested a poverty line (ranging from ₹15 to ₹20 per capita per month) based on a minimum standard of living.

iii) **The Bombay Plan (1944):** Bombay Plan proponents suggested a poverty line of ₹75 per capita per year, which was much more modest than that of the NPC.

The Bombay Plan

“The Bombay Plan” is the nickname of a 15-year economic plan for India proposed by a group of industrialists and technocrats in January 1944.

10.2 Post- Independence Poverty Estimation

Working Group (1962)

- This group estimated the poverty line in India in terms of a minimum requirement (food and non-food) of individuals for healthy living.
- Followed recommendation of balanced diet made by the Nutrition Advisory Group of the Indian Council of Medical Research (ICMR) in 1958.
- **Poverty lines:** Rs. 20 per capita per month for rural households and Rs. 25 per capita per month for urban households at 1960-61 prices.
- The poverty line excluded expenditure on health and education.

VM Dandekar and N Rath (1971)

- V N Dandekar and N Rath, who first established the consumption levels required to meet a minimum calorie norm of an average calorie norm of 2,250 calories per capita per day.
- based on National Sample Survey (NSS) data.
- **Poverty lines** - Rs. 15 per capita per month for rural households and Rs. 22.5 per capita per month for urban households at 1960-61 prices.
- **Estimates of poverty**- rural: 40%; urban:50%

Dr. Y. K. Alagh Task force (1979)

- Task Force by Dr. Y. K. Alagh on “Projections of Minimum Needs and Effective Consumption Demand” was constituted in 1977 and it submitted its report in 1979.
- Official poverty counts began for the first time in India based on the approach of this Task Force.
- **Poverty lines**- for rural areas: calorie intake of 2400 per capita per day, for urban areas: 2100 kcal per capita per day.
- Based on 1973-74 prices, the rural and urban poverty lines at Rs. 49.09 and Rs.56.64 per capita per month

Lakdawala Expert Group (1993)

- It disaggregated poverty lines into state-specific poverty lines.
- **Poverty lines:** same as Alagh’s task force. (2400 kcal per capita per day for rural areas and 2100 kcal per capita per day in urban areas.)

- Poverty lines were updated using the Consumer Price Index of Industrial Workers (CPI-IW) in urban areas and Consumer Price Index of Agricultural Labour (CPI-AL) in rural areas rather than using National Accounts Statistics.
- **Estimates of poverty-** 54.9% (All India)

Tendulkar Expert Group (2009)

- **Constituted:** In 2005
- **Submitted report:** 2009
- **Suggested changes:**
 - **Firstly**, incorporation of private expenditure on health and education while estimating poverty.
 - **Secondly**, to shift away from two separate poverty lines baskets (PLBs) (for rural and Urban) towards a uniform all-India PLB.
 - **Thirdly**, to shift away from Uniform Reference Period (URP) based estimates towards Mixed Reference Period (MRP) based estimates.
 - **Fourthly**, A change in the price adjustment procedure to correct spatial (across regions) and temporal (across time) issues with price adjustment.
- It concluded that all India poverty line was Rs. 446.68 per capita per month in rural areas and Rs. 578.80 per capita per month in urban areas in 2004-05.
- Estimates of poverty- 37.2 % (All India)

Percentage of population below poverty line calculated by the Lakdawala Committee and the Tendulkar Committee for the year 2004-05

Committee	Rural	Urban	Total
Lakdawala Committee	28.3	25.7	27.5
Tendulkar Committee	41.8	27.5	37.2

It can be interpreted that % of BPL population derived through the Tendulkar method is higher than that of Lakdawala method.

Estimates for poverty as per the 61st round of NSSO v/s Tendulkar Committee

- As per 61st round of NSSO (2004-05), poverty (HCR) was estimated to be 28.31% as per URP and 21.8 percent as per MRP.
- The estimate of **incidence of poverty** by the Tendulkar committee was much **more** than the NSSO.
- However, the **extent of poverty reduction** as found by the Tendulkar committee was almost **similar** to NSSO.

Rangarajan Committee (C. Rangrajan) (2014)

- Constituted – 2012, submitted report -2014

- Used a method of calculating urban and rural poverty separately (similar to the Lakdawala committee)
- Took into account both food and non-food items of expenditure.
- Used the MMRP method instead of MRP.
- Poverty was estimated on monthly expenditure of a family of five (and not individual as in case of the Tendulkar committee)
- All three, i.e., Calorie + protein + Fat intake values were taken into account to estimate poverty.
- Estimates of poverty- 29.5%
- **Poverty lines: Rural- Rs. 32; Urban- Rs.47**

Estimates of poverty: Tendulkar v/s Rangrajan

Methodology	Poverty in 2009-10 (in %)	Poverty in 2011-12 (in %)	Extent of poverty reduction (in %)
Tendulkar	29.8	21.9	7.9
Rangrajan	38.2	29.5	8.7

Hence, the table shows that all India poverty estimation derived by the Rangrajan committee is higher than the Tendulkar committee in both the years.

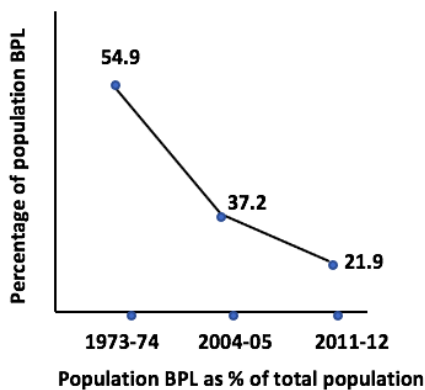
10.3 BPL Census

BPL Census	
BPL census in Rural areas	BPL census in Urban areas
<ul style="list-style-type: none"> • Conducted by the Ministry of Rural development (MoRD) • The first BPL Census was conducted in 1992 under the 8th five- year plan. • In 1997 for 9th Five Year Plan (2nd BPL Census) and in 2002 for 10th Five Year Plan (3rd BPL census). • Committee: in 2008, N.C. Saxena Committee was set up by the Ministry of Rural Development to advise it on the suitable methodology for BPL Census. 	<ul style="list-style-type: none"> • Conducted by the Ministry of Housing and Urban Poverty Alleviation • In 2012, the ministry appointed the S.R. Hashim Committee to recommend a methodology for identification of BPL families in urban areas. • The committee recommend a three-stage identification process- <ul style="list-style-type: none"> (a) Automatic exclusion: exclusion of some houses on the basis of some criteria (b) Automatic inclusion: inclusion of some households on the basis of specific vulnerability (c) scoring index for remaining households: inclusion through the

scores 0-12 based on various indicators.

11.0 Nature and extent of poverty in India

(a) **Downward trend:** sharp decrease since 1970s.



(b) **Big problem:** 260 million people below poverty line in 2011-12.

(c) **Interstate variation in poverty:** 54% of India's poor lived in the state of Bihar, Madhya Pradesh, Odisha and Uttar Pradesh.

(d) **Nature of poverty:**

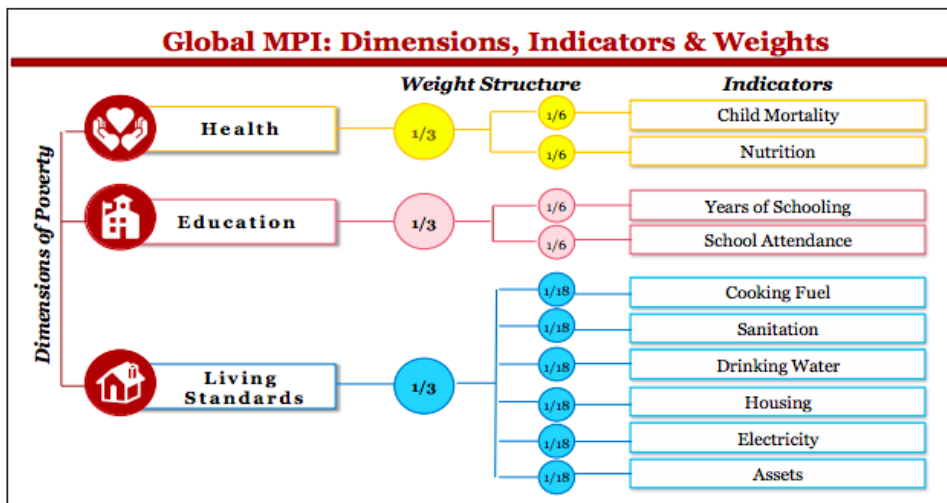
- Major poor groups in rural areas are landless labourers, small and marginal farmers, artisans, people belonging to backward classes and tribal groups.
- In urban areas, poor persons comprise unemployed persons and persons employed in low-paying professions.

12.0 Multi-Dimensional Poverty

- Poverty is often defined by one-dimensional measures – usually based on income. But no single indicator can capture the multiple dimensions of poverty.
- Multidimensional poverty encompasses the various deprivations experienced by poor people in their daily lives – such as poor health, lack of education, inadequate living standards, disempowerment, poor quality of work, the threat of violence, and living in areas that are environmentally hazardous, among others.

12.1 Multi-Dimensional Poverty Index (MPI)

- The global MPI was developed by UN Development Programme (UNDP) and Oxford poverty and Human development Initiative (OPHI).
- It was first introduced in 2010.
- MPI replaced the concept of Human Poverty Index of UNDP.
 - Elements under HPI-
 - Longevity
 - Knowledge
 - Decent standard of living
- The MPI is a measure of multidimensional poverty covering more than 100 developing countries.
- Instead of income, MPI uses three dimensions and 10 indicators under MPI are mentioned below:
 - Education:** Years of schooling and child enrolment (1/6 weightage each, total 2/6);
 - Health:** Child mortality and nutrition (1/6 weightage each, total 2/6);
 - Standard of living:** Electricity, flooring, drinking water, sanitation, cooking fuel and assets. (1/18 weightage each, total 2/6).



- The MPI ranges from 0 to 1, higher values implying higher poverty.
- It is the product of the incidence of poverty (proportion of poor people) and the intensity of poverty (average deprivation score of poor people).
- A person is multi-dimensionally poor if she/he is deprived in one third or more (means 33% or more) of the weighted ten indicators.
- Those who are deprived in one half or more of the weighted indicators are considered living in extreme multidimensional poverty.
- Presently, it is the most comprehensive measure of multidimensional poverty compared to the conventional methodology that measures poverty only in income or monetary terms.

12.2 India at Global MPI:

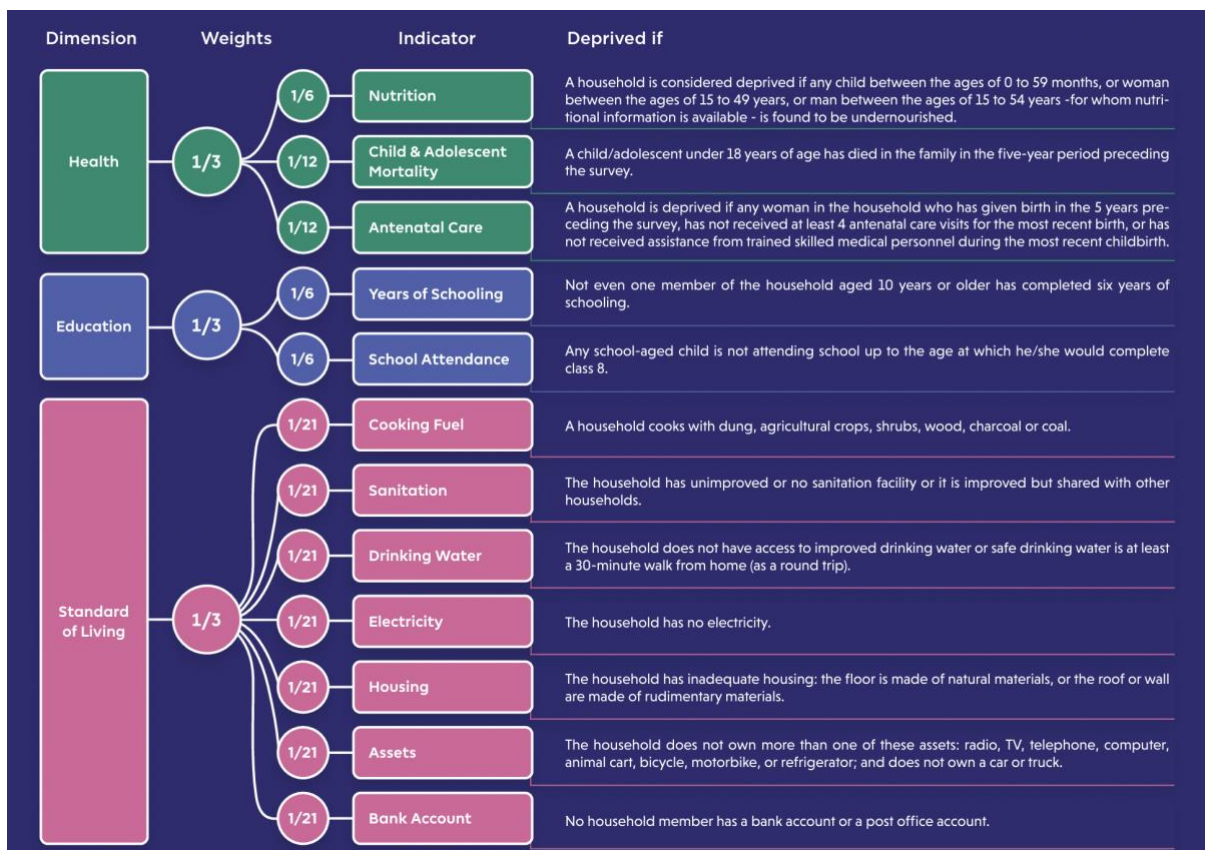
Global MPI report 2018:

- According to MPI 2018, India has made momentous progress in reducing multidimensional poverty. The incidence of multidimensional poverty was almost halved between 2005/06 and 2015/16, climbing down to 27.5%.
- India's rank was 43rd (Rank and poverty level is inversely related, more the rank – lower the poverty) out of 105 countries with the MPI value of 0.121.

Global MPI report 2020:

- India is 62nd among 107 countries with an MPI score of 0.123.
- 27.9% population identified as multi-dimensionally poor; the number was 36.8% for rural and 9.2% for urban India.

12.3. NITI Aayog National MPI for Poverty Measurement



- Niti Aayog has created a holistic Method of poverty estimation that encompasses the method used by MPI and goes beyond.

13.0 Current “level” of poverty in india

- The last official estimate of Poverty in 2011-12 was released by Planning Commission at 21.92%, which was estimated using Tendulkar Committee approach. After that, no estimate has been officially released.
- SDG 2019 Report by Niti Ayog also mentions Tendulkar Poverty Line of 21.92% adopted in 2011 as the official poverty line.
- It is interesting to know that Global MPI Reports 2019 and 2020 show India’s poverty line for 2011-12 as 21.2% (for the year 2011-12), based on World Bank’s 1.90\$ poverty line for extreme poverty, quite close to Tendulkar Committee based Poverty line.

14.0 Poverty alleviation schemes

Poverty alleviation schemes can be grouped into the following:

Wage Employment schemes	Social security schemes	Housing schemes	Self employment scheme
<ul style="list-style-type: none"> • NREGA • Sampoorna Grameen Rozgar Yojana 	<ul style="list-style-type: none"> • Atal Pension Yojana • National Family Benefit Scheme • Sukanya Samridhhi Yojana 	<ul style="list-style-type: none"> • Pradhan Mantri Gramin Awaas Yojana 	<ul style="list-style-type: none"> • National Rural Livelihoods Mission • Prime Minister’s Employment Generation Programme • Pradhan Mantri Kaushal Vikas Yojana

- **Atal Pension Yojana:** It was launched to address the longevity risks among the workers in unorganized sector and to encourage the workers in unorganized sector to voluntarily save for their retirement.
- **The Swarnjayanti Gram Swarozgar Yojana (SGSY)** was a flagship programme of the Ministry of Rural Development. It was started in 1999 and was restructured in FY 2010-11 for implementation as the National Rural Livelihoods Mission. The SGSY aimed at providing sustainable income to rural BPL households through income generating assets/economic activities in order to bring them out of poverty.
- **Aajeevika - National Rural Livelihoods Mission (NRLM)** was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011. The Mission aims at creating efficient and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. In November 2015, the program was renamed Deendayal Antayodaya Yojana (DAY-NRLM).

- **Sampoorna Grameen Rozgar Yojana:** It was launched in 2001 by merging and revamping the provisions of Employment Assurance Scheme (EAS), Jawahar Gram Samridhi Yojana (JGSY) and “Food for Work” Programme. The programme is self-targeting in nature and aims to provide employment and food to people in rural areas who lived below the poverty line.
- **National Rural Employment Guarantee Act 2005** (or NREGA), later renamed as the "Mahatma Gandhi National Rural Employment Guarantee Act", MGNREGA), is an Indian labour law and social security measure that aims to guarantee the 'right to work'. This act was passed in September 2005. It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work.
- **Pradhan Mantri Gramin Awaas Yojana (PMGAY):** Previously called Indira Awaas Yojana (IAY), PMGAY is a social welfare flagship programme, created by the Indian Government, to provide housing for the rural poor in India. A similar scheme for urban poor was launched in 2015 as Housing for All by 2022. Indira Awaas Yojana was launched in 1985 by Rajiv Gandhi, the then Prime Minister of India, as one of the major flagship programs of the Ministry of Rural Development to construct houses for BPL population in the villages.
- **National Family Benefit Scheme:** The NFBS provides a lump sum family benefit of Rs. 20000 to the bereaved household in case of death of the primary bread winner irrespective of the cause of death. This scheme is applicable to all the eligible persons in the age group of 18-64.
- **Prime Minister’s Employment Generation Programme (PMEGP):** It is a scheme of ‘Ministry of Micro, Small and Medium Enterprises’ for providing financial assistance to set up new enterprises. The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level. The maximum cost of the project/unit admissible in manufacturing sector is ₹ 25 lakhs and in the service sector, it is ₹ 10 lakhs.
- **Sukanya Samridhi Yojana:** Sukanya Samridhi Yojana is a small deposit scheme of the Government of India meant exclusively for a girl child and is launched as a part of ‘Beti Bachao Beti Padhao’ Campaign. The scheme is meant to meet the education and marriage expenses of a girl child.
- **Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY):** It was launched by Ministry of Rural Development (MoRD) in September 2014. DDU-GKY is a part of the National Rural Livelihood Mission (NRLM), tasked with the dual objectives of adding diversity to the incomes of rural poor families and cater to the career aspirations of rural youth.

DDU-GKY is uniquely focused on rural youth between the ages of 15 and 35 years from poor families. As a part of the Skill India campaign, it plays an instrumental role

in supporting the social and economic programs of the government like the Make in India, Digital India, Smart Cities and Start-Up India, Stand-Up India campaigns.

Over 180 million or 69% of the country's youth population between the ages of 18 and 34 years, live in its rural areas. Of these, the bottom of the pyramid youth from poor families with no or marginal employment number about 55 million.

- **Pradhan Mantri Rojgar Protsahan Yojana** has been initiated by the Ministry of Labour and Employment in the year 2016-17 for incentivizing employers for employment generation. Under this scheme, Government is paying the entire employer's contribution (12% or as admissible) towards the EPS and EPF for all sectors w.e.f. 01.04.2018 to all eligible new employees for the next 3 years from the date of registration of the new employee. Till 28th January, 2019, benefits have been given to 1.29 lakh establishments covering 1.05 crore beneficiaries.
- **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)**: Under Skill India Mission, Ministry of Skill Development and Entrepreneurship is implementing a flagship scheme known as Pradhan Mantri Kaushal Vikas Yojana (PMKVY) 2016-20 with an objective to provide skilling to one crore people under Short Term Training (STT), Recognition of Prior Learning (RPL) and Special Project (SP) across the country for four years i.e. 2016-2020 with an outlay of Rs. 12,000 crores. Under the scheme, short duration skill development training programme is being imparted to all prospective candidates including candidates belonging to BPL in the country.

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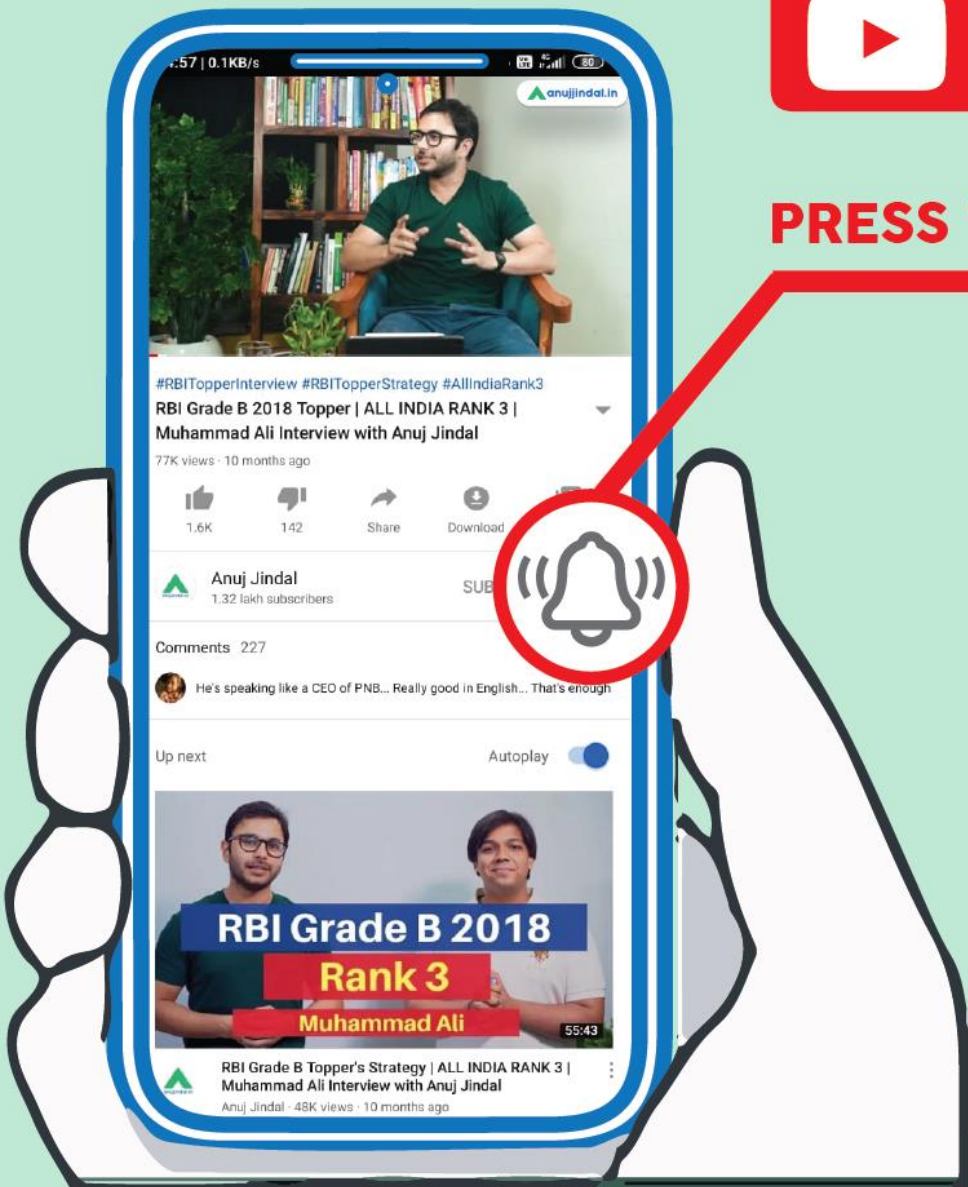




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RBI



All India Rank 10

Sameer

RBI



All India Rank 11

Abhishek

RBI



Cleared RBI Grade B

Sanskar Vijay



Cleared RBI Grade B

Sanjay Meena



Cleared RBI Grade B

Yash Gupta



Cleared RBI Grade B

Ila Sahu



Cleared RBI Grade B

Argha Banerjee



Cleared RBI Grade B

Suchana Ghosh



Cleared NABARD

Vinay Verma



Cleared NABARD

Lal Chand Kumar



Cleared NABARD

Krishna Kumar Singh



Cleared NABARD

Anshu Goel



Cleared NABARD

Jatin Kumar



Cleared NABARD

Atul Yadav



Cleared SEBI

Abhishek Kumar



Cleared SEBI

Vishwanidh Singh



Cleared SEBI

Gopika Jayan



Cleared SEBI

Vasant Kesari



Cleared SEBI

Swetha Bodagala



NET with 98 Percentile

Anushka Keshri



JRF with 96.92 Percentile

Vaishali Jadon



NET with 89.27 Percentile

Srishti Gupta



JRF with 72 Percentage

Abhishek Mohanty



NET with 68 Percentage

Dinesh Mohan



JRF with 64.66 Percentage

Adhwadesh Pandey

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