

**Name of the Scholar: Namita Mishra.**

**Name of the Supervisor: Prof. M. Altaf Khan.**

Department: Commerce and Business Studies.

Title of the thesis:

**A study on Impact of poverty eradication programmes through State Bank of India in Kendrapara district of Orissa.**

### **ABSTRACT**

In this research an attempt has been made to study the funding pattern of commercial banks in rural India among different communities in the society. This study explores the nature of Bank financing by SBI in Rural India. It considers the intended role in alleviating poverty. Poverty eradication has been considered primarily as states responsibility thus analyzing the performance of various subsidized programmes to alleviate poverty in India through SBI, the study shows how such effort works positively and if failed why it so to make much headway. In this regard the study examines pre and post assistance position of the beneficiaries who have benefitted by various programmes funded by SBI. All the activities divided as primary, secondary and Tertiary sectors. To make the study fruitful beneficiaries segmented as SC, ST and other than SC and ST communities. Their consumption pattern and magnitude of saving examined for both the periods, which throw a glance at their way of borrowed fund utilization in context of consumption pattern. The study focuses on the expenditure pattern of both the periods in different heads which found as worst affected limitation of the poverty alleviation programmes .It also examine the borrowed funds impact on income, employment, consumption and on creation of asset and loan repayment ability of the assisted families. Study includes with some suggestions which could be used by the government at the time of planning and implementation of various anti poverty programmes to achieve better results in alleviation of poverty in rural India.

The study throws a glance on the pre and post income position of the beneficiaries with their consumption pattern.post assistance position of the beneficiaries examined through their savings, position of assets they acquire and the increase and decrease in their purchasing power. The study also searches some inherent limitations and given some possible suggestion for poverty alleviation programmes

#### **MAJOR FINDINGS AND POLICY RECOMMENDATIONS**

1 Density of population is high resulting in lower head landholdings, which lowers the production.

2. The disintegration of Joint family system enables the land to be subdivided among the family members. So the scientific methods of cultivation cannot be possible when the piece of land is too small.

3. The primitive methods of cultivation stand on the way of increasing Agricultural production.
4. Multiple crops farming, cash crops; dry land farming is the different options which can be implemented for increasing Agricultural productivity.
5. Workshops, Agricultural training ,Agricultural Mela can be organized at Panchayats and Block levels to train the farmers how to use combination of fertilizers, high yielding seeds, pesticides and Insecticides to increase productivity as well as the storage facility.
6. The living standard of the people can be improved by utilizing the available resources with the help of labour intensive methods of production.
7. The post independence era of social and economical revolution was not popular among masses as a result of which the social change of the economy remains more or less the same.
8. The age old Indian caste system still remain prevalent in the villages widens the gulf between haves and have-nots.
9. 73% of the cultivable land is owned by 23.6% of population, which resulting more and more farmers become landless and loss zeal for productivity; because they knew the land belongs to others.
10. The farmers should be discourage to borrow from the village money lender and at the same time pro-farmer bank loan policy may be framed. In the most of farmer's suicide case the reason being nonpayment of loan taken from village money lenders.
19. Ceiling on land holding and the excess land should be distributed among landless farmers in letter and sprits.
20. Now agriculture is in state list, should be included in concurrent list for better management and implementation of land reforms.
21. Food security and food self sufficiency be made top political priority instead of giving 30 kg of Rice or wheat to BPL families the Government should lease out the idle land owned by rich people and big land lords to landless farmers at least for 10 years for Agricultural activities.10% of the Agricultural product be kept annually by the land owner and the remaining 90 % by the farmers. This will retain the fertility of the land on the one hand and food security on the other hand.
22. The conversion of Agricultural land into house or setting industrial units be banned completely as no new land can be created by Government or man and cultivable waste land should transfer to cultivable land.
23. There is no major industry in the district .if government declares the district as "No industry: district it can create a hope in the industrial scenario in the district, which can be a flow of employ

**NAMITA MISHRA**