



## A CASE STUDY ON POVERTY REDUCTION THROUGH RURAL WOMEN SHGs

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### ABSTRACT

*It is very important to know the historical background, if we are to make a study of status of women in India. It is not easy to find answers for questions like when did women start losing their status or who was responsible for this situation. The position that women occupied in the medieval and later the colonial period is of utmost importance. In this research paper an attempt has been made to achieve the objectives: (i) To discuss the position of Indian women since ancient times and the problems encountered by her in social and economic spheres. (ii) To estimate the poverty levels at all India and state level with special reference to women. The poverty ratio has declined by 23 per cent from 36 per cent of population to 27.5 per cent while the number of poor has declined by 6 per cent. The other noteworthy feature is the convergence of rural and urban poverty rates from a gap of 4.9 per cent points in 1993-4 to 0.8 per cent points in 2004-05. This suggests that the rural and urban areas are getting better integrated in terms of movement of workers, goods and services and the price differentials that drive them. Some commentators have speculated that the rate of poverty reduction has slowed because poverty declined by about 8.5 per cent points during 1983-4 and 1993-4 by about 8.4 per cent points in 1993-4 to 2004-5 despite the rise in growth rate of GDP.*

**Key Words:** Economies, Poverty, Women SHGs, Rural area

India is a multifaceted society where no generalization could apply to the nation's various regional, religious, social and economic groups. Nevertheless certain broad circumstances in

which Indian women live affect the way they participate in the economy. A common denominator in their lives is that they are generally confined to home, with restricted mobility and in seclusion. Other, unwritten, hierarchical practices place further constraints on women. Throughout the history, women have generally been restricted to the role of a home-keeper; that of a mother and wife. Despite major changes that have occurred in the status of women in some parts of the world in recent decades, norms that restrict women to the home are still powerful in India, defining activities that are deemed appropriate for women. They are, by and large, excluded from political life, which by its very nature takes place in a public forum.

In spite of India's strong tradition of respecting women, including treating her as a Goddess, history tells us that women were also ill-treated. There was no equality between men and women. This is true of ancient, medieval and early modern times mentioning some revolutionary movements such as that of Basaweshwara, the 12<sup>th</sup> century philosopher in Karnataka, who advocated equality, casteless society, status for women and betterment of the downtrodden. Reform movements in the 19<sup>th</sup> and 20<sup>th</sup> centuries led by great social reformers provided boost to women's legal status in India.

### **From Women to Gender**

The theoretical foundations of development discourse have experienced many changes over the decades. The role of men and women in the development process has received much attention in the last few decades. Although the principle of equality of men and women was recognized as early as in 1945 in the UN Charter and the UN Declaration of Human Rights of 1948, researchers have pointed out that development planners worked on the assumption that what would benefit one section of society especially men would trickle down to the other women. The new theory argues that a person's role was specified under a patriarchal framework where the scope of gender-masculine or feminine was limited within the biological understanding of sex male/female.

### **Gender, Development, Women's Movement**

The above situation is especially visible in the world of development, and finds its clearest expression in proliferating references to "gender" in local, national and international forums, and activists. It is alleged that gender bias, gender sensitization, gender planning and gender training, to mention just some of the more common examples of its contemporary use. To begin with, discussions were limited to only "women", rather than about systematic relations of inequality, involving the relations between both men and women. (Ibid,1996: 27)<sup>2</sup>

The task in India then, as everyone seeks to take account of 60 years of independence from of British colonial rule, is to try and face up to this recent slice of history; a history we would

like to claim as our very own. In the 1991 World Bank Report on Gender and Poverty in India, Lynn Bennett announces: "Now, researchers, women's activities, and government departments are reaching a new consensus: women must be seen as economic actors -actors particularly in reducing poverty". But, the Shramshakti report on self-employed women and women in the informal sector published in 1988 deplored women's extremely vulnerable working conditions across diversified occupations under high levels of discrimination, as well as women health hazards.

The World Bank report concluded that poor women are clearly more efficient economic actors with greater managerial and entrepreneurial skills than men; the Shramshakti report recommended that women require greater access to resources, especially credit and social services. Wider disparities exist among various women's groups culturally and socially. As a result one can perceive as difference in the cognitive, connotative and consumption patterns of women residing in various spheres of social and economic layers. The victims of exploitation and oppression have been largely women of the third world countries in general and lower sections among them in particular.

### **Culturally**

- ☞ Gender specific skill oriented
- ☞ Cultural definition of appropriate sex roles
- ☞ Expectation of role within relationship
- ☞ Belief in the inherent superiority of males
- ☞ Customs of marriage Bride price/Dowry
- ☞ Notion of the family as the private sphere and under male control
- ☞ Value that give proprietary right over women and girls.

### **Economically**

- Limited access to cash and credit
- Limited access to employment in formal and informal sector.
- Limited access to education.

As a result the cultural and economical factors, women face discrimination right from the childhood. It is held that both in childhood and adulthood males are fed first and better. According to one estimate, even as adult women consume approximately 1000 calories less per day than men. The sex ratio in India stood at 933 females per 1000 males as per 2001 census and out of the total population, 120 million women live in abject poverty. Lack of healthcare facilities and poverty has been resulting in India accounting for 27 per cent of all maternal deaths world-

wide. Death of young girls in India exceeds that of young boys by over 3,00,000 each year and every 6<sup>th</sup> infant death is especially due to gender discrimination (Arvind Sharma:2002, 52)<sup>3</sup>.

### **Status of Female Population in India**

As per the 2011 census provisional figures India had a female population of 586million. India accounts 15 per cent of World's women characterized by vast regional differences and a variety of cultures. But, social discrimination and economic deprivation on the basis of gender is common to all, irrespective of religion, caste, community and region.

### **Review of Literature**

Review of literature is the most important aspect in any research work. It is a measure stating the recent output on a particular area of research and organized in a logical sequence to strengthen the present research techniques. The main objective of the review of literature is to understand the research activities that have taken place in a particular discipline in general and in the area of research in particular.

For clear understanding the studies were divided in to three parts. In the first part literature relating to poverty, in the second part literature relating to Self Help Groups and in the third part literature relating to role of Self Help Groups in eradication of poverty is discussed in this chapter. The review covers combinations of international and national level studies.

### **Reviews on Poverty**

National Commission for Human Settlement and Environment (1988:10) has chosen the urban poor for the elaborate study for two reasons. Firstly, a significant proportion of urban poor compared to the first two categories live in slums. Secondly, the details regarding the location and number of households in each slum are available with the Tamil Nadu Slum Clearance Board so that a representative sample can be selected scientifically. But no such information is available for the first two categories. To understand the nature of urban poverty one has to understand the living conditions of the poor in urban slums. The socio-economic characteristics and poverty profile of the slum dwellers in Madurai city is made in this study.

Lakshmi Narasaiah has conducted a study (2001:87-89) on poverty in his study he opined that the attempt made to formulate an objective and generally valid definition of poverty must be abandoned. It is a complex and multi-faceted problem. Since it can be caused by deprivation in different areas, there are in reality different poverty profiles. There is a multitude of different poverty groups with different interests and needs, such as women and children, the rural and the urban poor, members of various ethnic groups and religious communities. This can lead not only

to conflict between different poverty groups but also to discord within the respective groups, thus hampering the formulation of consistent strategies for reducing poverty.

According to Jawed Akhtar (2005:18-25) the alleviation of poverty has been a major objective of India's development plans. The "Garibi Hatao" slogan given by late Prime Minister of India, Smt. Indira Gandhi in the early 1970s marked the beginning of an intensified approach to help the poor has reflected in a wide range of programmes for direct intervention to benefit the backward and poorer sections of the society. These programmes have had some considerable achievements to their credit, such as public distribution system with a wide rural coverage, employment generation programmes with significant impact on the rural poor and improvement in providing rural amenities and infrastructure facilities like roads, schools, health centres, banks, communication facilities etc. Reduction of poverty is one of the good indicators used in measuring the impact of anti poverty programmes in India. The percentage of population living below the poverty line has declined from 55 per cent during 1973-74 to 36 per cent during 1993-94 and further to 26.1 per cent during 1999-2000 for the country as a whole. However, it may be noted that the whole of the decline in the poverty cannot be attributed to anti-poverty programmes alone but there appears to be a consensus among the researchers that these programmes have been made continuous efforts since 1970 in the reduction in poverty.

Dr.T.Vijaya Kumar and Dr.S.S.P. Sharma (2005: 229-246) in their essay on, "Economic Reforms and Rural Poverty in India: Some Emerging Issues", discussed rural poverty during pre-reform and reform periods. Rural poverty in India declined from 56.44 per cent in 1973-74 to 53.07 per cent in 1977-78, to 45.65 per cent in 1983, to 39.09 per cent in 1987-88 (Government of India, 1977), to 34.4 per cent (thin sample, June-July) in 1989-90, and then increased to 35 per cent in 1990-91. During reform period increase in poverty is substantial for first 18 months of reform. At all India level, there is evidence that rural poverty is increased significantly during the first 18 months of reform period.

K. Rajan (2006:67-72) in his paper on "Post Reform Poverty Trends: Presented an Analysis," has concluded that the structural adjustment programme (Reforms) initiated in 1991 has been concentrated on Liberalization, Privatization and Globalization (LPG). The reforms have serious implications for the country's economic growth in general and for the poverty in particular. The impact of reforms programme on poverty is examined in terms of the extent and incidence of poverty. The study reveals that economy during the post-reform period compared to the pre-reform period. The growth rate of the tertiary sector has been much greater than that of primary and secondary sectors. Although there are many factors influencing growth rate economic reforms are important. Hence the higher rate of growth of the economy during the

post-reform period has resulted in reducing the incidence of poverty.

### **Statement of the Problem**

More than one billion people in the world today, the great majority of whom are women, live in unacceptable conditions of poverty, mostly in the developing countries. Poverty has various causes, including structural ones. Poverty is a complex, multidimensional problem, with origins in both the national and international domains. The globalization of the world's economy and the deepening interdependence among nations present challenges and opportunities for sustained economic growth and development, as well as risks and uncertainties for the future of the world economy. One significant trend has been the increased poverty of women, the extent of which varies from region to region. In order to eradicate poverty and achieve sustainable development, women and men must participate fully and equally in the formulation of macroeconomic and social policies and strategies for the eradication of poverty. It is also characterized by lack of participation in decision-making and in civil, social and cultural life. The SHG programme was initiated to help those women who are living below poverty line. But in practice the ineligible candidates got enrolled in the SHGs and obstructing to reach the fruits to real needy people. Hence the present study is a humble attempt to assess the role of SHG programme in eradication of poverty.

### **Objectives**

The objectives of the study are as follows:

1. To discuss the position of Indian women since ancient times and the problems encountered by her in social and economic spheres.
2. To estimate the poverty levels at all India and state level with special reference to women.

### **Need of the Present Study**

There is an increasing recognition for the development of women and children, particularly in rural areas. But it has not received adequate attention in our strategies of rural development. Women who form half of the population and who constitute substantial productive and economic resources in our country have been the silent sufferers of this inadequate attention. Overwhelming evidence is available to emphasize these rural development strategies that fail to take note of the potential of the women and to make provision of such potential to be utilized will not have high sustainability. It is said that women are also more efficient converters of the resources into productive purpose and household development. The women centred development programmes can not only ensure the development of children but can also hope for the successful and sustained implementation of programmes concerning family welfare, education, nutrition, health, environment, etc., Hence, a concept like Self-Help Groups (SHGs) is conceived to realize

the untapped potential of the rural women for the rural development in general and empowerment of women in particular.

The SHGs have the potential to empower women through economic changes material gain secured through access to credit and better bargaining power and social changes brought about through group dynamics on sustainable basis. Hence the present study assumes significance in view of ever-changing rural economic scenario.

### **Study Area**

The study was undertaken in Anantapur district of Andhra Pradesh which is economically most backward districts of Andhra Pradesh. This region is typically a dry track and has been declared as a famine district in South India. Recurrent drought and famines have been stalking this district for the past ten decades. In Anantapur district there are 70 Mandal Samakhya, 2, 559 Village organisations and 48 433 SHGs. In these SHGs there are 473,771 members.

### **Sample Design**

For a detailed study the entire district of Anantapur is selected for analysis. The district is divided into three revenue divisions viz., Anantapur, Dharmavaram and Penukonda. In all these three divisions there are 63 revenue Mandals. As on 31<sup>st</sup> May 2010, there are 18941 SHGs in Anantapur division 15863 SHGs in Dharmavaram and 13629 SHGs in Penukonda division. Thus, altogether 53,470 SHGs are working in the district.

For selecting the sample for the study, a multistage and purposive sampling technique was adopted in selecting the mandals villages and the Self Help Groups. In the first stage three divisions were selected. In the second stage two mandals from each Revenue Division have been selected. In third stage, from each mandal 2 Villages Organisations were selected. In the fourth stage 3 SHGs were selected from each Village Organisation. In the last stage 9 SHG members who are completing one period and regular and availed at least one doze of loan were selected from each SHG. Finally, altogether three divisions, six Mandals, 12 Village Organizations, 36 SHGs and 324 members were selected. Thus, the total sample for the study constitutes 324 respondents. The Table1.1 clearly depicts all such details.

**Table :1**  
**Total Sample Universe for the Study**

S.NO	Name of Revenue Division	Name of the Mandal	Name of the Village	No. of VOs	No. of SHGs	No. of Members
1	Anantapur	B. K. Samudram	1.	1	3	27
			2.	1	3	27
		Narpala	1.	1	3	27
			2.	1	3	27
2	Dharmavaram	Kanaganapalli	1.	1	3	27
			2.	1	3	27
		C.K. Palli	1.	1	3	27
			2.	1	3	27
3	Penukonda	Amadagur	1.	1	3	27
			2.	1	3	27
		Kaneikal	1.	1	3	27
			2.	1	3	27
<b>Total</b>	<b>3</b>	<b>6</b>	<b>12</b>	<b>12</b>	<b>36</b>	<b>324</b>

### Methodology

To examine the objectives of this study, relevant data were collected from both primary and secondary sources. Field Survey was undertaken for collection of primary data. For this purpose, a pre-tested interview schedule was employed. Further, observation technique was followed to understand certain aspects of the problem. Separate questions were framed for borrowers of different categories. The data collected from the sample beneficiaries relating to, number bank linkages, the particulars of loans such as dates of application, sanction and disbursement as well as the amount outstanding, amount repaid and overdues were cross-checked with the bank records/ledgers and the latter were considered for analysis in the event of any discrepancy or variation.

Besides, secondary data regarding the growth of SHGs in India, in Andhra Pradesh and Anantapur were collected from different published records which include Reports of the Government of India, Reports of the SERP, Reports of NABARD, Annual Reports and records of DRDA Anantapur, records of selected Mandal Samakhyas, Village Organisations, Statistical Abstracts of Government of Andhra Pradesh and District Credit Plans prepared by the Lead



Bank of the District viz., Syndicate Bank.

### **Statistical techniques used**

The collected data were processed, tabulated and calculated with the help of computers. The data were analysed and discussed with the help of averages, percentages. The data were also presented with the help of appropriate bar and pie diagrams.

### **Analysis**

Poverty reduction has been increasing global attention and the challenges are becoming more daunting. It is, however, encouraging to note that research findings and empirical evidences have shown the reduction of poverty at significant level. Indeed, it occurred in many developing countries like India. It has been established the studies conducted so far that growth and poverty reduction go hand- in-hand. Studies have revealed that the absolute number of people living in poverty has dropped in all the developing countries that have experienced sustained rapid economic growth over the past few decades.

In table 3.1 global poverty is measured at the \$1.25 per a day the poverty line has been decreasing since 1980s. The number of people living in extreme poverty fell from 1.9 billion in 1981 to 1.8 billion in 1990 and about 1.4 billion in 2005. This substantial reduction in extreme poverty over the past quarter century, however, disguises large regional differences.

The greatest reduction in poverty occurred in East Asia and Pacific, where the poverty rate declined from 78 per cent in 1981 to 17 per cent in 2005 and the number of people living on less than \$1.25 a day dropped more than 750 million (figure 7). Much of this decline was in China, where poverty fell from 84 per cent to 16 per cent, leaving 627 million people in poverty.

Over the same period the poverty rate in South Asia fell from 59 per cent to 40 per cent (table 3.1). In contrast, the poverty rate fell slightly in Sub-Saharan Africa-going from 54 per cent in 1981 to 59 per cent in 1999 afterwards declined to 51 per cent in 2005.

Only East Asia and Pacific is consistently on track to meet the Millennium Development Goal with the target of reducing 1990 poverty rates by half by 2015. But a slight acceleration over the historical growth rate could lift Latin America and the Caribbean and South Asia to the target. Whether they will succeed and the poverty rates will continue to fall in all regions may depend on the length and depth of the global recession triggered by the U.S. financial crisis.

Most of the people who have escaped from extreme poverty remain very poor by the standards of middle-income economies. (Tarozzi, 2001: 58)<sup>1</sup> The median poverty line for developing countries in 2005 was \$2.00 a day. The poverty rate for all developing countries measured at this line fell from nearly 70 per cent in 1981 to 47 per cent in 2005, but the number of people living on less than \$2.00 a day has remained nearly constant at 2.5 billion. The

significant decrease, both in number and proportion, occurred in East Asia and Pacific, led by China. Elsewhere, the number of people living on less than \$2.00 a day increased and the number of people living between \$1.25 and \$2.00 a day nearly doubled. This can be best viewed in table 2.

**Table :2**  
**Regional Poverty Estimates at Global Level**

Region	1981	1984	1987	1990	1993	1996	1999	2002	2005
<b>People Living on less than 2005 PPP\$1.25 a day (Millions)</b>									
East Asia & Pacific	1,071	947	822	873	845	622	635	507	316
China	835	720	586	683	633	443	447	363	208
Europe & Central Asia	7	6	5	9	20	22	24	22	17
Latin America & Caribbean	47	59	57	50	47	53	55	57	45
Middle East & North Africa	14	12	12	10	10	11	12	10	11
South Asia	548	548	569	579	559	594	589	616	596
India	420	416	428	435	444	442	447	460	456
Sub-Saharan Africa	212	242	258	298	317	356	383	390	388
<b>Total</b>	<b>1,900</b>	<b>1,814</b>	<b>1,723</b>	<b>1,818</b>	<b>1,799</b>	<b>1,658</b>	<b>1,698</b>	<b>1,601</b>	<b>1,374</b>
<b>Share of People Living on less than 2005 PPP\$1.25 a day (%)</b>									
East Asia & Pacific	77.7	65.5	54.2	54.7	50.8	36.0	35.5	27.6	16.8
China	84.0	69.4	54.0	60.2	53.7	36.4	35.6	28.4	15.9
Europe & Central Asia	1.7	1.3	1.1	2.0	4.3	4.6	5.1	4.6	3.7
Latin America & Caribbean	12.9	15.3	13.7	11.3	10.1	10.9	10.9	10.7	8.2
Middle East & North Africa	7.9	6.1	5.7	4.3	4.1	4.1	4.2	3.6	3.6
South Asia	59.4	55.6	54.2	51.7	46.9	47.1	44.1	43.8	40.3
India	59.8	55.5	53.6	51.3	49.4	46.6	44.8	43.9	41.6
Sub-Saharan Africa	53.4	55.8	54.5	57.6	56.9	58.8	58.4	55.0	50.9
<b>Total</b>	<b>51.9</b>	<b>46.7</b>	<b>41.9</b>	<b>41.7</b>	<b>39.2</b>	<b>34.5</b>	<b>33.7</b>	<b>30.5</b>	<b>25.2</b>
<b>People Living on less than 2005 PPP\$2 a day (Millions)</b>									
East Asia & Pacific	1,278	1,280	1,238	1,274	1,262	1,108	1,105	954	729
China	972	963	907	961	926	792	770	655	474
Europe & Central Asia	35	28	25	32	49	56	68	57	42
Latin America & Caribbean	90	110	103	96	96	107	111	114	94
Middle East & North Africa	46	44	47	44	48	52	52	51	51
South Asia	799	836	881	926	950	1,009	1,031	1,084	1,092
India	609	636	669	702	735	757	783	813	828

Sub-Saharan Africa	294	328	351	393	423	471	509	536	556
<b>Total</b>	<b>2,542</b>	<b>2,625</b>	<b>2,646</b>	<b>2,765</b>	<b>2,828</b>	<b>2,803</b>	<b>2,875</b>	<b>2,795</b>	<b>2,564</b>
<b>Share of People Living on less than 2005 PPP\$2 a day (%)</b>									
East Asia & Pacific	92.6	88.5	81.6	79.8	75.8	64.1	61.8	51.9	38.7
China	97.8	92.9	83.7	84.6	78.6	65.1	61.4	51.2	36.3
Europe & Central Asia	8.3	6.5	5.6	6.9	10.3	11.9	14.3	12.0	8.9
Latin America & Caribbean	24.6	28.1	24.9	21.9	20.7	22.0	21.8	21.6	17.1
Middle East & North Africa	26.7	23.1	22.7	19.7	19.8	20.2	19.0	17.6	16.9
South Asia	86.5	84.8	83.9	82.7	79.7	79.9	77.2	77.1	73.9
India	86.6	84.8	83.8	82.6	81.7	79.8	78.4	77.5	75.6
Sub-Saharan Africa	73.8	75.5	74.0	76.1	75.9	77.9	77.6	75.6	72.9
<b>Total</b>	<b>69.4</b>	<b>67.7</b>	<b>64.3</b>	<b>63.4</b>	<b>61.6</b>	<b>58.3</b>	<b>57.1</b>	<b>53.3</b>	<b>47.0</b>

Source: World Bank

### Poverty Trends in India

Eradication of poverty has been the overriding objective since the beginning of economic planning in India. Eradication of poverty through overall economic and social development by ensuring equitable access in resources and skills, as well as by widening the opportunities for gainful employment to the deprived sections of the society, is enunciated as the principal objective of all the rural development programmes initiated by the government. It has assumed significance more so in the context of ongoing economic reforms due to the apprehensions that the short-run impact of reforms may not be favourable for the eradication of poverty. It is noticed that economic growth alone is not sufficient to reduce poverty and there is a need for direct State intervention for poverty eradication.

### All India Poverty

The overall poverty picture at the national level is presented in table 3 and table 4. Over the period 11 years from 1993-4 to 2004-5, the proportion of poor below the poverty line and the absolute number of poor have declined. The poverty ratio has declined by 23 per cent from 36 per cent of population to 27.5 per cent while the number of poor has declined by 6 per cent. The other noteworthy feature is the convergence of rural and urban poverty rates from a gap of 4.9 per cent points in 1993-4 to 0.8 per cent points in 2004-05. This suggests that the rural and urban areas are getting better integrated in terms of movement of workers, goods and services and the price differentials that drive them.

**Table :3**  
**National Poverty Ratio (Head count ratio)**

S.No	Indicators	1993-94	1999-2000	2004-05	
		URP	MRP	URP	MRP
<b>Rural</b>					
1	Poverty Ratio	37.3	27.1	28.3	21.8
2	Number of Poor (Million)	244.0	193.2	220.9	170.3
<b>Urban</b>					
3	Poverty Ratio	32.4	23.6	25.7	21.7
4	Number of Poor (Million)	76.3	67.0	80.8	68.2
<b>Total</b>					
5	Poverty Ratio	36.0	26.1	27.5	21.8
6	Number of Poor (Million)	320.4	260.3	301.7	238.5

Source: Planning Commission, Working Paper 2-2007-PC, p.15.

Some commentators have speculated that the rate of poverty reduction has slowed because poverty declined by about 8.5 per cent points during 1983-4 and 1993-4 by about 8.4 per cent points in 1993-4 to 2004-5 despite the rise in growth rate of GDP. This was however 19 per cent in the former and 23 per cent in the latter, indicating that the rate of decline was virtually unchanged between these two periods. A similar picture emerges in 1990s (Table4.)

**Table : 4**  
**Change in Poverty Rate between 1993-94 and 2004-05**

S.No	Rural/ Urban	Per cent point per year		Compound Annual	
		1993-94 to 2004-05 (URP)	1999-00 to 2004-05 (MRP)	1993-94 to 2004-05 (URP)	1999-00 to 2004-05 (MRP)
1	Rural	0.78	1.06	2.48	4.26
2	Urban	0.60	0.38	2.07	1.68
<b>Total</b>		<b>0.77</b>	<b>0.87</b>	<b>2.40</b>	<b>3.56</b>

Source: Planning Commission, Working Paper-II-2007-PC, p.15.

## State Wise Poverty

The state wise poverty levels have been presented in table 5.

**Table :5**

**Percentage of Population Below Poverty Line by States & UTs : 1973-74 to 2004-05**

**[Combined (Rural + Urban)]**

*(in % of persons)*

No.	States/U.T.s	1973-74	1977-78	1983	1987-88	1993-94	1999-2000	2004-05 (URP)*	2004-05 (MRP)*
1	Andhra Pradesh	48.86	39.31	28.91	25.86	22.19	15.77	15.8	11.1
2	Arunachal Pradesh	51.93	58.32	40.88	36.22	39.35	33.47	17.6	13.4
3	Assam	51.21	57.15	40.47	36.21	40.86	36.09	19.7	15
4	Bihar	61.91	61.55	62.22	52.13	54.96	42.6	41.4	32.5
5	Chhattisgarh	-	--	-	-	--	-	40.9	32
6	Goa	44.26	37.23	18.9	24.52	14.92	4.4	13.8	12
7	Gujarat	48.15	41.23	32.79	31.54	24.21	14.07	16.8	12.5
8	Haryana	35.36	29.55	21.37	16.64	25.05	8.74	14	9.9
9	Himachal Pradesh	26.39	32.45	16.4	15.45	28.44	7.63	10	6.7
10	Jammu & Kashmir	40.83	38.97	24.24	23.82	25.17	3.48	5.4	4.2
11	Jharkhand	-	--	-	-	-	--	40.3	34.8
12	Karnataka	54.47	48.78	38.24	37.53	33.16	20.04	25	17.4
13	Kerala	59.79	52.22	40.42	31.79	25.43	12.72	15	11.4
14	Madhya Pradesh	61.78	61.78	49.78	43.07	42.52	37.43	38.3	32.4
15	Maharashtra	53.24	55.88	43.44	40.41	36.86	230.72	30.7	25.2
16	Manipur	49.96	53.72	37.02	31.35	33.78	28.54	17.3	13.2
17	Meghalaya	50.2	55.19	38.81	33.92	37.92	33.87	18.5	14.1
18	Mizoram	50.32	54.38	36.0	27.52	25.66	19.47	12.6	9.5
19	Nagaland	50.81	56.04	39.25	34.43	37.92	32.67	19	14.5
20	Odesha	66.18	70.07	65.29	55.58	48.56	47.15	46.4	39.9
21	Punjab	28.15	19.27	16.18	13.2	11.77	6.16	8.4	5.2
22	Rajasthan	46.14	37.42	34.46	35.15	27.41	15.28	22.1	17.5
23	Sikkim	50.86	55.89	39.71	36.06	41.43	36.55	20.1	15.2
24	Tamil Nadu	54.94	54.79	51.66	43.39	35.03	21.12	22.5	17.8
25	Tripura	51.00	56.88	40.03	35.23	39.01	34.44	18.9	14.4

26	Uttar Pradesh	57.07	49.05	47.07	41.46	40.85	31.15	32.8	25.5
27	Uttarkhand	-	--	-	-	-	--	39.6	31.8
28	West Bengal	63.43	60.52	54.85	44.72	35.66	27.02	24.7	20.6
29	A & N Islands	55.56	55.42	52.13	43.89	34.47	20.99	22.6	17.6
30	Chandigarh	27.96	27.32	23.79	14.67	11.35	5.75	7.1	3.8
31	Dadra & Nagar Haveli	46.55	37.2	15.67	67.11	50.84	17.14	33.2	30.6
32	Daman & Diu	-	--	-	-	15.8	4.44	10.5	8.0
33	Delhi	49.61	33.23	26.22	12.41	14.69	8.23	14.7	10.2
34	Lakshadweep	59.68	52.79	42.36	34.95	25.04	15.6	16	12.3
35	Puducherry	53.82	53.25	50.06	41.46	37.4	21.67	22.4	18.2
<b>All India</b>		<b>54.88</b>	<b>51.32</b>	<b>44.48</b>	<b>38.86</b>	<b>35.97</b>	<b>26.1</b>	<b>27.5</b>	<b>21.8</b>

*Source: Planning Commission & NSSO Data, 61st Round*

*\* URP - Uniform Reference Period;*

*\*MRP - Mixed Reference Period*

Table 5 indicates that the percentage of people living below poverty line is gradually decreasing in all states. In 1973-74 more than half of the population was living below poverty line in 19 States and Union Territories. In 1973-74 nearly 66.18 per cent of people in Odesha are living below poverty line, which is highest when compared to the figures of other States and Union Territories. It is followed by West Bengal and Bihar with 63.43 per cent and 61.91 per cent in second and third places respectively. Himachal Pradesh registered lowest percentage (26.39%) of population below poverty line. The Union Territory of Chandigarh (27.96%) and the State of Punjab (28.15%) registered the second and third lowest percentage of people living below poverty line.

By 1977-78 the number of States and Union Territories in which more than half of the population is living below poverty line is reduced to 18 per cent. But in 1977-78 the percentage of people in Odesha, who are living below poverty line, increased to 70.07 per cent, which is highest when compared to the figures of other States and Union Territories. Madhya Pradesh was the second place in 1977-78 is with 61.78 per cent. Bihar retained its third place during this round of estimation. In the second round of estimation least, the percentage (19.27%) of people in Punjab are living below poverty line.

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