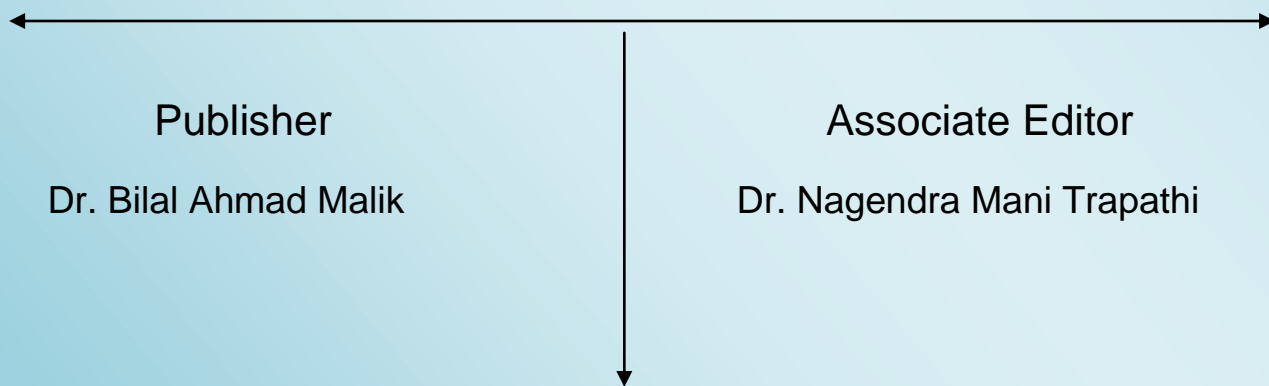


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# CAN POVERTY ALLEVIATION POSSIBLE IN INDIA? A STUDY OF THANE<sup>1</sup> DISTRICT

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## **ABSTRACT:**

*The present research paper is on one of the most debated topics in the World i.e. poverty. The whole World has been facing the problem of poverty whether it is absolute or relative. Poverty is determined on the basis of Kilo calorie intake as well as income of the family. Many of the Indian Economist like Dadabhai Naoroji, V.M. Dandekar, Dr. Amartya Sen, B.S. Minhas, P.D. Ojha, Nilkanth Rath etc. have defined poverty on the basis of various criteria.*

*The paper is classified in the various parts like introduction, profile of the Thane district, research methodology, data analysis, objective testing, summary, findings and finally suggestions. The objectives of the research has been proved with the help of the primary and secondary data analysis i.e. Chi-square method as well as the tables and graphs.*

**Key Words:** Poverty, Below Poverty Line, Per capita Income, Standard of living

**JEL Classification:** C12, H55, I10, I3

## **1. INTRODUCTION:**

Poverty is one of the curses for all economies since long back and still it has been there. However, many remedies taken especially government measures but then also it has survived. Generally, if a person is unable to satisfy his\ her necessities then it is said that he\she is in poverty. Many economists have defined poverty or poverty line based on per capita income (PCI) as well as standard of living (SOL) and nutritious intake. A prominent Indian Economist Dadabhai Naoroji wrote a book on Poverty named “Poverty and Un-British Rule in

<sup>1</sup> Thane district has bifurcated into Thane and Palghar on 1<sup>st</sup> August 2014.

India” in 1876, in which he described about poverty situation in India

Poverty means marginalization of an individual or household in the community. There is no denial that poverty alleviation programmes should lead to high income to the poor but to come out from poverty, one needs to be empowered and also requires access to basic services. While some of the poverty alleviation programmes may not be performing well in terms of utilizing the allocated funds and increasing the income of the poor, these programmes have contributed to the social arena of poverty.

Poverty is not only available in India but also it is universal. As compared to advanced countries, the impact of poverty is very high in developing countries like India. As far as Indian Economy is concerned due to high population growth rate, low agricultural productivity, high unemployment rate, illiteracy, failure of govt. policies, infrastructural bottlenecks, low National Income and per capita Income, attitude of the citizens towards poverty etc. the no. of BPL families are higher than the developed countries. There are two important concepts related to present study. One is Poverty and another is Below Poverty Line (BPL). Many economists including V.M. Dandekar, Dr. Amartya Sen, B.S. Minhas, P.D. Ojha, Nilkanth Rath etc. have defined poverty on the basis of various criteria. Prof. V.M. Dandekar and Nilkanth Rath defined poverty on Kilo-Calorie intake, like “If an individual is unable to get 2550 Kilo-Calories intake per day then he is called poor and the concept is called poverty.”

International Scenario – Poverty line in United States of America (USA) <sup>2</sup> is fixed in terms of annual family income. The poverty line is revised annually after considering inflation. For the year 2006, it was \$ 20650 per annum per family (Comprising four members). Apart from this, Income of less than \$ 1 per day per head (Purchasing Power Parity) is defined as extreme poverty. As per these estimates, about 45% of Indian Population is extremely poor. If the daily income per head is \$ 2 then the family is described as poor and about 80% of Indian Population is poor by this criteria.

In a State like Maharashtra, poverty has declined from 53.2% in 1973-74 to 36.9% in 1993-94. At the same time as per the data the poverty level has come down to 25% as per 1999-2000 sources which indicates the success of poverty alleviation programmes in Maharashtra but still almost 3.17 Crores people do not have sufficient income for the purchase of goods and services.

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<sup>2</sup> *United States of America (USA) estimates on poverty*

## 2. A PROFILE OF THANE DISTRICT:-

<sup>3</sup> Thane district ranks third amongst the industrially developed districts of Maharashtra. District is surrounded by Sahyadri Mountain towards eastern side & Arabian Sea to the Western side. To the north part of the district are deep forests of Gujrat state while to the south is situated the world famous Mumbai city. The district has got geographical area of 9558 sq. Kms. Based on the population stands second in the State and on the basis of area it has Sixteenth rank in the State as well.

There are 13 Blocks and 15 Talukas in the districts. Thane, Kalyan, Ulhasnagar, Ambernath, Bhiwandi, Vasai & Palghar are industrially developed while Shahapur, Murbad, Wada, Jawhar, Mokhada, Talasari, Dahanu & Vikramgad mostly hilly in nature and mostly consist of rural population maximum of Tribal (Adivasi).

Thane district is one of an important district in the State like Maharashtra due to its socio-economic importance, it has got connectivity with Mumbai due to which for the sake of employment people use to go to Mumbai because of its international status as well as financial capital of the country. To reduce the poverty, many schemes to alleviate poverty have been undertaken. Such as Employment Guarantee Scheme (EGS), Sampurna Grammin Rojgar Yojna, Suvarna Jayanti Gram Swarojgar Yojna, Suvarna Jayanti Shahari Swarojgar Yojna, Pradhanmantri Yojna, Antyodaya Anna Yojna, Annapurna Scheme, Indira Awas Yojna, Valmiki Ambedkar Awas Yojna, Employment Guarantee Scheme, Integrated Rural Development Programme, Jawahar Rojgar Yojna, Sanjay Gandhi Niradhar Yojna, Food for work programme etc. It is true that people below poverty line always facing the problem of low standard of living in absence of food, high illiteracy rate, lack of confidence, due to which less human development is found among them.

## 3. RESEARCH METHODOLOGY:

### 3.1. Hypothesis of the research:

- 1) Due to illiteracy and unemployment, poverty is mostly available in Maharashtra state.
- 2) BPL families in Maharashtra (i.e. Thane district) are socially and economically exploited.

**3.2. The Objectives of the study:** The present study will focus the fundamental objectives, which will drive the process of the study:

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<sup>3</sup> Data as per Government of Maharashtra website, District collector office, Thane

- 1) To evaluate the various schemes operated in Maharashtra to uplift the poorer sections of the society above the Poverty Line.
- 2) To analyze the success rate of BPL schemes in eradicating poverty.

### 3.3. RESEARCH DESIGN:

#### Selection of Sample

The sample consists of the randomly collected samples i.e. 1004 families of the Thane district those who are BPL, has been selected for the study. In this sample all the 15 Blocks of the Thane district has been selected. As Thane district has large number of geographical area, this study has been restricted to the certain selected villages of the district. The BPL families has been selected for the present study, has been evaluated on the basis of questionnaire, it consist of the various questions which the BPL families replied and the frequency tables has been prepared and analyzed with the help of Chi-square method and the cross tabulation. Some of the frequency tables are as follows:

**Table-1**  
**Number of Families Surveyed In Thane District**

Sr. No.	Block	No. of families surveyed	Percentage
1	Ambarnath	101	10.1
2	Bhiwandi	134	13.3
3	Dahanu	63	6.3
4	Jawhar	123	12.3
5	Kalyan	123	12.3
6	Mokhada	63	6.3
7	Murbad	60	6.0
8	Palghar	24	2.4
9	Shahapur	112	11.2
10	Talasari	37	3.7
11	Thane	34	3.4
12	Ulhasnagar	12	1.2
13	Vasai	13	1.3
14	Vikramgad	06	.6
15	Wada	99	9.9
	<b>Total</b>	<b>1004</b>	<b>100.0</b>

Source: Primary data<sup>4</sup> collected through various blocks of Thane district

<sup>4</sup> Primary data collected through questionnaire to the BPL families in the Thane district

#### 4. ANALYSIS OF DATA:

After the preparation of the questionnaire, the data collected throughout the Thane District and analyzed the data with the help of various statistical tools, like frequency, Tables, Diagrams, cross tabulation etc. The analysis is also done by grouping the questions to prove the hypothesis and objectives. Accordingly the data analysis is given in the subsequent pages. At the same time next section of the analysis deals with the graphical representations and the tabulation of the data as well.

#### 5. HYPOTHESIS TESTING:

Hypothesis: 1 Due to illiteracy and unemployment, poverty is mostly available in Maharashtra state:

**Table-2:**  
**Number of family member and their educational qualification in Thane district**  
**Cross tabulation**

		<b>Illiterate</b>	<b>Primary</b>	<b>Secondary</b>	<b>Hr. Sec</b>	<b>Graduates</b>	<b>Total</b>
Number of family members	Small Family (1-4)	124	186	72	15	3	400
		38.2%	41.3%	42.1%	37.5%	37.5%	40.2%
	Medium size family (5-8)	168	235	88	24	5	520
		51.7%	52.2%	51.5%	60.0%	62.5%	52.3%
	Large family size (9+)	33	29	11	1	0	74
		10.2%	6.4%	6.4%	2.5%	.0%	7.4%
<b>Total</b>		<b>325</b>	<b>450</b>	<b>171</b>	<b>40</b>	<b>8</b>	<b>994</b>
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

## Chi-Square Test

	Value	D.F.	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.335	8	.501

**Inference:**

The number of families and educational qualification analysis reveals that as per cross tabulation, about 32.69% illiterate, 45.27% Primary educated, whereas 17.20% secondary level educated BPL families have been opined out of the 994 respondents. As per chi-square test, at 1% level of significance for  $df=8$ , the table value is 20.090 which is higher than the calculated value of 7.335 and hence, it is concluded that the hypothesis,  $h_0$  is accepted. Hence it is inferred that the low level of literacy poverty is available in Maharashtra State that is in Thane district.

**Table-3:****Number of family members and their educational qualification in Thane district**

		Illiterate	Primary	Secondary	Hr. Sec	Graduates	Total
Number of family members	Small Family (1-4)	124	186	72	15	3	400
		38.2%	41.3%	42.1%	37.5%	37.5%	40.2%
	Medium size family (5-8)	168	235	88	24	5	520
		51.7%	52.2%	51.5%	60.0%	62.5%	52.3%
	Large family size (9+)	33	29	11	1	0	74
		10.2%	6.4%	6.4%	2.5%	.0%	7.4%
Total		325	450	171	40	8	994
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%



**Chi-Square Tests**

	Value	D.F.	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.335	8	.501

**Inference:**

The number of families and educational qualification analysis reveals that as per cross tabulation, about 32.696% of the 994 respondents have opined that they are illiterate, 45.271% of the 994 respondents have taken primary education, whereas 17.203% of the 994 respondents are studied up to secondary levels. As per chi-square test, at 1% level of significance for df= 8, the table value is 20.090 which is higher than the calculated value of 7.335 and hence, it is concluded that the hypothesis, h0 is accepted. Hence it is inferred that the number of family members and their educational qualification is minimum in thane district and due to the low level of education BPL families are socially and economically exploited.

**6. OBJECTIVE TESTING:**

1) To evaluate the various schemes operated in Maharashtra to uplift the poorer sections of the society above the Poverty Line.

**Table-4:**  
**Educational qualification and Life improvement as a result of employment schemes**  
 Cross tabulation

		Educational qualification					Total
		Illiterate	Primary	Secondary	Hr.Sec	Graduates	
Has your life improved as a result of employment schemes?	1 Yes	47	55	28	3	0	133
		14.6%	14.6%	20.7%	8.6%	.0%	15.2%
	2 No	275	323	107	32	5	742
		85.4%	85.4%	79.3%	91.4%	100.0%	84.8%
Total		322	378	135	35	5	875
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**Inference:**

Education level and Life improvement as a result of employment schemes analysis reveals that as per cross tabulation, 84.8% respondents have opined that Life improvement as a result of employment schemes has been not taken place. Hence it is inferred that Life improvement has been not found as a result of employment schemes in Thane district but helped to evaluate the various schemes operated in Maharashtra to uplift the poorer sections of the society above the Poverty Line.

**Objective: 2: To analyze the success rate of BPL schemes in eradication of poverty**

**Table-5**  
**Educational qualification and discrimination of wages in Thane district**  
Cross tabulation

		Illiterate	Primary	Secondary	Hr.Sec	Graduates	Total
Do you agree that there is discrimination of wages between male and female?	1 Yes	144	139	60	19	2	364
		45.0%	36.6%	43.5%	51.4%	40.0%	41.4%
	2 No	176	241	78	18	3	516
		55.0%	63.4%	56.5%	48.6%	60.0%	58.6%
Total		320	380	138	37	5	880
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**Inference:**

Educational qualification and discrimination of wages in Thane district analysis reveals that as per cross tabulation, about 36.363% of the 880 respondents have opined that they are illiterate, 43.181% of the 880 respondents have taken primary education, whereas 15.681% of the 880 respondents are studied up to secondary levels. Hence it is inferred that, due to discrimination of wages between male and female the success rate of poverty alleviation schemes is limited in Thane district.

**Table-6**  
**Educational qualification and Improvement in life due to employment schemes**  
 Crosstab

		Educational qualification					Total
		1 Illiterate	2 Primary	3 Secondary	4 Hr.Sec	5 Graduates	
Has your life improved as a result of employment schemes?	1 Yes	47	55	28	3	0	133
		14.6%	14.6%	20.7%	8.6%	.0%	15.2%
	2 No	275	323	107	32	5	742
		85.4%	85.4%	79.3%	91.4%	100.0%	84.8%
Total		322	378	135	35	5	875
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

### Inference:

Educational qualification and Improvement in life as a result of employment schemes analysis reveals that as per cross tabulation, about 36.8% of the 875 respondents have opined that they are illiterate, 43.2% of the 875 respondents have taken primary education, whereas 15.428% of the 875 respondents are studied up to secondary levels. Hence it is inferred that, the employment schemes has not helped to improve the life of BPL families in Thane district.

### 7. SUMMARY OF FINDINGS:

The analysis of data collected about the BPL families in Thane district has been done with the help of cross tabulation method. i.e. educational qualification and the questionnaire. According to which following are some of the findings:

- 1) The analysis of number of family members and their education level reveal that about 32.69% families are illiterate, 45.27% have hardly primary educated, whereas 17.20% secondary level educated BPL families out of the 994 respondents. So, due to low level of literacy poverty is mostly available in Maharashtra State i.e. in Thane District.

- 2) Occupation and the number of BPL families' analysis revealed those maximums i.e. 58.7% BPL families in the Thane District are engaged in agriculture. This is also cause for low income as well as illiteracy and result in poverty.
- 3) An analysis of awareness about the various BPL schemes and the level of literacy reveal that many of the BPL families are not completely aware about the BPL schemes operated in the District. 495 families of the total surveyed 1004 families are aware about only EGS, and the other BPL schemes like IRDP, IAY, SGRY etc. they do not know. So it is inferred that economic exploitation of BPL families are going on in Thane district, as many of illiterate BPL families ready to work on daily wages and there are no jobs in slack seasons.

## 8. SUGGESTIONS:

Following are the suggestions for poverty alleviation programmes in Maharashtra with special reference to Thane District:

- 1) The population living below poverty line in Thane District is due to the reason lack of education. So, there is need to improve the literacy level at the same time there should be effective implementation of adult literacy programme to create awareness among the BPL families.
- 2) Poverty is found in the district is due to socio-economic backwardness of the various communities in Thane District, like S.C., S.T. & O.B.C. communities. Hence socio-economic upliftments are necessary.
- 3) The government agencies are not having the proper BPL data record to implement the schemes. At the same time the old BPL list is used for beneficiaries, instead of that, the latest BPL list should be given for implementation.
- 4) The funds are not properly utilized by the bureaucrats or the implementing agencies, many a times the contractor use to make the fake beneficiaries list and grab the government fund, the full amount should be utilized and the hidden percentage method by government officers to sanction any fund/ scheme should be stopped.
- 5) The local political leaders are not that much interested in eradicating the poverty from the District because BPL families are the perfect vote bank for the politicians.
- 6) The BPL families in the District relying upon only the seasonal nature of agriculture, in the slack season they are not ready to go for employment in the urban areas. The government authorities can make available jobs in rural areas.

- 7) There is looting by the Sarpanch and Grampanchayat officials i.e. Gramsevaks to sanction the funds to the poor's and destitute. So, the any kind of funds sanctioned under the government schemes IAY/ Sanjay Gandhi Niradhar Yojna should directly benefit to the BPL families. It was found that the Postman who bring the Money Order in the name of Widow or destitute asked money first to give the money order as well.<sup>5</sup>

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