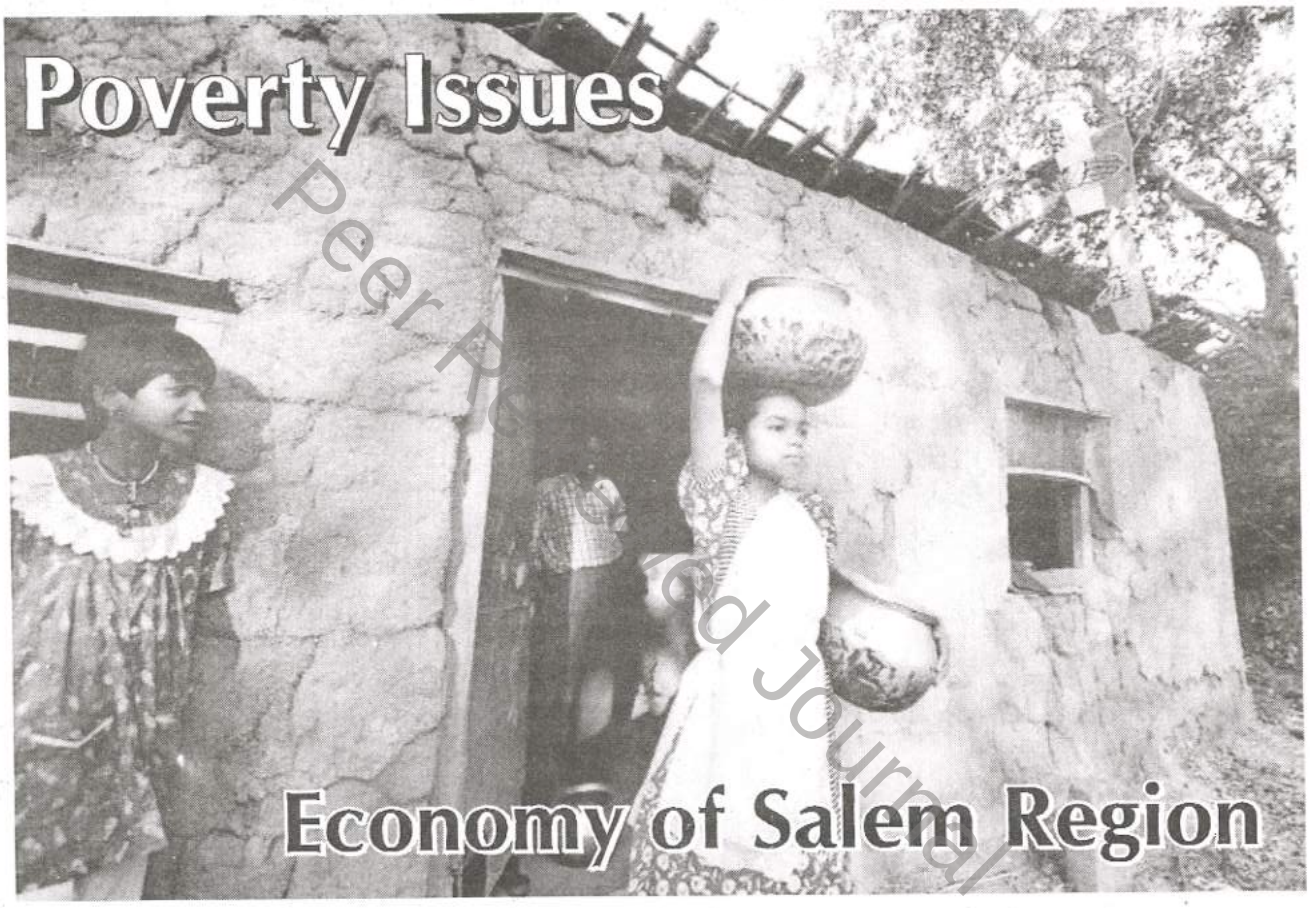
ISSN 0976-8270

PENINSULAR ECONOMIST

Vol.XXV 2012 – 2013 No. 2



Peer Reviewed Journal

JOURNAL OF THE ASSOCIATION OF ECONOMISTS OF TAMIL NADU
REG. NO. 135/2000

Peer Reviewed Journal

CONTENT

Vol. XXV Peninsular Economist 2012-2013 No.2

Poverty Issues - Economy of Salem Region

No.	Name Title	Page. No.
1.	Mgnregs and Poverty Reduction in the Dry-Region of Cuddalore District in Tamil Nadu S. Chandraleka, E. Selvarajan,	1
2.	Poverty in India 2012 A. Alexander,	5
3.	Uni-Dimensional vs Multidimensional Poverty Estimate N.Arunkumar	7
4.	Self help group Women – a tool for Poverty alleviation through Micro Finance S.A. Santhi	10
5.	Poverty Eradication Through Efficient Irrigation: an Overview of the Empirical Evidence. S. Ramakrishnan,	12
6.	"Poverty is the worst form of violence." Mahatma Gandhi K.Anandan,	15
7.	Impact of International Trade on Poverty Reduction: A Study in Indian Context P. Parthiban,	17
8.	Poverty Scenario in Jammu & Kashmir I . Parvaze Ahmad Kira,	20
9.	Energy Poverty Reduction Strategies, Policies and Programmes in India M.Anandan,	22
10.	Health Expenditure a Threat to Poverty Mrs.P.Devi Priya,	26

Peer Reviewed Journal

11.	Infrastructure Development and Poverty Reduction in India R. Sampath & V.Rajendran,	29
12.	Measuring Poverty Through Child Malnutrition: A Study With Special Reference to Mathur Village at Pudukkottai District P. Murugesan, & Dr.A Hidhayathulla,	32
13.	Study of Poverty in India based on Tendulkar Committee Report S.Abdul Kareem,	35
14.	Livestock is a Tool to Alleviate Poverty in Rural Areas R.Sathiyaseelan,	39
15.	Development of Tank Irrigation and Poverty Reduction: A Perspective Approach in Tamil Nadu P. Arunachalam,	41
16.	Poverty Alleviation Programmes in India D.Ranjithkumar,	44
17.	Poverty and Food Security on Amartya K Sen's Entitlement Framework C. Chandrasekar, & Dr.V.Mohanasundaram	47
18.	A Study on Poverty and Food Security in India K. Rajendran, & M. Aruna Rani,	51
19.	Influence of Poverty on Rte of India M.Sathiamoorthy, & Dr M.Kanmani,	53
20.	A Study on Evaluation of Poverty in Cheyyar Block Thiruvannamalai District D. Bathmanaban,	55
21.	Redefining Poverty Line Trends over Decades Archana Parthasarathy,	59

Peer Reviewed Journal

22. Urban Local Bodies: Poverty Alleviation Programmes in India
P. Prapakaran, & Dr. C. Muthuraja, 62

23. Impact of Public Distribution system on the Eradication of Poverty in Tamil Nadu
Dr. A.Saltheen, & Dr. R.Kannan, 66

24. Poverty in India - Policies and Measures
Dr.SolomonRaj, 69

25. Poverty Alleviation Programme in Rural India
K.Nagendiran, & Dr.C.Dhandapani, 71

26. Urban Poverty in India: An Overview
R.Radjavally, 74

27. Economic Impact of Swarnajayanthi Sahari Rojgar Yojana on Urban Poverty in India
P.Arokiasamy, 77

28. Poverty Alleviation through Rural Industries in India
Dr. C. Rajkumar, 80

29. Income Generating Programme: MGNREGS in Villupuram District (Tamil Nadu)
K Ravi, 83

30. Studies on the Trend in Incidence of Poverty
Mr.C.Sathiyanathan, & Dr.P.Natarajan, 86

31. Poverty in India – Facts and Findings
Dr. T. Thaiyalnayaki & T. Vijayalakshmi 89

32. Poverty Eradication Strategies
Dr.R.Latha, & T.Thegaleesan, 94

Peer Reviewed Journal

33. Poverty and Vulnerability of Sri Lankan Tamil Migrants - an Empirical Experience in Tamil Nadu
Dr.C.Muniyandi, 97

34. Women Empowerment through SHGs – A Measure for Poverty Reduction.
K.P. Radhika, 100

35. Poverty and Poverty Alleviation Programmes in India –an Overview
G. Ragunath, 103

36. Grappling With Poverty
Dr. L. Arockiasamy, & C.Mathavan 106

37. Global Poverty: Will it be Possible to Create a Poverty Free World?
B.Ramachandran, 108

38. The Issues of Poverty Among the Garland Makers and the Loosely Strung Flower Labourers
Dr. R. Palanivelu, & R. Mullaivananathan, 112

39. Confirmatory Factor Analysis of Multidimensional Poverty and the State of Child Health in Tamilnadu
Dr.C.Subburaman, 114

40. A Study on Poverty Alleviation Programmes in India
K.V. Jayashree, 118

41. Gross Capital Formation and GDP growth in Indian Agriculture Sector
Dr.M.Sivakumar, 120

42. Reduction of Poverty Through Tourism Development Activities: A Study in Indian Context
R Asokan, & Praveen Rizal, 123

Peer Reviewed Journal

43. A Study on Nutritional Status of Children in Tamil Nadu
D. Bhuvaneswari, 126

44. Poverty Eradication through SGSY Programme
Dr.T.Unnamalai, & Miss.S.Preethi, 129

45. Performance of National Rural Empoloyment Guarantee Scheme (Nregs) in Tamilnadu-An Analysis
S.Govindan 133

46. A Study on Mahatma Gandhi National Rural Employment Guarantee Scheme (Mgnregs) in Tiruvannamalai District-Tamil Nadu
Dr. A.M. Ayyothi, 135

46. Impact of Poverty Alleviation Programmes on the Agricultural Labourers in Pudur Village
Mrs. M.Kalaiselvi, & R. Seethalakshmi, 138

47. A Study on Impact of Shgs on Poverty Reduction in Nachalur Village-Karur District
Mrs. P. Sundari, & R. Mohana, 141

48. Poverty and Inequality Analyses
Dr. S. Chinnammai, 143

49. Poverty Alleviation and Women Employment through MGNREGP in Tamil Nadu
R. Kurinjimalar, & C.Chinnaraj, 146

50. Rural Poverty and Agricultural Development in Tamilnadu
Dr. R. Albert Christopher Dhas, 149

51. Poverty and Mgnregp in Tamil Nadu
N. Prasanna, & P. Natarajamurthy, 152

52. Chronic Poverty in India: Overview Study
S.Agni, 155

Peer Reviewed Journal

53. Poverty Syndrome With - Special Reference To Health Care
Dr.G.Gnanasekaran & S.Siva gurunathan, 158

54. Rainfed Groundnut Production System and Poverty in Western Zone of Tamilnadu
Dr.K.R.Karunakaran, 160

55. Women and Poverty in India
A. Selvakumar, 165

56. Content and Measurement of Poverty
Dr.A.Antony Joseph & Dr.V.Selvam, 168

57. Mahatma Gandhi National Rural Employment Guarantee Programme As A Livelihood in A Selected Area in Tamil Nadu
S. Deepika, 170

58. Urban and Rural Poverty in India
K.Semmalai, 173

59. Some Issues of Poverty in India
M.Jeyakkodi, 175

60. Poverty: Challenges and Strategies
A.Vasanthi, & Mr.T.Loorthuraj, 177

61. Poverty in the Indian Context
Mrs.N.Maneeshagokul, 180

62. Povert Measurement in India: an Economic Analysis
K.Loganathan, 183

63. Poverty among Migrated Women Construction Workers in Coimbatore City
Dr.Kaliammal, 185

64. A Study on Urban Poverty in India

Peer Reviewed Journal

K. Velmurugan, 189

65. Urban Poverty in Chidambaram Slums: A Case Study of Indranagar
Dr. P. Veerachamy, 192

66. A Study on the Role of Mgnrega Programme in The Reduction of Poverty in Karur District
Dr. (Mrs.) V. Revathy, &
Ms. M. Dhaneswari Alamelu, 196

67. "Status of Female Education in Poor and Non-Poor States of India"
S.Sangeetha, & R.Rajesh Kumar, 199

68. Inclusive Growth: An Inevitable Solution for Poverty in India
Raj Kumar R & Lydia J, 203

69. Mgnreg Programme is the Solution For Poverty
G. Rajesh, 205

70. Migration as cause and consequence of poverty
Dr.K.Kalaichelvi, & A.John Sundara Raj, 208

71. Sericulture- an Ideal Enterprise for Poverty Alleviation and Rural Development in India
S.Rajakumar, 211

72. Unemployment and Poverty in India
S. Parthasarathi, 214

73. Self Help Groups and Poverty Reduction in India
M.Suvakkin, 217

74. Causes of Poverty in Rural India
K.Gnanasekar, & N.Muthukumar, 221

@@@@@@@@@@@

75. Problems and Issues of Cashew Production in Cuddalore District
Dr.M.Basha, & D.Thillaivasan, 224

Peer Reviewed Journal

76. An Economic Study of Janani Suraksha Yojana in Salem Region
S.Rajendran, & R.Ramachandran , 227

77. Empowerment of Rural Women in Salem District
T. Anbazhagan, & Dr.R. Venkatachalam, 230

78. An Economic Analysis of Poultry Farming in Namakkal District
C.M. Ganesh, 233

79. Performance of PHC's in Reproductive Health Services-A Case Study of Tiruppurakundram
Dr. SugandaRamamoorthi, 235

80. A Study of Health Insurance Scheme in Salem Town
A. Lakshmanan, 238

81. Economic Region of Salem district
R .Veerachamy, 241

82. Growth And Financial Ratio Analyses of Sago Manufacturing Industry in Namakkal District: A Case Analysis
Dr.S.Ganesan, & N.Kanagavalli, 244

83. Performance and Evaluation of Poultry Farm in Namakkal District
Dr. R. Palanivelu, & R. Swaminathan, 247

84. A Case Study of Women Water Management in Jarugumalai Village, Salem District
M.Balasubramani , 248

85. A Comparative study of Health Status in Tamilnadu and India
C. Krishnaveni, 250

Peer Reviewed Journal

86. Technical Efficiency of Horticulture Growing Farmers: An Emprical Study in Salem District of Tamilnadu
M.Karthikeyan, 253

87. A Study on Salem District Co-operative Milk Producers Union Ltd.,
M.Thamilselvi, 255

88. An Economic Analysis of Area, Production And Productivity Level of Food Grains in Tamilnadu
Dr.S.Lakshmanan. & Mrs.S.Banumathi, 258

89. An Economic Analysis of Mango Cultivation in Salem District, Tamil Nadu
N.Saravanakumar, 260

90. Economic Valuation of Tourism and Development in Yercaud.
Dr. N. Yasotha, 263

91. Salem Steel Authority of India: A reward for Tamil nadu
Dr.S.Jayaselvi, & K.Vinoth Kumar, 267

92. Supply Side Factors and Primary Healthcare Centers (PHCs) in Salem District
A. Vadivelu, 270

93. The Farmers perception towards Minor Millets Seed Conservation -*A Case Study of Valappur Nadu(Kolli Hills) in Namakkal District of Tamilnadu*
Dr. K. Babu , & Dr.E.Selvarajan, 273

94. Trend and Forecasting Analysis of Tapioca Cultivation in Salem District
B.Gandhimathy, 276

Peer Reviewed Journal

95. Sugarcane Productivity in Salem Region
T.S.K. Dhanam, & M.Nithya, 278

96. A Comparative Study on Economic Analysis of Systematic Rice Intensification and Traditional Methods of Paddy Cultivation in Nalikkalpatti Village in Salem District
M.Govindaraj, 280

97. Empowering Rural Women Through Micro Finance- A Study in Namakkal District
Dr. K. Saravanan, 283

98. Effects of Wastewater Use on Vegetable Crop Production in Salem, Tamil Nadu
B.Suresh , & D.Janagam, 286

99. Impact of Solid Waste Management on Health Status in Salem District
A.Saranya, 289

100. Dairy Farming As Source of Livelihood For Rural Mass: A Case in Namakkal District
S. Parvathi , 291

101. A Study on Economic Conditions of Powerloom Weavers in Thathampatti Area of Salem District
N. Rajasekaran, 294

102. A Study on Factors Influencing the Cotton Cultivation in Salem District
P.Satheswaran, 298

103. Rural Health: A Case of Tribes in Kollihills
P. Tamizhchelvi, 301

Peer Reviewed Journal

104. An Economic Analysis of Water Consumption Patterns in Domestic Households in Salem City – A Contingent Valuation Method
A. Saravanakumar, 304

105. An Economic Evaluation of Quality Water to Households in Salem District
Mr. J. Govindaraj, 306

106. Market Efficiency of Ammapet Uzhavar Sandhai in Salem District
Dr. A. Saravanadurai, & S. Madheswaran, 309

107. Empowerment of Women Through SHGs in Dharmapuri District
Dr. V.Dharanimalai, & S. M. Dhanush, 310

108. "An Economic Study of Women Agricultural Workers in Pottipuram Village Theni District"
Dr. R. Ravikumar, & A. Jagan Gopu , 313

109. Socio Economic status of Hogenakal fishing community in Dharamapuri district
R. Chinnasamy, & Dr. D. Kumar, 316

110. An Overview of NGOs and Rural Development in Salem District
R . Arithar, 318

111. Living Environment and Health Conditions of Slum Dwellers in Salem District
M.Radhika, 321

112. Study of Community Score Card Method in Health Care Sector
T.Piramban, 324

113. A Study on Marketing of Banana in Paramathi Velur of Namakkal District
Dr. A. Shanmugasundaram, 327

Peer Reviewed Journal

114.	Health and Occupational Risks For Road Transport Drivers M. Vadivel, & Dr. S. Ponnarasu,	330
115.	Self Help Groups of Women in Rural Areas: A Study in Nagapattinam District Dr. S. Mathavi,	333
116.	Problems Faced by Groundnut Growers: A Study in Erode District of Tamil Nadu Dr. K.Kannusamy,	336
117.	Marketing Problems of Groundnut Growers: A Study in Erode District of Tamil Nadu K.Vijaya Kumar,	339
118.	A Study on the Impact of Hike in Fdi Ceiling of the Indian Insurance Sector R.Ramesh & S.B.Inayath Ahamed	341
119.	Hedonic Analysis of Location Specific Environmental Attributes of Housing and Related Properties Dr. A. Sugirtha Rani & Mr. V.Vaithianathan,	343

Peer Reviewed Journal

POVERTY ISSUES

Peer Reviewed Journal

Peer Reviewed Journal

MGNREGS and Poverty Reduction in the Dry-Region of Cuddalore District in Tamil Nadu

Introduction

The MGNREGS is completely different in concept from the earlier government employment schemes since it treats employment as a right and the programme is initiated to be demand-driven. The right-based framework of the programme makes the government legally bound to extend employment to those who demand it. It is also being increasingly recognized that the MGNREGS has the potential to transform rural economy and social relations at many levels. The performance of the scheme has shown a consistent improvement almost in every aspect. The number of households who have been provided employment under MGNREGS has increased rapidly which shows a wide coverage of the scheme. The other important points to be noticed are the increasing participation of women, the increasing persondays employment per household and the average wage per personday. All these indicate that substantial income is being provided to the households working under the scheme. Wage-earners are the main focus of this scheme and it has enormous potential to uplift the socio- economic status of the rural poor who are mainly landless agricultural labourers and marginal and small farmers. Substantial increase in income will obviously lead to a better standard of living. The paper mainly focus on the socio-economic variables such as age, religion and caste, educational and occupational status, annual income and expenditure, assets, savings and debt in the dry region of Cuddalore district.

Methodology

The present study is undertaken in the MGNREGS and Poverty Reduction in the Dry-Region of Cuddalore District in Tamil Nadu. At the first stage, district was selected; this district is one of the most backward districts in Tamilnadu. The Cuddalore district consists of 13 regions. Out of the 13 regions, one region was selected. At the second stage, one region was selected randomly based on the topography-wise. At the third stage, villages are identified on the basis of utilization of earmarked funds for the panchayats. These villages are grouped into three on the basis of utilization of fund, such as low, medium and high. Among these groups, one panchayat village has been randomly selected for the study. Finally, proportionate random sampling technique was introduced to identify the beneficiaries' households. Sample size was fixed as 7 per cent; the total sample consists of 104 respondents.

Table 1: Village and Gender-wise Classification of Number of Respondents of the Surveyed Households in the Dry-Region

S.No	Gender	Region			
		Village 1	Village 2	Village 3	Total
1	Male	10 (31.2)	18 (62.1)	19 (44.2)	47 (45.2)
2	Female	22 (68.8)	11 (37.9)	24 (55.8)	57 (54.8)
	Total	32 (100)	29 (100)	43 (100)	104 (100)

Source: Computed.

S. Chandraleka, Adjunct Lecturer, Department of Economics and Rural Development, Alagappa University, Karaikudi.
E. Selvarajan, Professor of Economics, Annamalai University, Chidambaram.

Peer Reviewed Journal

Table 1 shows the village and gender-wise classification of surveyed respondents in the dry-region. As compared to the earlier employment generation programmes of the country, this scheme wipes out the gender discrimination in total. In total, 45 per cent of male and 55 per cent of female respondents report that they have availed the benefits from the scheme of employment generation. The participation of females is high (56%) in the village 3 and it is very low (38%) in the village 2. The female participation in the wage employment programme is relatively high. Since the scheme attracts equal wage and also permits them to work in the lean season, the level of participation of female folk is very high.

Table 2: Village-wise and Occupational Status of Respondents of the Surveyed Households in the Dry-Region Region

S.No	Occupational Status	Village 1	Village 2	Village 3	Total
1	Agricultural Labourers	21 (65.6)	10 (34.5)	23 (53.5)	54 (51.9)
2	Daily wage Earners	1 (3.1)	4 (13.8)	12 (27.9)	17 (16.3)
3	Business	2 (6.2)	10 (34.5)	1 (2.3)	13 (12.5)
4	Private Employees	0	2 (6.9)	3 (7.0)	5 (4.8)
5	House Wife	7 (21.9)	3 (10.3)	4 (9.3)	14 (13.5)
6	Students	1 (3.1)	0	0	1 (1.0)
	Total	32 (100)	29 (100)	43 (100)	104 (100)

Source: Computed.

Table 2 explains the village-wise and occupational status beneficiaries of employment scheme in the dry region. An attempt has been made to classify the occupation of the surveyed respondents, incorporating the housewives and students. The core activities of housewives and students are to do their routine work, besides participating in the employment scheme. The other occupational holders are too involved in the scheme, since their core activity income is not sufficient to meet their needs. They believe that holding the job card would be useful in enjoying various benefits introduced by the Government in future.

Of the surveyed 104 households, around fourteen per cent of them fall in the categories of housewife and students. Overall, the proportion is high (52%) in agricultural labourers and low (1%) in students category. Next to agricultural labourers, are the housewives (13%), daily wage earners (16%) and business (16%). The households involve themselves in business and private employment, and occupy low profile in their work in terms of status and income. Hence, they have also come forward in enjoying the benefits in the scheme of employment. It reveals that the opportunities depend on the existing local resources. Overall, the respondents are agricultural labourers, housewives, and daily wage earners. It reveals that their core activities do not provide sustainable employment and income. Hence, they depend on the present employment scheme to meet their needs.

Peer Reviewed Journal

Table 3: Village-wise Per Household Annual Income of the Surveyed Households in the Dry-Region (Value in Rs)

S.No	Annual Income	Region			
		Village 1	Village 2	Village 3	Total
1	Agriculture	11718 (11.4)	32413 (37.1)	51395 (41.3)	33894 (31.6)
2	Agricultural Labourer	19250 (18.7)	10517 (12.0)	11639 (9.3)	13668 (12.7)
3	Daily wage	9500 (9.2)	26379 (30.2)	5767 (4.6)	12663 (11.8)
4	Business	1562 (1.5)	8137 (9.3)	3139 (2.5)	4048 (3.7)
5	Private Employment	7125 (6.9)	9103 (10.4)	27767 (22.3)	16211 (15.1)
6	Government Employment	-	786 (0.9)	660 (0.5)	496 (0.4)
7	Earnings from abroad	53437 (52.1)	-	23953 (19.2)	26346 (24.5)
	Total	102592 (100)	87335 (100)	124320 (100)	107326 (100)

Source: Computed.

Table 3 shows villages-wise per household annual family expenditure of the surveyed households in the dry-region. Studies reveal that the proxy indicator of household income does not reveal the actual levels of living. In the developing counties like India, especially in the state of Tamil Nadu, the State Government introduced various rural development programmes in sharing their household expenditure, such as distribution of groceries, sugar, kerosene, rice, television, bicycles, waiving of educational fees to the children, free bus pass, books, provision of various infrastructural services, etc. It is expected that these benefits would sizably reduce their family expenditure. In this context, the family expenditure too could not reveal the actual consumption. However, their pattern of expenditure could help us to evolve certain polices.

Peer Reviewed Journal

Conclusion

The study has revealed that the socio-economic condition of the households regularly working under the MGNREGS is considerably poor than of the other households in the rural area. They are the really needy people. Though the socio-economic conditions have been improving gradually, but to fasten the rate of improvement some developmental initiative can be integrated with the scheme mainly targeting those households who are working regularly under the scheme for long periods. A multiple scheme and multiagency approach could also be a fruitful idea for the same purpose. Convergence of MGNREGS with other scheme of public works will certainly improve the skill levels among the workers.

The socio-economic profile of the surveyed 104 households highlights that the economically active age group (middle age) respondents work at higher level as compared to younger and old age groups. The study reveals that the students have also participated in and benefited from the scheme. Since there is no wage discrimination between the gender of male and female, the female workers have largely involved themselves in the activity and enjoyed the benefits. The differences in participation of female folk reveal that the opportunities differ across the regions of study. In general, the economic backwardness could be seen largely in the SC community, followed by BC and MBC respectively. This has been witnessed in the

study region. The local administration has ensured and provided opportunities to all the social groups without any discrimination. All the three communities have participated in and benefited from the employment generation programmes. A significant proportion (80%) of the surveyed respondents is literate and the remaining (20%) is illiterate. In general, the literate have availed the educational status only to the level of primary and secondary education. It warrants some special attention of the Government in delivering the educational services in the rural areas, ensuring quality of education. Comparison of various occupational categories shows that the vulnerable groups have benefited from the schemes, as targeted by the Government. The prevalence of nuclear family system forces them to take up any economic activity to meet their needs.

The sources of income differ significantly the study region of study. It shows the endowment of natural resources, specifically land and water, which absorbs labour at different levels. On an average, the household income is worked out to Rs.92,521. Of the identified seven sources of income of the surveyed households, agricultural and earning from aboard income records at higher level, followed by agricultural wage income. With regard to the pattern of family expenditure, they spend maximum for food and other items. The beneficiaries' savings informal institutions are at a higher level (67%). The formal institutions debt level is around (33%) of the total debt. In general the formal institutions strictly follow the guidelines and lend money only for productive activities. Due to certain cumbersome processes and without any collateral, these households still depend on moneylenders in the study region of the district. The surveyed households gradually move from the traditional agricultural activities to other employment opportunities like Government, private sector and business, where they could find sustained employment and income.

Peer Reviewed Journal

References

1. Abraham, Vinoj. "Employment Growth in Rural India: Distress-Driven?" *Economic and Political Weekly* 44: 16 (2009): 97-104.
2. Besley, T and S. Coate. "Workfare vs. Welfare: Incentive Arguments for Work Requirements in Poverty Alleviation Programmes." *American Economic Review* 82: 1 (1992): 249–261.
3. Chandraleka, S. " Rural Employment Generation Programmes in India: A Critical Review". *Journal of Integration Studies* 10-11 (2007): 81-86.
4. Chandrasekhar, C.P. and Jayati Ghosh. "How Feasible Is a Rural Employment Guarantee?" *Social Scientist* 32: 7/8 (2004): 52-57.
5. Dev, Mahendra S. "Alleviating poverty: Maharashtra Employment Guarantee scheme." *Economic and Political Weekly* 30: 41/42 (1995): 2663-2676.
6. Gaiha, Raghav. "How dependent are the rural poor on the employment guarantee scheme in India? *Journal of Development Studies* 32: 5 (1996): 669-694.

Poverty in India 2012

Interdiction

India is the world second largest population country,121 corers of people were living in India 28 states 7 unions are under the central government .In India mixed economy system followed In India there are 70 percentage of people in agricultural India has two crops seasons

a)Kharif; Rice jowar bajra Ragi Maize cotton Jute (sewing)Jun-July (Harvest)sep-oct b)Rabi;Wheat barley peas Rapeseed mustard gram (sowing)oct-dec (Harvest)apr-march but it is dependant on rain water in india 36 percentage of people were poverty line 2011 NSSO (FOD) report

The Tendulkar Committee for the first time recommended use of implicit prices derived from quantity and value data collected in household consumer expenditure surveys for computing and updating the poverty lines. Tendulkar Committee developed a methodology using implicit prices for estimating state

wise poverty lines for the year 2004-05. Using these poverty lines and distribution of monthly per capita consumption expenditure based on mixed reference period (MRP), the Tendulkar Committee estimated poverty ratios for the year 2004-05.In its Report, Tendulkar Committee recommended a methodology for updating 2004-05 poverty lines derived by it.

Accordingly, implicit price indices (Fisher Price Index) have been computed from the 66th Round NSS (2009-10) data on Household Consumer Expenditure Survey. As per Tendulkar Committee recommendations, the state wise urban poverty lines of 2004-05 are updated for 2009-10 based on price rise during this period using Fisher price indices. The state wise rural-urban price differential in 2009-10 has been applied on state specific urban poverty lines to get state specific rural poverty lines.

The head count ratio (HCR) is obtained using urban and rural poverty lines which are applied on the MPCE distribution of the states. The aggregated BPL population of the states is used to obtain the final all-India HCR and poverty lines in rural and urban areas. Some of the key results are:

Poverty ratio in Himachal Pradesh, Madhya Pradesh, Maharashtra, Orissa, Sikkim, Tamil Nadu, Karnataka and Uttarakhand has declined by about 10 percentage points and more.

- In Assam, Meghalaya, Manipur, Mizoram and Nagaland, poverty in 2009-10 has increased.
- Some of the bigger states such as Bihar, Chhattisgarh and Uttar Pradesh have shown only marginal decline in poverty ratio, particularly in rural areas.

■ Poverty ratio for Social Groups:

- In rural areas, Scheduled Tribes exhibit the highest level of poverty (47.4%), followed by Scheduled Castes (SCs), (42.3%), and Other Backward Castes (OBC), (31.9%), against 33.8% for all classes.
- In urban areas, SCs have HCR of 34.1% followed by STs (30.4%) and OBC (24.3%) against 20.9% for all classes.
- In rural Bihar and Chhattisgarh, nearly two-third of SCs and STs are poor, whereas in states such as Manipur, Orissa and Uttar Pradesh the poverty ratio for these groups is more than half.

Peer Reviewed Journal

A. Alexander, Ph.D Scholar, Department of Economics, Erode Arts Collage, Erode

- Among religious groups:
  - Sikhs have lowest HCR in rural areas (11.9%) whereas in urban areas, Christians have the lowest proportion (12.9%) of poor.
  - In rural areas, the HCR for Muslims is very high in states such as Assam (53.6%), Uttar Pradesh (44.4%), West Bengal (34.4%) and Gujarat (31.4%).
  - In urban areas poverty ratio at all India level is highest for Muslims (33.9%). Similarly, for urban areas the poverty ratio is high for Muslims in states such as Rajasthan (29.5%), Uttar Pradesh (49.5%), Gujarat (42.4%), Bihar (56.5%) and West Bengal (34.9%).
- For occupational categories:
  - Nearly 50% of agricultural labourers and 40% of other labourers are below the poverty line in rural areas, whereas in urban areas, the poverty ratio for casual labourers is 47.1%.
  - As expected, those in regular wage/ salaried employment have the lowest proportion of poor. In the agriculturally prosperous state of Haryana, 55.9% agricultural labourers are poor, whereas in Punjab it is 35.6%.
  - The HCR of casual laborers in urban areas is very high in Bihar (86%), Assam (89%), Orissa (58.8%), Punjab (56.3%), Uttar Pradesh (67.6%) and West Bengal (53.7%).
- Based on the Education level of head of the household:
  - In rural areas, as expected, households with 'primary level and lower' education have the highest poverty ratio, whereas the reverse is true for households with 'secondary and higher' education. Nearly two third households with 'primary level & lower' education in rural areas of Bihar and Chhattisgarh are poor, whereas it is 46.8% for UP and 47.5% for Orissa.
  - The trend is similar in urban areas.
- For categories by age and sex of head of the household[4]:
  - In rural areas, it is seen that households headed by minors have poverty ratio of 16.7% and house holds headed by female and senior citizen have poverty ratio of 29.4% and 30.3% respectively.
  - In urban areas, households headed by minors have poverty ratio of 15.7% and households headed by female and senior citizen have poverty ratio of 22.1% and 20.0% respectively against overall poverty ratio of 20.9%.

4. State wise details of poverty lines for 2009-10, poverty ratios for 2009-10 and poverty ratios for 2004-05 are given in Table 1, Table 2 and Table 3 respectively.

It is to be noted that the sample size for the minor and female headed household is very about small to

Conclusion

World Bank Lending to India India has been borrowing from the World Bank to the International Bank for Reconstruction and Development (IBRD) and International development Association (IDA) for various development projects in the areas of poverty reduction, infrastructure, rural development, etc. IDA funds are one of the most concessional external loans for government of India and are used largely in social sector projects that contribute to the achievement of Millennium Development Goals. During the year 2010-2011, commitments of value US $ 2.4 billion .The projects approved during the period of April 2010 to March 2011.

Peer Reviewed Journal

Uni-Dimensional vs Multidimensional Poverty Estimate

Introduction:

The poverty is a phenomenon affecting nearly one of third of the population of India in some way or other. According to world bank report, "poverty as been described as a situation of pronounced deprivation in well being" and being poor to be sick and not cared for, to be illiterate and not schooled... poor people are particularly vulnerable to adverse events outside their control. The poverty is one of the most important and pressing problems facing India's economy today. It is a socioeconomic problem. The concept and content of poverty differ from country to country depending upon what a particular country is accepted as a reasonably good standard of living for its people.

Various methods are used to estimate poverty. Most of them uni-dimensional in nature that is those methods estimate poverty based a benchmark income level. What ever may be the method adopted, the term poverty is not an economic abstraction, but a human condition. It is despair, grief and pain which cannot be measured.

The world poverty comes from 'old french' word poverty. Modern French puts it as pauvrete derived from latin word paupertas, which came from pauper (poor). The English word "poverty" has been derived through anglo – norman povert.

Poverty is in fact a multidimensional economic phenomena of indicating nonavailability of the most of the essential things in a person's life such as food, clothes, shelter, clean water, education and health care. The income based measure of poverty estimates the phenomena as situation of inablity to earn enough income to purchase food alone. This paper is a descriptive paper aiming at exploring the poverty estimates of India after independence.

Peer Reviewed Journal

Unidimensional Versus Multi-Dimensional Poverty:

The standard of living, and therefore poverty, may be represented by a uni-dimensional indicator (e.g. Income) or a multi-dimensional approach (e.g. Income, health conditions, family status, etc.). In the first case, poverty is defined by income poverty and the standard of living is defined in the space of economic welfare, a narrower concept than well-being. In the second case, the concept of poverty is closer to well-being, where other welfare indicators support income in defining poverty. Any choice entails additional problems.

In the case of the uni-dimensional approach, you have to define what the appropriate single monetary indicator for standard of living is. There are two natural candidates here, income and expenditures. Total expenditures are often used as an indicator of poverty, as they better reflect the concept of permanent income of an individual.

In the case of the multi-dimensional approach, you have to define what the appropriate list of poverty indicators is and how to weigh them in order to get a comprehensive vision of poverty. For example, if you have low incomes and good health, are you richer than an ill individual with more income? If you are illiterate, yet in good health and with enough food, are you poor? An alternative view of the multi-dimensional approach could be that of «explaining» poverty with a set of indicators, leaving the task of defining how poverty is explained by which factor to statistical techniques. This raises the objection that simple correlation is not a causal relation: are you poor because you are in bad health? Or are you in bad health because you are poor? The answers to these questions may entail quite different anti-poverty policies. Because of the various possibilities to define poverty, it is worth stressing that:

N.Arunkumar (Research Fellow) Ph.D., Research Scholar, Department of Economics,
Jamal Mohamed College, Tiruchirappalli.

It is important to tailor the concept of poverty in the appropriate context, as there is not a general concept that we can safely assume to hold for all countries at all times.

In what follows, the focus will be for lack of command over economic resources and on a uni-dimensional approach. The capability approach, although stimulating, has given rise to an enormous strand of literature, most of which rather technical. Furthermore, this latter approach is harder to make operational in terms of identifying poor and measuring poverty and is left for more advanced material.

Finally, an issue that will not be pursued any further in the text, a slightly different perspective is taken by UNDP, where poverty is taken to be a denial of human rights, i.e. Those rights that are inherent to the person and belong equally to all human beings.

According to UNDP, the human rights-based approach to poverty reduction espouses the principles of universality and indivisibility, empowerment and transparency, accountability and participation. It addresses the multi-dimensional nature of poverty beyond the lack of income. UNDP (2003) states that the respect for human rights is a necessary condition for socioeconomic outcomes. This human rights-based definition challenges, to some extent, the opportunity that poverty is to be measured by a uni-dimensional criterion based on income and/or expenditure levels

Multidimensional Poverty:

The concept of multidimensional poverty has risen to prominence among researchers and policymakers. The compelling writings of Amartya Sen, participatory poverty exercises in many countries, and the Millennium Development Goals (MDGs) all draw attention to the multiple deprivations suffered by many of the poor and the interconnections between these deprivations. A key task for research has been to develop a coherent framework for measuring multidimensional poverty that builds on the techniques developed to measure unidimensional (monetary) poverty and that can be applied to data on other dimensions.

Quality of Education – comparing schools' outcomes

Governance – comparing nations' performance

Child Poverty – to strengthen existing measures

Fair Trade – to monitor cooperatives' performance

Targeting – to direct social protection interventions more effectively

Gender – to better represent the differing burdens of poor women.

Gross National Happiness – Bhutan's 2009 GNH Index employs the methodology described Below to measure well-being.

Taken as a whole effective poverty measures identify more accurately who the poor are; better data brings into view hidden but instrumentally potent variables. This shift in definition will increase the efficiency of funds spent on poverty alleviation because the policies will be better targeted, and the constituent elements of poverty will be understood directly.

Conclusion:

Poverty is a situation where people are unable to income required for making a living. This definition focuses only on income needed to make more living. The Indian planners and policy makers had conceived only this notion of poverty, while formulating programs for poverty eradication. Despite concerted effort by the governments of India and states, poverty is still acute in India. Infect, poverty is multidimensional. Besides a minimum income for making a life, there are certain other basic needs that are to be fulfilled for making a decent life. These other basic needs such as a home with closed toilet and bathrooms, portable drinking water facility, access to education and health care and economic security for the old aged people. These other basic needs manifest has non income dimension of poverty. This paper explorers the

Peer Reviewed Journal

treatment of poverty definition by the Indian policy authority and found it to be uni- dimensional while poverty is multidimensional. Hence the multiple poverty index encompassing all the characteristic of poverty must be developed to completely eradicate poverty from India.

Referances

1. Alkire and Seth 2009, Azevado and Robles 2008. Page 3 of 17
2. An example of this approach is the principal component analysis. See, for example, Cavatassiet al. 2004. One of the most popular approaches to measure welfare in a multi-dimensional perspective is the Human Development Index (HDI) developed by the United Nations.
3. Indian economy- Authors S.K.Misra Hindu college, University Delhi. and V.K.Puri Shyam Lal college ,University Delhi .
4. K.R.Gupta: Advanced Economics Of Development (Volume-1)-Atlantic-Publishers & Distributors (P) Ltd-2011.Isbn 978-81-259-1615-3
5. Amartya Sen: Oxford Hand Book Of Human Development Conceps, Measures And Policies-Oxford University Press-2009-Isbn 019569233-0
6. K.R.Gupta: Advanced Economics Of Development (Volume-2)-Atlantic-Publishers & Distributors (P) Ltd-2011.Isbn 978-81-259-1615-3

Peer Reviewed Journal

Self help group Women – a tool for Poverty alleviation through Micro Finance

Introduction:

Women self help groups are considered as agents of Socio – Economic Transformation in rural areas.

"To awaken the people, it is the women who should be awakened. Once she is on the move, the family moves, the nation moves"

– Pandit Jawaharlal Nehru.

Self help Group:

Self help group is a voluntary Non – Governmental Organization consisting persons of common interests. The main aim is to improve economic and social status of its members. It plays an important role for the economic upliftment of their family and society.

The self help group is viable alliterative to achieve the objectives of rural development and to get community participation in all rural development programmes. SHG is a organized set up to disburse micro credit to the rural women for the purpose of making them enterprising women. Entrepreneurial activities credit need of the rural women can be fulfilled through the SHG. The women led SHGs have successfully demonstrated to mobilize and manage thrift, appraise credit needs, maintain linkages with the banks and enforce financial self – discipline.

SHG women undertake entrepreneurial activities at smaller level with minimum capital requirements.

Micro Finance:

Micro finance is a provision of thrift, credit and other financial services and products of very small amount distributed to the poor in rural, semi urban and urban areas for enabling them to raise their income level and improve living standards. Women constitute the larger number of users of micro credit savings and services.

Methodology:

This paper attempts to study the socio-economic status of woman in self help groups. The study area is Orukodi Village in Villupuram District. The total household of that village is 497 with 2071 population. 990 are male population, 972 are female population and 109 are children.

To understand the impact of self help group on women on poverty reduction, a micro level study has been conducted in Orukodi Village in Villupuram District by selecting 100 women in different self help groups with three objectives.

1. To find out the socio economic status of SHG women.
2. To study the impact of SHG on poverty reduction in rural area.
3. To study the impact of SHG on empowerment of women.

Peer Reviewed Journal

S.A. Santhi, HOD & Selection Grade Lecturer, Department of Economics,
Theivanai Ammal College for Women, Villupuram.

Analysis of primary data collected from the respondents:

The Findings are:

1. Age group: Most of the respondents (80%) are between the age of about 29 to 45 years. It clearly indicates that this group of women is the active persons for their family improvement.
2. Educational and Marital Status: Out of 100 respondents 91% of them are married and 58% of the respondents are from higher elementary level of education, 8% are uneducated and 2% of the respondents are undergraduate degree holders.
3. Financial Assistance: 40% of the respondents availed bank loan. 35% availed loan from their relatives and from private money lenders. 15% respondents did not get any loan for their business activities.
4. Occupation out of 100 respondents 65% of the respondents are engaged in small business activities such as, petty shops, tailoring, vegetable cultivation and vending and 2% of the respondents in brick kiln works.
5. Income level and savings of the respondents: the savings and income of the respondents has been increased over 5 year period. 28% of the respondents earned about Rs.4000/- to 5000/- per month. Most of the respondents (48%) earned about Rs.3000/-to Rs.4000/- per month. 60% of the respondents had a savings of about Rs.1000 to 2000/- per month.

Conclusion

1. All the respondents are having the habit of regular savings through SHG and the saving is made compulsory. Self help groups insist the members to compulsorily save money every month.
2. Savings are mobilized by way of investment in productive activities, which in turn able to increase the income of their family. So that they lead to better living and increase their purchasing power.
3. All respondents prove to be supportive for the upliftment of their family and for the betterment of their children's education. In most cases, the male members provide a helping hand to women
4. Hence the self help group has improved the confidence and economic independency for rural women. SHG helps rural public to be aware of various Government welfare schemes and ways to avail the financial assistance.
5. The economic status of the SHG women has improved as they have taken up various economic activities and there by their family's economic and social status is improved. So the women self help groups plays a predominant role in poverty reduction in rural areas.

Peer Reviewed Journal

Poverty Eradication Through Efficient Irrigation: an Overview of the Empirical Evidence.

Irrigation – Poverty Linkages

Within agriculture, irrigation water is a vital resource for many productive and livelihood activities. As a production input in agriculture, irrigation water is an important socioeconomic "good", with a positive role in poverty alleviation. Irrigation water can also become a socioeconomic "bad" when it leads to problems such as waterborne diseases (malaria, schistosomiasis), and land degradation including water logging and salinity, water pollution and associated destruction of living beings and natural ecosystems (negative externalities associated with irrigation). The poor population, which with limited resources remain unable to adopt preventive or defensive measures, are most affected by consequences of water as a socioeconomic "bad". Access to reliable irrigation water can enable farmers to adopt new technologies and intensify cultivation, leading to increased productivity, overall higher production, and greater returns from farming. This, in turn, opens up new employment opportunities, both on-farm and off-farm, and can improve incomes, livelihoods, and the quality of life in rural areas. Overall, irrigation water, like land, can have an important income-generating function in agriculture specifically, and in rural settings in general.

Peer-Reviewed Journal

Pathways of irrigation

The irrigation efficiency studies identified three main pathways through which irrigation impacts poverty. These are: _ Micro-pathway: through increasing returns to physical, human, and social capital of the poor households (productivity and distribution pathway); _ Meso-pathway: through integrating the poor into factor-product and knowledge/information markets (market participation pathway); and _ Macro-pathway: through improving national growth rates and creating second-generation positive externalities (growth pathway). These pathways are very much interlinked. What happens on one particular pathway does have impacts on others.

Micro-pathway

Irrigation enables the poor and smallholders to achieve higher yields. The productivity of crops grown under irrigated conditions is often substantially higher than that of the same crops under unirrigated/ rainfed conditions. Higher productivity helps to increase returns to farmers' endowments of land and labor resources. Apart from yield improvements, higher productivity partly stems from higher land use intensity and cropping intensity.

Meso-pathway

The micro-pathway equipped the meso- and macro-pathways. The meso-pathway works at the local, community and regional levels and refers mainly to the secondary benefits of irrigation. For example, the effects of additional employment may spill over to landless workers in adjoining rainfed areas, who may migrate to irrigated areas to take advantage of the employment opportunities. Landless households in Bihar are known to be a major source of labor for Punjabi agriculture in India. Similarly higher wage and lower food prices benefit the general community, let alone the irrigated community.

Macro-pathway

The macro-pathway works at the national and transnational or global level. It is widely acknowledged that economic growth is important for poverty alleviation. As long as irrigation infrastructure development can induce technological change and trigger economic growth, it should contribute to poverty alleviation. Economic growth helps to raise long-term or permanent incomes, and is therefore a necessary condition to

S. Ramakrishnan, Assistant Professor, Department of Economics,
Kodaikanal Christian College, Kodaikanal.

pull poor people out of poverty permanently, although it is by no means a sufficient condition. For example, the poverty impact of growth could be eaten up if population growth rates are very high. As most of the poor live in rural areas, growth must be in those areas and activities that directly benefit the poor.

Impact of irrigation on poverty

The antipoverty impacts of irrigation can be intensified by creating conditions or enabling environments that could achieve functional inclusion of the poor. These include: (1) equitable access to land; (2) integrated water resource management; (3) access to and adequacy of good quality surface and groundwater; (4) modern production technology, (5) shift to high-value market-oriented production; and (6) opportunities for the sale of farm outputs at low transaction costs. The benefits of irrigation to the poor can be intensified by initiating broader level and targeted interventions simultaneously.

Taking the case of tank irrigation systems in Tamil Nadu, India, Brewer et al. (1997) show that inflexibility in water allocation rules, on the part of government agencies, goes against the economic and financial interest of the tail-end farmers, who in turn are obliged to undertake a variety of measures, varying from public agitation to political influence to bribery, thereby badly affecting the performance of irrigation system, agency in charge, and water users' associations alike. Making water allocation rules more responsive to seasonal crop water requirements and emerging needs, and farmer involvement in decision making, would help to resolve these issues and optimize the benefits of tank irrigation. These instances, whether sporadic or endemic, show that irrigation can be used as a pro-equity instrument if management is honest, adequately funded, and fair to all segments of society or by having water user associations with similar attributes.

Finally, the impact of irrigation on poverty also depends on how poverty is defined and measured. It is important to distinguish that even within "the poor" all poor are not the same: some are poor occasionally while others are often poor; and for each category of the poor, their distance from the poverty line is not the same; some are only marginally poor while others are severely poor, and often the former outnumber the latter. In other words, it is important to distinguish which component of poverty is chronic and what is transitory.

Conclusions

Irrigation benefits the poor though higher production, higher yields, lower risk of crop failure, and higher and year-round farm and nonfarm employment. Irrigation enables smallholders to adopt more diversified cropping patterns, and to switch from low-value subsistence production to high-value market-oriented production. The transition to the market economy integrates the poor into land, labor, commodity, and information markets, and it empowers them. Increased production makes food available and affordable for the poor. The poor and landless are the main beneficiaries of low food prices as they are net buyers of food. More importantly, irrigation is a negative determinant of poverty, and incidence, depth, and severity of poverty are lower in irrigated than rainfed settings. For example, poverty head count ranges from 18 to 53% in irrigated and 21–66% in rainfed settings, with poverty incidence 20–30% less in irrigated settings. Irrigation investments act as production and supply shifters, and have strong positive effects on economic growth, benefiting the poor in the long run. The magnitude of indirect economy-wide benefits could be even more than the direct and local and household-level benefits. Further, irrigation also benefits the poor and landless in the long run, although in the short run relative benefits to the landless and land-poor may be small, as the allocation of water often tends to be land-based. Land-based water allocation is inherently biased against the landless. Despite that, the poor and landless benefit, in both absolute and relative terms, from irrigation investments. Recent advances in irrigation technologies, such as micro-irrigation systems, have strong anti-poverty potential.

Peer Reviewed Journal

Recent studies document strong evidence that irrigation helps to alleviate both permanent and temporary poverty. Further, it helps to alleviate poverty in its worst forms, namely chronic poverty. This supports the view that irrigation is productivity enhancing, growth promoting, and poverty reducing. Sporadic instances of the negative externality effects of irrigation point to the management issues, and call for a comprehensive response mechanism from the planning and political community alike.

References

1. Datt G, Ravallion M. 1998. Farm productivity and rural poverty in India. The Journal of Development Studies 34(4): 62–85.
2. Dhawan BD, Datta HS. 1992. Impact of irrigation on multiple cropping. Economic and Political Weekly, March 28: A15–A18.
3. Hussain I, Marikar F, Thrikawala S. 2002. Impact of irrigation infrastructure development on poverty alleviation in Sri Lanka and Pakistan. IWMI, Colombo, Sri Lanka.
4. Jaglan MS, Qureshi MH. 1996. Irrigation development and its environmental consequences in arid regions of India.
5. Jayaraman R, Lanjouw P. 1999. The evolution of poverty and income inequality in Indian villages. The World Bank Research Observer 14(1):
6. Kishore A. 2002. Social impact of canal irrigation: a review of 30 years of research. (IWMI-TATA Water Policy Program), India.

Peer Reviewed Journal

"Poverty is the worst form of violence." Mahatma Gandhi

Introduction

The Tami Nadu's Human Development Index (HDI-2001) was 0.657 as compared to 0.571 for India as a whole. The State's per capita income above the national average, low fertility rate, good life expectancy at birth, increasing literacy rates are all contributing to a better HDI. The per capita income at constant prices (base 1993-94) is Rs. 13,423 in 2003- 004 (at current prices Rs. 23,476).

Incidence of Poverty

In spite of the progress made by the State and a declining trend in the poverty, the poverty in the State still remain higher than in the neighboring states of Andhra Pradesh, Karnataka and Kerala and about 13.05 million (1999-2000) persons living below the poverty line. According to official poverty estimates by the Planning Commission, Government of India (1999-2000) the incidence of poverty in Tamil Nadu is 20.55% in rural areas and 22.11% in urban areas.

Characteristics of Poverty in Tamil Nadu

The key characteristic of the poverty in Tamil Nadu based on existing informationa well as the assessment done as part of project preparation are:

- The poverty rates in the rural areas is higher
- There is wide disparity of incidence of poverty among social classes. Poverty among rural Scheduled Caste and Scheduled Tribe households are very high at 48.5% (Ray 2000)
- Women headed households in rural areas are worst affected by poverty
- Sizeable proportion of certain other backward communities are also suffering from poverty.
- Prevalence of child labor is widespread.
- Girl children bear the brunt of poverty • Low incomes and large variations in income resulting from bleak prospects in agriculture induce poverty among agriculture laborers who constitute 46% of the rural workforce as well as the 18% who depend on agriculture as the primary occupation
- Those with marginal holdings as well as the ones who have the reasonably sized holdings suffer from poverty.
- In rural areas the non-farm income on an average is about 46% of the total household income (1993-94). The poorest households obtain only 19.8% of their household income from non-agricultural sources, while among the most wealthy households it is about 50%

Steps to Eradicate Rural Poverty

1. Poverty and unemployment are interrelated. Creation of more employment opportunities in agriculture sector may improve the situations. Thus, there should be a proper and good arrangement of irrigation through minor and major projects.
2. Development of agriculture marketing system may eradicate the agriculture unemployment in the country.
3. Strengthening the land reform system and redistribution of the lands to landless laborers and the marginal sub marginal farmers may help.

Peer Reviewed Journal

K.Anandan, Government Educational College, Oraththanadu, Tanjore

4. The government should encourage the animal husbandry, poultry and fish farming to overcome the malnutrition and unemployment.
5. Farmers should be engaged in other subsidiary industries such as furniture making, weaving, spinning, and match, barked and ropes etc when they were not engaged in cultivation.
6. Establishing some small scale industries in rural areas may create more employment opportunities to the rural people.
7. The poverty eradication programmes offered by the government should be implemented in a proper way. There should be a monitoring system to see whether the fruits of the government schemes are reaching to the poor or not.
8. Family planning and family welfare programmes should be implemented properly. Adequate awareness about small family norm has to be created among the people and steps should be taken to make it a people programme.

Government of India efforts to remove poverty in rural areas

The government of India has taken many initiatives to eradicate poverty in India. Below are some of the measures which have been taken to remove rural poverty:

1. Legal Elimination of Bonded Laborers
2. Preventing the centralization of wealth by modifying the Law
3. Antyodaya Plan
4. Small Farmer Development Program (SFDP)
5. Drought Area Development Program (DFDP)
6. Twenty Point Program
7. Food for Work Program
8. Minimum Needs Program (MNP)
9. Integrated Rural Development Program (IRDP)
10. National Rural Employment Program (NREP)
11. Rural Labor Employment Guarantee Program (RLEGP)
12. Jawahar Gram SamriddhiYojana (JGSY)
13. Family Planning / Welfare Program for Population Control
14. Employment Assurance Scheme
15. Scheme for Rural Artisans / Craftsmen
16. DWCRA Program
17. SwarnaJayanti Gram SwarozgarYojana
18. MahilaSamriddhiYojana
19. National Social Assistance Program (NSAP)
20. Group Life Insurance Scheme for Rural Areas
21. Rural Housing Program
22. PradhanMantriGramodayaYojana (PMGY)
23. SwarnaJayanti Gram SwarozgarYojana.

Peer Reviewed Journal

Impact of International Trade on Poverty Reduction: A Study in Indian Context

Introduction and Background

The first of the eight Millennium Development Goals articulated at the UN General Assembly in 2000 was to halve by 2015 the proportion of people in absolute poverty, that is, those living on less than US$1 per day and suffering from hunger. Throughout most of the 19th and 20th centuries, the number of people in the world that were poverty stricken to that extent had been increasing almost continually (Bouguignon and Morrisson 2002). Since the late 1970s, however, the number has declined by more than 200 million (Sala-i-Martin 2002). Remarkable though that recent achievement has been in such a short period, the World Bank estimates that there were still as many as one in five people, or 1.2 billion, below that poverty line in 2000.

Trade liberalization is such an initiative that tends to boost economic growth. But it also alters relative product prices, which in turn affect factor prices (Lloyd 2000). Hence its net effects on poverty and hunger reduction depend also on the signs of those domestic product price changes and howthey affect domestic factor prices, on the price and quantity of food available for consumption, and hence on real individual and household incomes. If the price changes (whether due to own-country reforms and/or those of other countries) are pro-poor, then they will tend to reinforce any positive growth effects of trade reform on the poor, although the outcome depends also on the extent to which changes in border measures and complementary domestic policies

- create new markets that are pro-poor;
- stimulate the poor to respond to altered prices and new market opportunities;
- provide second-round spillover effects that are pro-poor;
- minimize any transitional unemployment that is concentrated on the poor;
- raise government revenue that leads to pro-poor public expenditure; and
- reduce the vulnerability of the poor.

The present paper explores the potential poverty implications of one aspect of the current Doha Development Agenda of the World Trade Organization (WTO) trade liberalization agenda. At the WTO Ministerial in Doha in November 2001, members agreed, in launching the next comprehensive round of multilateral trade negotiations (MTNs), that there would be a substantial focus on development concerns. This study also addresses the effects of trade reform on global poverty.

A conceptual framework for trade-poverty linkages

Different conceptions of poverty are important to the trade debate because whether liberalisation is seen as good or bad for poverty reduction depends in part on how poverty is measured. To the extent that liberalisation raises private incomes and expenditures for poor groups, it may be judged beneficial: if however these gains are offset by declines in the level or effectiveness of state spending, or by increased insecurity of employment or income, then assessment of the linkages becomes more complex. It is thus conceivable (although certainly not inevitable) that in some circumstances trade liberalisation may contribute towards progress against some of the MDGs (e.g. the dollar/day income poverty headcount), while having a negligible or even potentially negative impact on progress towards other MDGs.

P. Parthiban, Assistant Professor, Economics Wing, Directorate Distance Education, Annamalai University. Annamalainagar, Chidambaram.

Peer Reviewed Journal

Conventional trade theory, rooted in neoclassical economics, highlights that tariffs and other barriers to trade distort market signals. It is argued that the removal of trade distortions would lead to countries specialising in goods and services in which they enjoy comparative advantage, with mutually beneficial efficiency gains. It was this line of argument that informed the inclusion of trade liberalisation measures in structural adjustment policy packages in the 1980s. In modern form, this understanding of the role of trade is encapsulated in the work of Dollar and Kray (2000), who argue that while there may be winners and losers from trade reform in the short term, the losers are not necessarily the poor and the net effects of liberalization will be distribution-neutral growth and thus significant poverty reduction.

Critics of pure trade theory argue in part on the basis of theory, and partly on the basis of observation. In terms of theory, Marxist-derived approaches, from dependency theory onwards, have argued that international trade represents exploitation and a net transfer or resources from developing countries to developed countries and/or multinational corporations, resulting in 'immiserating growth'. More recently, critiques have resulted in a more refined economic theory of trade which, drawing upon institutional economics, argues that institutions (both formal and informal) generate market imperfections (e.g. through oligopoly or intra-firm trade) which render the definition of comparative advantage much more problematic and contextspecific. Those arguing for a cautious approach to trade liberalisation draw for support upon the experiences of the east/south-east Asian NICs, the majority of which experienced their initial decades of high (and poverty-reducing) growth under trade policy regimes which cannot be described adequately simply as liberalised.

Peer-Reviewed Journal

Analysis is complicated by the fact that 'trade liberalisation' covers a range of possible policy actions. Most obviously, the poor in a given country may be affected either by liberalisation policies pursued by their own government, or by liberalization policies adopted by the governments of other countries that are currently or might become trading partners or competitors. This distinction between own liberalization and others' liberalisation underlies a significant divide between the advocates of poverty-oriented liberalisation of the type promised under Doha. On the one side are those (e.g. Dollar and Kray 2000, Winters 2003) who argue that trade liberalization per se almost always has significant net benefits for the poor; and that while the most significant gains would be those which would result from the liberalisation of Northern markets (particularly in agriculture), lack of liberalisation on the part of OECD trading partners should not deter developing countries from initiating the liberalisation of their own trade regimes. On the other side of the debate are those (Oxfam 2002) who argue that the barriers against pro-poor growth in the South are overwhelmingly due to trade distortions created by Northern protectionism and subsidies; and that, given this past record of trade rules weighted against developing countries, it is reasonable to demand that developed countries liberalise earlier and faster, while allowing developing countries to retain protectionist measures for an extended period to safeguard the incomes and food security of the poor against the shocks of rapid market opening.

In practice, the complexity of the global trade regime, in which market access and prices are shaped through overlapping structures of bilateral, regional and global trade agreements, means that neither line of argument holds good for all cases. The gains that a given developing country and poor groups within that country stand to make from own liberalisation, others' liberalisation, or a combination (simultaneous or sequenced) of both, depends on i) the nature of their current insertion into international markets and trade agreements and ii) their capacity to respond to new market opportunities arising from liberalisation and to mitigate the costs of this adjustment. Small LDCs (particularly island or landlocked countries) that currently enjoy preferential access to at least some Northern markets would potentially face very high adjustment costs were full global liberalisation of trade ever to occur. Large countries, particularly those with comparative advantage in agriculture (e.g. Brazil), may have the potential to gain considerably from across-the-board liberalisation, and for these gains to have a significant impact on the level of poverty13 (although see the paper on Brazil below son some of the factors that might make the connection between liberalisation-induced economic change and poverty reduction).

These complex linkages have been examined using a variety of approaches in recent years. McCulloch et al (2001) made a useful contribution to the literature with a Handbook on trade liberalisation and poverty, which synthesised much of the existing analysis on the linkages between trade and poverty and attempted to draw this material together under a broad conceptual framework. This identifies three channels by which trade policy change might affect poor individuals and households, namely those of enterprise (in which trade policy change affects households through profits, wages and employment), distribution (via the transmission of changes in border prices to consumers), and government (in which trade reform affects government revenues and thus the scope for pro-poor expenditures).

Kanji and Barrientos (2002) review a number of additional approaches to the analysis of trade poverty linkages. These include global value chain (GVC) analysis; gendered analysis of socio-economic processes; and analysis of the environmental sustainability of trade policies. While none provides a holistic theory of trade-(growth)-poverty linkages, they can be regarded individually as complements to modelling approaches, and together provide a useful toolkit of analytical approaches. Bird (2003) similarly uses a household-focussed, livelihoods analysis-inspired approach to draw out the microlevel determinants of whether or not a given trade reform benefits different groups amongst the poor.

Conclusion

It is clear from the above discussions that the development friendly international trade regime is also equally important for promoting trade-development-poverty linkages in poor countries. Undiversified production and export structures of these countries imply that tariff or non-tariff barriers, either on trade related or other grounds, on a few crucial export able can have a crippling effect. With the exception of a few countries, the export response from most low-income developing countries has been very weak. Trade barriers against them will only aggravate their already limited capacities for export. National development strategies with a focus on poverty reduction will work best if the international trade regime is enabling and increased and effective international financial and technical assistance is provided to poor countries to help develop their production and trade capacities.

Peer-Reviewed Journal

References

1. Lloyd, Peter. 2000. "Generalizing the Stopler- Samuelson Theorem: A Tale of Two Matrices," *Rev. Int. Econ.* 8:4, pp. 597–613.
2. Sala-i-Martin, X. (2002), 'The World Distribution of Income (Estimated from Individual Country Distributions)', NBER Working Paper 8933, Cambridge MA, May.
3. Bouguignon. F. and C. Morrisson (2002), 'Inequality Among World Citizens: 1820- 1992', *American Economic Review* 92(4): 727-44, September.
4. Anderson, K., B. Dimaranan, J. Francois, T. Hertel, B. Hoekman and W. Martin (2001), 'The Cost of Rich (and Poor) Country Protection to Developing Countries', *Journal of African Economies* 10(3): 227-57.
5. World Bank (2003), *Global Economic Prospects 2004: Realizing the Development Promise of the Doha Agenda,* Washington D.C.: The World Bank, September.
6. Dollar, D. and A. Kraay (2004) 'Trade, Growth and Poverty'. The Economic Journal 114(493): F22-F49.

Poverty Scenario in Jammu & Kashmir

Introduction

Poverty is a complex socio-economic state and is regarded both a Condition of economic inefficiency and condition of social and political exclusion. It is a barrier between entitlement and access to income, employment and basic necessities of life, behind this barrier the poor and weaker sections of the society are vulnerable to exploitation of various kinds including social discrimination. It is, one of the serious problems of the present generations. It is man's most powerful and massive affliction which leads to hunger and malnutrition, disease and decay, squalor and misery and even to civil war and conflict. The poor are excluded from many market and social groups and are vulnerable to natural disasters and predation by organized crimes. Poverty limits awareness of their rights and their ability to access legal institutions to protect those rights. They are often trapped in this situation for most of their lives, with little hope for themselves and their children. Poverty alleviation is an International/National objective and the entire process of planned development has been directed towards attainment of this objective. The identification of the poor is important for purposes of planning in order to locate the most deserving of the beneficiaries of the various anti - poverty programmes, being implemented over the years.

Objective

The objective of the paper is to highlight some important facts regarding present status of povery in J&K State like regional imbalances, poverty at district and household level. Further, it is also aimed to show divergence regarding state and centre's agencies data.

Poverty Scenario of J&K State

As per the estimates of the Planning Commission of India, BPL figures for J&K for Rural and Urban areas stand at 3.97 percent and 1.98 percent respectively while as for Rural/ Urban (Combined), it stands at 3.48 percent for the year 1999-00. The corresponding figures have declined from 30.34 percent, 9.18 percent and 25.17 percent respectively for Rural, Urban and Combined (R+U) from the year 1993-94. The estimates have shown a phenomenal decrease during the period under reference. The incidence of poverty in J&K State has shown a decline of 21.69 (R+U) percentage points while as the incidence of poverty at All India level has shown a decline of only 9.87 (R+U) percentage points during the period under reference. The estimates thrown up by the Planning Commission of India in the year 2004-05 have shown an upward trend and ironically the urban poverty ratios are higher than the rural poverty. The Head Count Ratio figures for the State stand at 4.60, 7.90 and 5.40 percent for Rural, Urban and Combined respectively for the year 2004-05. This phenomenal decrease and subsequent increase in poverty estimates is beyond any sound reasoning where both Head Count Ratio and Absolute poverty have been shown very low. The figures thrown out by NSSO have been a matter of debate and controversy for Jammu and Kashmir State. There is no other official data which can cross check the actual quantum of Below Poverty Line in the State.

With this ethos underneath, the Directorate of Economics and Statistics, J&K, carried an exercise to arrive at the reasonably accurate estimates on BPL Population indicators prevalent in the Jammu and Kashmir State which are shown in Table(B). The maiden survey was designed to lay-open the actual status of ground realities in connection with poor and deprived population. The results thrown out by the Survey at State level as well as at District level are tangible. The total BPL Head Count Ratio of the State have been arrived at 21.63 percent of the total population with a dispersion of 26.14 percent for rural areas and 7.96 percent in urban areas. This shows that about a fifth of the State's population fell below the

I. Parvaze Ahmad Kira, M.Phil. Scholar, Department of Economics,
University of Madras, Chepauk, Chennai.

Peer Reviewed Journal

extreme poverty. Out of every five persons, one falls Below Poverty Line. Planning Commission, Government of India has highly appreciated the Report on Below Poverty Line of J&K State vide their communication No.PEO/8(G)/2009-TC, Dated 02- 02-2009. Dr. R.C. Dey, Director, Programme Evaluation Organisation, Government of India while commenting on the BPL Survey of Jammu and Kashmir State has conveyed.

"It is very appreciable to come out with Report on Below Poverty Line (BPL) 2008 of Jammu and Kashmir State. It not only identifies the real situation of people in Jammu and Kashmir but also helps to take appropriate future course of action to uplift the people. This is most evident from this report that a lot much needs to be done in this direction as poverty is the biggest challenge facing India today".

Table (A): Below Poverty Line Head Count Ratio and Absolute Poverty in J&K

Year	Poverty Line (`)$		Poverty Ratio (Per cent)$$			Population BPL (In lakhs)$$$		
	Rural	**Urban**	**Rural**	**Urban**	**Combined**	**Rural**	**Urban**	**Combined**
1973-74	46.6	N.A	45.51	21.32	40.83	N.A	N.A	N.A
1977-78	N.A	N.A	42.86	23.71	38.97	N.A	N.A	N.A
1983	91.8	99.62	26.04	17.76	24.24	13.11	2.49	15.6
1987-88	N.A	N.A	25.7	17.47	23.82	N.A	N.A	N.A
1993-94	213.83	253.61	30.34	9.18	25.17	19.05	1.86	20.92
1999-00**	367.45	420.2	3.97	1.98	3.48	2.97	0.049	3.46
2004-05**	391.26	475.71	4.6	7.9	5.4	3.66	2.19	5.85
2007-08 (DES)	N.A	N.A	26.14	7.96	21.63	22	2.21	24.21
2009-2010*	722.9	845.4	8.1	12.8	9.4	7.3	4.2	11.5

Source: Planning Commission, Govt. of India

$	In terms of Rupee per capita per month.
$$	Ratio of people Below Poverty Line to population (in percent).
$$$	Absolute number of people Below Poverty Line in millions
**	The figures are matter of debate and controversy and are non acceptable to the State Govt
*	figures are based on Tendulkar methodology.

Peer Reviewed Journal

Conclusion

The paper concludes that the J&K State is not yet free from the shackles of poverty and there are regional imbalances as the paper has highlighted, which needs proper attention at the gross root level. Further, the study reveals that it is necessary for the state to incorporate and increase the number of social indicators like drinking water, electricity facility,sanitation,assets and so on, while collecting the data on poverty for getting a clear picture of the intensity of poverty in the state.

References

1. Economic survey J&k,2010-2011
2. Economic survey J&k,2011-2012
3. Below poverty line(BPL) survey,2008 J&K State.
4. Press Note on poverty Estimates,2009-10, Govt of india Planning Commission.

Energy Poverty Reduction Strategies, Policies and Programmes in India

Introduction

Access to electricity is an important instrument for alleviating energy poverty and bringing about inclusive growth in developing countries. In India 81 percent of the villages are electrified. However, there is a wide variation across States – 31 percent in Jharkhand to 100 percent in Haryana. Further, electrification of a village does not ensure that all the people have access to electricity. According to the Government of India's definition of village electrification, a village would be declared as electrified if electricity is provided to public places like schools, panchayat offices, health centres, dispensaries, community centres etc. The number of households electrified is at least 10 percent of the total number of households in the village (GOI-2009). In other words, a village can be declared to have been electrified, even if a majority of the households does not have access to electricity. Energy services play an important role in human welfare. India faces acute energy poverty indicating lack of access of clean energy fuels. Access to electricity is limited to 56 per cent households in India and about 89 per cent of rural households depend on polluting energy sources. Energy poverty impacts income poverty as poor find it difficult to acquire high priced cleaner fuels. It also adversely impacts the socio economic conditions of women. The paper highlights the linkage of energy poverty in India; it analyses measures taken to alleviate energy poverty and recommends regulatory and policy measures as way promote.

Peer Reviewed Journal

Energy Poverty in India

Energy is vital for development and this means that if India is to move to a higher growth trajectory than is now feasible, it must ensure the reliable availability of energy. The present energy scenario in India is not satisfactory. The power supply position prevailing in the country is characterized by persistent shortages and unreliability and also high prices for industrial consumers. Electricity is produced domestically but its supply depends upon the availability of coal, exploitation of hydro power sources and the scope for expanding nuclear power, and there are constraints affecting each source. Vibrant functioning society needs energy as its lifeline and the quantum of its use indicates the quality of life being experienced by its members. There is a great disparity in the energy use amongst different regions of the world and even for countries like India where the rural areas are bereft of the benefits of energy and where obtaining food and shelter is a daily challenge. The energy poverty in a country is assessed thorough lack of access of clean and efficient sources of energy. Access to clean fuels essentially means provision of energy sources like electricity, kerosene, and liquefied petroleum gas (LPG). It is essential that these clean energy resources are maximally used to meet the cooking and lighting needs of the households. However, in Indian scenario, the energy consumption pattern reflects the opposite situation as it is found to be skewed towards traditional and polluting fuels such as firewood, chips and dung cake for meeting their energy requirement. In India, National Sample Survey Organization (NSSO) collects data on household's consumption expenditure every year. About 28 kg of firewood and chips (13.03 kilograms of oil equivalent [kgoe]) are used in Indian households for cooking purpose on per capita basis vis-a-vis consumption of about 1.82 kg of LPG (2.01 kgoe) (NSSO 2007). Access to clean energy fuels is found to be limited among Indian households especially among the rural households. For instance just a smaller portion of households, i.e. about 10 per cent of households in rural areas and about 67 per cent households in urban areas, have access to cleaner cooking fuels as indicates the primary sources of energy used for cooking in both rural and urban households. In recent years availability of power in India has both increased and improved but demand has consistently outstripped supply and substantial energy and peak shortages prevailed in 2009-10. There

M.Anandan Doctorial Research Scholar, **& S.Ramaswamy,** Professor, Department of Economics. The Gandhigram Rural Institute, Deemed University, Dindigul.

are also various estimates of 25000 to 35000 MW of power being produced by diesel generation to meet the deficits (MNRE-2011). Electricity shortage is not the only problem. Its spread is an equally serious issue. In the past, the selection of an energy resource for electricity generation was dominated by finding the least expensive power generating plant. Although such an approach is essential, there is growing concern about other aspects of power generation such as social, environmental and technological benefits and consequences of the energy source selection.

Table -1 Per capita per month consumption of Electricity (Kwh) ;(2008)

State	Rural	Urban
High level consumption		
Himachal Pradesh	23.76	38.53
Punjab	19.34	38.26
Tamil Nadu	13.15	25.04
Low level consumption		
Bihar	1.35	11.59
Jharkhand	2.96	17.80
Uttrar Pradesh	3.23	15.14

Source; Nsso (2010)

In Chandigarh, Dadra and Nagar Haveli, Daman and Diu, Delhi, Goa, Himachal Pradesh, Lakshadweep, Nagaland, Punjub, and Sikkim, more than 95 per cent of rural households use electricity for lighting. The percentage distribution of rural households using electricity as primary source for lighting is low in the states of Bihar, Uttrar Pradesh, Jharkhand, Orissa, Assam, West Bengal and Arunachal Pradesh.

Energy challenges

India needs to realize the vast potential of renewable energy and need to step up effort for attaining the goal of "2011 - 2020" by 2020 i.e. 20 per cent reduction in GHG, 11 per cent reduction in consumption of energy by bringing about attitudinal changes, 20 per cent share of renewable energy and 20 per cent conservation of energy from the year 2011 till 2020. These targets are attainable and not only provide cleaner energy but also open a new field for providing employment opportunities to millions of people who are unemployed or disguised employment. This momentum then needs to be maintained so that India attains a target of having 70 per cent renewable energy use by 2050.

Electric power is a critical component as well as a determinant of an international and national development. As key infrastructure, it provides access to communication across the world, creates externalities in production, distribution and exchange activities both as an intermediate input and as an element of final demand. Due to the nature of industry combining the three activities of generation, transmission and distribution, the lumpiness of investments required and the continuously declining casts over a wide range of output, the Electricity Supply Industry (ESI) has been given the status of a natural monopoly requiring government provision and extensive regulation for a long time. Power development is a concurrent responsibility of the centre and the states in the constitution. Generation capacity increased over the last six decades and actual generation of electricity also increased in tandem, at about 2.3 tmw in 1950-51 to 187.9 tmw in 2009-10. Despite this, the supply of electricity failed to keep pace with the growing demand and consequently, the country is faced with chronic power shortage – power deficit of 16.6 per cent in

Peer Reviewed Journal

India. A number of reasons have been attributed to the chronic shortfall of electricity poor capacity utilization, high level of auxiliary consumption, extremely high transmission and distribution loses, political interferences, over staffing and poor management practices have caused low levels of technical efficiency.

Poverty Reduction Strategies Policies and Programmes

Several measures have been taken by the Ministry of Power (MoP) and the Bureau of Energy efficiency (BEE) to promote energy conservation and its efficient use, targeting 5 per cent reduction in demand during the eleventh Five year Plan through schemes being implemented by the BEE; Bachat Lamp Yojana, Standard and Labelling Programme, Remote Village Electrification Programme (RVEP), The Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY), National Biogas and measure management programme, Solar Energy Demonstration Programme, Solar energy policy Government of Tamilnadu and Awareness generation on conservation of power. A number of interventions have been introduced in India towards this objective. The National Mission for Enhanced Energy Efficiency (NMEEE) was approved by union cabinet on 24 June 2010. The NMEEE seeks to strengthen the market for energy efficiency by creating a conducive regulatory and policy regime to foster innovative and sustainable business models to promote energy efficiency. The National Solar Mission was launched in January 2010 with a target of adding 20 GW of solar generating capacity by the end of the Thirteenth Five Year Plan. The Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY) was launched in April 2005 with the aim of providing access to electricity to all rural households and providing electricity connection to Below Poverty Line (BPL) families free of charge. The Energy Conservation Building Code (ECBC) was developed in 2006 to provide minimum energy requirements of energy efficient design and construction of commercial buildings in India. The Bureau of Energy Efficiency (BEE) was set up in 2002 with the primary objective of reducing the energy intensity of the country. Various demand side management programmes have been launched by the BEE, such as the standards and labelling programme for appliances, star rating schemes for offices and BPOs and several national awareness campaigns. Interventions are also being introduced in other sectors. Important policy changes are being introduced to enhance the use of nuclear energy, reduce price of distortions in the case of fuels where prices are administered, and attract private investment.

Peer Reviewed Journal

The GOI has launched a huge program for increasing access of rural households to energy at a total cost of Rs.33000 cr. The Rajiv Gandhi Grameen Vidutikaran Yojana flows from National Electricity Policy. The National Electricity Policy aims at providing access to electricity for all by 2012. The aim is to provide for basic consumption of 1 unit per day per household. For that purpose, 1.25 lakh villages in the country and 2.34 cr. Household in the rural areas would be provided electricity connections. Today about 30 lakhs household and 45000 villages have been electrified under this program. Even after the program is completed, the additional consumption on this account is expected to be in the region of 10000 MW only. Thus, the issue of energy and development are inextricably linked not only for India also for rest of the developing countries. The ultimate objective of the renewable energy policy framework is to significantly increase the share of renewable energy source in India's energy mix from these energy policies are set by GOI.

Suggestions

Following suggestions are given for policy makers for development, dissemination and better and efficient use of renewable energy technologies in the country

- » Establishment of biomass /solar / wind power generation systems and energy saving in every government office to encourage and inspire people.
- » Strenuous exaltation of renewable energy by government agencies, public sector, corporate, academic institutions etc.
- » Foundation of national-level body to increase awareness of renewable energy at comprehensive level.

- » Research and development of renewable energy technologies get provided the financial support and sponsorship.
- » Setting up aspiring goals and targets for power generation non-conventional sources.
- » Making it compulsory to install solar water heating systems for all urban residential and commercial establishments.
- » Imperative renewable energy systems provision for new residential, commercial and industrial buildings
- » Restricting use of large battery energy storage systems and promoting use of biofuels in vehicles.
- » Handsome incentives and subsidies for installation and successful operation of renewable energy equipment and additional incentives for buyers and manufacturers of renewable energy equipments in rural areas.
- » Cultivation of energy crops on marginal and degraded land.

Alternative energy sources: India's energy security would remain vulnerable it is dependence on petroleum based fuels does not decrease substantially renewable energy security concerns of the country. The use of alternative fuels will promote sustainable development and supplement conventional energy sources in meeting the increasing requirements for transportation fuels, which are usually associated with high economic growth.

Peer Reviewed Journal

Conclusion

Access to electricity - which is an important instrument to eliminate energy poverty in rural areas of developing countries - remains a challenge even in relatively more developed States of India. In spite of rural electrification schemes, people – including those who can afford, though many others cannot – in numerous villages do not have access to electricity, because of inadequate and erratic power supply. In example The Jyotigram Yojana (Rural Lighting Scheme) of Gujarat implemented during 2004-06 transformed the rural electricity distribution scenario bringing about immense opportunities for socioeconomic development. It shows how vision and political will can transcend the boundaries of technical and financial expertise and systemic rigidities, and facilitate successful adoption of simple but innovative approaches for alleviation of energy poverty and bringing about socio-economic development. This experience is relevant not only to other States of the India but also to many developing countries

References

1. Ailawadi, Subhes and Bhattacharyya (2006) "Access to energy services by the poor in India: Current situation and need for alternative strategies" Natural Resources Forum, vol.30, pp. 2–14
2. Annual Plan (2010-11) Planning Commission Government of India New Delhi
3. BP (British Petroleum) 2010
4. BP Statistical Review of World Energy, British Petroleum, 2001
5. Eleventh Five Year Plan (2007-12) Planning Commission, GOI, New Delhi
6. Garg (2012) "Energy Scenario and Vision 2020 in India" Journal of Sustainable Energy & Environment, vol. 3, pp. 7-17
7. Garima Jain (2005) "Alleviating Energy Poverty: Indian Experience" The Energy and Resources Institute (TERI), New Delhi
8. GOI (1995) Planning Commission, Government of India—September 1995 & September 1996 Projections to 2020–2021.

Health Expenditure a Threat to Poverty

India has made a considerable improvement in reducing poverty and improving social development. Since Independence, the poverty rates in India have declined substantially, from 54.9 percent of people living in poverty in 1973–74 to 27.5 percent in 2004–5. With regards to public health expenditure neither the states nor the centre has increased their health expenditures. Out of pocket expenditure has been continuously increasing. The increase in private household expenditure on health leads to loss of income and sale of assets, a common response to meet large medical expenses which supplements poverty. Thus ill health is a chief contributor of impoverishment and indebtedness.

Objectives:

- In this regard, the paper makes an attempt to
- know the level of morbidity statewise
- study the pattern of health expenditure in India.

Data Source: To examine the morbidity level and health expenditure pattern, secondary data from India Human Development Survey 2005, India Human Development Report 2011 and National Sample Survey Reports are used.

Health expenditure: Indian households spend a large proportion of their income on medical care. Medical expenses are an important reason why households fall into the debt trap. For minor illnesses, the expenditures do not vary by household income. For major illnesses, the expenditures vary substantially by household income.

Table 1: Composition of out of pocket expenditure in India, 2004-05 (in percentages)

Items	Rural		Urban	
	Public	Private	Public	Private
Doctor's fee	4.2	25.8	4.6	27.3
Diagnostic Test	11.9	9.4	15.1	10.8
Other Services	4.4	16.6	5.8	16.6
Medicine	66.5	40.4	62.3	37.8
Blood etc	3.8	2.9	4.6	4.4
Food	9.3	4.9	7.5	3.1
Total	100	100	100	100

Source: India Human Development Report, 2011

From the table we infer that there is not much disparity in the pattern of expenditure both in rural and urban areas. Whereas there is a significant divergence found in the spread of expenditure by the type of service seeker. In public health care services, medicine costs contribute the highest expense followed by diagnostic costs. Those who access 'free' government health services are expected to purchase medicines from private pharmacies and pay user fees for laboratory tests. In private care health services, pharmaceutical fee is comparatively low and doctor's fee is soaring. The costs are mostly medicine related. Overall, going to a public health provider costs less than going to a private provider. Those who use the private services have to pay considerable amounts. Significantly, those who are insured also do not get full protection. While their out of pocket payments are reduced, they still have to pay for ambulatory care and for excluded conditions. However, when major illnesses require more expensive tests and treatment options, physicians may hesitate to recommend to poor patients and poor households may be less likely to undertake, even if recommended.

Mrs.P.Devi Priya, Assistant Professor, Department of Economics,
Lady Doak College, Madurai

Peer Reviewed Journal

In spite of the government hospitals, Indian households rely on private care as on public medical care. Though out-of-pocket expenses for public services remain low, the perception of better quality in private care seems to drive many people, even the poor people towards using private medical care. By this poor people are forced to sell their assets or borrow money to meet the increasing costs of hospital care. Poor people have worst heath outcomes that they are pushed further into poverty due to ill health. They are often excluded from safety nets that boost good health.

They are likely to fall even deeper into poverty due to the health care cost and due to the loss of working time owing to ill health. Thus ill health breeds poverty and eradication of poverty essentially involves provision of better health care facilities.

Reasons for No Treatment

Table2: Percentage distribution of untreated spells of ailments by reason for no treatment

Reasons	Rural	Urban
No medical facility	12	1
Lack of faith	3	2
Long waiting	1	2
Financial problem	28	20
Ailment not considered serious	32	50
Others	24	25
Total	100	100

Source: Report No.507: Morbidity, Health Care and the Condition of the Aged: Jan -June, 2004

From the above table it is obvious that the lack of education, attitude and social beliefs of the people hinder them from availing health services to a major percent. Financial problem takes the second place in not using appropriate health services. 28 percent of ailments in rural areas go untreated due to financial reasons. It has increased from 15 percent in 1995–96. Expenditure on healthcare forms a major barrier to health seeking in India. Similarly, in urban areas, 20percent of ailments were untreated due to financial reasons in 2004, a raise from 10 percent in 1995-96.

Impact of health expenditure: Ill health reduces the income, as they cannot engage in any work. When hospitalized, the earning capacity of those who accompany the sick will also get reduced. It is estimated that 20 million people each year fall below poverty line because of indebtedness due to health care. (World Bank, 2002)

The chief implications are

- Short term illness is more than that of long term illness
- There is a significant divergence found in the spread of expenditure by the type of service seeker. In public health care services, medicine costs contribute the highest expense followed by diagnostic costs. In private care health services, pharmaceutical fee is comparatively low and doctor's fee is soaring.
- Financial problem takes the second place in not using appropriate health services. It is found increasing at an alarming percentage over the years.
- In rural Bihar and urban Orissa loss of income per treated person exceeds the incurred health expenditure.

Poverty is an inadequate human development indicated by poor health, malnutrition and educational backwardness. Illness or natural calamities like droughts or floods can propel quickly into poverty. Inad-

Peer Reviewed Journal

equacy of safe drinking water, poor nutrition, careless handling of waste, illiteracy and inadequate care of illness are major contributors of poor health. Ill health followed by poor access to health services are increasingly seen as a major dimension of poverty. The hardest hits by lack of health coverage are the poor, who have much higher levels of mortality, malnutrition and fertility than do the rich. Poverty followed by ill health, malnutrition and high fertility result in the reduction of household income and increase in household expenditure on health. The sale of assets is a common response to large medical expenses which further increases poverty and misery. Poverty leads to ill health and ill health results in impoverishment and indebtedness. The association between poverty and ill heath reflects causality running in both directions.

Hence provision of improved health services can improve the status of poor and will protect their income. Free subsidized health care is a way the state can fulfill its responsibility towards the people especially the poor. There exists two way relationship between poverty reduction and health outcomes i.e. improved health outcomes contribute to the reduction of poverty and vice versa.

Suggestions

- Safe drinking water, required nutrition, proper waste disposal can combat short term morbidity and their incidence.
- When quality public health services are provided at subsidized cost, affordability and accessibility by poor would increase. It would be a best measure in poverty eradication.

References

1. Asokan A., Perspectives of Health economics, Serials Publications, New Delhi, 2009
2. Renuka Devi V. & Gowhar Jhan M., Heath Economics- Issues and Challenges, Deep and Deep Publications, New Delhi, 2011.
3. Sundar I., Principles of Health Economics, Sarup Book Publishers Pvt Ltd, New Delhi, 2009.
4. India Human Development Report, 2011
5. NSSO Reports
6. Web: India Human Development Survey, 2005.

Peer Reviewed Journal

Infrastructure Development and Poverty Reduction in India

I. Introduction and Background

In general, infrastructure can be categorized into 'hard' infrastructure and 'soft' infrastructure. The former refers to physical structures or facilities that support the society and economy, such as transport (ports, roads and railways); energy (electricity generation, electrical grids, gas and oil pipelines); telecommunications (telephone and internet); and, basic utilities (water supply, hospitals and health clinics, schools, irrigation, etc.). The latter refers to non-tangibles supporting the development and operation of hard infrastructure, such as policy, regulatory, and institutional frameworks; governance mechanisms; systems and procedures; social networks; and transparency and accountability of financing and procurement systems (Bhattacharyay, 2009). Therefore, broadly infrastructure refers to all basic inputs and requirements for the proper functioning of the economy. In spite of this, there are two generally accepted categories, namely, economic and social infrastructure. It may be brought out that economic infrastructure includes energy, transport, communication and finance and social infrastructure includes health and education. In this context, the present paper brings out the impact of economic infrastructure and social infrastructure on economic development.

Peer Reviewed Journal

II. Objectives

1. The examine the impact of social infrastructure component on economic development.
2. The examine the impact of economic infrastructure component of economic development.

III. Discussion

Infrastructure and Economic Development

A recent body of research confirms the importance of infrastructure service provision to sustainable development. The World Bank's (1994) World Development Report landmark study on infrastructure highlighted the critical role of infrastructure in the development process. The evidence in the World Bank report on the vital role of infrastructure services in growth has been reinforced by subsequent research, especially that focusing on Africa's economic performance (Ndulu, 2006). Not only does the development of infrastructure services contribute to growth, but growth also contributes to infrastructure development, in a virtuous circle. Moreover, investments in human capital and in infrastructure interact, each increasing the returns to the other. DFID (2002) identified the various channels through which investment in infrastructure can contribute to sustainable growth, as viz., Reducing transaction costs and facilitating trade flows within and across borders. Enabling economic actors – individuals, firms, governments – to respond to new types of demand in different places; Lowering the costs of inputs for entrepreneurs, or making existing businesses more profitable; Creating employment, including in public works (both as social protection and as a counter-cyclical policy in times of recession); enhancing human capital, for example by improving access to schools and health centres; and, improving environmental conditions, which link to improved livelihoods, better health and reduced vulnerability of the poor.

R. Sampath & V.Rajendran, Assistant Professor, Economics Wing,
DDE, Annamalai University, Annamalai Nagar, Chidambaram.

It is seen empirically that research on the impact of infrastructure took off relatively recently, following the seminal work of Aschauer (1989), and has blossomed over the last two decades. In general, the evidence on the impact of infrastructure on poverty comes from two types of studies. The first focuses on the absolute impact of infrastructure on macroeconomic (production-related) indicators, the second is the microeconomic evidence both at the household and firm levels. A recent development in the microeconomic literature is the increasing use of randomized evaluation to demonstrate impact as well as focus on the dynamic and stochastic nature of poverty. This derives from the realization that that policy analyses based on static poverty can yield substantial inefficiencies in policy interventions (Jalan and Ravallion 1998).

IV. Discussion on macroeconomic impact of infrastructure on development

A considerable effort have been devoted at the macroeconomic level to assessing the effects of infrastructure on broad aggregates such as output, growth and productivity, using a variety of data, empirical methodologies and infrastructure measures. Literally hundreds of papers have been written on this subject. The most popular approaches include the estimation of an aggregate production function (or its dual, the cost function), and empirical growth regressions. Infrastructure is variously measured in terms of physical stocks, spending flows, or capital stocks. Estache (2006), Romp and de Haan (2007) and Straub (2007) offer comprehensive surveys of this literature. Admittedly, more of these studies are based on the experience of developed economies. Romp and de Haan (2005), while reviewing the literature note that 32 of 39 studies of OECD countries found a positive effect of infrastructure on some combination of output, efficiency, productivity, private investment and employment. (Of the rest, three had inconclusive results and four found a negligible or negative impact of infrastructure). They also review 12 studies that include developing countries. Of these, nine find a significant positive impact. The three that find no impact rely on public spending data which is a notoriously imprecise measure, especially for cross-country analysis. Other meta-analysis also shows a dominance of studies that point to a generally significant impact of infrastructure particularly in developing countries.

Peer Reviewed Journal

V. Microeconomic impact of infrastructure on development

Infrastructure, no doubt, has major implications for a variety of development outcomes, both at the household level (health, education and social mobility), at the firm level (productivity, industrial development) and at the global level (climate change). The microeconomic literature on infrastructure is, however, still evolving and far from robust but with divergent results similar to the macroeconomic evidence. In the micro-economic literature, considerable attention has been devoted to roads because of the perception that they will ineluctably lead to poverty reduction and income generation, especially in rural areas. Gibson and Rozelle (2003), for example, appraise the effect of access to roads in Papua New Guinea on poverty at the household level. They demonstrate that reducing access time to less than three hours where it was above this threshold, leads to a fall of 5.3 percent in the head count poverty index.

Conclusion

It may be inferred from the discussion that the link between infrastructure and poverty reduction is positive. While the picture is broadly positive, experience suggests that there is a complex set of variables that need attention, if the development of infrastructure services is to contribute to pro-poor growth. In particular, it should be noted that an inadequate focus on governance and institutional frameworks has resulted in outcomes that are often less than anticipated. High levels of personal and political corruption, facilitated by weak systems, have hindered a demand-led approach, distorted public investment choices, diverted benefits from the poor, encouraged neglect of maintenance and hindered the contribution to

growth. In contrast, there have been a negative rather than positive consequences for poor people, including environmental damage to which the poor are most vulnerable.

References

1. Ariyo, A., and A. Jerome (2004). Utility privatization and the poor: Nigeria in focus. Global Issue Papers No. 12 The Heinrich Boll Foundation, July http://www.boell.de/downloads/ global/ GIP%2012%20Nigeria_Engl.pdf
2. Aschauer, D., 1989. Is Public Expenditure Productive? *Journal of Monetary Economics 23*, 177-200.
3. Bhattacharyay, B. N. 2009. Infrastructure Development for ASEAN Economic Integration. ADBI Working Paper 138. Tokyo: Asian Development Bank Institute. Available: http://www.adbi.org/ working-paper/2009/05/27/3011.infrastructure.dev.asean.economic/ Asian Development.
4. Calderon, C. (2009) Infrastructure and Growth in Africa, Policy Research Working Paper 4914, the World Bank, Washington, D.C.
5. Calderon, C. and L. Serven, (2008). "Infrastructure and Economic Development in Sub-Saharan Africa," Policy Research Working Paper Series 4712, The World Bank.
6. D.C. Straub, S, (2008). "Infrastructure and development: A critical appraisal of the macro level literature," Policy Research Working Paper Series 4590, The World Bank.

Peer Reviewed Journal

Measuring Poverty Through Child Malnutrition: A Study With Special Reference to Mathur Village at Pudukkottai District

Introduction

There is no consensus among the economist and policy authorities regarding the estimates of poverty. The give differing estimates for poverty of a country for a given period. There are scientific ways of measuring poverty. Poverty manifests through many effects. People living in poverty are experiencing these effects. Malnutrition is a dimension of poverty. Poor people who are living with malnutrition are exposed to the health effects of malnutrition. This paper explores ways to measure poverty through child malnutrition. About a forty percent of the world's severely malnourished children below the age of five live in India. This is a shame on the face of mother India who initiated many programmes to remove it. There are success stories too in this regard. The green revolution has resulted in progressive growth in food grain output. This surplus output should have wiped off the child malnutrition. Yet the problem of child malnutrition remains alarmingly high and the reasons it deserves scientific research are many. Besides the obvious moral obligation to protect the weakest in society, the economic cost to India is – and will be – staggering, and the global food crisis this year can only be significantly worsening the problem. Moreover, statistics may well underestimate the problem, as rampant food price inflation takes its toll on many millions of Indian families. So why are levels of child malnutrition so alarmingly high in India? What are the contributing factors? What possible solutions exist? In 47 percent of India's children below the age of three years are malnourished (underweight). The World Bank's estimate shows the number is 60 million. This is out of a global estimated total of 146 million. 47 percent of Indian children under five are categorized as moderately or severely malnourished. South Asia is the home of highest of malnourished children in the world. According to the UN ranks India in the bottom quartile of countries by under-1 infant mortality (the 53rd highest), and under-5 child mortality (78 deaths per 1000 live births). According to the 2008 CIA fact book, 32 babies out of every 1,000 born alive die before their first birthday At least half of Indian infant deaths are related to malnutrition, often associated with infectious diseases. Malnutrition impedes motor, sensory, cognitive and social development, so malnourished children will be less likely to benefit from schooling, and will consequently have lower income as adults. The most damaging effects of under-nutrition occur during pregnancy and the first two years of a child's life. These damages are irreversible, making dealing with malnutrition in the first two year crucially important. A close reading of available statistics shows the problem to be far from uniform.

Peer Reviewed Journal

Statement of the Problem

India is home to the greatest population of severely malnourished children in the world. Four hundred million children suffer daily, which is a greater problem than in Sub-Saharan Africa. Childhood malnutrition is a massive crisis caused by a combination of factors including inadequate or inappropriate food intake, childhood diseases, harmful childcare practices, and improper care during illness: all contributing to poor health and millions of deaths annually. It affects growth potential and the risk of mortality and morbidity in later years of life. Substantial improvements have been made in health and well being since India's independence in 1947 but still more than half of all children under the age of four are malnourished, in 30 percent of newborns are significantly underweight, and 60 percent of women are anemic. The early years of life are the most crucial because it is when the body develops the most mentally and physically and is most vulnerable to disease and illness. The children of India are malnourished because of factors attributed to overpopulation, poverty, and destruction of the environment, lack of education, gender inequality, and

P. Murugesan, M.Phil Scholar, **& Dr.A Hidhayathulla,** Assistant Professor,
Department of Economics, Jamal Mohammed College, Tiruchirappalli.

inaccessible medical care. Poverty is a major cause of malnourishment because it limits the amount of food available to children causing wasting and a lack of vitamins, minerals and nutritional value leading to stunting and low weight. Overpopulation is a serious problem linked to competition for food, shelter and medical care and leads to malnutrition amongst children, especially in rural areas where access to medical care and food is limited. The population of India has increased from a billion people by 16 million annually escalating the severity of malnourishment and poverty. The environment is affected by pollution of the air, water and land causing problems with food growth, sanitation and illnesses spread through the air and water. A deficiency in the amount of food leaves millions starving, many of whom are children, unable to change their situation. Lack of education is a serious predicament resulting in malnourishment because many are illiterate and unknowledgeable about nutrition, family planning, breast-feeding and parenting. Gender inequality places women, the primary care givers of their children at a lower social status than men and causes them to suffer more because they are last to eat and considered less important continuing the cycle of poverty and malnourishment. Availability of medical care and immunizations are limited to children diminishing their health. All these factors contribute to the devastating amount of malnourished children in India and assistance from the government and international organizations is crucial if this dilemma is to be improved. This paper focuse on the extent of childhood malnourishment in Mathur village, Pudukkottai District and what can be done to create sustainable solutions.

Objectives

- To analyse child malnutrition in Mathur village.
- To study the socio economic background of the household in Mathur village in relation to child nutrition

Material and Methods

The present study is concerned with the infant malnutrition in Mathur village, Pudukkottai District. Therefore the study relies on primary data. From the census report of Mathur village the children below the age of 10 is selected as sample. From Mathur 115 respondent were taken as sample. The data were collected through detailed interview schedule. Secondary data relating to the statistical profile of the village were also collected from the records of panchayat union office.

Tabulation was used to present the results preciously. Average and standard deviation were used to analyze the results. Body Mass Index was used to analyze the malnourishment, using the following formula.

BMI=Weight in kg /Height in m2

Malnutrition rate is estimated using the following procedure. The age and gender specific standard height and weights, were listed by (ICMR) Indian Council for Medical Research's for Indian Children's Using these heights and weights, the benchmark BMIs were computed. The observed BMI of the children in the study area were compared with the benchmark BMI in order to find the percentage of children who are malnourished.

Hypothesis

There is no difference between percentage of national malnourished children and percentage of malnourished in the study area.

Period of Study

The study covers one year period of 2011-12. The details of infant malnutrition were collected during the month of April- 2012.

Peer Reviewed Journal

Summary of finding

The study village Mathur has 115 children below the age of 12 years. Among them 39 percent of children are below the age of 2 years. These children are fed mother's milk up to 13 months. The average period of mothers feeding of the village is 6.7 months.97 percent of children in study area are fed with mother's milk. These children are fed mother's milk up to 13 months. The average period of mother feeding in 6.7 months. After weaning 72 percent of children are bottle fed with cow milk. Rice and rice based food item are in the main food of the children in the study area. On the day of the survey 80 percent of children were found to have fed rice, Nutrition supplement like ragi, pulses, and packaged health drinks are given to 63 percent of children. The health effect intake of the above mentioned food items can be measured through heights and weights of the children. The majority of the children in the study village belong to 30 to 40 cm heights. The weight of 57 percent of the children is 3 to 8 kg. Only 19 percent of the children of the village are going to anganwadi. The body mass index is a low cost and easy way of screening people to find weather they are having height and weight appropriate to the their age.

The WHO and ICMR (Indian council for medical research) have advocated benchmark height and weight appropriate for different age of the people. Using the benchmark height and weight age specific benchmark body mass indices were computed to compare them with the body mass indices computed for the 115 children for Mathur village. About 82 percent of children in the Mathur village are below the benchmark levels of BMI (body mass index) of their age. Therefore the study area is observed to have a child malnutrition level which is higher than what the Priemminister of India has pointed out. The poverty is such that it occurs with a score of other socio economic characteristics. The majority of the sample household in Mathur earns their lively hood from unorganized sector. Their annual income range as between Rs.10000 to 50000. They live in tiled and concrete houses constructed with help of free housing scheme of the state government. About 68 percent of these household do not have toilet facilities. The family members are defecating in open place and drainage facility is not available in 72 percent houses. LPG connection is not given to 53 percent household. The drainage water is provided to them within an average distance of 23 meters.

Peer Reviewed Journal

Conclusion

The household in the Mathur village are poor, though majority of them live in own house, their houses lack the basic sanitation amenities like toilet, and drainage. Their annual income is also less than 50000. However they are able to provide nutritious food like ragi and pulses to their children. They also feed rice and cow milk after weaning mother's milk beyond the average month of 6.7 months. Despite this the children in the study area are underweight and below the standard age specific height. Therefore, the study concludes that in the context of the data used the children in the Mathur village are Malnutritioned. Hence poverty can be accurately estimated through an estimate of Malnutrition using BMI.

Reference Books

1. Kanjilal et al. International Journal for Equity in Health 2010, 9:19.
2. Peter Svedberg 2020 FOCUS BRIEF.
3. Sam Mendel son Dr. Samir Chaudhuri fond that child malnutrition in India why does it persists
4. The World Bank says micronutrient deficiencies could be costing India US$2.5bn per year.
5. According to A.K.Shiva Kumar, a development economist and consultant for UNICEF.
6. UNICEF statistics, found.

Study of Poverty in India based on Tendulkar Committee Report

Introduction

Poverty and the related problem of unemployment and economic inequality have been long part of the Indian scenario[1].Poverty is a social phenomenon in which a section of society is unable to fulfill even its basic necessities of life. In the case of developing countries like India, poverty and inequality as their main obstacles of economic growth and development. According to the United Nations point of view poverty is a denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or clinic to go to; not having the land on which to grow one's food or a job to earn one's living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living in marginal or fragile environments, without access to clean water or sanitation.

Objectives of this study

Based on the earlier studies, this paper aims to seek,

i. To study the poverty line in India in the year 2004-05 and 2009-10;

ii. To compare the intensity of poverty in India in the year 2004-05 and 2009-10;

Determining the Poverty Line

The commonly used measure of extent of poverty is the proportion of the population living below a certain level of living called poverty line. According to the Tendulkar Committee for the first time recommended use of implicit prices derived from quantity and value data collected in household expenditure surveys for computing and updating the poverty line. This committee developed a method using implicit prices for estimating state wise poverty lines for the year 2004-05. Using these poverty lines and distribution of monthly per capita consumption expenditure based on mixed reference period, the Tendulkar Committee estimated poverty ratios for the year 2004-05.

Accordingly, implicit price indices (Fisher Price Index) have been computed from the 66th Round NSS (2009-10) data on Household Consumer Expenditure Survey. As per Tendulkar Committee recommendations, the state wise urban poverty lines of 2004-05 are updated for 2009-10 based on price rise during this period using Fisher price indices. The state wise rural-urban price differential in 2009-10 has been applied on state specific urban poverty lines to get state specific rural poverty lines.

The following Table-1 shows state specific poverty line in 2004-05 and 2009-10 based on Tendulkar methodology, highlighted Nagaland state had highest rural and urban monthly per capita consumption expenditure in both 2004-05 and 2009-10 (Rs. 687.30 and 782.93 in 2004-05 and Rs.1016.8 and Rs. 1147.6 in 2009-10). Also found in Table-1, Chattisgargh accounted lowest monthly per capita expenditure for both rural and urban in 2004-05 (Rs. 398.92 and Rs.513.7). In 2009-10, Orissa had lowest monthly per capita expenditure for both rural and urban (Rs. 567.1 and Rs.736).

Peer Reviewed Journal

S.Abdul Kareem, Ph.D. Scholar, Department of Economics, University of Madras, Chennai .

Table 1 : State Specific Poverty Lines in 2004-05 and 2009-10

(Tendulker Methodology)

S.No	States	Monthly per capita in Rupees 2004-05		Monthly per capita in Rupees 2009-10		Percentage of Changes	
		Rural	Urban	Rural	Urban	Rural	Urban
1	Andhra Pradesh	433.43	563.16	693.8	926.4	62.47	60.79
2	Arunachal Pradesh	547.14	618.45	773.7	925.2	70.72	66.85
3	Assam	478	600.03	691.7	871	69.11	68.89
4	Bihar	433.43	526.18	655.6	775.3	66.11	67.87
5	Chattisgargh	398.92	513.7	617.3	806.7	64.62	63.68
6	Delhi	541.39	642.47	747.8	1040.3	72.40	61.76
7	Goa	608.76	671.15	931	1025.4	65.39	65.45
8	Gujarat	501.58	659.18	725.9	951.4	69.10	69.29
9	Haryana	529.42	626.41	791.6	975.4	66.88	64.22
10	Himachal Pradesh	520.4	605.74	708	888.3	73.50	68.19
11	Jammu & Kashmir	522.3	602.89	722.9	845.4	72.25	71.31
12	Jharkhand	404.79	531.35	616.3	831.2	65.68	63.93
13	Karnataka	417.84	588.06	629.4	908	66.39	64.76
14	Kerala	537.31	584.7	775.3	830.7	69.30	70.39
15	Madhya Pradesh	408.41	532.26	631.9	771.7	64.63	68.97
16	Maharashtra	484.89	631.85	743.7	961.1	65.20	65.74
17	Manipur	578.11	641.13	871	955	66.37	67.13
18	Meghalaya	503.32	745.73	686.9	989.8	73.27	75.34
19	Mizoram	639.27	699.75	850	939.3	75.21	74.50
20	Nagaland	687.3	782.93	1016.8	1147.6	67.59	68.22
21	Orissa	407.78	497.31	567.1	736	71.91	67.57
22	Pudushery	385.45	506.17	641	777.7	60.13	65.09
23	Punjab	543.51	642.51	830	960.8	65.48	66.87
24	Rajashthan	478	568.15	755	846	63.31	67.16
25	Sikkim	531.5	741.68	728.9	1035.2	72.92	71.65
26	Tamil Nadu	441.69	559.77	639	800.8	69.12	69.90
27	Tripura	450.49	555.79	663.4	782.7	67.91	71.01
28	Utter Pradesh	435.14	532.12	663.7	799.9	65.56	66.52
29	Uttarakhand	486.24	602.39	719.5	898.6	67.58	67.04
30	West Bengal	445.38	572.51	643.2	830.6	69.24	68.93
	All India	**446.68**	**578.8**	**672.8**	**859.6**	**66.39**	**67.33**

Peer Reviewed Journal

Source : Government of India, Planning Commission, November,2009 and March, 2012

Table – 1, shows overall India rural monthly per capita consumption expenditure increased 66.39 percent (Rs.446.68 to Rs.672.80) in the year from 2004-05 to 2009-10 and urban in 2009-10 changed in 67.33 percent compare to the 2004-05 (Rs.578.80 to Rs.859.60). Mizoram is state had highest changes in rural monthly per capita consumption expenditure increased 75.21 percent (Rs.639.27 to Rs.850) from the year 2004-05 to 2009-10 and Meghalaya had highest changes in the urban side increased 75.34 percent (Rs.745.73 to Rs.989.90) from the year 2004-05 to 2009-10. Puduchery had the lowest changes in the monthly per capita consumption expenditure in rural area from 2004-05 to 2009-10 increased 60.13 percent (Rs. 385.45 to Rs.641) and urban area Andhra Pradesh had lowest changes from 2004-05 to 2009-10 it increased 60.79 percent (Rs.563.16 to Rs.926.40). In Tamil Nadu monthly per capita consumption expenditure in rural and urban had changed almost equal 69.12 percent and 69.90 percent

from the year 2004-05 to 2009-10 (Rs.441.69 to Rs. Rs.639 in rural and Rs.559.77 to Rs. 800.80 in urban).

Table 2 : Percentage of Population below poverty line by states in 2004-05 and 2009-10

S.No	States	Percentage of Persons 2004-05			Percentage of Persons 2009-10		
		Rural	Urban	Total	Rural	Urban	Total
1	Andhra Pradesh	32.3	23.4	29.6	22.8	17.7	21.1
2	Arunachal Pradesh	33.6	23.5	31.4	26.2	24.9	25.9
3	Assam	36.4	21.8	34.4	39.9	26.1	37.9
4	Bihar	55.7	43.7	54.4	55.3	39.4	53.5
5	Chattisgargh	55.1	28.4	49.4	56.1	23.8	48.7
6	Delhi	15.6	12.9	13	7.7	14.4	14.2
7	Goa	28.1	22.2	24.9	11.5	6.9	8.7
8	Gujarat	39.1	20.1	31.6	26.7	17.9	23
9	Haryana	24.8	22.4	24.1	18.6	23	20.1
10	Himachal Pradesh	25	4.6	22.9	9.1	12.6	9.5
11	Jammu & Kashmir	14.1	10.4	13.1	8.1	12.8	9.4
12	Jharkhand	51.6	23.8	45.3	41.6	31.1	39.1
13	Karnataka	37.5	25.9	33.3	26.1	19.6	23.6
14	Kerala	20.2	18.4	19.6	12	12.1	12
15	Madhya Pradesh	53.6	35.1	48.6	42	22.9	36.7
16	Maharashtra	47.9	25.6	38.2	29.5	18.3	24.5
17	Manipur	39.3	34.5	37.9	47.4	46.4	47.1
18	Meghalaya	14	24.7	16.1	15.3	24.1	17.1
19	Mizoram	23	7.9	15.4	31.1	11.5	21.1
20	Nagaland	10	4.3	8.8	19.3	25	20.9
21	Orissa	60.8	37.6	57.2	39.2	25.9	37
22	Pudushery	22.9	9.9	14.2	0.2	1.6	1.2
23	Punjab	22.1	18.7	20.9	14.6	18.1	15.9
24	Rajashthan	35.8	29.7	34.4	26.4	19.9	24.8
25	Sikkim	31.8	25.9	30.9	15.5	5	13.1
26	Tamil Nadu	37.5	19.7	29.4	21.2	12.8	17.1
27	Tripura	44.5	22.5	40	19.8	10	17.4
28	Utter Pradesh	42.7	34.1	40.9	39.4	31.7	37.7
29	Uttarakhand	35.1	26.2	32.7	14.9	25.2	18
30	West Bengal	38.2	24.4	34.2	28.8	22	26.7
31	Andaman & Nicobar Island	4.1	0.8	3	0.4	0.3	0.4
32	Chandigarh	34.7	10.1	11.6	10.3	9.2	9.2
33	Dadra Nagar	63.6	17.8	49.3	55.9	17.7	39.1
34	Daman and Diu	2.6	14.4	8.8	34.2	33	33.3
35	Lakahwadeep	0.4	10.5	6.4	22.2	1.7	6.8
	All India	**42**	**25.5**	**37.2**	**33.8**	**20.9**	**29.8**

Source : Government of India, Planning Commission, November,2009 and March, 2012

Intensity of poverty percentage given in the Table-2, it shows total poverty in India reduced from 37.2 percent to 29.8 percent in the year from 2004-05 to 2009-10, particularly, rural poverty was reduced from 42 percent to 33.8 percent and urban was 27.8 percent in 2004-05 to 20.9 percent in 2009-10. In 2009-10 Bihar had highest poverty ratio it accounted 53.50 percent of people live in below poverty line and Andaman & Nicobar Island had lowest poverty ratio it accounted 0.4 percent of their total population living in below poverty line. Interestingly, Orissa accounted lower poverty 37.00 percent in the year 2009-10 compare with previous estimation 57.20 percent people were living below poverty line in the year 2004-05. In Tamil Nadu accounted 17.1 percent of people living in the below poverty line in the year 2009-10, it was lower than previous estimation 29.40 percent in 2004-05. Particularly, rural population

Peer Reviewed Journal

lowered more than 15 percent (37.50 percent to 21.20 percent) and urban poverty reduced in more than 5 percent (19.70 percent 12.80 percent) in the year from 2004-05 to 2009-10.

Findings and Conclusions

The commonly used measure of extent of poverty is the proportion of the population living below a certain level of living called poverty line. Nagaland state had highest rural and urban monthly per capita consumption expenditure in both 2004-05 and 2009-10 (Rs. 687.30 and 782.93 in 2004-05 and Rs.1016.8 and Rs. 1147.6 in 2009-10). Also found in Table-1, Chattisgargh accounted lowest monthly per capita expenditure for both rural and urban in 2004-05 (Rs. 398.92 and Rs.513.7). In 2009-10, Orissa had lowest monthly per capita expenditure for both rural and urban (Rs. 567.1 and Rs.736). India rural monthly per capita consumption expenditure increased 66.39 percent (Rs.446.68 to Rs.672.80) in the year from 2004-05 to 2009-10 and urban in 2009-10 changed in 67.33 percent compare to the 2004-05 (Rs.578.80 to Rs.859.60). In Overall India total number of population lives in poor is reduced from 4072.20 lakhs to 3546.80 lakhs. Total poverty in India reduced from 37.2 percent to 29.8 percent in the year from 2004-05 to 2009-10, particularly, rural poverty was reduced from 42 percent to 33.8 percent and urban was 27.8 percent in 2004-05 to 20.9 percent in 2009-10.

According to the Tendulkar methodology of poverty line on the basis of only monthly per capita consumption expenditure (MPCE) of people living in rural and urban area. But the poverty is not only based on MPCE of people alone it also have the lot of dimension like the people unable to get good education, hospital facilities, power facilities, road and sanitary facilities, good shelter, fuels and good food, etc., If committee will take all these dimension to make poverty line means it will be correct measurement of poverty in and it will help to make a program for eradication of poverty in India.

Peer Reviewed Journal

References

1. K.S.Krishnaswamy, "Introduction- Poverty and Income Distribution" published by Sameeksha Trust Oxford University Press, 1990, pp 1-24.
2. D S Tyagi, "How Valid Are the Estimates of Trends in Rural Poverty?" published in Poverty and Income Distribution published by Sameeksha Trust Oxford University Press, 1990, pp 88-111.
3. Mahendra Dev, C Ravi, "Poverty and Inequality All India and States, 1983-2005", Sameeksha Trust Publication, Economic and Political Weekly, Febraury, 2010, Vol : XI, II, No: 6, pp 509-520.
4. Mahfooz Ahmed, Nikhilesh Bhattacharya, "Size of Distribution of Per Capita Personal Income in India: 1955-56 , 1960-61 and 1963-64", published by Sameeksha Trust Oxford University Press, 1990, pp 185-201.
5. Press Note on Poverty Estimates, 2009-10, Government of India, Planning Commission, March, 2012.
6. Press Note on Poverty Estimates, 2009-10, Government of India, Planning Commission, January, 2011.

Livestock is a Tool to Alleviate Poverty in Rural Areas

Introduction

In the last two decades, Indian livestock sector has been one of the fastest growing sub-sectors of agriculture but the poor, both as producers and consumers have been largely by-passed by the benefits of this growth.

In rural areas as distribution of livestock is more egalitarian as compared to land. In India, over 70 percent of the rural households own livestock and a majority of livestock owning households are small, marginal and landless households.

The problem of poverty and strategies to alleviate its burden has been issues of great concern in the developing world since the 1980's. The poor are people who are unable to obtain adequate income to maintain healthy living conditions. The World Development Report 1990 estimated that about one billion people in the developing world live in absolute poverty, surviving on US$1.00 per day.

Statement of the problem

Supply of meat and other animal products, pastoralism makes productive use of a large percentage of the available dry lands where the scarcity and variability of its natural resources has few alternative uses.

Low household incomes and limited access to land and water or insecure resources rights.

Objectives of the study

To improve productivity and competitiveness of livestock products with and efficient and sustainable use of the natural resources.

To create the enabling conditions for a stable income and a sustainable livelihood

To enhancing the production potentialities of livestock and poultry and thus increasing the production of milk, egg, meat.

Milk production

India continues to be the largest producer of milk in the world and India produced 13.1 per cent of the total milk produced in the world. Hence, India has attained the first rank in milk production in the world. At the production of milk was 80.6 million tonnes (MT) in 2000-01 in India. But at 2004-05 were 90.7 million tonnes was in milk production only placed the country on top in the world, but also represents sustained growth in the availability of milk and milk products for the growing population of the country. Since India's independence, it has experienced considerable economic growth.

Egg Production

Eggs are one of the fastest growing segments of the agricultural sector in India today. Their growth rate has been rising at (2001-01)36,632 to (2004-05) 45,200 million. As a result, Eggs are the major end products of the poultry sector in India. The organized sector of poultry industry is contributing nearly 70% of the total output and the rest 30% in the unorganized sector in India. The Andhra Pradesh, Tamil Nadu and Maharashtra producing nearly 70% of the country's egg production. Presently production of eggs is estimated to number about 37 billion. India ranks fifth in the world with annual egg production of 1.61 million tones.

Peer Reviewed Journal

R.Sathiyaseelan, Research Scholar, Department of Environmental Economics,
School of Economics, Madurai Kamaraj University, Madurai.

Meat Production

The meat products industry in India is largely in the un-organized sector. With rapid urbanization, higher income levels and changes in lifestyle, market for scientifically produced and hygienically packed meat and meat products are expanding rapidly. Today, the increasing demand of the meat products for in domestic and foreign market, particularly to the Gulf and West Asia and neighboring countries. In 2003 India had a livestock population of 470 million that included 205 million cattle and 90 million buffaloes. Cattle, buffaloes, sheep and goat, pigs and poultry are the types of animals, which are generally used for production of meat.

There is a huge scope for expanding exports, especially in buffalo and poultry meat, eggs and dairy products. Slaughter rate for cattle as a whole is 20%, for buffaloes it is 41%, pigs 99%, sheep 30% and 40% for goats. The country has 3,600 slaughterhouses, 9 modern abattoirs and 171 meat-processing units licensed under the meat products order. The production of meat has increased 1.9 million tonnes to 23 million tonnes from 2001 to 2007.

Conclusion

Livestock makes up for a significant amount of world's livestock resources. Livestock sector in India has experienced remarkable growth during the last two decades in terms of production, value of output from livestock and trade. The livestock sector is performing well in the manner of production, value addition and export of dairy, fishery, wool, poultry and other products. The poverty and livestock has shown that growth in livestock sector contributes more towards poverty reduction. Great potential and outstanding contribution in the agricultural sector over the past years.

Peer Reviewed Journal

References

1. Shefali Misra & Ugo Pica-Ciamarra (2010) Policies and Narratives in Indian Livestock: Good Practices for Pro-poor Change PPLPI Working Paper No.50.
2. Inoni o.e .etal (2007) Agricultural tropical et subtropical vol. 40 (2) 2007 alleviating rural poverty: what role for small-holder Livestock production in delta state, Nigeria.
3. Jabir Ali (2007) Livestock sector development and implications for rural poverty alleviation in India, Livestock Research for Rural Development19 (2)2007 4. Hemu (2010) Livestock Sector In India.
4. Hemu (2010) Livestock Sectors in India: Recent Trends and Progress.
5. Antonio Rota, Ahmed Sidahmed (2010) IFAD's Livestock Position Paper Livestock planning, challenges and strategies for livestock development in IFAD, International Fund for Agricultural Development.
6. Ranjitha puskur, jetske bouma, Christopher Scott (2004) EPW, vol Sustainable Livestock Production in Semi-Arid Watersheds.

Development of Tank Irrigation and Poverty Reduction: A Perspective Approach in Tamil Nadu

"Water is probably the only natural resources to touch all aspects of human civilization for agricultural and industrial development to cultural and religious values embedded in society".

-Koichiro Matsuura, Director General, UNESCO.

Introduction

Several studies indicates that the improved water availability of irrigation brings a positive change in the land use pattern, cropping pattern and cropping intensity as well as increase in the land productivity substantially. It was rightly pointed out by Dhawan (1991); the growth of crop depends on various sources of irrigation. It helps to create more employment opportunities to the rural people. It is now widely acknowledged that agricultural water management can have positive impacts for beyond the economics of crop production.

Methodology

The study is primarily depends on secondary data. Those data brings from various government publications and reports. This study has been an attempt to simple tool of percentile during the period of 2000 – 2010.

Objectives

- To understand the various sources irrigation in Tamil Nadu during the period of 2000 – 2010.
- To reckon the improved seeds of crop production of Tamil Nadu during 2002 – 2009.
- To suggest various possible policies made to adopt the policy makers in Tamil Nadu.

Organization of the study

The study is organized in the following fashion:

Section I explains the introduction, in which methodology adopted as well as objectives are depicted. Section II envisages that the analysis of various sources of irrigation in Tamil Nadu during the period of 2000 – 2010. Section III indicates that crop production and productivity of Tamil Nadu during the analysis period. Final section an attempt has been made to discusses the relation to the irrigation and production as well as conclusion and suggest to possible policy made to the policy makers.

Peer Reviewed Journal

P. Arunachalam, Guest Lecturer, Department of Economics,
Arul Mighu Palaniyandavar College of Arts and Culture, Palani.

Table 1 Distribution of Net Irrigated Area by Various Sources in Tamil Nadu 2000 - 2010

(Lakhs in hectares of irrigated area)

Period	Tamil Nadu				
	Canals	Tanks	Wells(Open & Tube)	Others	Total
2000 – 01	8.33 (28.86)	5.88 (20.37)	14.49 (50.21)	0.16 (0.55)	28.86 (100)
2001 -02	8.01 (29.67)	5.36 (19.15)	14.48 (51.73)	0.14 (0.50)	27.99 (100)
2002 – 03	6.14 (25.72)	4.22 (17.68)	13.41 (56.14)	0.1 (0. 42)	23.87 (100)
2003 – 04	4.49 (20.93)	3.84 (17.90)	12.98 (60.51)	0.14 (0.65)	21.45 (100)
2004 – 05	7.53 (28.59)	4.65 (17.65)	13.99 (53.11)	0.17 (0.65)	26.34 (100)
2005 – 06	7.99 (26.79)	5.75 (19.28)	15.36 (51.51)	0.72 (2. 41)	29.82 (100)
2006 -07	7.81 (26.30)	5.31 (17.88)	15.65 (52.69)	0.93 (0.31)	29.7 (100)
2007 – 08	7.52 (26.28)	5.06 (17.68)	15.93 (55.61)	0.11 (0.38)	28.62 (100)
2008 – 09	7.65 (26.11)	5.4 (18. 43)	16.14 (55.09)	0.11 (3. 41)	29.3 (100)
2009 – 10	7.57 (26. 43)	5.03 (17.56)	15.94 (55.55)	.09 (0.31)	28.64 (100)

Source: Government of Tamil Nadu, Department of Economics and Statistics, **Season and Crop Report of Tamil Nadu** (Various issues), 2000 – 2010.

In the table1 envisages that surface irrigation like Canals and Tanks are contribute nearly 50 per cent as compared to tub wells and ordinary wells sources of irrigation in 2000 – 01. The net area irrigated under canals and tanks has declined from 28.86 per cent and 20.37 per cent 2000 – 01 to 26.11 per cent and 17. 56 per cent in 2009 – 10 respectively, while there has been big growth in ground water development like tube wells and ordinary wells. As a result, ground water irrigation predominant in agriculture; more than 55 per cent total net irrigated area of the State comes under this type during 2009 – 10. The total net area irrigated under others sources of irrigation declined from 0.55 per cent to 0.31 per cent during the analysis period.

Table 2 Production of improved Seeds: by crops in Tamil Nadu 2002 – 2009.

Period	Tamil Nadu						
	Paddy	Millets	Pulses	Total1	Oil Seeds	Cotton	Total2
2002 - 03	15009	349	1288	16646	3616	166	3782
2003 - 04	9040	335	1069	10555	3311	156	3467
2004 - 05	15273	389	1183	16845	3261	154	3415
2005 - 06	17496	429	1343	19268	4171	235	4406
2006 -07	17268	492	1158	18918	3939	230	4169
2007 - 08	18036	388	2702	21126	3469	175	3644
2008 - 09	16262	292	3876	20430	3544	110	3654

Source: Evaluation and Applied Research Department, **Economic Appraisal,** Government of Tamil Nadu, Kuralagam, Chennai, 2008 – 09.

Peer Reviewed Journal

Table 2 inferred that the improved seeds of crops production in Tamil Nadu during the period of 2002 – 09. The paddy has a prime crop for consumption of food as compared to other crops. Similar way of nutrientional food like pulses and millets also have an important role of consumption of food. During the period of 2003 – 04 has declined all production due to shortage of rainfall as well as distribution of irrigation sources also scarce. Therefore, researcher who has found that there is a positive releation to the irrigation and production.

Conclusion

The study who has found that past 2000 – 2010, decline in the tank irrigation. Instead of well irrigation has increased continuously. It indicates that the increase in irrigation disparity, the small and medium farmers who can't able to invest in well irrigation. Finally, the small and medium farmers left their agricultural activities. Therefore, the government should invest on old reservoir system like on bonds and tanks. It will uplift to the small and medium farmers as well as to eradicate their poverty.

Suggestion

- The government should invest to revamp the old reservoir of tank
- The tank farmer depends on their tank that's why tank could be filling through proper supply channel.
- The government may invest in tank it means straight to strike in poverty eradication. Because of the government should invest in peoples' participatory approach it will be uplift of the farmers' income and production of crops.
- If the government may provide financial assistance to the tank it means, the small and medium farmers has directly benefited to the tank. The large farmers' role will be reduced at the same time it will great equal income as well as eradicate of poverty.

References

1. Montek Singh Alluwaliah, "Water Management Biggest Challenge", Economic Times, April 5, 2011, p.7.
2. A. Vaidyanathan, "Tanks of South India", Centre for Science and Environment, New Delhi 2001, p.7.
3. K. Sivasubramanian, "Impact of irrigation on Cropping Intensity, Cropping Pattern and Productivity under Tank Commands", Artha Vijnana, Vol.No.XLII (4), December 2000, pp.325-349.
4. K.R. Krunakaran and K. Palanisami, "An analysis of Impact of Irrigation on Cropping intensity in Tamil Nadu", Economic Review, Vol.No: 33(2), 1998, pp.199-210.
5. UNESCO, "Water a shared responsibility", The United Nations World Water Development Report2, 2006, p.26. www.unesco.org/water/wwap
6. Government of Tamil Nadu, Department of Economics and Statistics, Season and Crop Report of Tamil Nadu (Various issues), 2000 – 2010.

Peer Reviewed Journal

Poverty Alleviation Programmes in India

Introduction

Poverty is pronounced deprivation in well-being, and comprises many dimensions. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity. Poverty also encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of voice, and insufficient capacity and opportunity to better one's life **(World Bank)** India are under poverty as India's population is estimated to be more than 1 billion out of them nearly 300-400 million peoples are under poverty not even having a single meal for one day.

Eradication of Poverty Programmes in India

India is one of the world's poorest nations, with a majority of the people living under the poverty line. It said to have a third of the world's poor in it, which is a very huge number. This poverty is a big hurdle and is a big setback for India in development. Many steps are being taken to try and slowly eradicate this poverty, this gave rise to the poverty alleviation programs.

All these programs had different aims and worked in a different way, but their main was to slowly but surely eradicate poverty from india.

Peer Reviewed Journal

Swarnajayanti Gram Swarozgar Yojna (SGSY)

This program was established and came into effect from 1 April 1999. It had a stronger base keeping in mind the weakness of the other programmes. Its aim and objective was to start different micro enterprises, which could provide sustainable incomes to the people. This programme had a very focused and clear approach to poverty development. It gave importance to the capitalising advantages of group lending. This progamme was started with point of view that the upliftment of the poor laid in their own hands. This basically means self-employment, and organization of rural poor into self-help groups(SHG). This would help create income and help bring the poor above the poverty line.

Jawhar Gram Samridhi Yojna(JGSY)

This programme was earlier called jawhar rozgar yojna. Its name then got changed to Jawhar Gram Samridhi Yojna.It was started on 1 April 1999. The main aim of this programme was development of rural infrastructure. Belief that good rural infrastructure would give rise to many opportunities through which poor rural people could benefit and improve their condition. Infrastructure like roads to connect the village to different area, which made the village more accessible and also other social, educational(schools) and infrastructure like hospitals. Its secondary objective was to give out sustained wage employment. This was only given out BPL (bellow the poverty line)families. 22.5% of the allocation under JGSY was to be spent for individual beneficiary schemes for SCs and ST's and 3% for establishment of barrier free infrastructure for the disabled people.

Employment Assurance Scheme(EAS)

This scheme was started on 1 October 1993. It was first started in 1772 backward areas in 257 districts. The revamped public distribution system was in operation here. It was later expanded to all the 5448 rural blocks of the country. The employment assurance scheme was later renamed or reconstructured in 1999-2000 to the single wage employment programme. The main objective was to create wage employment opportunities through manual work for the people in the rural area living bellow the poverty line in the time of acute shortage of wage employment. The other objective is creation of durable community and social and economic for sustained employment and development of the poor.

D.Ranjithkumar, Ph.D scholar, Department of Economics ,
Erode Arts and Science College, Erode.

National Social Assistance Programme(NSAP)

This scheme was started on the 15th of August 1995. This scheme was 100% centrally sponsored. Its main aim was to provide social help to poor families if the death of the earning member of the family occurred and maternity or old age. This programme tried to ensure that everyone was had a minimum level of well being and that no was suffering. This programme consisted of 3 more compones or schemes, namely, **1)National Old Age Pension Scheme(NOAPS) 2)National Family Benefit Scheme(NFBS)** and **3)National Maternity Benefit Scheme**.

National Old Age Pension Scehme(NOAPS)

As the name suggest this scheme provided pension to old people who were above the age of 65 who could not fend for them selves and did not have any means of substinence. The pension that was given was Rs 200 a month. This pension is given by the central government. The job of implementation of this scheme in states and union territories is given to panchayats and municipalities. The states contribution may very depending on the state.

National Family Benefit Scheme(NFBS)

This scheme was started in August 1995 by GOI. This scheme is sponsored by the state government. It was transferred to the state sector scheme after 2002-03. It is under the community and rural department. This scheme provides a sum of 10000Rs to a person of a family who become the head of the family after the death of its primary breadwinner. A breadwinner is a person who is above 18 who earns the most for the family and the family survives on his/her earnings. It is for families below the poverty line.

National Maternity Benefit Scheme

This scheme provides a sum of 500 Rs to a pregnant mother for the first two live births. The women have to be older than 19 years of age. It is given normally 12–8 weeks before the birth and in case of the death of the child the women can still avail it.

The NSAP is implemented by states and union territories with the help of panchayats and municipalities. During 1999–2000 the total allocation of funds for this scheme was 767.05 crores and the amount used was Rs 596.99 crores.

Annapurna

This scheme was started by the government in 1999-2000 to provide food to senior citizens who cannot take care of themselves and are not under the targeted public distribution system(TPDS), and who have no one to take care of them in their village. This scheme would provide 10 kg of free food grains a month for the eligible senior citizens. The allocation for this scheme as off 2000-01 was Rs 100 crore.

Naseem Ahmad

Integrated Rural Development programme

This programme was started in 1978 and it later merged with Swarna Jayanti Gram Swaorzgar Yojana in 1999.

Rural Housing-Indira Awaas Yojana(IAY)

This scheme aimed at creating housing for everyone. It aimed at creating 20 lakh housing units out of which 13lakhs were in rural area. This scheme also would give out loans to people at subsidized rates to make houses .It was started in 1999-2000. In in 1999-2000 1438.39 crore Rs was used for this scheme and about 7.98 lakh units were built. In 2000-01 an central outlay of 1710.00 crores Rs was provided for this scheme.

Peer Reviewed Journal

Mahatma Gandhi National Rural Employment Guarantee Act

In 2005, Indian government enacted the Mahatma Gandhi National Rural Employment Guarantee Act, guaranteeing 100 days of minimum wage employment to every rural household in all the districts of India. The question of whether these government spending programs or whether economic reforms reduce poverty, by improving income of the poorest, remains in controversy. In 2011, the Mahatma Gandhi National Rural Employment Guarantee programme was widely criticised as no more effective than other poverty reduction programs in India.

Conclusion

Debate on poverty in India has remained mostly in the domain of economists. Poverty is defined in terms of income, expenditure and nutritional value (calorie intake). Social dimension of poverty is a neglected area of study. Poverty is more of social marginalization of an individual, household or group in the community/society rather than inadequacy of income to fulfil the basic needs. Indeed, inadequate income is therefore one of the factors of marginalization but not the sole factor. The goal of poverty alleviation programme should aim merely increasing the income level of individual, household or group but mainstreaming marginalized in the development process of the country. The country cannot claim economic growth when a section of the people is marginalized to the periphery of the society. The rapid economic growth process should accelerate the access to services like education and health services for all, especially the marginalized citizens

References

1. Mehta J.*Poverty in India 2004*. Available from: *ttp://www.tammilehto.info%20files/articles.html*, accessed on April 6, 2007.
2. Parikh K S. Who gets how much from PDS : How effectively does it reach the poor? *Sarvekshana* 1994; *17*(3), January-March.:34

Peer Reviewed Journal

Poverty and Food Security on Amartya K Sen's Entitlement Framework

Introduction

Achieving food security, especially at household level is major concern in India. The Food Corporation of India was set under the Food Corporations Act 1964 in order to fulfill the objectives of food policies. Poverty is closely related to food insecurity (Sen 1981). In India, poverty is one of the main causes for food insecurity. People are said to be living in poverty because they lack access to basic needs (**Sen** 1981). With the United Nations Millennium Development Goals, the question of reducing poverty and food insecurity has received major policy focus in several developing countries in the world. However, India has not exhibited a similar policy to these goals because of general sense of comfort from the success of reducing poverty and food insecurity as revealed by estimation of consumption-based poverty measures and surplus stock of food grains. Nevertheless, the present India cannot afford to be lethargic. In the past, the assessment of household food security is based on food supply. As a result, decrease in food supply was regarded as the only cause of household food insecurity. On the contrary the recent approach finds that food insecurity should not be seen as a problem of inadequate food supply only, but also a problem of inadequate purchasing power. To increase the purchasing power what is essential is livelihood security. This can be made possible only by following entitlement approach. **Frankenbeger** pointed (1992) out that researchers realized that the food insecurity occur in a situation where food was available but not accessible, because of the erosion of people's entitlement of food. In other words, people become food insecure because they lack entitlement. The entitlement approach of **Sen** has a strong influence on the understanding of food and livelihood security. In this paper an analysis has been made on **Sen's** entitlement approach to poverty and it has been inferred that food security flows from possessions, and these in turn, stem from endowment. Hence, the focus of all poverty eradication schemes should change from **charity** to **livelihood security** via resources endowment.

Peer Reviewed Journal

Poverty and Entitlement

Starvation is the characteristic of some people not having enough food to eat. It is not the characteristic of there being not enough food to eat. While the latter can be a cause of the former, it is but one of many possible causes. Whether and how starvation relates to food supply is a matter for factual investigation. Food supply statements say things about a commodity or a group of commodity considered on its own. Starvation statements are about the relationship of persons to the commodity or a group of commodity. Leaving out cases in which a person may deliberately starve, starvation statements translate readily into statements of ownership of food by persons. In order to understand starvation, it is, therefore, necessary to go into the structure of ownership. Ownership relations are one kind of entitlement relations. It is necessary to understand the entitlement systems within which the problem of starvation is to be analysed. This applies more generally to poverty as such, and more specifically to famines as well.

An entitlement relation applied to ownership connects one set of ownership to another through certain rules of legitimacy. It is a recursive relation and the process of connecting can be repeated. Consider a private ownership market economy. I own this loaf of bread. Why is this ownership accepted? Because I got it by exchange through paying some money why is my ownership of that money accepted? Because I got it by selling a bamboo umbrella owned by me. Why is my ownership of the bamboo umbrella accepted? Because I made it with my own labour using some bamboo from my land. Why is my ownership of the land accepted? Because I inherited it from my father. Why is his ownership of that land accepted?

C. Chandrasekar, Ph.D Research Scholar, **& Dr.V.Mohanasundaram ,** Associate Professor,
PSG College of Arts and Science, Coimbatore.

And so on. Each link in this chain of entitlement relations 'legitimizes' one set of ownership by reference to another, or to some basic entitlement in the form of enjoying the fruits of one's own labour.

The scope of ownership relations can vary greatly with economic system. A socialist economy may not permit private ownership of 'means of production', thereby rendering 'production-based entitlements' inoperative except when it involves just one's own labour and some elementary tools and raw materials. A capitalist economy will not only permit the private ownership of means of production; that is indeed one of its main foundations.

The approach of entitlement used is very general and Dreze argue that quite inescapable in analyzing starvation and poverty.

Approach to Famine

Survey of literatures reveals that there are three different alternatives interpretations given to entitlement approach. They are as follows

- Specific Hypothesis
- General Hypothesis; and
- General Framework

The specific hypothesis places the entitlement approach in direct contradiction with the popular nation that famines are cause by reduced availability of food.

General Hypothesis, by contract, does not deny the famine can be caused by Food Availability Decline (FAD); but it insists on three things. (i) If food availability does not play a role, it will do so mainly by worsening the entitlement mapping of a person through rise in the price of food. (ii) Factors other than food availability decline can also cause famines due to inflationary situation fuelled by excessive monetary expansion by worsening of entitlement mapping. (iii) Whatever it is that cause famine in an exchange economy will typically do so by worsening the entitlement mapping as opposed to reducing the endowment set.

The third interpretation General framework is not really a hypothesis at all. According to this interpretation, the rationale of the entitlement approach is neither to suggest nor to deny any particular hypothesis about the causes of famines, but to direct search for cause into two broad channels, one involving the endowment set and other involving the entitlement mapping. That is why the entitlement approach is essentially a frame work of analysis.

The concept of entitlement as understood by Sen in the year 1977 has undergone some changes in the course of time. It has almost taken newer framework which is not only more complete but also consistent. This change in the conceptual framework from 1977 to 1981 has gone largely unnoticed by economists because of which many criticisms have become unjustified. While advocating entitlement approach Sen understood the concept in terms of exchange entitlement without using the qualifier exchange. Accordingly he described famine as the Failure of Exchange Entitlement (FEE). This type of formulation of the approach implies some restrictions on the concept of FEE. On the other hand, starvation caused by the loss of assets does not qualify as a case of FEE, on the other; starvation offered by the direct producers of food as a result of crop failure does not count as FEE. Thus some categories of famine are not being able to be explained by the entitlement approach. But in the later writing of Sen (1981) production was explicitly include along with exchange and transfer in the definition of mapping. These two terms used by Dreze and Sen (1989) are now described as entitlement while mapping is describe by exchange entitlement or exchange entitlement mapping or E-mapping. Accordingly the latest position of the concept of famine is entitlement failure rather than exchange entitlement failure as in the past.

Peer Reviewed Journal

FAD and FEE Hypothesis or Approach

Sen actually made a contest between entitlement approach and the FAD approach but not between entitlement hypothesis and the FAD hypothesis. But this was misunderstood by many including one of the sympathetic commentators. There is difference between these FAD hypothesis and FAD approach. The distinction between these two is the one between specific and the general. Sen strongly denied the FAD approach and preferred the entitlement approach mainly because of two reasons as follows:

Plurality of Causes:

There are many causes of famines. It can also occur in the absence of decline in food availability. The entitlement approach is in a position to identity these causes, which the FAD approach will have no clue about it.

Asymmetry of Impact:

Whatever may be the cause of famine, its degree of impact felt on different sections of society are different. Thus, FAD approach does not supply any information in this regard whereas entitlement approach explains such asymmetries by looking separately at the entitlement sets of different socio-economic groups. Sen also through his four case studies in poverty and famines attempted to show that FAD hypothesis did not hold.

Sen was misunderstood to because his commentators felt that he was proposing entitlement hypothesis as an alternative to FAD hypothesis. This confusion was created because many of the commentators could not make a distinction between approach and hypothesis. All these led to a good deal of misplaced criticism of the entitlement approach. A related confusion that also existed is evident from the following statement of Baulch. According to him, "Sen's immediate aim throughout Poverty and Famines is to discredit the traditional supply-side views of famines, which he labels the Food Availability Decline (FAD) approach...." (Baulch, 1987). But if we examine carefully the entitlement approach, it reveals that it is not all against the supply side. Rather this approach insists that the supply-side effects ought to be analysed not in terms of aggregate food availability but in terms of entitlement sets of different socio- economic groups. While doing so it does not restrict the supply-demand considerations to food market alone but to all related markets calling for the use of the general equilibrium method.

The above discussion leads us to infer that the entitlement approach to famine as proposed by Sen does not offer any hypothesis- either specific or general about the causes of famine. When he said that famine was caused due to entitlement failure, he did not actually establish the causal-effect relationship between entitlement failure and famine instead he made a definitional statement. But it is true that he attempted to propose a general approach i.e., organizational framework for analysing famines. He explored the causes of entitlement sets of different socio-economic groups. The entitlement approach denied the fact that the famines are necessarily preceded by availability of food decline. In order words, it denied the necessity of FAD hypothesis. It also denied the usefulness of the FAD approach. Finally, Sen claimed the superiority of the entitlement approach over FAD approach on the grounds of plurality of causes and asymmetry of impact.

Conclusion

The entitlement approach of famine, advocated by Amartya Sen does not offer any hypothesis- either specific or general about the causes of famine. Entitlement failure and famine is not really meant to be a causal statement but a definitional one. Sen was rather proposing a general approach, i.e. an organizational framework for analysing famines. His analysis does not deny that famines can sometimes be caused by food availability decline. However, he denies the necessity of the FAD hypothesis and altogether denies the usefulness of the FAD approach. His entitlement approach subsumes the FAD hypothesis but rejects the FAD approach.

Peer-Reviewed Journal

When we speak of entitlement approach, we ought to think of the general formulation as developed in poverty and famines, instead of clinging to the restricted formulation as presented in Sen's earliest writing. While entitlement approach is ideal for studying the causation of famine, it cannot claim to provide a complete account of famine. When the economists study the impact on hunger and poverty of secular forces population growth, technological changes and institution innovations etc., there is often a tendency to judge the effect in terms of aggregate output. But the entitlement framework offers a different, and richer, framework of studying these impacts.

References

1. Alamgir, M. (1980), Famine in South Asia: Political Economy of Mass Starvation, Gunn and Hain, Massachusetts.
2. Basu, D.R. (1986), "Sen's Analysis of Famine: A Critique", Journal of Development Studies, Vol. 22, pp.593-603.
3. Baulch, B. (1987), "Entitlements and Wollo Famine of 1982-85", Disasters, Vol. 11, pp. 195-204.
4. Bowbrick, P. (1986), "The Causes of Famine: A Refutation of Professor Sen's Theory" Food Policy, Vol. 11 pp. 105-124.
5. De Wall, A. (1990), "A Reassessment of Entitlement Theory in the Light of Recent Famines in Africa", Development and Change, Vol. 21, pp. 469-490.
6. Devereux, S. (1998), "Entitlement, Food Availability and Famine: A Revisionist View", Food Policy, Vol. 13, pp. 270-282.

Peer Reviewed Journal

A Study on Poverty and Food Security in India

Introduction

For a long time, economists held the view that development is a function of high rate of growth in the Gross National Product (GNP), Accordingly, greater emphasis was laid on increasing the GNP which, in their view, alone would take the economy to higher standards of living by creating more wealth and well-being are positively co-related, the economists urged the need to stepup the rates of savings and investment in the economy, in order to achieve a high rate of economic growth. However, increase of time, it become evident that material wealth and human misery, economic prosperity and poverty might coexist in an economy. It was soon recognized that an economy could also achieve disparities in the distribution of wealth and of unemployment and poverty. Consequently, faith in the conventional approach that seeks to maximize the rate of growth in the GNP has been rudely shaken, Particularly in developing countries. Increase the GNP is not a panacea for a painful problem of a developing economy that is charecterised by higher rates of population growth, structures and institutional bottlenecks, chronic unemployment and under employed, striking inequalities in the distribution of wealth and incomes, mass poverty.

Poverty

The use of energy requirements (calorie) as a measure of poverty

'poverty line' as the expenditure level which secure for the households 2250 calorires Percapita Per day. A percapite income of Rs.270 per annum (urban) and Rs.180 Per annum (rural) was considered sufficient to meet this colorie requirement. That hunger is the most basic and primordial urge that most be met for human survival bears out what food means to life no wonder among three basic human needs food takes the first place as is evident in the axion, "roti, Kapda aur makkan" (food, cloth and shelter) Not get Anyone above three basic needs, they are living below poverty line people.

Recently controversy has struck on who is living below poverty line to seek access to livelihood support from the government. It has been stated by the planning commission sources that one who earns Rs.28.65 per day in urban areas and Rs.22.40 Per day in rural areas would be deemed to be living above poverty line. Others are living below poverty line.

Poverty still plagues our nation and this makes food in accessible to the poor. The magnitute of poverty has been highlighted by Tendulkar committee Report in 2004-05 which states that 41.8 percent of our population in rural areas and 25.7 percent in urban areas were estimated to be poor.

The United National Food and Agriculture Organisation (FAO) says that around 1.02 billion people in the world are mal nourished. This means that almost one-sixth of all humanity is suffering from hunger. According to the report of the united nations secretary General (Jan'2011) of the 900 million people who are likely to be extreme poverty in 2015, India is expected to the home to more than 300 million. According to international Food policy Research institute's Global Hunger Index for 2010, India is ranked a poor 67th in battling hunger. The index ranks countries on under-nourishment, prevalence of child mal nutrition and rates of child mortality.

Food security

India's most ambitious welfare programme food security for poor Indians-is about to enter the law making area. The food security bill is very much part of indias far reaching rights based approach to development. Food security Bill which promises to provide direct Govt. assistance to the poorest, roughly about 700 million people. It is a far reaching rights based legislation to eliminate hunger and deprivation.

K. Rajendran, Ph.D. Research Scholar, **& M. Aruna Rani,** Ph.D. Research scholar,
Department of Economics, Kandaswami Kandar's College, P.Velur (Tk) Namakkal District.

Peer Reviewed Journal

After the Union cabinet approved the food security Bill in Dec'2011 the parliament has now to decide its future. The food security Bill promises to provide for food and nutritional security by ensuring access to adequate quantity of quality food at affordable prices.

Food security is not a stand alone phenomenon. There has to be availability, access, and affordability of food grains. The govt. has to gurantee Right to food for the vast numbers of people who still live in hunger.

Sustainable food security involves strengthening the livelihood security of the members with in a house hold by ensuring both physical and economic access to balanced diet including the needed micronutrients, safe drinking water, and environmental sanitation, basic healthcare and primary education. The food should originate from efficient and environmentally benign production technologies that conserve and entrance the natural resource base of crops, farm animals, forestry, in land and marine fisheries.

National food security bill, 2011 is a revolutionary initiative of the Govt. raising hope for the millions of hungry Indians residing across six lakh villages of this country. Estimates suggest that 68% of the country's 1.2 billion population will get a legal entitlement for foodgrains after the Bill is enacted. A cursory view of UN world food programmes recent report, one of the fastest growing economics of the world and an emerging super power-paradoxically tops the global hunger chart with more then 27% of the world's undernourished population. Body mall index (BMI) at less than 18.5 and 43% children aged below five are under Wight.

Poverty and food security and Economic development

There are close linkages existing between food security and socio economic development, poverty. Most poor families in the world spend nearly 80% of their total income an food grain. Poverty is also a major hurdle in the path of food security. Prof. Amartya sen has rightly said that causes of hunger in India currently are the wide prevalence of poverty and the in ability of a large section of the population to buy food or to establish entitlement over an adequate amount of food. Keeping this fact in mind govt. of India has launced many 'anti poverty' programmes especially meant to promote development and employment of the poor persons of the country. The role of IRDP, NREP, SGSY, NRLM, MNREGA etc. in employment and thus generation eradicating poverty has been note worthy in the country.

To provide food security to poor persons on real terms is very essential to have a reliable estimation of poverty in country. According to Tendulkar committee about 37.2% people are below poverty line, planning commission estimate 27.5% world bank estimate 42%, Arjunsen Gupta committee estimate 77%. Thus a wide variation can be seen in the estimation of poverty of country. The proposed National food security Act will be successful in achieving the target of food security only when we have the correct and reliable picture of poverty.

Conclusion

Gandhij the father of the Nation who taught and get freedom for the nation had envisioned employment for all to empower them to ear, their livelihood. However even after 65 years of Independence, we have created employment for only 27.5 million of over 600 million works force in the organized sector leaving the rest to depend upon the unorganized sector. We have not succeeded in providing employment for all consequently over 300 million is reported to remain under-employed or unemployed during most part of the year and continue to toil under the clutches of poverty and hunger.

References

1. Poverty alleviation, The Indian experience-G.Morley, mohanlal
2. The imponderables of the food security Bill-R.C. Rajaman, Kurukshetra
3. Aceelerated Towards Poverty reduction-Dr.N. Mahalingam Kisson world.
4. Right to food-Dr.Harender Raj Gautham, Er.Rohitashaw kumar, Kurukshetra.
5. Food for All-Dr.Shahin Razi, Korukshetra.
6. Food security in rural India, poverty in the land of plenty-Anupam Hazra- Kurukshetra.

Peer Reviewed Journal

Influence of Poverty on Rate of India

It is in the case of children that misapplied notions of liberty a real obstacle to the fulfillment by the state of its duties.

-John Stuart Mill (1959)

Introduction

Following independence, India viewed education as an effective tool for bringing social change through community development. The administrative control was effectively initiated in the 1950s, when, in 1952, the government grouped villages under a Community Development Block—an authority under national programme which could control education in up to 100 villages. A Block Development Officer oversaw a geographical area of 150 square miles (390 km^2) which could contain a population of as many as 70000 people.

Despite some setbacks the rural education programmes continued throughout the 1950s, with support from private institutions. A sizable network of rural education had been established by the time the **Gandhigram Rural Institute** was established and 5, 200 Community Development Blocks were established in India. Nursery schools, elementary schools, secondary school, and schools for adult education for women were set up.

Peer Reviewed Journal

Objectives

Keeping in view the various dimensions of the rapid growth of population, the growing incidence of poverty and unemployment in rural areas, priority was given in India's Fiver-year Plans for the removal of poverty unemployment. The aim of the present paper is to address the following objectives:

1. To show the dimensions of the rural poverty in India.
2. To analyses the large famers converted into small and marginal farmers in India.
3. To examine the causes of rural poverty in India.

Essence of RTE Act

- Free elementary education for all children in the age group of 6 to 4 years a neighbourhood school.
- The state has to provide compulsory elementary education and to ensure not just enrollment but attendance and completion of education.
- It is mandatory to educate children along with their peer group. Special training should be given to facilitate age appropriate education.
- Sets quality norms for all schools like pupil-teachers ration (cannot exceed 1:30), 200 to 250 minimum days of school functioning in a year, minimum four to five hours of instruction in school daily, 45 hours a week as minimum working hours for the teachers, separate subject teachers and head-teacher, one room for every teacher, separate and functional toilets along with clean and adequate drinking water and playground boundary wall, library and kitchen.
- Sets qualification and working norms for teachers laid down by academic authority and teacher education and training institute to be upgraded to enable quality education.

M.Sathiamoorthy,PG Asst. in Economics,
Eden Garden Matriculation and Higher Secondary School, Udumbiyam, Perambalur.
Dr M.Kanmani, Head, Department of Education, Manonmaniam Sundaranar University, Tirunelveli.

- Regulates curriculum in all schools that must correspond to constitutional values and age and learning levels of children.
- Mandates a system of evaluation to be based on principle of continuous and comprehensive evaluation (CCE). Evaluation to be done throughout the years and not be based on an annual exam.
- Enhances role of Panchayat Raj Institutions (PRIs) in implementation as will as grievance redressal. The PRIs have to implement the provisions of the RTE such as identification of out of school children, neighbourhood. Wise school mapping maintenance of child records (child-tracking) et al.
- Mandates participation of civil society in the management of schools, makes teachers accountable to parents and the community. School Management committees (SMC) consisting largely of parents (75 per cent) and PRI officials. Democratizes education delivery in the country by mandating 25 per cent reservation for children from weaker sections in private schools.
- Separation of implementation and monitoring agency.

Features of Right of Education Act:

- Free and compulsory education to all children of India in 6 to 14 age group.
- No child shall be held back, expelled or required to pass and board examination until completion of elementary education.
- A child who completes elementary education (up to from class VIII) shall be awarded a certificate.
- Calls for a fixed student-teacher ratio.
- Will apply to all of India except Jammu and Kahmir.
- Provides for 25%reservation for economically disadvantaged communities in admission to class I in all private schools.
- School teachers will need adequate professional degree within five years or else will lose job.
- To constitute a school management committee consisting of the elected recitatives of the local authority, parents on guardians of children.

Salient features of RTE

Any time of the academic year, a child can go to a school and demand that this right be respected.

The schools need to them have certain minimum facilities like adequate teachers, playground and infra-structure. The government will evolve some mechanism to help marginalized schools comply with the provisions of the Act.

Unaided and private schools shall ensure that children from weaker sections and disadvantaged groups do not shall to be segregated from the other children in the classroom nor shall their classes be held at places and timings different from the classes held for the other children.

96.5% of children in the 6 of 14 age group in rural India are enrolled in school.

For rural India as a whole, children's attendance shows no change over the period 2007-2011 attendance remained at around 74% during period.

References

1. Kurukshetra, May2011, volume-59, No: 7 page No: 13
2. Southern Economist, May 15,2012: Volume-51, No:2, page No.13
3. Edutracks, May 2012, volume-11, No.9 page No. 4
4. Kurukshetra, May2011, volume-59, No: 7 page No: 07
5. Kurukshetra, May2011, volume-59, No: 7 page No: 09-11

Peer Reviewed Journal

A Study on Evaluation of Poverty in Cheyyar Block Thiruvannamalai District

Introduction

Poverty can be defined as a social phenomenon in which a section of the society is unable to fulfil its basic necessities of life. When a substantial segment of a society is deprived of the minimum level of living and continues at a bare subsistence level, that society is said to be plagued with poverty. Inequality and poverty are the two formidable economic problems facing the country.

The strategy and approach of the government programmes have accorded priority to the poorest among the poor. However, there are evidences to suggest that the present strategy of various programmes have failed to achieve the desired goals. A number of studies have pointed out the reasons for the failure of the programmes. It can be seen from the studies, the issue of measuring and identification of poverty groups is one among them, as poverty leads to inequitable growth of the society causing failure of the programmes. The measurement of poverty involves two distinct problems, the specification of poverty line and determining of index of poverty. There is vast literature in India on the definition and measurement of poverty and identification of the poor. It is a fascinating subject and a number of economists have contributed to it since 1962. Commonly three measures are used to assess the poverty: (i) Head Count Ratio (HCR) (ii) The Proportionate Income Gap (PIG)/ Proportionate Expenditure Gap (PEG) and (iii) The Sen's index of poverty.

Peer Reviewed Journal

Objectives

To analyse the relationship between poverty and education in the study area.

Methodology

The methodology adopted in the study is historical and analytical. The technique of structured Predetermined the interview schedule has been used. The primary data is collected through the questionnaires used by random sampling techniques based on poverty data collected from Block office and Development Office in Thiruvannamalai District. Totally, hundred samples have been collected. Out of eighteen Blocks in the districts, four villages were selected, for this study.

Results and discussion

Regression statistics results

Multiple R	= 0.911968
R Square	= 0.831685
Adjusted R Square	= 0.818879
Standard Error	= 340.6744
Number of observations	= 100

D. Bathmanaban, Ph.D Research Scholar, Department of Economics
University of Madras, Chennai.

The Table: 1

	Coefficient	Standard Error	t Stat	P-value
Intercept	453.4934	68.43052	6.627063	2.28E-09***
Primary	123.767	113.9309	1.086334	0.280169436
Secondary	275.015	159.9719	1.719146	0.088950827*
Higher	1458.034	256.5918	5.68231	1.54754E-07***
Farmer	294.9961	124.8294	2.363193	0.020223472***
Government jobs	624.7279	209.0776	2.988019	0.003599929***
Other private and trade business	1022.32	209.4745	4.880401	4.43051E-06***
Income	0.000317	0.000733	0.432266	0.666559509*

*** Denote 1% level of significance

* Denote 10% level of significance.

$E = 453.4934 + 123.767\ D_p + 275.015\ D_s + 1458.034\ D_h + 294.9961\ D_f + 624.7279\ D_g + 1022.32\ D_o + 0.000317\ Y$

An attempt has been made in this study to analyse the access of factors determining the expenditure incurred and to examine the poverty level and its incidence in Cheyyar Block in Thiruvannamalai District. The basic regression model can be written as a linear specification of the following form:

$E = a + b_1 D_p + b_2 D_s + b_3 D_h + b_4 D_f + b_5 D_g + b_6 D_o + b_7 Y + u$

Where: E = Estimated expenditure level

a = intercept variable

$b_1 \ldots b_7$ = slope parameters

D represents dummy variable wherein p, s, h pertain to education level.

D_p = Primary education

Ds = Secondary education

D_h = Higher education

D represents dummy variables wherein f, g and o represent occupation.

D_f = Farmers

D_g = Government service

D_o = other services

Y = income level

u = error term

Educational level and occupational levels are considered as qualitative regressors. In the study, a single dummy variable has been assigned for each category. Also these variables are considered as dummy variables because they have been categorized into different sub – divisions in the questionnaire format. It should be understood that they are qualitative in characteristic. These variables have a deep impact on the levels of expenditure being incurred by a household and hence the level of poverty in Cheyyar Block.

Peer Reviewed Journal

The intercept value 453.4934 shows that the expenditure incurred is positive when all other determinant factors are considered to the zero. The slope parameters considered in this specification are seven. When considering education levels, the first factor considered as determinant of expenditure incurred is primary education, co-efficient of which (D_p) is 123.767. It shows that there is at least 123 rupees increase in expenditure if the respondent has received primary education. However, according to the result obtained from regression output, it was found that primary education has no significant impact in reducing the level of poverty and inequality in the cheyyar block. This insignificance is due to the fact that primary education imparts just the basic knowledge of reading and writing alone. It does not help the respondent in anyway to enhance this ability to increase or improve his/her skill required to obtain higher income hence the level of skills which basically respondent of primary education employs in his occupation is more or less similar to that employed by an illiterate.

The next factor affecting the expenditure incurred is secondary education. The estimate of D_s 275.015; it shows that if the respondent has received secondary education, the expenditure incurred by his/her increases by almost Rs.275. It is clear that the secondary education has a significant impact on expenditure of the household. This may be due to the fact that the education acquired by the respondent at the secondary level helps his/her to understand and reason things. This helps the respondent in the better understanding of implementing new methods or techniques, to improvise his skill level and there by increasing his level of income.

Third factor considered is higher education level. The estimate of 1458.034 indicates that there will be a strong impact on expenditure incurred if the respondent has received higher education. This may be due to the fact that higher education leads to acquiring of better jobs, technical know-how, and improvement in his/her skills, improving efficiency and work culture, efficiency in production and productivity thus leading to a higher flow of income.

Another important parameter which determines the level of expenditure is the occupational pattern of the household the estimates, of D_f is 294.9961. There is a direct relationship between farming and expenditure. It is noticeable that there is Rs.294 increase in expenditure if the respondent belongs to the 'farmer' category.

Another factor is the government job. There is a significant relationship between the government sector jobs and the level of expenditure incurred. It brings the sense that presence of government jobs in a household may bring an increase in expenditure of Rs.625.

Other occupational categories such as trade, business, private firm jobs etc., bring about a significant increase, of about Rs.1023, in the level of monthly expenditure incurred.

This analysis shows that if the respondent belongs to the class of labourers the flow of income is neither systematic nor stable since their earning depends on the availability of work, the percentage of population of the 'labour' class and the current wage rate. In Indian rural environment normally due to high population in the labour class there is a higher supply of labourers compared to the demand for them. The income structure of this class may not be sufficient to bring about an increase in their standard of living and raise them above the poverty line.

Another important factor which determines the expenditure level is the flow of income. But according to the result of this regression analysis, it was found that the level of income has no significant impact on the monthly expenditure. This may be due to the successful implementation of government schemes like Food for Work, National Rural Employment Guarantee scheme which have effectively provided work and income. Also, the Indira Awas Yojana has been quite successful in many villages in Cheyyar Block in tarnishing house for the poor. The "one hut one light" programme of government to electrify rural areas has also been successful in various villages of the cheyyar block in providing electrification. Hence the basic

Peer Reviewed Journal

amenities of food, shelter and the base level of living through income has been efficiently and effectively taken care by government schemes.

Findings and Conclusions

Having analyzed the various findings in the study of Cheyyar Block, the following conclusion can be derived. According to the study it can be observed that 35% of the population lived below the income level of Rs. 20700 (prescribed norms by the planning commission for basic living: 2006-2007) while 45% are above the poverty line. The remaining 20% are well off in this block. It was found there is a positive relationship between the level of poverty and land holdings, physical assets, livestock etc., observed from the study.

The regression analysis has shown that the income has an insignificant impact on expenditure incurred. This may be due to the government's effective and efficient implementation of various poverty alleviation programmes.

Thus it can be concluded that the incidence of poverty in the area is gradually reducing due to the presence and successful implementation of the government's policies.

Suggestions

In Tamil Nadu anti poverty strategy has three broad compounds - promoting economic growth, advancement of human development and effective implementation of targeted programmes for poverty and inequality reduction to address multi dimensional effect of poverty. Geared towards employment and income of the generation poor; Thanks to a great impact of implementation of a number of poverty alleviation schemes, the incidence of poverty i.e. Number of poverty stricken people has been on a decrease at all india level in the state of Tamil Nadu, at Thiruvannamalai District and the study area of Cheyyar Block. The gradual reduction in the poverty ratio is due to the schemes and programme introduced and implemented by the Tamil Nadu Government like 'one hut one light', 'Land for Landless', 'housing facilities provision of LPG', Provision of bicycles to poor students provision of T.V to the households and provision of rice at Rs.1 per kg for the general cardholders who can avail rice and 35 kg to people BPL, and provision of food items like cereals and pulses at an extremely subsidised rate.

The income inequality gap in the study area is gradually decreasing too due to the development of employment generating opportunities like agricultural and allied activities, development of cottage and small industries and art and craft industries such as bamboo based industries, leather processing units, rope making, saw mills etc.

This study suggests the government authorities for effective reduction of poverty and inequality in other areas also considering the success of Cheyyar Block, in Thiruvannamalai District.

Peer Reviewed Journal

References

1. Ruddar Datt . K.P.M. Sundharam, (2006), "Indian Economy" S.Chand &company Ltd., New Delhi. 55 Pp.359-360.
2. Thimmaiah .G, (1983), "Inequality and poverty" Himalaya publishinghouse, Bombay. 09 Pp.1-2.
3. Banerjee. A, (2005),"Trade liberalization and inequality; Evidence from Indian District" NBER Working Paper No. 11614. Delhi.
4. Accessed: htt//planning commission.gov.in/reports.
5. Ahluwalia, (2005) Rural Poverty Agriculture Production and Price: a Re-examination" Mimeo.
6. Tarique, (2008) "Millennium Development Golas: Reducing Poverty" 46th years of publication, southern Economist, Vol:46, No:23, April 1, Pp.5-7.

Redefining Poverty Line Trends over Decades

Introduction

"Poverty is defined as "pronounced deprivation in well- being'

South Asia is home to the largest number of poor in the world, and India accounts for the largest percentage of the region's share. The long-term performance of the Indian economy with respect to poverty reduction has been mixed, with poverty actually increasing in the first two decades after India became independent in 1947 .Even with the latest questionable estimates, India remains the epicentre of poverty, both within South Asia and in the world, with as many as 259 million people below the national poverty line. In terms of the international poverty line of USD 1 per day (measured at 1993 purchasing power parity exchange rates), there are 358 million poor in India. If instead we use the norm of USD 2 per day, almost 80 percent of India's vast population is below poverty line, (World Bank (2003)).

In terms of the non-income dimensions of poverty too, India continues to display intense poverty with relatively poor indicators of social and human development relevant to the MDGs such as infant and maternal mortality, literacy levels, and gender inequalities. However, there has been a sustained reduction in poverty since the 1970s. Rural poverty declined from 55.7 percent in 1974 to 37.4 percent in 1991, while urban poverty fell from almost 48 percent to 33.2 percent during the same period, with the major proportion of this decline occurring between 1978 and 1987 According to 1999- 2000 estimates, poverty in India had declined to 27.1 percent in rural areas with a national figure of 26 percent. However, the most recent household expenditure survey used a different methodology, resulting in a lack of comparability between the latest estimates and all earlier ones. The debate surrounding the latest poverty estimates in India is quite intense and wide-ranging, though largely arid at this stage given the fundamental lack of comparability between the latest estimates and those before.

Peer Reviewed Journal

Objectives

* To analyse whether the poverty trends are overestimated or underestimated.
* To find out the conceptual problems facing while poverty estimation

Are the Poverty Data Correct?

While the poverty estimates presented here are very encouraging, we must ask whether the survey Results reflect what ordinary people in India face every day. Has their material condition improved? Indian poverty statistics, in fact, have generated a number of controversies in recent Years. Some would question the 1999–2000 NSS on methodological issues, arguing that it understates poverty. Others have claimed that the NSS overstates poverty for any of several reasons—because price changes are overstated, or because the survey basket has not been updated for decades, or because other evidence calls NSS results into question. Calorie intake, consistency with national accounts or other surveys , changes in consumption patterns ,price changes, changes in survey design, sustainability of poverty levels are the major factors which keeps poverty over estimated or under estimated over time.

Archana Parthasarathy, Ph.D., Research Scholar, Department of Economics,
University of Madras, Chennai.

Table: Poverty statistics of Indian states

State		State Specific Poverty Line No. of Persons (Lakhs)		No. of Persons (Lakhs)			Percentage of Persons		
		Rural	Urban	rural	urban	combined	rura l	urban	combined
	India	356.30	538.60	2209.24	807.96	3017.20	28.3	25.7	27.5
1	Andhra Pradesh	292.95	542.89	64.70	61.40	126.10	11.2	28.0	15.8
2	Arunachal Pradesh	*	*	1.94	0.09	2.03	22.3	3.3	17.6
3	Assam	387.64	378.84	54.50	1.28	55.77	22.3	3.3	19.7
4	Bihar	354.36	435.00	336.72	32.42	369.15	42.1	34.6	41.4
5	Chattisgarh	322.41	560.00	71.50	19.47	90.96 40.8	40.8	41.2	40.9
6	Goa	362.25	665.90	0.36	1.64	2.01 5.4	5.4	21.3	13.8
7	Gujarat	353.93	541.16	63.49	27.19	90.69 19.1	19.1	13.0	16.8
8	Haryana	414.76	504.49	21.49	10.6	32.10	13.6	15.1	14.0
9	Himachal pradesh	394.28	504.49	6.14	0.22	6.36	10.7	3.4	10.0
10	Jammu & Kashmir	391.26	553.77	3.66	2.19	5.85 4.6	4.6	7.9 5.4	5.4
11	Jharkhand	366.56	451.24	103.19	13.20	116.39	46.3	20.2	40.3
12	Karnataka	324.17	599.66	75.05	63.83	138.89	20.8	32.2	25.0
13	Kerala	430.12	559.39	32.43	17.17	49.60 13.2	13.2	20.2	15.0
14	Madhya Pradesh	327.78	570.15	175.65	74.03	249.68	36.9	42.1	38.3
15	Maharashtra	362.25	171.13	146.25	317.38	317.38	29.6	32.2	30.7
16	Manipur	*	*	3.76	0.20	3.95	22.3	3.3	17.3
17	meghalaya	*	*	4.36	0.16	4.52	22.3	3.3	18.5
18	Mizzoram	*	*	1.02	0.16	1.18	22.3	3.3	12.6
19	Nagaland	*	*	3.87	0.12	3.99	22.3	3 3.3	19.0
20	Orissa	325.79	528.49	151.75	26.74	178.49	46.8	44.3	46.4
21	Punjab	410.38	466.16	15.12	6.50	21.63	9.1	7.1	8.4
22	Rajasthan	374.57	559.63	387.38	47.51	134.89	18.7	32.9	22.1
23	Sikkim	*	*	1.12	0.02	1.14	22.3	3.3	20.1
24	Tamil Nadu	351.86	547.42	76.50	69.13	145.62	22.8	22.2	22.5
25	Tripura	*	*	6.18	0.02	6.38	22.3	3.3	18.9
26	Uttar Pradesh	365.84	483.26	473.00	117.03	590.03	33.4	30.6	32.8
27	Utharakhand	478.02	637.67	27.11	8.85	35.96	40.8	36.3	39.6
28	West bengal	382.82	449.32	173.22	35.14	208.36	28.6	14.8	24.7

Source: Planning Commission (Latest)

Table:Tendulkar Committe all India poverty line and the Head Count Ratio 2004-2005

Year	Poverty line		Poverty head Count ratio		
	Rural	Urban	Rural	Urban	Total
2004-2005	446.88	578.8	41.8	25.7	37.2

Source: planning Commission (2009)

Peer Reviewed Journal

Policy Responses and Safety Nets: Adequacy and Effectiveness

This paper clearly show that despite the many disputes around estimating poverty in India, there is agreement that while the percentage of those in poverty has declined, numbers of those in poverty remains unacceptably high. Further, as noted in the Eleventh Plan, "given the chronic and multi-dimensional nature of poverty in India it is imperative that the programmes to address poverty rely on a multi-pronged approach." There is a "geography of poverty" since it is concentrated in the rural areas of certain States as well as a "sociology of poverty" since the proportion of poor is higher among certain social groups. Additionally, there are "identifiable occupational features of the poor: they are concentrated in agricultural labour and artisanal households in rural areas, and among casual labourers in urban areas." (Eleventh Plan Vol III p. 84; Bhalla 2004; Bhide and Mehta 2004; Kumar 2003; Mehta and Bhide 2003; Mehta and Shah 2001 and 2003). Despite the large number of programmes and schemes that have been in place in different forms for many years, the outcome is that there is "persistence of poverty" and "the scale at which it still exists is not acceptable."

Conclusion

To reiterate, India's surveys are considered of high quality for a developing country. They have been carried out for a long enough time and with enough regularity to rid them of the managerial and logistical problems that typically plague such work. Even so, poverty measurement raises numerous conundrums and presents many ambiguities. It seems clear that (1) measuring poverty over time is difficult; and that (2) poverty measurement may be too imprecise for it to be used to link poverty outcomes closely to governmental initiatives or policies in the short or medium term. These issues of data quality imply that more attention should be paid to long-term trends than to the results of individual surveys.. Statistics on average caloric intake corroborate these trends and there exists very strong relationship at the state level in India between average consumption and poverty. Multi dimensional Poverty Index should also be incorporated in this respect.

Peer Reviewed Journal

References

1. Moyna (2011-04). "BPL's dividing line". Down to the earth: Science and entertainment online. cse webnet.
2. Bavadam, lyla (2010-04-10). "No jobs, no food". Frontline, Volume 24, Issue 8, (Chennai: The Hindu): pp. Cover Story
3. Hagenaars, Aldi & van Praag, Bernard A Synthesis of Poverty Line Definitions. Review of Income and Wealth, 1985
4. Ravallion, Martin; Chen Shaohua & Sangraula, Prem Dollar a day The World Bank Economic Review, 23, 2, 2009, pp. 163-184
5. Kenworthy, L. (1999). Do social-welfare policies reduce poverty? A cross-national assessment. Social Forces, 77(3), 1119-1139.
6. Uma Dey Sarkar (1997) , Politics of poverty in India by Publisher: books.google.com ,Publication Date: Jan 1,

Urban Local Bodies: Poverty Alleviation Programmes in India

Introduction

India is a haven to 22 per cent of the world's poor. Such a high incidence of poverty is a matter of apprehension, in view of the fact that poverty eradication has been one of the major objectives of the development process. Really, poverty is a global dialog. Poverty eradication is considered integral to humanity's mission for sustainable development. Thus, reduction of poverty in India is vital for the attainment of international goals. The philosophy underlying the poverty alleviation programs is to tackle the rural poverty by endowing the poor with productive assets and training for raising their skills so that they are assured of a regular stream of employment and income in raising themselves above the poverty line. This paper discusses various poverty alleviation programs and focuses on programs like, Swarna Jayanti Shahari Rozgar Yojana (SJSRJ), Nehru Rozgar Yojana (NRY), Urban Basic Services for the Poor (UBSP), Swarnjayanti Gram Swarozgar Yojana (SGSY), Prime Minister's Integrated Urban Poverty Eradication Programme (PM IUPEP), Development of Women and Children in Urban Areas (DWCUA), The Urban Wage Employment Programme (UWEP), National Social Assistance Programme (NSAP) and National Maternity Benefit Scheme (NMBS).

Urban Poverty

Urban poverty is a multidimensional phenomenon. The urban poor live with many deprivations. Their major challenges in urban areas may include; Limited access to employment opportunities and income, inadequate and insecure housing and services, violent and unhealthy environments, little or no social protection mechanisms, and limited access to adequate health and education opportunities. But urban poverty is not just a collection of above characteristics; it is also a dynamic condition of vulnerability or susceptibility to risks. In order to provide a richer understanding of urban poverty, this study presents these two analytical frameworks (i) a dynamic framework of poverty (vulnerability and asset ownership) and (ii) the multiple characteristics of poverty and its cumulative impacts.

Urban Poverty Alleviation

Poverty reduction is an important goal of the urban policy. Urban growth is a result of (1) natural increase in population (2) net migration from rural areas to urban areas and (3) reclassification of towns. The common notion that migration largely fuels urban growth is only partially correct. Therefore, it is necessary to view urban poverty as distinct from rural poverty and not as mere transfer of rural poverty into urban areas.

Urban Poverty leads to:

(a) proliferation of slums and bustees; (b) fast growth of the informal sector; (c) increasing casualisation of labour; (d) increasing pressure on civic services; (e) increasing educational deprivation and health contingencies. The Urban Poverty Alleviation Programmes (UPAPs) which were in operation during eighth plan are as follows:

Swarna Jayanti Shahari Rozgar Yojana (SJSRJ)

The Government has recently revamped the SJSRJ with effect from April1, 2009. The scheme provide gainful employment to the urban unemployed and underemployed poor, by encouraging the setting up of

P. Prapakaran, Lecturer, Department of Economics,
Raja Doraisingam Government Arts College, Sivagangai.
Dr. C. Muthuraja, Faculty Member, Department of Economics,
The American College, Madurai.

Peer Reviewed Journal

self-employment ventures by the urban poor and also by providing wage employment and utilizing their labour for construction of socially and economically useful public assets. The revamped SJSRJ has five components and budget allocated for the SJSRY scheme for 2009-10 is Rs.5.15 billion

Nehru Rozgar Yojana (NRY)

In order to alleviate the conditions of urban poor, a Centrally Sponsored programme - Nehru Rozgar Yojana - was launched at the end of the Seventh Five Year Plan (October 1989) with the objective of providing of employment to the urban unemployed and underemployed poor. The Central Government indicated its overall contribution while the essential task of identifying, earmarking and coordinating the relevant sectoral inputs was undertaken by the State Governments.

Urban Basic Services for the Poor (UBSP)

The UBSP Programme was implemented as a Centrally Sponsored Scheme during the Eighth Five Year Plan with the specific objectives of effective achievement of the social sector goals; community organization, mobilization and empowerment; and converence through sustainable support system. The expenditure on the Programme was being shared on a 60:40 basis between the Central and the State Governments and UTs (with legislatures). Further, the per capita expenditure on any slum pocket is Rs.75/- in the first year and Rs.50/- from the second year onwards after the basic infrastructure is developed.

Swarnjayanti Gram Swarozgar Yojana (SGSY)

SGSY was launched in April 1999 after restructuring of the Integrated Rural Development Programme (IRDP) and allied programmes. It is a self-employment programme for the rural poor. The objective of the SGYS is to bring the assisted swarozgraris above the poverty line by providing them income-generating assets through bank credit and Government subsidy. The scheme is being implemented on a cost-sharing basis between the Centre and States of 75:25 for non-north-eastern states and 90:10 for north-eastern states. Up to December 2009, 36.78 lakh Self Help Groups (SHGs) had been formed and 13.281 million swarozgaris have been assisted with the total investment of Rs.308.96 billion.

Prime Minister's Integrated Urban Poverty Eradication Programme (PM IUPEP)

Recognizing the seriousness and complexity of urban poverty problems, especially in the small towns where the situation is more grave due to lack of resources for planning their environment and development, the PMI UPEP was launched in November, 1995. The PM IUPEP was a Rs.800 Cr scheme approved for the period up to the year 2000. Programme was applicable to all Class II urban agglomerations with a population ranging between 50,000 and 1 lakh subject to the condition that elections to local bodies have been held.

Development of Women and Children in Urban Areas (DWCUA)

This scheme is distinguished by the special incentive extended to urban poor women who decide to set up self-employment ventures as a group as opposed to individual effort. Groups of urban poor women will take up an economic activity suited to their skill, training, aptitude and local conditions. Besides generation of income, this group strategy will strive to empower the urban poor women by making them independent as also providing a facilitating atmosphere for self-employment. To be eligible for subsidy under this scheme, the DWCUA group should consist of at least 10 urban poor women.

The Urban Wage Employment Programme (UWEP)

This programme seeks to provide wage employment to beneficiaries living below the poverty line within the jurisdiction of urban local bodies by utilizing their labour for construction of socially and economically useful public assets. This programme will apply to urban local bodies, the population of which is less than 5 lakhs as per the 1991 Census. The material-labour ratio for works under this programme will be maintained at 60:40. The prevailing minimum wage rate, as notified from time to time for each area, will

Peer Reviewed Journal

be paid to the beneficiaries under this programme. This programme will be dovetailed with the State sector EIUS scheme as well as the National Slum Development Programme (NSDP). This programme is not designed to either replace or substitute the Environmental Improvement of Urban Slums (EIUS), the NSDP, or any other State sector schemes.

National Social Assistance Programme (NSAP)

This scheme was started on the 15th of August 1995. This scheme was 100% centrally sponsored. Its main aim was to provide social help to poor families if the death of the earning member of the family occurred and maternity or old age. This programme tried to ensure that everyone was had a minimum level of well being and that no was suffering. This programme consisted of 3 more compones or schemes, namely, i) National Old Age Pension Scheme (NOAPS) ii) National Family Benefit Scheme (NFBS) and iii) National Maternity Benefit Scheme.

National Old Age Pension Scehme (NOAPS)

As the name suggest this scheme provided pension to old people who were above the age of 65 who could not fend for themselves and did not have any means of substinence. The pension that was given was Rs 200 a month. This pension is given by the central and state government. In per cent state government Tamil Nadu pension that was given was Rs 1000 a month; Ratio is 20:80 the job of implementation of this scheme in states and union territories is given to panchayats and municipalities. The state's contribution may very depending on the state.

National Family Benefit Scheme (NFBS)

This scheme was started in August 1995 by GOI. This scheme is sponsored by the state government. It was transferred to the state sector scheme after 2002-03. It is under the community and rural department. This scheme provides a sum of 10000Rs to a person of a family who become the head of the family after the death of its primary breadwinner. A breadwinner is a person who is above 18 who earns the most for the family and the family survives on his/her earnings. It is for families below the poverty line.

National Maternity Benefit Scheme (NMBS)

This scheme provides a sum of Rs 500 to a pregnant mother for the first two live births. The women have to be older than 19 years of age. It is given normally 12–8 weeks before the birth and in case of the death of the child the women can still avail it. The NSAP is implemented by states and union territories with the help of panchayats and municipalities. During 1999–2000 the total allocation of funds for this scheme was 767.05Cr and the amount used was Rs 596.99 Cr.

Conclusion

In summing up, micro finance is an innovative mechanism for ameliorating urban poverty. Indeed, it offers an inspiring tool for concerned people be it businessmen, industrialists, professionals, administrators, researchers or students, for making better place to live, work and invest in. The urban poverty alleviation is much easier than the rural poverty alleviation in the country, because the rural poor people remain poor for generations together which are not in case of urban poor. An important requirement for the planning and implementation of all development programmes has been to involve the people and their institutions. In accordance with this requirement, the bureaucracies engaged in development involve the people for consultation at the planning and execution stages. However, such involvement of intended beneficiaries without adequate information, empowerment and awareness about their roles does not facilitate improvement in the planning, implementation and effectiveness of the development programmes. From the aforesaid discussion it could be inferred that without reforming the bureaucracy and changing their mindset, the development interventions are unlikely to be effective and efficient. Furthermore, specific reforms need to be designed to make development administration responsible, transparent, accountable and culpable.

Peer Reviewed Journal

References

1. Development Policy Review (2006) "India Inclusive Growth and Service delivery: Building on India's Success" Document of the World Bank
2. Srinivasulu Bayineni (2006) "Poverty Alleviation Programs in India: A Study" Journal of Managerial Economics, pp.79-89
3. Government of India (2005) Report of the Twelfth Finance Commission.
4. Government of India (2001) Department of Census and Statistics Provisional Population Totals: India, Census of India
5. Government of India (2003) Ministry of Finance. 2003. Economic Survey 2002–03
6. india.gov.in

Peer Reviewed Journal

Impact of Public Distribution system on the Eradication of Poverty in Tamil Nadu

Introduction:

Poverty is usually measured as either absolute or relative poverty. Absolute poverty refers to a set standard which is consistent over time and between countries. The World Bank defines extreme poverty as living on Less than US $ 1.25 (pp) per day, and moderate poverty as less $ 2 a day. (But note that a person or family with access to subsistence resources eig. Subsistence farmers may have a Low cash income without a correspondingly low standard of living - they are not living on their cash income but using it as a top up. If estimates that in 2011.2.1 billion people had consumption level below $ laday and 2.7. billion lived on Less than $ 2 a day.

Public Distribution system (PDS)

PDS with a network a burt 5.51 Lakhs fair price shops (FPS) has distributed commodities to about 20 crore households. The Indian public distribution system (PDS) is designed to help both the producers and consumers of food grains by linking procurement to support price and insuring their distribution along with other essential commodities at affordable price throughout country PDS therefore, continues to be a major instrument of Government economic policy for enhancing food securing for the poor.

Peer Reviewed Journal

Food Security

India is one of the Largest producers of food grains in the world feeding 17 percent of the world's population on only three percent of the world arable land. We are the second largest producer of wheat and rice in the world, growing 12 and 22 percent of the world total wheat and rice croprespectly.

Sustainable food security involutes strengthing the likelihood securing of all members with in a household by ensuring both physical and economic access to balanced diet including the need incronutrients, safe drinking water, and environmental sanitation, basic health care and primary Education. The food should originate from efficient and environmentally benign production technologies that conserve and enhance the natural resource base of crops, farm animals, for entry, inland and marine fisheries.

The ultimate objective of world food security should be to ensure that all people at all times have both physical and economic access to the basic food they need.

Food security should have three specific aims, namely, ensuring production of abequate food supplies, maximizing stability in the flow of supplies, and securing access to available supplies on the part of those who need them.

The problem of food securing cannot be viewed only in terms of Procurement and distribution of food, it should also be seen in the context of production of food grains, livelihood of people and overall management of food economy.

Tamil Nadu Public Distribution system (TPDS)

Government of Tamil Nadu has been implementing universal Public Distribution system in the state instead of the targeted public Distribution system by the Government of India. Tami Nadu is a state where failure monsoon and frequent droughts and cyclone affect large number of potentially vulnerable families

Dr. A.Saltheen, Department Economics,
S.T. Hindu College, Nagercoil, Agasteeswaram, Kanyakumari
Dr. R.Kannan, Associate Professor, Department of Economics,
Vivekananda College, Kanyakumari.

the universal distribution system in Tamil Nadu envisages that every family living and cooking separately is ensiled to a family card and thus assures universal food security. It is left to the choice of the families themselves to by rice or other commodities according to their need.

The Government of Tamil Nadu state has implemented many measures for the eradication of rural and urban poverty in India supply of essential commodities through ration shop is one of the measures for the poverty eradication. The Government of Tamil Nadu has supplied the Free rice to the poor family in the year 2012. The government was already incurring a food subsidy of more then Rs.2.950 crore on food items supplied in fair price shops and new scheme would entail the government an additional burben of Rs.450 crores.

The main objective of the study

1. To study the performance public Distribution system in Tamil Nadu
2. Impact of PDS on the Eradication in India, and Tamil Nadu

Methodology

The secondary data were used for the present study In order to analyse the problems and performance poverty eradication of public Distribution system in Tamil Nadu data for 10 years from 2001-2011 were collected from the Department of Civil supplies corporation Ltd., (TNCSC. Ltd) Statistical Department Tamil Nadu, Civil supplies and consumer production, (Ltd) (Chennai) Ministry of Food & Cooperation, Tamil Nadu.

Peer Reviewed Journal

Table 1.1

Procurement of Paddy and Food Subsidy, Allocation of Kerosene in Pds in Tamil Nadu

Year	Procurement of Paddy (mill. tonns)	Food Subsidy	Allocation of Kerosene (Killo litter)
2001-02	2,38,596	613.31	633880
2002-03	2,54,322	632.72	582712
2003-04	3,90,579	734.84	561660
2004-05	9,72,630	1017.78	545297
2005-06	13,81,570	1559.64	5,58.929
2006-07	16,07,570	1833.02	5,58,929
2007-08	14,49,464	1961.06	5,58,929
2008-09	16,46,819	2988.06	5,58.929
2009-10	17,54,321	2997.00	5,64,841
2010-11	18,37,540	3078.00	5,68,947

Source: Tamil Nadu Civil Supplies Corporation, Chennai 2011, Department of Statistics Tamil Nadu, 2011

Table – 2

Off – Take Of Tamil Nadu Public Distripution System

Year	Rice – off Take (M.T)	Wheat off Take (M.T)	Sugar – off Take (M.T)	Kerosene K.(Lit,)
2001-02	23,22,891	58,547	2,18,340	7,80,913
2002-03	24,30,647	59,232	3,23,108	6,18,340
2003-04	24,32,565	61,347	2,20,207	6,37,847
2004-05	25,29,491	63,961	2,21,204	7,01,420
2005-06	32,23,508	71,007	3,30,515	6,86,018
2006-07	33,62,789	75,007	3,53,000	6,58,835
2007-08	33,84,251	91,167	2,90,048	6,62,987
2008-09	36,32,017	98,874	3,48,220	7,21,621
2009-10	34,79,304	1,23,305	3,71,945	6,22,225
2010-11	37,44,402	1,27,474	3,88,271	6,18,447

Source: Tamil Nadu supplies corporation, Chennai 2011, Department of statistics Tamil Nadu 2011

Results and Discussion

- The procurement of paddy had increased from to 2, 38,596 million tones to 18, 37,540 million tones the year 2001-02 to 2010-11.
- The food subsidy provided by the Government of Tamil Nadu was increased from Rs.613.31 Crores in 2001-02 to Rs. 3078.00 Crores in 2010-11.
- The allocation of Kerosence in Tamil Nadu Under PDS in Tamil Nadu state was increased from 6,33,880 million tonns in 2001-02 to 568947 million tons in 2010-11.
- The Rice off – take was increased from 23,22,891 million tonns in 2001-02 to 3744402 million tonns in 2010-11.
- The wheat off take was increased from 58,547 million tonns in 2001-02 to 127474 million tonns in 2010-11.
- The sugar off take was increased from 2, 18,340 million tonns in 2001-02 to 3, 88,271 million tonns in 2010-11.
- The kerosene off take under PDS in Tamil Nadu state was increased from 780913 (kilolitre) 2001-02 to 618447 (kilolitre) in 2010-11.
- The number of ration cards under circulation was increased from 163.3 lakhs in 2001-02 to 170.23 lakhs in 2010-11. There is a steady growth in the family cards under circulation for public Distribution system in Tamil Nadu.
- The number of ration shops in Tamil Nadu was 26,591 in 2001-02 and it was increased to 3019 in the year 2010-11 of the total ration shops 27843 rations shops were run by the cooperative sector.

Peer Reviewed Journal

Suggestion

1. The Government of India and Government of Tamil Nadu may take necessary steps to supply the good quality of rice, proper weight age and at adequate level. The supply may be regular for all periods.
2. The government may supply the PDS commodity at door steps of the beneficiaries.
3. The fair price have to display every supply of period, stock level of Free rice to beneficiaries.

Conclusion

Government of Tamil Nadu has the impact of Public Distribution system on the eradication of poverty. While concluding it is suggested that the Government of India, and Tamil Nadu has to take necessary step of identify the needy of free rice and proper distribution at required level of the poor people.

References

1. Sambi Reddy, "Food Security in the Post – Reform period in India", Journal of Rural Development Vol. 25. No.1 2007, pp1.
2. K.K.Tripathy "Food Security and Food management in India A Review" Kurukushetra, Vol. 56, No.8 June 2008 p.3
3. Himanshu and Abhijit sen, "why Not a Universal Food security Legistation?" Economic and political weekly, Vol. XLVI, No 21, may 21, pp.38.
4. Soundarapandian, Economic Reforms and Public Distribution system, serial publication, New Delhi, 2001
5. V.K Singh "Public Distribution systems" mittal publishers, New Delhi, 1991.

Poverty in India - Policies and Measures

Introduction

The Indian social system is based pm a strong social hierarchy in the form of birth castes. Social class, too, is apparent through money poor. The poor and their poverty continue to attract and repel alternatively politicians, social scientists, religious groups. Through poverty is a universal phenomenon, It's expressed through the poverty line which is different in different nations. In India 35.97% people have been estimated to live below the poverty line.

Poverty is a negative but relative term denoting absence or lack of material wealth to fulfill one's needs.

Poverty Based on the Education level

In rural areas as expected households with 'primary level and lower' education have the highest poverty ratio, whereas the reverse is true for houscholds with 'secondary and higher' education. Nearly two third households with ' primary level & lower 'education in rural areas of Bihar and Chhattisgarh are poor, whereas it is 46.8% for up and 47.5% for Orissa.

Government policy towards alleviation of poverty:

The Government at India took certain measures to reduce, inequality of income and wealth in its five year plan periods.

Followings are some steps taken by the government, from to time.

1) Integrated Rural Development Programme (IRDP):

IRDP was initiated in 1976-77 in 20 selected districts and further in 1980 it was started in all blocks of the country.

The objective of the programme is enable the selected families to cross the poverty line through a strategy of productive assets endowment.

During the 7th five year plan period an outlay 2.462 crores was provided for the programme and the target was to cover 20 million beneficiaries.

2) National Rural Employment Programme (NREP):

NREP was launched in October 1980. The basic objective of the programme was to generate additional gainful employment in the rural areas to bring about a general. Improvement in the overall quality of life in rural areas.

3) Rural Landless Employment Guarantee Programme (RLEGP):

The RLEGP was launched on 15th august 1983 to generate additional employment in rural areas.

The basic objective of the programme was to improve and expand employment opportunities to create productive and durable assets for strengthening rural infrastructure and to improve the overall quality of life in rural areas.

4) Jawahar Rozhgar Yojana (JRY):

JRY has been introduced in 1989-90 with a purpose of generating more employment in the country.

To create 837 million man-days of employment a sum of Rs.2623/- Crores has been provided.

Peer Reviewed Journal

Dr.SolomonRaj, Associate Professor, **& S.Suresh Pandi,** Research Scholar,

Department of Economics, Pope's College, Sawyerpuram.

5) Training for Rural Youth Self Employment Programme (TRYSEM): (August 15, 1979,)

The main thrust of this scheme is on equipping rural young in the age group of 18-35 years with necessary skills and technology to take up vocations of self-employment in the broad fields of agriculture and allied industries activities.

6) Development of women children (DWC):

The objective of the programme is to improve the lot of rural women thing the creation of income generation activities in a districts.

7) Drought Prone Area Programme (DPAP):

The DPAP was started in 1970-71 in the areas which are cronically attached by the drought.

The main objective of this programme is to organize permanent works to obviate scarcity relief and to generate adequate employment through labour intensive schemes.

8) Desert Development Programme (DDP):

The main objective of DDP was on controlling further diversification of desert areas and raising the productivity of local inhabitant.

9) Prime Minister's Rojkar Yojana (PMRY):

In 1995-96 generated employment for 3.75 lakh proper. It provided employment to 2.1 Lakh proper day in 1999-2000.

10) Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP):

This Programme has been implemented in 1995-96. This programme provides employment to the urban poor.

The central government will incur an expenditure of Rs.800 crores on this programme during a period of five years.

It provided employment to 2.85 Lakh 1999-2000.

11) Other Programme:

Government of India launched other employment and poverty allivation programme as under:

1) Pradhan Mantri Gramodaya Yojana
2) Pradhan Mantri Gramodaya Yojana(Gramin Awas)
3) Pradhan Mantri Yojana – Rural Drinking water Project
4) Pradhan Mantri Gram Sadak Yojana(PMGSY)
5) Autyodya Anna Yojana
6) Jai Parkesh Rozgar Guarhtea Yojana (JPRGY)
7) Valmiki Amedgar Awas Yojana (VAMBAY)

Conclusion :

The Government of India has been aware a sincere about eradicating poverty. Zamindari abolition , stopping, the privy purses, land consolidation and land ceilings, abolition of un touch ability, provision of subsidies on agricultural inputs, on cottage industries, and food stuff distributed through fair price, reservations for scheduled casted and schedules tribes, women, disabled and may other specific poverty 0 elimination programmes are all exemplary actions taken by the government.

Generally few conditions may be enforced before helping such individual and communities. They should follow the norm of two children per family if they are in the reproductive age. The addicts should be advised to seek the treatment. Some help in getting such treatment should be undertaken.

Peer Reviewed Journal

Poverty Alleviation Programme in Rural India

Introduction

This article overviews the role and function of the Government and its' programmes for rural development in India. Science and technological interventions in the field of rural development have been discussed briefly and efforts being made to document some of the appropriate technologies developed by several research institutes, organizations suitable for application in rural areas are listed. Besides, the actual realization achieved during the Xth plan and the proposed target and strategy of the XIth plan have been highlighted to showcase the recent trend of developmental activities under the Ministry of Rural Development.

Objectives

The basic objectives of Rural Development Programmes have been alleviation of poverty and unemployment through creation of basic social and economic infrastructure, provision of training to rural unemployed youth and providing employment to marginal Farmers or Labourers to discourage seasonal and permanent migration to urban areas.

Strategies and Programs for Rural Development

The rural economy is an integral part of the overall Indian economy. As majority of the poor reside in the rural areas, the prime goal of rural development is to improve the quality of life of the rural people by alleviating poverty through the instrument of self-employment and wage employment programmes, by providing community infrastructure facilities such as drinking water, electricity, road connectivity, health facilities, rural housing and education and promoting decentralization of powers to strengthen the Panchayati raj institutions etc. The various strategies and programs of the Government for rural development are discussed below:

Integrated Rural Development Program (IRDP)

First introduced in 1978-79, IRDP has provided assistance to rural poor in the form of subsidy and bank credit for productive employment opportunities through successive plan periods. Subsequently, Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Tool Kits to Rural Artisans (SITRA) and Ganga Kalyan Yojana (GKY) were introduced as sub-programs of IRDP to take care of the specific needs of the rural population.

Wage Employment Programs

Anti-poverty strategies, like assistance to the rural poor families to bring them above the poverty line by ensuring appreciable sustained level of income through the process of social mobilization, training and capacity building. Wage Employment Programs have sought to achieve multiple objectives. They not only provide employment opportunities during lean agricultural seasons but also in times of floods, droughts and other natural calamities. They create rural infrastructure which supports further economic activity. It encompasses Swarnjayanti Gram Swarozgar Yojana (SGSY), Sampoorna Grameen Rozgar Yojana (SGRY) and National Rural Employment Guarantee Act (NREGA) etc. NREGA is an act of parliament. It is not merely a scheme or policy. It aims at enhancing the livelihood security of the people in rural areas by guaranteeing hundred days of wage employment in a financial year, to a rural household whose members volunteer to do unskilled manual work. The objective of the Act is to create durable assets and strengthen the livelihood resource base of the rural poor.

K.Nagendiran, Research Scholar, **& Dr.C.Dhandapani,** Associate Professor & Head i/c, Department of Economics, Thiruvalluvar University, Serkkadu, Vellore.

Peer Reviewed Journal

Employment Assurance Scheme (EAS)

EAS was launched in October 1993 covering 1,778 drought-prone, desert, tribal and hill area blocks. It was later extended to all the blocks in 1997-98. The EAS was designed to provide employment in the form of manual work in the lean agricultural season. The works taken up under the program were expected to lead to the creation of durable economic and social infrastructure and address the felt-needs of the people.

Food for Work Program

The Food for Work program was started in 2000-01 as a component of the EAS in eight notified drought-affected states of Chattisgarh, Gujarat, Himachal Pradesh, Madhya Pradesh, Orissa, Rajasthan, Maharastra and Uttaranchal. The program aims at food provision through wage employment. Food grains are supplied to states free of cost. However, lifting of food grains for the scheme from Food Corporation of India (FCI) godowns has been slow.

Social Security Programs

Democratic decentralization and centrally supported Social Assistance Programs were two major initiatives of the government in the 1990s. The National Social Assistance Program (NSAP), launched in August 1995 marks a significant step towards fulfillment of the Directive Principles of State Policy. The NSAP has three components: a) National Old Age Pension Scheme (NOAPS); b) National Family Benefit Scheme (NFBS); c) National Maternity Benefit Scheme (NMBS). The NSAP is a centrally-sponsored program that aims at ensuring a minimum national standard of social assistance over and above the assistance that states provide from their own resources. The NOAPS provides a monthly pension of Rs. 75 to destitute BPL persons above the age of 65. The NFBS is a scheme for BPL families who are given ₹ 10,000 in the event of the death of the breadwinner. The NMBS provides 500 to support nutritional intake for pregnant women. In addition to NSAP, the Annapurna scheme was launched from 1st April 2000 to provide food security to senior citizens who were eligible for pension under NOAPS but could not receive it due to budget constraints.

Peer Reviewed Journal

Land Reforms

In an agro-based economy, the structure of land ownership is central to the wellbeing of the people. The government has strived to change the ownership pattern of cultivable land, the abolition of intermediaries, the abolition of zamindari, ceiling laws, security of tenure to tenants, consolidation of land holdings and banning of tenancy are a few measures undertaken. Furthermore, a land record management system is a pre-condition for an effective land reform program. In 1987-88, a centrally-sponsored scheme for Strengthening of Revenue Administration and Updating of Land Records (SRA & ULR) was introduced in Orissa and Bihar.

Target and strategy of the XI Five Year Plan (2007-2012)

- Adequate provision has been made for the state share in continuing Centrally Sponsored Schemes like Swarna Jayanti Gram Swarozgar Yojana (SAGSY), Indira Awas Yojana (IAY), Integrated Waste Land Development Programme (IWDP), Drought Prone Area Programme (DPAP), Mid Day Meal Scheme, DRDA Administration and National Rural Employment Guarantee Scheme (NREGS).
- Besides these, World Bank aided DPAP project is being implemented in 14 districts for the last 6 years. Support for this will continue under the second phase of the scheme in the eleventh plan. Similarly, M.P. Rural Livelyhood Programme (MPRLP) is being implemented with the help of Department of International Development (DFID). Water and Land Management Institute (WALMI), DRDA Administration Yojana, Gokul Gram and Godan Yojana and community development programme are proposed to be continued into the XIth Plan.

- Besides these, the State Government is supporting 5 new schemes namely, State Rural Road Connectivity Scheme, C.M. Rural Housing 90 Scheme, Master Plan Scheme, SGSY scheme, Training IEC scheme and Sutradhar scheme.
- As a successor to Rashtriya Sum Vikas Yojana (RSVY), Backward Regional Grant Fund (BRGF) scheme will be implemented in 24 of the 48 districts.

National Rural Employment Guarantee Scheme (NREGS)

- State of Madhya Pradesh has been the frontrunner in implementation of this scheme. NREGS was launched in 18 districts of M.P. from 02.02.06. The central share of the scheme is 90 %. The objective of the scheme is to provide a minimum of 100 days unskilled employment to adult members of rural families. 44.19 lakh families have registered, out of which 44.10 lakh families have been provided job cards.
- During the financial year, 1, 48,229 works have been sanctioned upto 31.12.06, out of which 74,185 works have been completed and 74,044 works are in progress. Of the total sanctioned works, 1, 11,327 works are of water conservation, while 22,593 are of rural connectivity. In this scheme, a provision of 282.29 crores and 1998.82 crores has been provided for the annual plan 2007-08 and 2007-2012.
- The target man-days for the year 2007-08 is 2,600 lakhs and for the XIth five year plan, it is 17,300 lakh man-days.

Suggestions

Although concerted efforts have been initiated by the Government of India through several plans and measures to alleviate poverty in rural India, there still remains much more to be done to bring prosperity in the lives of the people in rural areas. At present, technology dissemination is uneven and slow in the rural areas. Good efforts of organizations developing technologies, devices and products for rural areas could not yield high success. Experiences of many countries suggest that technological development fuelled by demand has a higher dissemination rate. However, in India, technology developers for rural areas have been catering to needs, rather than creating demand. There is no industry linkage machinery to create demand-based-technology market for rural communities. Besides, there is also an imbalance between strategies and effective management programmes. Propagation of technology/schemes for rural development is slow and there is a lacking in wider participation of different stakeholders. An ideal approach may therefore, include the government, panchayats, village personals, researchers, industries, NGOs and private companies to not only help in reducing this imbalance, but also to have a multiplier effect on the overall economy.

Peer Reviewed Journal

References

1. Ministry of rural development, Govt. of India, Chapter VII- Rural Development, pp. 88-99.
2. Planning Commission, Govt. of India, Eleventh five year plan (2007-2012) Vol. I, Inclusive growth.
3. Overview of the National Conference of Ministers of State Governments of Rural Development, Panchayati Raj and Rural Roads, 27-28 January, 2003, New Delhi.

Urban Poverty in India: An Overview

Introduction

India has entered the Eleventh Plan period with an impressive record of economic growth. However, the incidence of decline of urban poverty has not accelerated with GDP growth. Infact, urban poverty will become a major challenge for policymakers in our country as the urban population in the country is growing, so is urban poverty. Therefore, a need has arisen to develop new poverty reduction tools and approaches to attack the multi-dimensional issues of urban poverty. For this, policymakers at the national and local levels should have a good understanding of the nature of urban poverty as well as accurate data on various issues relating to it, in order to develop programme/policies to manage urban poverty in a systematic manner. India Urban Poverty Report using human development framework provides a good insight on various issues of urban poverty such as basic services to urban poor, migration, urban economy and livelihoods, micro finance for urban poor, education and health, unorganized sector and livelihoods.

Poverty in Urban India

India's problems in their magnitude represents some of the gravest in the developing world. The country is large, is internally divided by many factors in a complex of languages, culture and faiths. It is an analgam, which makes neither for easy government nor easy planning. Poverty is a very big problem being faced by a large number of people in the developing countries. Half of the world's people live on less than US $ 2 a day (Clinton, 2002). A billion people live on less than a dollar a day. A billion people go to bed hungry every night. A quarter of the world's people never get a clean glass of water. Every munite, one woman dies in child birth. In spite of the about six decades of independence; we have not been able to solve this problem in the rural as well as urban area. In percentage terms, their number has declined during the last three decades

Peer Reviewed Journal

Table-1 Estimates of incidence of poverty in India

Year	Poverty ratio (%)			Number of poor (Millions)		
	Rural	Urban	Combined	Rural	Urban	Combined
1973-74	56.4	49.0	54.9	261.3	60.0	321.3
1977-78	53.1	45.2	51.3	264.3	64.6	328.9
1983	45.7	40.8	44.5	252.0	70.9	322.9
1987-88	39.1	38.2	38.9	231.9	75.2	307.1
1993-94	37.3	32.4	36.0	244.0	76.3	320.3
1999-2000	27.1	23.6	26.1	193.2	67.1	260.3
2007*	21.1	15.1	19.3	170.5	49.6	220.1

* Poverty projections for 2007

Source: Tenth Five Year Plan, Volume I, Planning Commission

Socio-economic conditions

The information about socioeconomic conditions in urban areas of the country is 79 per cent of the houses were pucca. This figure was just 41 per cent for the rural areas. At the national level, 52 per cent of houses were pucca. According to the 2001 census, 39 per cent of the Indian families live in one-room houses. This figure was 35 per cent in case of rural areas. This shows standard of living in our country for a large proportion of the population. Only 21 per cent of the houses had concrete roof. In urban areas, 44

Prof.**R.Radjavally,** Department of Economics, DKM College for Women, Vellore.

per cent of the houses had concrete roof whereas this figure was 12 per cent in the rural areas. There are 220 million married couples in India. In urban areas, 57 million married couples are there whereas in rural areas, their number is 163 million. Among the married couples, 68 per cent had independent room in urban areas whereas this figures was 85 per cent in rural areas. This means that about one-third of the married couples in urban areas had no independent room for them in their houses. This indicates that they did not have any privacy in their personal life.

Policy Initiatives of Reserve Bank of India

While announcing the monetary and credit policy for the year 1999-2000 the RBI Governor, Dr. Bimal Jalan, evinced a great deal of interest in bridging gaps between micro realities and macro policies. Accordingly, the Micro Credit Special Cell was set up in the RBI to suggest policy measures for mainstreaming and upscaling of the micro finance sector. Indeed, it is the first central bank in Asia, which took several policy measures concerning micro finance, the key features of which are:

- RBI has allowed banks to formulate their own models or choose any conduit/intermediary for extending micro credit. Banks are allowed to choose suitable branch/pocket/ area where micro credit programmes can be implemented;
- Banks are permitted to prescribe their own lending norms keeping in view the ground realities;
- Banks are also allowed to devise appropriate loan and saving products and related terms and conditions including the size of loan, unit cost, unit size, maturity period, grace period, margins and purpose of borrowing including for housing and shelter needs;
- Interest rates on bank's loans given to micro-finance institutions arecompletely deregulated;
- Bank lending under micro finance will be treated as part of priority sector targets as well as under sub-target of lending to the weaker sections;
- The micro-finance institutions registered as not for profit NBFCs have been exempted from registration and prudential requirements.

RBI has permitted such NBFCs to provide credit not exceeding Rs.50,000 for business activity and Rs.1,25,000 for meeting the cost of a dwelling unit to the poor. This apart, the Government of India has also allowed foreign direct investment in micro credit to encourage foreign participation in various micro finance projects. A joint project was undertaken by the Department of Commerce, Mumbai University and Department of Economics, S.N.D.T. Women's University involving twenty teachers and two hundred students during early nineties conducting survey of 562 informal sector enterprises in Mumbai to understand their financial problems. All these small informal sector enterprises had micro credit from different sources and their sincere efforts and hard working attitude have obtained some skills either through formal or informal training. Their capacity to do business contributes to the great help in the overall development of the economy as well as that particular urban area. In turn it helps to reduce the urban poverty.

Conclusion

Removal of poverty became a distinct objective since the Fifth Five Year Plan (1974-79) in India. However, no distinction was made between urban and rural poverty. It was only in the Seventh Plan (1985-90) onwards that issues related to urban poverty were discussed. It lay down that poverty could be reduced only by generating employment, skill formation and improvement of the slum dwellers. The interest in addressing urban poverty peaked when the Planning Commission allocated a separate section to urban poverty in the Ninth Five Year Plan (1997-2002), putting an unprecedented focus on urban development and urban poverty alleviation. Structural adjustment programs were introduced in the country post independence taking the loan from the IMF and the World Bank. There were two parts to this adjustment

Peer Reviewed Journal

plan. The first consisted of short-term stabilization policies- and the second part consisted of long term economic reforms, which included streamlining the public sector and privatisation of social programs, etc. However, all of the above measures have been harsh policies and the impact has been the worst on the vulnerable sections of society such as the urban poor. The reform policies have brought about changes in the domestic economy, ownership structures, the industrial development scene, financial and capital markets, employment patterns, wage structures, inflation, prices, consumption patterns and migration trends. These have then resulted in affecting urbanisation as a whole, which is evident from the living conditions of a majority of the people in the cities.

References

1. Anonymous (2005), World income tax rates, The Sunday Express, Chandigrah, Vol.III (45), Feb. 27, p-16.
2. Clinton, William Jafferson (2002), Beyond the struggle against terrorism change is the kay to inter-dependence of survival, The Tribune, Chandigarth, Vol.122 (14), January 14, p-10.
3. Govt of India (2002), Economic Survey 2001-02, Ministry of finance, Economic Division, New Delhi. Pp. 1-268+S-114.
4. Govt of India (2003), Economic Sirvey 2002-03, Ministry of Finance and Company Affairs, Economic Division, New Delhi, pp 1-246+S-114.
5. Saran, Rohit (2003), How we live? India Today, Vol.28 (30), July 22-28, pp 34-42.
6. Singh, T. (2006), The zeroes in 'India' century', The Sunday Express Chandigarh Vol.IV (42), January 22, p-7.

Peer Reviewed Journal

Economic Impact of Swarnajayanthi Sahari Rojgar Yojana on Urban Poverty in India

i. Introduction and Background

In India, cities contribute over 55 % to country's GDP and urbanisation has been recognised as an important component of economic growth. However with growing poverty and slums, Indian cities have been grappling with the challenges of making the cities sustainable i.e. inclusive, productive, efficient and manageable. As per the latest NSSO survey reports, there are over 80 million poor people living in the cities and towns of India. It is interesting to note that the ratio of urban poverty in some of the larger states is higher than that of rural poverty leading to the phenomenon of 'Urbanisation of Poverty'. Urban poverty poses the problems of housing and shelter, water, sanitation, health, education, social security and livelihoods along with special needs of vulnerable groups like women, children and aged people. Poor people live in slums which are overcrowded, often polluted and lack basic civic amenities like clean drinking water, sanitation and health facilities. Most of them are involved in informal sector activities where there is constant threat of eviction, removal, confiscation of goods and almost non-existent social security cover. To over come all these crisis, the Swarna Jayanti Shahari Rozgar Yojana (SJSRY), was launched as an employment generation programme for the urban poor on 01.12.1997.

It was launched after subsuming the earlier three schemes for urban poverty alleviation, namely Nehru Rozgar Yojana (NRY), Urban Basic Services for the Poor (UBSP), and Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP). The key objective of the Scheme was to provide gainful employment to the urban unemployed or underemployed through the setting up of self-employment ventures or provision of wage employment. The objectives of the revised Swarna Jayanti Shahari Rozgar Yojana (SJSRY) are viz.,Addressing urban poverty alleviation through gainful employment to the urban unemployed or underemployed poor by encouraging them to set up self-employment ventures (individual or group), with support for their sustainability; or undertake wage employment; Supporting skill development and training programmes to enable the urban poor have access to employment opportunities opened up by the market or undertake self-employment; and Empowering the community to tackle the issues of urban poverty through suitable self- managed community structures like Neighbourhood Groups (NHGs), Neighbourhood Committees (NHC), Community Development Society (CDS), etc. The delivery of inputs under the Scheme shall be through the medium of urban local bodies and community structures. Thus, Swarna Jayanti Shahari Rozgar Yojana seeks to strengthen these local bodies and community organizations to enable them address the issues of employment and income generation facing the urban poor.

Peer Reviewed Journal

It may be seen that since the inception of this programme in 1997, there has been a noticeable change in the performance interms of giving training to the deserving urban poor, creating employment, financial assistance and provision of basic services to the urban poor in all the states of India, especially under its components. In this context, this study is an attempt to examine its economic impact on urban poverty among the states of India.

ii. Objectives

1. To examine the impact of urban self employment programme component of SJSRY on women beneficiaries among the states in India.
2. To examine the impact of SJSRY on the Mandays employment among the states of India.

P.Arokiasamy, Assistant Professor, Department of Economics, Economics wing DDE, Annamalai University, Chidambaram.

iii. Methodology

This study is based on secondary data which have been collected from the documents, reports and records of ministry of Affairs of India. The collected data are related training component, Micro enterprises and number of Mandays employment created under SJSRY programme. Further, the data are related the all the thirty four states and union territories of India where in the SJSRY programme is in operation. As far as the period of the study is concerned, it covers a period of ten years from 2002 to 2012.

iv. Result and Discussion

Table – 1

Year wise physical progress under Swarna Jayanti Shahan Rozgar Yojana (SSRY) since 2002-03 to 20.11.2012 in Tamil Nadu.

S. No.	Year	Setting up of micro enterprises (in numbers)	Skill training to urban poor (in numbers)
1.	2002-03	4200	2800
2.	2003-04	3920	3033
3.	2004-05	2356	5016
4.	2005-06	7433	19920
5.	2006-07	21574	12763
6.	2007-08	13026	8193
7.	2008-09	23659	73024
8.	2009-10	2065	1224
9.	2010-11	3925	7198
10.	2011-12	5755	24589
	Total	**87913**	**157760**

Peer Reviewed Journal

Table – 1 explains that's the year wise physical progress under Swarna Jayanthi Sahan Rozgar Yojana (SJSRY) from 2002-03 to 2011 – 12 in Tamil Nadu. Regarding skill training programme between more people have been trained to set up more in 2005-06, and 2008-09 and 2011-12, it is seen that, microenterprises . But at the sametime, there is variation in the number of beneficiaries under the training component. During period selected for the study the maximum has been recorded in the year 2008-09 in the number of micro enterprises and number of beneficiaries trained and training component of SJSRY. In the setting up of microenterprises all trained poor is not involved enterprises activities from 2002-03 to 2011-12. There are 1.57 lakh poor trained for set up microenterprises. But only 89 lakh poor have set up micro enterprises approximately 55 per cent of the trained poor have setting up micro enterprises. Remaining people were not involved in self employment activities. The data related to setting up of microenterprises from the trained poor owner period of time is not gradual and the growth is inconsistent. It is clear from the above table that Government should follow up use activities and training for urban poor has to be increased over the year. Further, the government should look for more fund allocation for training and setting up of micro enterprises.

iv. Findings and Conclusion

The Urban Poverty Eradication Cell has taken lot of efforts to make SJSRY a success. It has overshot its target. The cell has not only provided skills and training to women but also helped them to overcome gender discrimination. Unknowingly apart from achieving physical targets, it has also helped women to achieve self respect and fight against discrimination in their homes. These qualitative aspects should not be ignored.

- **Policy Implications**

1. Training should be imparted to the poor in their own wards.
2. More community involvement is called for. Active support of NGOS should be taken.
3. Wide publicity to the revised scheme by the corporators can genuinely help the poor. Ward wise prizes should be declared for high performers.
4. With reservation for women in the Corporation, it is expected that more women Councillors take up the responsibility of uplifting the urban poor women through this programme.
5. Urban poverty alleviation can be best served with the participation of private sector. The private sector can be involved in training and advertising the vacant situations. They should absorb the trained beneficiaries in their companies.

References

1. Pinto David A, Pinto Marina R, Municipal Corporation of Mumbai and Ward Administration, Delhi, Konark, 2005
2. Dholakia , J.R; Urbanisation Issues and Perspectives, ICFAI University Press,Hyderabad, 2008
3. Sandhu, R and Arora, B; Urban Poverty in Developing Countries, Issues and strategies for sustainable cities, Bookwell, New Delhi, 2009
4. Singh, U.B.;Urban Administration in India, Serials Publication,New Delhi, 2004.
5. Mohan , Sudha; Urban Development New Localism, Jaipur, Rawat,2005
6. Patel , S and Deb, K; Urban Studies, New Delhi, Oxford University Press, 2006.

Peer Reviewed Journal

Poverty Alleviation through Rural Industries in India

1.0 Introduction

During the last four decades of planning, the Indian Economy has witnessed a number of changes and the Indian economy stands on a different footing today. However, it is a sorry state of affairs that some of the major basic problems are no less serious today than what they were thirty years back. It may appear paradoxical but it is true that in spite of planned efforts to eradicate the problems of poverty has been increasing in India. Nearly 50% of our population has been living below the poverty line continuously over a long period. Hence urgent action is necessary to devise an immediate plan of action to remove poverty. The strategy for removal of poverty is not enough. On the basis of past experience and difficulties uncounted in implementations of programmes appropriate steps should be taken to find out suitable alternatives for reducing poverty and inequality.

Eradication of poverty needs a multiplied strategy. But as things stand the most important, indeed the central one, has to be the creation of massive wage employment opportunities both on private and public accounts in rural areas. Then other programmes will provide opportunities for the able and the enterprising. It is time resources organisation and skill is directed to this end, if poverty is to be tackled in the decade to come.

1.1 Objectives

The main objectives of the study are

- To analyse the employment level of the Rural Industries in India during the period from 1990-91 to 2009-10.
- To suggest the concrete policy measure for the development of rural industries to get employment opportunities.

1.2 Methodology

This study based upon the secondary data only. The data were collected from the library Department of Commerce and Industry, Mumbai.

1.3 Employment Performance

An overview of employment scenario during 8th Plan 8.01 lakhs jobs were created for both Khade and village industries sectors. Out of this, village industries accounts for 7.42 lakhs and khadi 0.59 lakhs and these include both full-time and part-time jobs. Though village industries sector has shown steady increase during all the five years particularly during 1992-93 (2.09 lakhs) and 1995-96 (2.48 lakhs), but, the khadi sector has shown negative growth during 1993-96.

Peer Reviewed Journal

Dr. C. Rajkumar, Assistant Professor, Department of Economics,
N.M.S.S. Vellaichamy Nadar College, Nagamalai, Madurai .

Table- 1.1

Employment of rural industries in India

Sl. No.	Year	Employment (In Lakh Persons)
1	1956-1957	6.77
2	1989-1990	32.14
3	1992-1993	38.05
4	1993-1994	39.41
5	1994-1995	40.27
6	1995-1996	42.75
7	1996-1997	43.38
8	1997-1998	42.49
9	1998-1999	44.44
10	1999-2000	47.10
11	2000-2001	50.51
12	2001-2002	54.16
13	2002-2003	57.87
14	2003-2004	62.58
15	2004-2005	68.14
16	2005-2006	74.09
17	2006-2007	80.08
18	2007-2008	90.11
19	2008-2009	94.41
20	2009-2010	95.62

Source : KVIC, Mumbai 2010.

Peer Reviewed Journal

Table 1.1 gives the details of employment figures. Though the statistics reported by KVIC reveals, that 8.01 lakh jobs were added from 1991-1992 to 1996-97. During 1993-94 there was a substantial drop in employment in khadi sector and a marginal one in village industries sector during 1994-95. Village industries accounts for more than 80% of the Full Time Employment equivalent employment generated during 8th plan and khadi sector's growth is marginal.

As these employment figures constitute both full-time and part-time employment, especially in khadi sector where the employment depends on seasonality, supply of raw material infrastructure, etc. KVIC and Ministry of Small Scale Industries equate 30% of part-time employment as one full-time employment. However, this does not fully capture the earnings and duration of employment. To address this problem in a proper perspective, we have converted part-time employment to Full-Time Equivalent Employment (FTE) based on earnings of part-time and full-time worker per year, during the 8th plan, one full-time worker's annual earnings was equivalent 11.2 to 12.2 part-time workers for khadi sector and 2.33 to 2.48 part-time workers for village Industries.

1.4 Findings

The main findings of the study are as follows:

1. The Five Year Plans have envisaged promotion of village and small-scale industries as vital to the development of national economy
2. The production of rural industries has been increased from 12.73 crore to 17512.33 crores during to period from 1956-57 to 2009-10.
3. The employment of rural industries has been increased from 6.77 lakh person to 95.62 lakh person during the same period.
4. The compound growth rate is 3.278, it is also increased during the same period.

1.5 Suggestions

The organization and reorientation of KVIC should be done keeping in view the role it has to play in the new scenario. It should concentrate on:

- Technological upgradation and diffusion to continually raise labour productivity and improve product composition of units.
- Ensuring supply of raw material and other inputs to all units at fixed (reasonable) terms.
- The Strategies for the Khadi and village industries sector would include: (a) generation of additional employment in rural areas; (b) adoption of market-oriented production plan; (c) creation of self-employment in rural areas and building up of rural communities by fully utilizing local resources, raw materials and manpower, and (d) adoption of 'no loss' practice by khadi and village industries units instead of the present 'no profit' policy.
- More rural/ village industry clusters would be taken up under the NPRI for higher production and employment generation in these clusters. The cluster development programme would envisage the establishment of backward and forward linkages, setting up of common facility centres and common service network support for satellite cluster units.

1.6 Conclusion

In order to promote industrialization and guide regional development by proper implementation of regional development programmes and will be started with the principle objective of promoting the small scale units with the provision of common service facilities, financial and managerial guidance, which are highly indispensable for the establishment, operation and efficient management of this sector. The poverty has been decreased from the year to year due to the introduction of New rural industries daily the period. This programme with the objective of industrial promotion in fact, supports and encourage the creation, expansion and modernization of rural industries in particular and completely makes all the existing rural industries self reliant. The development of the country is very important at the same time the rural industries are needed steady and stagnant facilities for the growth of industrial sector.

The Government of India should not mind incurring larger deficits in situation of weak demand. There is no automatic link between large government deficits and inflation. If inflationary pressures rise, direct measures to control them by administrative intervention should be considered. We must demand a more regulated economy with much larger public investments in agriculture and rural development. In the financial sector, stop privatization; in the real sector, make massive public investments; and provide support state governments. The government of India must consult state governments, consult organizations of working people, Kisan sabhas, agricultural workers' unions, trade unions to promote the Rural Industries for the control of the poverty in India.

Peer Reviewed Journal

References

1. Atreya Manohar M (2008). "The *U.S Financial Crisis:Impact on the Indian IT Sector*", From <http:// www.vcircle.com> (Retrieved December 29, 2008)
2. Bageshree S, Srivatsa S Sharat (2008). "*Global slowdown hits Garment Industry*", The Hindu, Daily, October 27, 2008. p.12
3. Beping Behari, "*Industrialization for rural employment old challenge new solution*" Yojana, 1 September, 1980 p.n. 24 to 27.
4. Chandrasekhar CP, Ghosh Jayanthi (2008). "*India and the Global Financial Crisis*", From <http://www.macroscan.org> (Retrieved October 8, 2008)
5. Chidambaram P (2008). "*Spill – over effects of global crisis will be tackled*", The Hindu Daily, November 19, P. 15

Income Generating Programme: MGNREGS in Villupuram District (Tamil Nadu)

Introduction

The National Rural Employment Guarantee Act was notified on 7Th September 2005 to create a right based Frome work for wage employment .The act came into force on 2th February 2006. The aim of the national Rural Employment Guarantee Act (NREGA) was to enhance the livelihood security of people in rural areas by guarantee 100days of wage employment in a financial year to a rural household where, member volunteer to do unskilled manual work. Before incensement in the proportion of the agriculture households to total rural household had increased from 25.35 to 32.2 percentages. The percentage of marginal households among the cultivation has increased from 66.6 in 1982 to79.6 percentage 2003. This rapid growth of agriculture labourers was mainly because the increased workforce in India was unable to find the employment in non agriculture section in rural and urban areas this tread of agriculture sector has been a adversely affecting the poor sections of all communities but the crisis of survival was most aggregated for the landless labourers and marginal peasants who are mostly form SCs, STs and female headed households.

Objectives

1) To examine 100 days Employment provided to workers on Villupuram district in Tamil Nadu
2) To find out how MGNREGA person job being generated in Villupuram District in Tamil Nadu

Methodology:

The secondary data which is collected by source of various Articles published on MGNREGA and data also collected from NREGA official websites. In this research work I also used complied percentage and ratio method for calculation of data, Villupuram District in Tamil Nadu

Data Analysis

Table: 1

Person Days Generate During (2009 to 2013 April) Villupuram District in Tamil Nadu

Year	Total Jobs provided	SC	% of Job for SCs	ST	% of Jobs for ST	Women	% of Jobs provide for women
2009-2010	26024599	7561357	29.05	421508	1.61	19226348	73.87
2010-2011	2465641	6241009	25.53	380999	1.54	17605476	71.40
2011-2012	27392607	7422944	27.09	473425	1.72	18986223	69.31
2012-2013 April	36742404	9576264	26.06	657380	1.78	25463683	69.30

Source: www.nrega.nic.in

The above explain the table 1 during 2009 to April 2013 on villupuram district in Tamil Nadu MGNREGA terms of role it is provided jobs for women's table 2 STs in this villupuram district received more jobs comparatively from SCs, STs have low level jobs person days in 2012 to2013 which was 1.61 percentage 2009to2010,Scs in 2010 to2011 are lower person days which were 25.53 percentage and in 2012 to2013 decreeing which was 26.06 percentage the shown table one impartment thing is that number of

K Ravi, Ph.D., Scholar, Department of Econometrics, University of Madras , Chennai.

Peer Reviewed Journal

person days in STs is greater than to STs people that is shown better awareness about MGNREGA in STs because in this areas STs. population is less comparatively to SCs population (census2001) During this period Sts have more beneficiaries from Sts About women empowerment during this Tamil Nadu MGNREGA provided more jobs comparatively provision under the NRGEA scheme.

Table: 2

Employment status under MGNREGA in Villupuram District during (2009 to2013) April

Years	Job card Issued household	Job Demanded Household	Job Provided Household	100 Days Completed Household	% of Completed 100 days Households
2009-2010	724441	620171	619770	40054	6.46
2010-2011	733610	613089	611156	31785	5.20
2011-2012	772089	625244	621051	38377	6.17
2012-2013 April	817559	697362	693510	89881	12.96

Source: www.nrega.inc.in

Table: 2 Shown during this period between 2009-2013 data clear cut shown about employment status in this areas data shown 100days employment completion percentage in very high comparatively to jobs provided. In the year 2009-2010 percentage of 100 days completion of jobs6.46 which are medley and low percentage was 2010-2011 ,in 2010-2011no of households issued jobs card was 733610 but no. of jobs demanded only 613089 that was around 83.57percentage which was very high cause of this thing is that many people did not do difference between MGRNEA job card issued. That no of households provided jobs cut of no of households demanded jobs is around 99.68 percentages due to this gap another problem arisen is that unemployment allowance, unemployment allowance has important safe-guard of this scheme but unemployment allowance to the workers those Who are demanded jobs but government did not provided. And more important thing 100 days employment was about households those who are working in MGNREGA have not been completed 100 days. It is shown success of MGNREGA in this villupuram district because MGNREGA legally bounded 100 days employment; MGNREGA has a job guarantee scheme. It is completed 100 days employment in a year to people who are willing to do jobs in this scheme but unfortunately on villupuram district in Tamil Nadu

Peer-Reviewed Journal

Conclusion:

Rural development programmes which were implemented in rural areas. Since independence the difference is between MGNREGA and other rural development programmes. It is bounded 100 days employment to single rural households in a financial year who are willing to do unskilled manual workers under this scheme. In villupurum district which is consider as backward area of Tamil Nadu. MGNREGA not gave 100 day job securities to those who are willing to do job under this scheme? In some areas of villupuram high level jobs have been provided to women under this scheme. Poverty ratio of villupurum district is a part of Tamil Nadu highly comparative to other part of the state so this scheme is more important for these peoples. We studied about women employment in this area during study period according to the MGNREGA official website its create social inclusion and given approximately 70.97 percentage jobs for women's there is single achievement of this scheme. The complaints at the ground level can be controlled through effective use of social aduits and more public participation for its successful implementation A co-ordination between trained technical personnel and staff of panchayat sanities may be beneficial for its successful monitoring and evaluation of this scheme is necessary for its effective implementation. It is increasing wage and days the most of people beneficent. The poverty eradication income down in the scheme

References

1. Venkatesha Murthy.R (2009) "An Information Mode In NREGA; Sources and structures" ATLMRI Discussion paper series No.12. Pp. 1 – 35.
2. V.S. Thorat and J.S.Dhekale (2011) "Determinants of Rural –Urban Migration in Kankan Region of Maharashtra." Agriculture Economic Research Review Conference on Agriculture Issues. On Dynamics of Supply and Demand for Labour In Indian Agriculture Edit Agriculture Economic Research Association Indian Institute. New Delhi. Volume. 24 Novermber.2011.pP. 503-509
3. Surendra Singh (2013) MGNREGA: 100 Days Employment Guarantee in Bundelkhand (M.P) International Journal of Management and Development Studies. VOL No.2 (2013), Issue No.4 (March), 2013 pP 1-9
4. Jha,Raghbendra and Raghav Gaiha, (2012) NREGS: Interpreting the official statistics, Economic& Political Weekly, XLVII (40): pP, 18-22
5. Dreze,Jean (1990), Poverty in India and the IRDP Delusion, Economic and Political Weekly, VOl 26, No 29 Sept pP,12-14
6. Kaustav Banerjee, ParthaSaha (2010) " The NREGA, the Maoists and the Developmental Wose of the Indian State, Economic& Political Weekly July10, 2010 VOl XLV No.28 pP 42-47

Peer Reviewed Journal

Studies on the Trend in Incidence of Poverty

Introduction

The present study deals with the Economic development, the problem of poverty and employment-generation programmes. Poverty is a multidimensional that is people can be poor with respect to some or all of a range of criteria, for instance, with respect to income, hunger, health, schooling and education, housing access to the means of sanitary living and so on.

Poverty Line is defined as a critical threshold of income, consumption, or more generally, access to good and services below which individuals are declared to be poor. The poverty line, then, represents a minimum level of acceptable economic participation in a given society at a given point in time. The high incidence of poverty gets reflected in various dimensions such as unemployment low income, low investment , low attainments of education, poor health, poor hygiene, bleak mind set, etc., since each one feeds upon they other, the problem of poverty accentuates and perpetuates itself in a cumulative way. Therefore this phenomenon is called vicious circle of poverty.

Objectives:

- To Study poverty alleviation and employment-generation programmes.
- To Study various special welfare schemes especially for women and children
- To Study the Trend in Incidence of Poverty in Tamil Nadu and All – India

Methodology:

A survey method has been employed in poverty alleviation and employment-generation programmes in the present paper. The secondary data relating to the Trend in Incidence of Poverty in Tamil Nadu and All – India of poverty have been collected from the survey planning commission press released, March 2007for the year1973-1974 to 2004-2005. The collected data have been various books and publishing – economic survey and percentage methods have been used.

Poverty alleviation and employment-generation programmes.

With a view to archiving inclusive development, several poverty-alleviation and employment-generation programmes are being implemented by the government of India. Some of the important schemes are as follows:

(i)The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS):

This flagship programe of the government of India touches the lives of the rural poor and promotes inclusive growth. The **MGNREGS** aims at enhancing livelihood security of households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. It also mandates 33 percent participation of women. The primary objective of the scheme is to augment wage employment. This is to be done while also focusing on strengthening natural resource management through works that address causes of chronic poverty. Like drought, deforestation, and soil erosion and thus encourage sustainable development. The **MGNREGS** notified in 200 districts in the first phase with effect from 2 February 2006 and then extended to an additional 130districts in the financial year 2007-08.The act has been notified throughout the country with effect from 1 April 2008. During 2009-10, 5.26 crore households

Mr.C.Sathiyanathan, Ph.D.,Research Scholar, **& Dr.P.Natarajan,** Assistant Professor,
Department of Economics, Rajah Serfoji Government College, Thanjavur.

Peer Reviewed Journal

were provided employment under this scheme as against more than 4.51 crore during 2008-09.During 2010-11, the budget estimate for the **MGNREGS** is Rs.40,100 crore out of which Rs.29,822.59 crore have been released to the states/UTs till February 10,2010. About 4.10 crore households have been provided employment during 2010-11 till December 2010. Out of the 145 crore person days created under the scheme during this period,23 percent and 17 percent were accounted for by **SC** and **ST** population respectively and 50 percent by women. Many initiatives are being taken for better and more effective implement of the **MGNREGS** however, there is scope for improvements like shifting to permanent asset creation and infrastructure building activities, reducing transaction cost, better monitoring, and extension to urban areas.

Special welfare Measures for women and children:

The government has been launching various special welfare Measures especially for women and children.

The schemes are as follows:

Support of Training and Employment Scheme (STEP) :

Launched with the objective of encouraging employment and income – generation among women, STEP provides a comprehensive package of upgradation of skills through training, extension of inputs and market linkages in the traditional sectors of agriculture dairying handicrafts, etc. Since 1987, about 4,91,795 women have been covered under 96 projects launched in various states.

Girl Child Self-Prosperity Scheme(Balika Samriddhi Youjana)

The BSY launched in 1997 with the specific aim of changing the community's attitude towards the girl child was further recast in June 1999. Earlier, the mother of a girl child born on or after August 15,1997, in a family below the poverty line in rural and urban areas was given a grant of Rs.500.In the recast scheme , the post – delivery grant of Rs.500 per child is deposited in an interest-bearing account in the name of the new born girl child. In addition, the benefits of scholarships approved are also deposited in the same account.

Self-Respect Scheme (Swadhar)

The government of India launched the Swadhar scheme during 2001-02 for the benefit of women in difficult circumstances, such as widows deserted by their families, women prisoners released from jail who are without family support and women survivors of natural disasters. Assistance given to women under the scheme include provisions for shelter, food, clothing, health care and counseling measures for social and economic rehabilitation through education, awareness, skill up gradation and personality development; and such other services as will be required for the support and rehabilitation of such women in distress.

Peer-Reviewed Journal

Trend in Incidence of Poverty in Tamil Nadu and All – India (in percentage)

Year	Rural		Urban		Combined	
	Tami Nadu	All India	Tami Nadu	All India	Tami Nadu	All India
1973-1974	57.43	56.44	49.40	49.01	54.94	54.88
1977-1978	57.68	53.07	48.69	45.24	54.79	51.32
1983-1984	53.99	45.65	46.96	40.79	51.66	44.48
1987-1988	45.80	39.09	38.64	38.20	43.39	38.86
1993-1994	32.48	37.27	39.77	32.36	35.03	35.97
1999-2000	20.55	27.09	22.11	23.62	21.12	26.10
2004-2005	22.80	28.30	22.20	25.70	22.50	27.50

Source: planning commission report

The above on the table shows that the poverty ratio had come down from 54.88 percent in 1973-1974 to 27.50 percent in 2004-2005 at all- India level. The respective figures for Tami Nadu were 54.54 and 22.50 percent. For rural areas it decreased from 56.44 to 28.30 percent at National level and it came down from 57.43 to 22.80 percent in Tami Nadu. The respective figures for urban areas were 49.01 and 25.70 percent for all India and 49.40 and 22.20 percent for Tami Nadu.

References

1. Panorama of Indian Economy-S.Manickam
2. Economic Survey-2010-11 Govt. of India
3. Indian Economy - Datt&Sundharam-S.Chand
4. Tamil Nadu Economic Appraisal-2008 - 09
5. Two Decades of Economic Reforms in India- Dr.Govinda Dass, Dr.R.Rajendran.

Peer Reviewed Journal

Poverty in India – Facts and Findings

Introduction

Too many people blame the individuals for the socio-economic inequality from which they suffer. But the causes of poverty and the factors that make it so difficult to eradicate are far more complex. They are embedded in economics, politics and discrimination. The term poverty is a relative concept. It is very difficult to draw a demarcation line between affluence and poverty. According to Adam Smith man is rich or poor according to the degree in which he can afford to enjoy the necessaries, the conveniences and the amusements of human life. Poverty is great curse on humanity. It is accursed not merely for the misery it inflicts, but also for the degradation that it brings.

Poverty

Since 1972 poverty has been defined on basis of the money required to buy food worth 2100 calories in urban areas and 2400 calories in rural areas. In June this year a government committee headed by NC Saxena committee estimated 50 percent Indians were poor as against planning commission's 2006 figure of 28.5 percent.

Objectives

- This paper made an attempt to study the issues related to poverty.
- To study the causes of poverty
- To study the various indication of poverty
- To know the various studies related to poverty
- To show the various employment programmes to controlled poverty.

Methodology

The present study is based on secondary data and information. The informations are drawn from Indian census report and World Bank development indicators 2008. The theoretical aspect of the paper is obtained from various journals and websites.

Extent of Poverty

Some efforts have been made to estimate the magnitude of poverty in India. Professor Dandekar and Rath, Dr.B.S. Minhas and Dr.Pranab Bardhan have made significant contributions in the field of measurement of the extent of poverty in India. However, their estimates of absolute poverty in India differ very much from one another. Further, they have also arrived at different conclusions as to whether the extent of poverty in the country has increased or decreased during the planning period.

Peer Reviewed Journal

Dr. T. Thaiyalnayaki Assistant Professor, **& T. Vijayalakshmi** Guest Lecturer,
Department of Economics, Arignar Anna Govt. Arts College for Women, Walajapet.

Social Indicators and Poverty

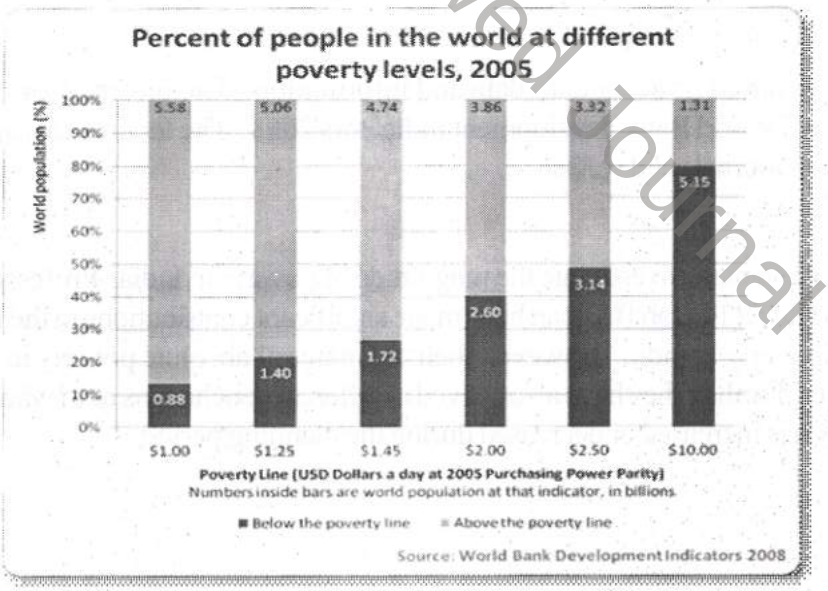
Table - 1

Social Indicators	
Population, Total (2010)	1,186,056.0
Population growth (annual %) (2010)	1.5
Population density (people per sq.km) (2010)	69.0
Rural population (2010)	883,611.7
Rural population density (rural population per sq.km of arable land)	0.0
Rural population (% of total population) (2010)	74.5
Birthrate, crude (per 1,000 people) (2009)	29.7
Death rate, crude (per 1,000 people) (2009)	14.6
Mortality rate, infant (per 1000 live births) (2010)	55.1
Mortality rate under – 5 (per 1000) (2010)	77.7
Life expectancy at birth, total (years) (2009)	47.9
Labour force, total (2009)	453,252.0
Labour force, female (% of total labour force) (2009)	43.2
Poverty Indicators	
Number of Rural Poor (million, approximate) (2010)	6662,708.8
Poverty head count ratio at rural poverty line (% of rural population 2001)	75.0
Poverty head count ratio at national poverty line (% of population 2001)	69.2
Income share held by lowest 20% (2011)	4.4

Peer Reviewed Journal

Poverty Facts

Most of humanity lives on just a few dollars a day. Whether you live in the wealthiest nations in the world or the poorest, you will see high levels of inequality.



The poorest people will also have less access to health, education and other services. Problems of hunger, malnutrition and disease afflict the poorest in society. The poorest are also typically marginalized from society and have little representation or voice in public and political debates, making it even harder to escape poverty.

By contrast, the wealthier you are, the more likely you are to benefit from economic or political policies. The amount the world spends on military, financial bailouts and other areas that benefit the wealthy, compared to the amount spent to address the daily crisis of poverty and related problems are often staggering.

Poverty in India is widespread, with the nation estimated to have a third of the world's poor. In 2011, World Bank stated, 32.7% of the total Indian people falls below the international poverty line of US$ 1.25 per day (PPP) while 68.7% live on less than US$ 2 per day.

According to 2010 data from the United Nations Development Programme, an estimated 37.2% of Indians live below the country's national poverty line. A 2010 report by the Oxford Poverty and Human Development Initiative (OPHI) states that 8 Indian states have more poor than 26 poorest African nations combined which totals to more than 410 million poor in the poorest African countries.

According to a new poverty Development Goals Report, as many as 320 million people in India and China are expected to come out of extreme poverty in the next four years, while India's poverty rate is projected to drop to 22% in 2015.The report also indicates that in Southern Asia, however, only India, where the poverty rate is projected to fall from 51% in 1990 to about 22% in 2015, is on track to cut poverty in half by the 2015 target date.

The latest UNICEF data shows that one in three malnourished children worldwide are found In India, whilst 42 percent of the nation's children under five years of age are underweight. It also shows that a total of 58 percent of children under five surveyed were stunted. Rohini Mukherjee, of the Naadi foundation-one of the NGO's that published the report-stated India is "doing worse than sub-Saharan Africa.

The 2011 Global Hunger Index (GHI) Report places India amongst the three countries where the GHI between 1996 and 2011 went up from 22.9 to 23.7, while 78 out of the 81 developing countries studied, including Pakistan, Nepal, Bangladesh, Vietnam, Kenya, Nigeria, Myanmar, Uganda, Zimbabwe and Malawi, succeeded in improving hunger condition.

Peer Reviewed Journal

Table - 2

Statistics for the Urban and Rural Population and Percentage of Urban and Rural Population of India According to Provisional Data

Code	India/State/UT	Total Population	Rural Population	Urban Population	Rural Pop Percentage	Urban Pop Percentage
	India	1,21,01,93,422	83,30,87,662	37,71,05,760	68.84	31.16
01	Jammu & Kashmir	1,25,48,926	91,34,820	34,14,106	72.79	27.21
02	Himachal Pradesh	68,56,509	61,67,805	6,88,704	89.96	10.04
03	Punjab	2,77,04,236	1,73,16,800	1,03,87,436	62.51	37.49
04	Chandigarh #	10,54,686	29,004	10,25,682	2.75	97.25
05	Uttarakhand	1,01,16,752	70,25,583	30,91,169	69.45	30.55
06	Haryana	2,53,53,081	1,65,31,493	88,21,588	65.21	34.79
07	NCT of Delhi #	1,67,53,235	4,19,319	1,63,33,916	2.50	97.50
08	Rajasthan	6,86,21,012	5,15,40,236	1,70,80,776	75.11	24.89
09	Uttar Pradesh	19,95,81,477	15,51,11,022	4,44,70,455	77.72	22.28
10	Bihar	10,38,04,637	9,20,75,028	1,17,29,609	88.70	11.30
11	Sikkim	6,07,688	4,55,962	1,51,726	75.03	24.97
12	Arunachal Pradesh	13,82,611	10,69,165	3,13,446	77.33	22.67
13	Nagaland	19,80,602	14,06,861	5,73,741	71.03	28.97
14	Manipur	27,21,756	18,99,624	8,22,132	69.79	30.21
15	Mizoram	10,91,014	5,29,037	5,61,977	48.49	51.51
16	Tripura	36,71,032	27,10,051	9,60,981	73.82	26.18
17	Meghalaya	29,64,007	23,68,971	5,95,036	79.92	20.08
18	Assam	3,11,69,272	2,67,80,516	43,88,756	85.92	14.08
19	West Bengal	9,13,47,736	6,22,13,676	2,91,34,060	68.11	31.89
20	Jharkhand	3,29,66,238	2,50,36,946	79,29,292	75.95	24.05
21	Orissa	4,19,47,358	3,49,51,234	69,96,124	83.32	16.68
22	Chhattisgarh	2,55,40,196	1,96,03,658	59,36,538	76.76	23.24
23	Madhya Pradesh	7,25,97,565	5,25,37,899	2,00,59,666	72.37	27.63
24	Gujarat	6,03,83,628	3,46,70,817	2,57,12,811	57.42	42.58
25	Daman & Diu #	2,42,911	60,331	1,82,580	24.84	75.16
26	Dadra & Nagar Haveli #	3,42,853	1,83,024	1,59,829	53.38	46.62
27	Maharashtra	11,23,72,972	6,15,45,441	5,08,27,531	54.77	45.23
28	Andhra Pradesh	8,46,65,533	5,63,11,788	2,83,53,745	66.51	33.49
29	Karnataka	6,11,30,704	3,75,52,529	2,35,78,175	61.43	38.57
30	Goa	14,57,723	5,51,414	9,06,309	37.83	62.17
31	Lakshadweep #	64,429	14,121	50,308	21.92	78.08
32	Kerala	3,33,87,677	1,74,55,506	1,59,32,171	52.28	47.72
33	Tamil Nadu	7,21,38,958	3,71,89,229	3,49,49,729	51.55	48.45
34	Puducherry #	12,44,464	3,94,341	8,50,123	31.69	68.31

Peer Reviewed Journal

1. Population of Himachal Pradesh Census 2011
2. Census 2011 Population Percentage of States
3. Andhra Pradesh Districts Population Census 2011

Strategy to Remove Poverty

1. Acceleration of Economic Growth

The first and foremost element in the strategy for removal of poverty is the acceleration in the rate of economic growth. The greater the growth rate, the larger are generally the employment opportunities and the expansion in employment opportunities will help in removal of poverty.

2. Rural Industrialization

Unfortunately, the rate at which the rural labour force is increasing, as a result of rapid population increase, is so high that even if all the measures suggested above for generating additional employment opportunities in agriculture and allied activities are adopted, there will still remain considerable unemployment and under employment among the rural masses.

3. Incentives for Labour – Intensive Industries

So far emphasis has been put on employment opportunities for the rural poor. Something also needs to be done for the urban people, including the educated unemployed and the poor settled in urban areas. Measures should be adopted which encourage the employment of more labour in preference to the capital intensive techniques. Tax concessions and subsidies should be provided to those industries which employ more labour.

4. Population Control

Finally, a basic element in India's anti-poverty strategy has to be population control. Unless, that is done, additions to wealth production will be eaten up by the fresh torrent of babies. The country must intensify its family planning campaign if it is desired that all other measures suggested above for the removal of poverty should succeed.

Conclusion

The Indian state has undoubtedly failed in its responsibilities towards its citizens over the last 50 odd years. The problem of poverty persiste because of a number of leakages in the system. New laws have to be evolved to ensure more accountability. Bodies like the planning commission should be modified into new constitutional bodies that can hold governments accountable for their failure to implement development programmes. A strong system of incentives and disincentives also needs to be introduced.

A substantial reduction in poverty can be achieved only if there is a determined effort at a significant redistribution of income and consumption in favour of the poorer sections of the population.

Peer Reviewed Journal

References

1. K.K.Dewett and J.D.Varma (1983): Indian Economics, (S. Chand & Company Ltd., New Delhi), PP.621-626.
2. Achutha Poojary and Y.Muniraju (2012): "Poverty Eradication", SOUTHERN ECONOMIST, (Vol.50, No.18, Golden Jubilee Year of Publication, Bangalore), P.6.
3. S.Sankaran (2010): Indian Economy Problems, Policies and Development, (Margham Publications, Chennai), PP.16.8-16.10.
4. Food and Agriculture Organization, International Fund for Agricultural Development, World Food Program, 2002 Reducing Poverty and Hunger, the Critical Role of Financing for Food, Agriculture, and Rural Development.
5. http://www.globalissues.org/issues/2/causes-of-poverty.

Poverty Eradication Strategies

Introduction

India may be the second fastest growing economy in the world but it still has a long way to go in eradicating hunger where it is ranked at the 94th position well behind the neighboring china and Pakistan, a global report says.According to the latest Global Hunger Index (2007) from the International Food Policy Research Institute (IFPRI) although India has improved its score of 25.03 on the index compared to 33.73 in 1990, it is lagging behind China And Pakistan ranked at 47th and 88th positions out of the total list of 118 countries respectively.

From the above data it is clear to understand that India is facing the dilemma that economic reforms and the accelerated growth those lead seem to be of little help in triggering broad based human development and elimination of poverty. It is obvious that the Indian development strategies need a serious rethink.

poverty

The measurement of poverty is just a first approximation to the problems of social and economicdeprivation. Poverty can be caused by different factors and

Conditionsand assume very differentnature and characteristics. Very often the interest of policy makers is to identify groups and regionswhich are particularly affected by deprivation, so that they can receive the benefits of public action -vulnerable groups such as children, the elderly women, racial, ethnic and linguistic minorities. If theintention is not just to identify those in need, but to understand better the reasons for theirpredicament, it is necessary to examine the possible determinants of this condition. Rural poverty intraditional economies is very different from urban poverty in large metropolitan areas, and requiresvery different policies. Different determinants and correlates of poverty can be measured and sortedout by statistical means - poverty associated with demographic conditions, such as family size; createdby unemployment; caused by poor quality jobs; by lack of education; by social discrimination; by lackof "social capital", such as family and community organizations and networks; by economic changes,climate changes, natural catastrophes, and war.The procedures used for the measurement of poverty can be very complex, and require data sets thatare more frequently found in rich countries, where the problems of poverty are less severe, than inpoorer ones, where they are more significant. Depending on the objectives, the following statisticalinstruments have been used by different countries in these measurements:surveys on eating habits of the population, the nutritional contents of different types of food and theirrelation with health indicators. This kind of study is not usually part of the work of statisticaloffices, but is essential for the measurement of basic needssurveys on family and dwelling budgets. These surveys are carried on by statistical offices with someregularity, in order to ascertain the consumption baskets of different social groups, to be used inthe calculation of cost of living indexes. They provide information on the resources going to theacquisition of essential goods (food, housing, shelter), and eventually on the access of thepopulation to non-monetary services and money transfers.

Household surveys - Most countries carry periodical household surveys every year or a lowerintervals, covering aspects such as housing conditions, labor, employment, education, income andother subjects. These surveys are more detailed and broader than the continuous employment andconsumer price surveys, and large enough to represent major groups and regions in a country.Household surveys are the basic instrument to follow the conditions of the population in termsof living conditions, income and employment. They have, however, some limitations: they areusually not representative of small regions or popula-

Dr.R.Latha, Assistant Professor, & **T.Thegaleesan**, Assistant Professor, Department of Economics, Economics Wing, DDE,AnnamalaiUnversity, Chidambaram.

Peer Reviewed Journal

tion groups; they may not be frequentenough; and they should be combined with information on family budgets, expenditures andprices, continuous employment and price surveys. These are usually well targeted monthly surveys designedto follow the short-term fluctuations of employment and prices, when combined withinformation from other surveys, can provide also information on the fluctuation of the povertyconditions of the population.Living standards surveys - this methodology, applied in several countries with thesupport of theWorld Bank, consists in very extensive questionnaires applied to relatively small samples ofhouseholds. The attempt is to combine in the same survey all main dimensions related to livingconditions, especially of the poor: consumption patterns, household budgets, anthropometricindicators, income, non-monetary benefits and transfers, and so forth. This type of survey seemsto be of special interest for in-depth analysis of the conditions of poverty and their correlates.Because they are usually based on a fairly large questionnaire for a small sample, it is not possibleto use the results for the analysis of sub-regions within countries, or narrowly targeted groups,unless special efforts are made to focus on these groups.

Census data - Census information is essential when there is the need to measure poverty at the locallevel. Two difficulties, however, are apparent. The first is the long period, typically ten years,between censuses; the second is the limited number of variables in census questionnaires. Incomeis usually under reported in census data, and there is no or little information on non-monetarytransfers. There are many ways, however, to combine and calibrate the census informationthrough the use of household surveys of different kinds, as a way to overcome their limitations.Administrative registers - when governments deliver benefits associated with poverty conditions, theycan develop administrative records which inform, by definition, the number and othercharacteristics of the population considered poor. This information should be combined with dataderived from household surveys and similar sources, so that it may be possible to gauge theactual coverage of these benefits.In short, there is a large array of instruments used in the measurement of poverty, and it is theresponsibility of statistical offices to identify those that are more adequate to their specific purposes,and practical in terms of their financial resources and technical and administrative skills.

Peer Reviewed Journal

The working group's poverty line of Rs.20 per capita per month at 1960-61 prices was the "minimum level of living" that was at the heart of the classic paper prepared by the perspective planning division (PPD) of the planning commission under the leadership of the late Pitambar Pant entitled Perspectives of development, 1961-1976: implications of planning for a minimum level of living. It is evident that the poverty lines of Naoroji, NPC, and the PPD have all been anchored in a social norm, defined as "the cost of subsistence basket of goods" by Naoroji, an irreducible minimum standard of living" by the NPC, and "minimum level of living" by the PPD. In monitor norms we are using few yardsticks such as: a) Head count measurement, b) Poverty gap method c) Poverty indexes: in which, few indices of Sen-index, Foster-Greer-Thorbecke (FGT) are used. d) The human poverty index.

Suggestion/strategies

Eventually it is needless to say that what we had the objectives of our series of five year plan are in being matured by the way removing the thirsty eradication of poverty .our state has many directive principle to give the upliftment of poor section in which, Article 38 enjoins the state to strive to promote the welfare of the people by securing and protecting a social order in which social, economic and political justice shall inform all the institutions of

National life and the state are alsoto strive to minimize inequalities of income,status and opportunities. and Article 39 on certain principles to be followed by the state requires that "the state shall, in particular, direct policy towards securing (a) that the citizens, men and women equally, have the right to adequate means of livelihood; and the operation of the economic system does not result in the concentration of wealth and means of production of the common detriment; there is equal pay for equal work; that the health and strength of workers, men and women, and the tender age of children are not abused and that citizens are not forced by economic necessity to enter avocations unsuited to their age or strength; and

children are given opportunities and facilities to develop in a healthy manner and in conditions of freedom and dignity and that childhood and youth are protected against moral and material abandonment". Article 39A promises equal justice and free legal aid for securing justice. Article 41 promises that "the state shall within the limits of its economic capacity and development make effective provision for securing the right to work, to education, and public assistance in cases of unemployment, old age, sickness and disablement, and in other cases of undeserved want and the Article 43 covers human conditions of work and maternity relief. Article 43 promises living wages, etc., for workers. Article 45 promised free and compulsory education for all children below 14 years of age. These each principles act as a strategiessince onset of planning to put check for all our social and economic hurdle which play on achievement of the prosperity particularly in eradication of poverty and this eradication can't be achieved in overnight or fortnight or by frees and gratis. This eradication of poverty is long-term achievement

References

1. Incredible India goes to Bed Hungry, Washington, Sunday, October 14 2007 12: 36 IST: PTI.
2. Naoroji,Dadabhai (1899),"Poverty and Un-British Rule in India", Swan Sonnenschein, London.
3. Rao. V.M (2007a),"Making the safety nets effective",Economic and Political Weekly X L11(40): 18-24 August,pp 101.
4. Rao.V.M(2007b) "The sustainability of Indian agriculture",eSSWorking Paper/Agriculture/ Rao,August.Website of eSocialSciences.
5. Srinivasn.T N (1982): "Malnutrition, some Measurement and Policy Issues", Journal of Development Economics, 8, PP3-19.
6. Datt Rudar & Sundaram K P M (2010),Indian Economy, pp. 336.

Peer Reviewed Journal

Poverty and Vulnerability of Sri Lankan Tamil Migrants - an Empirical Experience in Tamil Nadu

Historical Baground of Sri Lankan Refugee

According to the 1951 United Nations convention relating to the status of refuges, a refugee is a person who is forced to leave their country due to natural disasters or war and conflict. Owing to a well-founded fear of being persecuted for reasons of race, religion, nationality membership of a particular social group, or political opinions is outside the country of their nationality, and is unable to our owing to such fear unwilling to avail him/herself of the protection of that country. The concept of refugees was expanded by the conventions' 1967 protocol and by regional conventions in Africa and Latin America to include persons who had fled war other violence in their home country. A person who is seeking to be recognized as a refuge is an asylum seeker. In the United States a recognized asylum seekers is known as asylee.

For the past 20 years Sri Lanka has been embroiled in conflict between the Sri Lankan army and the Liberation Tigers of Tamil Eelam (LTTE) who are fighting for Independence for the minority Tamil population. The conflict has left as many as 70,000 people dead and one million people displaced. Tamils from Sri Lanka have been fleeing their home country for India since 1983 when the conflict began. There are no signs of the conflict abating in the immediate future. The armed conflict has escalated since the beginning of 2006 and in March 2007, after four years of negotiations, the peace process between the warring factions officially collapsed.

Since repatriates were the decendents of early migrants from South India to Srilanka it is important to trace the origin of emigration from India in general, and South India in particular, following the abolition of slavery in1833 in the British Empire, and the opening up of plantation overseas there arose a demand for labour.

Statement of the Problem

The Refugees landed in Austinpatti they face enormous problems. That the problems in Basic Needs, Housing facilities, restriction of movement, camp shifting, Non-recognition of the new families and other members, water, Diseases, hospital facilities, education, and unemployment are the real all socio – economic problem.

Scope of the Study

This study covers the geographical area of Austinpatti. Austinpatti is situated in Madurai District, in Thirumangalam Taluk. It is one of the main camp in Madurai District. The study has a wider scope in the future too.

Objectives

The objectives of the study are as follows.

- To explore the educational opportunities and job employment
- To understand the reality of the camp life in terms of social problem and health hazards.
- To suggest the probable measures regarding the refugees.
- To study the causes and effects on the family.

Dr.C.Muniyandi, Assistant Professor, Department of Econometrics,
Madurai Kamaraj University, Madurai.

Peer Reviewed Journal

Hypothesis

- There is no relationship between income and expenditure of camp people.
- Age does not influence their health problem.
- The impact of Srilankan migrant is hot favorable to the household.

Period of the study

The present study covers a period of one year i.e., (2010-2011)

Sources of Data

The Collection of information is various sources. That is primary and secondary data. The primary data collected information is interview schedule, Questionnaire, case studies and secondary data collected in various sources in Journals, Newspaper, article, Books, Government Report.

Methodology

There are 492 households residing at Austinpatti refugee camp. The households have been selected from the village by the random sampling method. Out of five camps in Madurai District, namely Araiyur, Kodalnagar, Thiruvathavaur, Uchapatti, and Austinpatt, camp.

In Austinpatti camp, according to the census report 2001, these are 492 families in Austinpatti. The households have been selected from the village by the random sampling method. Out of only 90 household were selected in Austinpatti refugee camp.

Sampling Plan

Sampling plans refers to investigation of a part of the whole Sri Lankan refugee's problem of universe. A sampling procedure is a technique of selection sample from a given population by the researchers had use the random sampling method for the study. The total samples were 492 Sri Lankan peoples in Austinpatti from Thirumangalam Taluk in Madurai District.

Analysis of Data

The study area of the Austinpatti peoples of Sri Lankan Refugees educational status, economic condition, occupation, age, sex, marital status, religion, income, saving position, working hours, labour income, living condition, health condition etc.,

Finding, Suggesition and Conclusion

- The present study has analyzed the problem faced by the refugees and the findings of the study are as follows:
- The age composition of the respondents camp between the majority of 25-50 (67.8%).
- 87.8 percent of the respondents in Sex composition are male, marital status of the respondents of majority 88.9 married.
- 54.5 percent of the respondents are educated in primary level in the camp.
- The types of the family 86.7 percent of the respondents majority of Nuclear family system.
- 77.8 percent of the respondents in the camp proper ventilation facilities has been provided by the government to the refugees.
- 97.8 percent of the respondents in the camp proper ventilation facilities has been provided by the government to the refugees.

Peer Reviewed Journal

- Main occupations of the working of residence in India of the refugees in are construction and painting.
- 43.3 percent of the respondent in majority of Agricultural.
- 60 percent of the respondents have no idea about saving. The remaining 40 percent of them have saving habit. The majority of saving for per month 54.4 percent.
- 80 percent of the respondents have debt burden. Among them 68.9 percent of the respondents have debt between above 3000.
- Nearly 65.6 percent of the respondents have not suffer from health hazards.
- 71.1 percent of the respondents take treatment in government hospital. They have no proper medical check up in camp.
- The 55.5 percent of the respondent of living condition is good. The refugees' standard of living is at very low level. And these respondents felt that if regular work has been provided for them, they can improve their living condition.
- 53.4 percent of the respondents having good relationship with domestic people.
- The refugees' standard of living is at very low level. And these respondents felt that if regular work has been provided for them, they can improve their living condition.
- 31.1 percent of the respondent of opinion regarding of Income in Inadequate salary.

Suggestion

- The drinking water facilities should be provided to refugees in their camp itself.
- The proper medical inspection should be conducted for refugees because it is very important for their life.
- The amount given for the rehabilitation of refugees by the government of India should be raised.
- The electricity facilities given to the refugees camp is very less. It should be increased.
- The materials which are provided in the ration shop should be increased in quantity as well as quality.
- Government should provide the infrastructural facilities for the refugees in the camp.

Conclusion

The Government take should be provided by the water facilities, infrastructural facilities, and bathroom facilities have increased in the camp people. To improved by the standard of living and free movement of the other people's activities. The governments provided by the aid have increased in camp people. The governments take same action for collection of water tax from that people. Because they expect much of privileges from out Government.

References

1. Arun Kumar Acharya, (2006): "Ethnic conflict and Refugees in Srilanka". Texto. pp. 109-119.
2. Manivannna, (2001): "Rehabilitation of Refugees. Making fifty years of Refugee protection" 1951UNHCR pp. 54-55.
3. Ranabir Samaddar, (2006): "Practice of asylum and Care in India", Sage publication. New Delhi pp. 330 – 331.
4. Ranabir Samaddar, (2000): "Refugees and the State practice of asylum and care in India", Sage publication, New Delhi pp. 333-335.
5. Unnikrishnan. P.V.(1996): "Exile and Freedom Health for the Millions". March, Vol. 22.pp 7-9.
6. Vamadevan. M Srilanka Repatriates in Tamil Nadu. Zen Publishers, Chennai-41. pp. 4-15.

Peer Reviewed Journal

Women Empowerment through SHGs – A Measure for Poverty Reduction.

Micro-enterprises a boon among the women

Women's entrepreneurship needs to be studied separately for two main reasons. The first reason is that women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. The second reason is that the topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences.

The origin and growth of micro enterprises can be traced to lack of employment opportunities and inadequate income generation. Micro enterprises aim at developing and utilizing the entrepreneurial talent and potential of rural and urban women below poverty line to meet their local needs. The development of micro entrepreneurs among women are seen as appropriate way to assault poverty at the grass-root level by generating employment and income (Ghosh, 1998).

To address the issue of poverty reduction, create employment and income opportunities, government has initiated micro enterprise development opportunities. The scheme of micro-financing through Self-Help Groups (SHGs) create empowerment promoting conditions for women to move from positions of marginalization within household decision making process and exclusion within community, to one of greater centrality in the family and community.

SHGs a scheme launched by the NABARD is a process by which a group of 10 – 20 women with common objectives are facilitated to come together voluntarily to participate in the development activities such as saving, credit and income generation thereby ensuring economic independence. The principles underlying the SHGs are financing the poorest of the poor, and achieving holistic empowerment. SHG phenomenon certainly brings group consciousness among women, sense of belonging; adequate self confidence. The concept of SHG serves to underline the principle of democracy "for the people, by the people and of the people".

Peer Reviewed Journal

Objectives of the study

Although various studies have been carried out on the role of SHGs in the various parts of the country, the present study is one such attempt to bring out the crucial role of SHGs as a tool to alleviate poverty among women in Karamadai block of Coimbatore district. The current study on "Women empowerment through Self Help Groups - A measure for poverty reduction" is undertaken with the following objectives.

1. To study the socio economic profile and performance of the women entrepreneurs in the SHGs.
2. To study the impact of SHGS in the upliftment of the women and to reduce poverty.

The study was compiled with the help of the primary data collected from 100 respondents of 10 SHGS selected at random from the block where more than 100 SHGs were operating during 2010. The SHGs were formed through NGOs that are active in Karamadai block.

Findings of the study

a. Socio-economic profile

Socio-economic profile of the respondents is studied to highlight the conditions of the respondents under study. On these grounds the present study was interested in the age, annual income and literacy status of the respondents. These factors have been particularly stressed as time and again research highlights that population in the productive age group; literacy and income are the key indicators of development of the citizens at the fundamental level. Table 1. gives the socio-economic profile of the SHG members under study based on the above mentioned three parameters.

K.P. Radhika, Assistant Professor, Sasi Creative School of Business, Myleripalayam, Coimbatore.

Table 1

Socio-economic profile of respondents of SHGs

Age Group	Number	Education	Number	Annual income	Number
Less than 20	6	Illiterate	12	Below 30000	21
20-30	25	Primary	34	30000-50000	34
30-40	36	Secondary	26	50000-70000	22
40-50	20	Graduates	18	70000-100000	14
50 & above	13	others	10	100000 & above	9

Source: Primary data, 2010

The young and middle aged group people can more actively participate in the socio-economic activity and in the current study the members of the SHGs in the age group of 30-40 was the highest (36). On the literacy front, most of the members had only primary schooling (34) and the illiterates were less (12) from an overall picture. Annual income of the family gives a picture of the economic profile of the respondents. In the current study most of the respondents(34) had an annual income only in the range of 30000-50000.

b. Income level of the members

Income is the major determinant of the standard of living of the people. The current study clearly revealed that the members of the SHGs had a definite change in their income levels after joining the SHGs. There has been a predominant increase in the income levels thus making the women members of the SHGs more independent to meet their personal expenditure and to contribute towards their household income. Many housewives (30) did not earn anything before joining SHGs, but after becoming a member of the SHG they were earning reasonably.

Peer Reviewed Journal

Table 2

Monthly Income and number of Members Before and After Joining SHGs

No.	Monthly Income (Rs.)	Before joining SHG	After Joining SHG
1.	Less than 1000	8	3
2.	1000-2000	12	10
3.	2000-3000	33	40
4.	3000-4000	4	10
5.	4000-5000	6	30
6.	5000-6000	5	3
7.	Above 6000	2	2
8.	Non-earning members	30	2
	Total	100	100

Source : Primary Data

c. Expenditure of the SHG members Family

The family expenditure of the families had also increased due to positive change in the SHGs members' income. The incremental income not only enhanced the expenditure pattern of the family but also promoted the savings of the family after they joined the SHGs. Table 3. indicates the change in expenditure pattern among the SHG women before and after joining SHGs, which clearly shows a positive shift in the expenditure patten among the families of the women SHG members in the study area.

Table – 3
Monthly Family Expenditure of the Members Before and After Joining SHGs

No.	Monthly expenditure (Rs.)	Before joining SHG	After joining SHG
1.	Less than 1000	25	10
2.	1000-2000	45	25
3.	2000-3000	15	40
4.	3000-4000	10	10
5.	Above 4000	5	15

Source: Primary Data

d. Impact of SHG on the life of women

SHGs not only facilitated savings and credit opportunities to its members. It also brought about socio-economic empowerment of the women who joined the SHGs. They were empowered on the economic, individual and family grounds. The socio-economic impact of the SHGs on the women were assessed using factors such as self-confidence, awareness of social and economic aspects, changes in education level, decision making, leadership qualities developed and degree of economic independence. Weighted average analysis is performed using five rating scale and assigning score 1 for strongly disagree; 2 for disagree; 3 for neutral; 4 for agree and 5 for strongly agree for these factors after joining the SHGs and are given in table 4.

Table 4.
Indicators of Empowerment after joining SHGs

Indicators of empowerment	Weighted average
Increase in Self-confidence	4.6
Economic independence	3.6
Change in education level	2.4
Increase in social and economic Awareness	3.9
Leadership qualities acquired	3.7
Decision making	4.2

Source: Estimates based on primary data

The table clearly indicates that the weighted average scores on empowerment since joining SHGs range between 2.4 to 4.6. "Increase in self-confidence" has the maximum weighted average and "change in education level" shows the least weighted average. "Increase in social awareness" also is high after joining the SHGs.

Conclusion

The present study is clearly indicates that the majority of women who constituted as respondents for the present study, being members of SHGs have benefitted considerably in terms of psychological, social and economic development. SHGs have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially to women in the rural areas.

References

1. Ghosh (1998), "Women and Entrepreneurship in India", Rabubdra Kanungo (ed), Entrepreneurship and Innovation. Sage Publication, New Delhi.
2. Rekha, R. Gaonkar., (2001), "Working and impact of Self help groups in Goa ", Indian Journal of Agricultural Economics, Vol.56, No.3, pp .465.
3. Thalavai Pillai. N and. Nadarajan S. (2010) Impact of Microfinance – "An Empirical Study on the Attitude of SHG Leaders in Kanyakumari District – Tamilnadu" International Journal of Enterprise and Innovation Management Studies (IJEIMS) Vol. 1 No. 3 July – December 2010.
4. Sahoo R.K., Tripathy S.N. (2006) "Self Help Groups and Women Empowerment" Anmol Publications, pp. 42-43
5. Vijayachandran Pillai,B ", Harikumar,V., 2006, "Self- Help Groups in Kerala", Kurukshetra, Vol. 54, No. 9: pp. 30-33.
6. www.unido.org. UNIDO Report 2003.

Peer Reviewed Journal

Poverty and Poverty Alleviation Programmes in India – an Overview

Introduction

The poverty line is called minimum level of food requirement, clothing, footwear, fuel and light, educational and medical requirement etc., are determined for subsistence. The minimum calorie requirement in India is 2400 calories per person per day in rural areas and 2100 calories per person per day in urban areas. The main cause of poverty is high growth rate of population, less job opportunities, low growth rate of income, income inequalities, unequal distribution of land and production sources, lack of proper implementation of development policies etc.

Present Status of Indian Poverty

India is a nation with over 300 million poor people. It has declined since last three decade. Poor population is reduced by 27.4 per cent from 54.9 per cent in 1997 to 27.5 per cent in 2004. Since 1991 the in new economic era poverty declined fast. It was 36.0 per cent in 1993 it is declined to 27.5 per cent in 2004. There is a reduction from 36 per cent to 27.5 per cent in the people living in Below Poverty Line (BPL) during 1993 to 2004. In case of rural area it is declined to 37.3 per cent to 28.3 per cent and in urban area 32.3 per cent to 25.7 per cent in 1993 to 2004 respective. Due to New Economic Reforms it helps to improve standard of living across the country. But till, 27.5 per cent of population is living below the poverty line. In the economy total labour force was 478.3 Million in 2009. Out of this labour force 52 per cent is from agricultural sector, 14 per cent contributes industry sector and 34 per cent contributes of service sector.

Poverty in the country declined 7.4 per cent points in the past five years from 37.2 per cent in 2004 – 05 to 29.8 per cent in 2009 – 10. Between 2004 – 05 and 2009 – 10, it declined by an average of 1.46 per cent annual decline in the preceding 10 years. In actual terms, according to the numbers, around 52.5 million people have come out of poverty from 2004 – 05 to 2009 – 10. The poverty estimates of Tendulkar Committee have lowered the poverty line itself from Rs. 32 a day to Rs. 28. The commission based on the price indices computed from 66th Round NSS (2009 - 10) data on Household Consumer Expenditure survey; say anyone who has Rs. 28 to spend daily is out of poverty. Poverty ratio in Himachal, MP, Maharashtra, Orissa, Sikkim, Tamil Nadu, Karnataka and Uttarakhand declined by about 10 per cent or more. In Assam, Delhi, Manipur, Meghalaya, Mizoram and Nagaland, poverty increased in 2009 – 10.

Peer Reviewed Journal

Table - 1: States with Highest Urban Poverty in India

(Figures are Per capita spend / per day in Rs.)

States	Urban poverty	Rural poverty
Meghalaya	33.0	22.9
Sikkim	34.5	24.3
Delhi	34.7	24.9
Goa	34.2	31.0
Nagaland	38.3	33.9

Source: Planning Commission

G. Ragunath, Ph.D Research Scholar, Department of Economics,

Bharathidsan University, Tiruchirappalli .

Poverty Alleviation Programmes in India

Since 1970, the government has implemented a number of programs designed to eradicate poverty, and has had some success with these programmes. The government has sought to increase the GDP through different process, including changes in industrial policies. There is a Public Distribution System, which has been effective to some extent. Other programmes include the integrated rural development program, Jawahar Rozgar Yojana and the Training Rural Youth for Self Employment (TRYSEM), and other on - going initiatives. Population increases in Indian states one of the main reasons for poverty in the urban areas. This migration is mainly attributed to poor employment opportunities in villages.

Over the years poverty alleviation programmes of various types have expanded in size and today there is a wide variety of such programmes which absorb a large volume of resources. The Plan provision for rural development is Rs.7000 crores, for food subsidy Rs.13,000 crores, and for kerosene and LPG subsidy about Rs.12,000 crores, making a total of Rs.32,000 crores. Against this, the provision for irrigation is only Rs.1700 crores and for afforestation only Rs.400 crores. We need to examine whether the resources used for poverty alleviation scheme and for various types of subsidies in the name of poor may not be more effective in alleviating poverty if directed to various types of basic infrastructural asset creation programmes in rural areas.

Peer Reviewed Journal

Integrated Rural Development Programme (IRDP)

The Integrated Rural Development Programme (IRDP) was aimed at providing self-employment to the rural poor through acquisition of productive assets or appropriate skills which would generate additional income on a sustained basis to enable them cross the poverty line. Assistance was provided in the form of subsidy and bank credit. The target group consisted largely of small and marginal farmers,

agricultural labourers and rural artisans living below the poverty line. Within the target group, there was an assured coverage of 50 per cent for scheduled castes/scheduled tribes, 40 per cent for women and 3 per cent for the physically handicapped. Priority in assistance was also given to the families belonging to the

assignees of ceiling surplus land, Green card holders covered under the Family Welfare Programme and freed bonded labourers.

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

MGNREGA guarantees 100 days of unskilled work at the minimum wage to each household. It was passed unanimously in the *Lok Sabha* (the lower house of Parliament) on 23 August 2005. It came into force in 200 districts on 2nd February 2006 and was extended to an additional 130 districts in 2007-08. The Act was universalized with effect from 1 April 2008 and now covers the entire country. The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is not just another wage employment programme. It is legally enforceable, and changes can be initiated only through constitutional amendment.

The concept of National Rural Employment Guarantee Act (NREGA) is a major initiative of Government of India (GoI) towards poverty reduction and income generation among rural poor families. This step assumes special significance when viewed in the context of World Bank statement that more than 30 per cent of India earns an income of less than $1 (Rs. 46.30) a day. However, those familiar with the socio-economic structure of Indian economy believe that this percentage is likely to be higher among the rural poor.

Mahatma Gandhi NREGA has been a vehicle for inclusive growth and the marginalized sections of society have high percentage of participation under the Act. The participation rate of Scheduled Castes (SC) and Scheduled Tribes (ST) in FY 2009-10 is 52 per cent. The states with high SC participation are Uttar Pradesh (53 per cent), Tamil Nadu (56 per cent), Bihar (46 per cent), Haryana (56 per cent), Punjab (78 per cent). The states with high ST participation are Madhya Pradesh (43 per cent), Jharkhand

(44 per cent), Sikkim (44 per cent), Chhattisgarh (38 per cent) and all North East States. Women participation is higher than the mandated 33 per cent. In the current year the women participation is 50 per cent.

Reduction of Indian Poverty

The Planning Commission's figures on reduction of poverty to 29.8 per cent in 2009-10 from 37.2 per cent in 2004-05 is welcome as it was expected, considering that it comes on the back of the government's flagship National Rural Employment Guarantee Scheme (NREGS) and several other job-creation projects like the Pradhan Mantri Gram Sadak Yojna. The fact that calorie deprivation is increasing during a period when the proportion of rural population below the poverty line is said to be declining rapidly, highlights the increasing disconnect between official poverty estimates and calorie deprivation. While total overall poverty in India has declined, the text of poverty reduction is often debated.

Top 10 Richest State in India: 2012

1.	Gujarat	6.	Karnataka
2.	Maharashtra	7.	Andhra Pradesh
3.	Delhi	8.	Tamil Nadu
4.	Punjab	9.	West Bengal
5.	Haryana	10.	Uttar Pradesh

Peer Reviewed Journal

Conclusion

In recognition of the geography, sociology and chronic and multidimensional nature of poverty, the government has implemented a large number of schemes to ameliorate distress resulting from poverty. Poverty is defined in terms of income, expenditure and nutritional value (calorie intake). From 2004-2005 to 2009-2010, the rate fell from 37.2 per cent to 29.8 per cent, which means around 360 million people currently live in poverty. Rural poverty has declined faster than urban poverty during this period. Labourers (farm workers in villages, casual workers in cities), tribes people, Dalits (formerly called low caste untouchables) and Muslims remain the poorest Indians. Almost 60 per cent of the poor continue to reside in Bihar, Jharkhand, Orissa, Madhya Pradesh, Chattisgarh, Uttar Pradesh and Uttarakhand. Significantly, 85 per cent of India's tribes' people and Dalits live in these states. Most agree that India has reduced poverty - from 55 per cent in 1973-74 to 29.8 per cent in 2009-2010, if the recent figures are correct. The Planning Commission said the main reason for the reduction in poverty was the governments increased spending on rural welfare programmes. Government of India started various anti-poverty and employment generation programmers, such as TPP, IRDP, RLEGP, JRY, EAS, TRYSEM, SGSY, MNREGA etc. many of which have been in operation for several years and have been generated more employment. Due to over all effects of economic reforms and employment generation programmes, India's poverty rate is declined.

References

1. Aasha Kapur Mehta, Andrew Shepherd, Shashanka Bhide, Amita Shah, Anand Kumar (2011), "India Chronic Poverty Report: Towards Solutions and New Compacts in a Dynamic Context", Indian Institute of Public Administration, New Delhi, pp.110-113.
2. Dattatray Sitaram Bagade (2012) "Effects of Economic Reforms on Poverty", Indian Streams Reserach Journal, Vol.2, Issue. II, pp.1-4
3. http://newsdawn.blogspot.in/2012/04/poverty-lines-and-bpl-population-state.html
4. http://planningcommission.nic.in/reports/sereport/ser/maker/mak_cht2a.pdf
5. http://the2012scenario.com/accountability/financial-crash/global-poverty-in-the-late-20th-century/

Grappling with Poverty

Introduction

Poverty is one of the main problems which have attracted attention of sociologists and economists. It indicates a condition in which a person fails to maintain a living standard adequate for his physical and mental efficiency. According to Adam Smith – Man is rich or poor according to the degree in which he can afford to enjoy the necessaries, the conveniences and the amusements of human life. Poverty is a situation where the individual or communities lack the resources, ability and environment to meet the basic needs of life. It is a problem worldwide. Historically, people as well as societies have considered poverty as inevitable and accepted it fatalistically. There had been continuous efforts to address and ameliorate poverty with varying levels of success. It is still a stark reality in many parts of the world including in many developed countries. About 1.7 billion people in the world are estimated to live in absolute poverty today. Poverty has many dimensions changing from place to place and across time. There are two inter-related aspects of poverty - Urban and rural poverty.

Poverty India Level

Even after more than 50 years of Independence India still has the world's largest number of poor people in a single country. Of its nearly 1 billion inhabitants, an estimated 260.3 million are below the poverty line, of which 193.2 million are in the rural areas and 67.1 million are in urban areas. More than 75% of poor people reside in villages. Poverty level is not uniform across India. The poverty level is below 10% in states like Delhi, Goa, and Punjab etc. whereas it is below 50% in Bihar (43) and Orissa (47). It is between 30-40% in Northeastern states of Assam, Tripura, and Meghalaya and in Southern states of TamilNadu and Uttar Pradesh.

The main causes of poverty in India are its high population growth rate, agrarian form of economy, primitive agricultural practices, illiteracy, ignorance, unemployment, under-employment, caste based politics, urban rural divide, social iniquity and discrimination. Poverty may also be understood as an aspect of unequal social status and inequitable social relationships, experienced as social exclusion, dependency, and diminished capacity to participate, or to develop meaningful connections with other people in society. This is of considerable relevance to the Indian situation, as caste and social status considerations had acted as serious impediments in the country.

Economic aspects of poverty relate to material needs, including the necessities of daily living, such as food, safe drinking water, clothing and shelter. The supply of basic needs can be restricted by constraints in public services. These include administrative lapses, implementation slippages, corruption, debt burden and brain drain. The social aspects like easy access to education, health care and political empowerment are also determinants.

Poverty Reduction Programmes

As the Prime Minister, Dr. Manmohan Singh, explained, the basis of the new development strategy is rapid economic growth for ensuring a better quality of life to all the citizens. The government's professed objective now is aspiring and sustaining an annual GDP growth rate above 10 per cent, and channel the higher wealth for improving the socio-economic conditions of all sections of the people, particularly the poor. The government was able to reach a nine per cent growth in GDP just before the global economic recession came in 2008. That high growth proved to be a better tool for poverty eradication. The government

Dr. L. Arockiasamy, Assistant Professor, **& C.Mathavan** M.Phil, Research scholar,
Department of Economics, St. Joseph's College (Autonomous), Tiruchirappalli

Peer Reviewed Journal

could earmark a substantial portion of the annual financial budget for poverty alleviation initiatives. At the core of the new civic drive is to make the poor self-sufficient for the three basic requirements of food, clothing and shelter by involving them in the strategy for rapid economic growth. Besides, the poor are being given other safety nets like food rationing, food security and state guarantee of employment and education.

Conclusion

According to a recently released World Bank report, India is on track to meet its poverty reduction goals. Despite significant economic progress, percolation of wealth earning is very slow in the poorer sections. However by 2015, an estimated 53 million people will still live in extreme poverty and 23.6 per cent of the population will still live under US$ 1.25 per day. This number is expected to reduce 20.3 per cent or 268 million people by 2020. However, at the same time, the effects of the global financial downturn in 2008-09 have plunged 100 million more Indians into poverty than there were in 2004, increasing the effective poverty rate from 27.5 per cent to 37.2 per cent.

However, the number of poor people living under $ 1.25 a day has increased from 421 million in 1981 to 456 million in 2005. This indicates that there are a large number of people living just above this line of deprivation (a dollar a day) and their numbers are not falling. To achieve a higher rate of poverty reduction, India will need to address the inequalities in opportunities that impede poor people from participating in the growth process. Eradication of poverty in India is considered to be a long-term goal.

The problem of poverty persists because of a number of leakages in the system. New laws have to be evolved to ensure more accountability. Bodies like the Planning Commission should be modified into new constitutional bodies that can hold governments accountable for their failure to implement development programmes. A strong system of incentives and disincentives also needs to be introduced. The encouragement of non-governmental organizations and private sector individuals in tackling poverty is imperative, as the state cannot do everything.

Poverty alleviation is expected to make better progress in the next 50 years than in the past, as a trickle-down effect of the growing middle class. Increasing stress on education, reservation of seats in government jobs and the increasing empowerment of women and the economically weaker sections of society, are also expected to contribute to the alleviation of poverty.

Peer Reviewed Journal

References

1. Journal of Mainstream –Towards Rabit, inclusive growth- Shashanka Bhide, Jan' 2012, no.6 pg. 53- 54.
2. The economic challenger – opportunities in food security to eliminate poverty, Lasya B, No.13, Dec, 2010 pg:55.
3. Yojana– prospects and policy challenges in the Twelfth plan, Montek S Ahluwalia, Jan, 2012 vol : 56 pg.: 35
4. Economic political weakly– Nature of urban growth, Albert Christophervol. XIV, No: 41 oct – 2010, pg : 75-77.
5. Economic political weakly – Hunger in twenty first century of India, Dhass, vol.XV, No. 44 oct-2010.
6. Economic survey - Humandevelopment, poverty and public programs, oxford press 2009, pg : 259- 270.
7. Economic survey - Food management, oxford university press 2011, pg : 188- 300.

Global Poverty: Will it be Possible to Create a Poverty Free World?

Prologue

"Yoga Vasishta"an ancient Vedic text, Says: "The world is like a huge city, reflected in a mirror. So too, the universe is a huge reflection of yourself in your own consciousness: It is, in short, the soul of all things. When we look around the world we see the "global poverty" is literally a matter of life and death. The evidence comes from the data on "Life expectancy", the average number of years that a nation's citizen can be expected to live. Life expectancy differs with each nation, but poverty related conditions affect a nation's overall life expectancy to a startling degree.

Classification of Global Poverty

Economic Poverty

Lack of monetary funds for providing themselves with food, cloth and shelter.

Mental Poverty

Lack of thinking, which is resultant of lack of access to education and knowledge.

Political Poverty

The concept of "Political Poverty" emerged in the context of social politics, in particular, in the struggle against poverty. It points out that poverty cannot be reduced to material deprivation, important that it always is, because poverty is fundamentally a phenomenon of political exclusion.

Social Poverty

To speak of poverty in the world is to speak of social exclusion. The countries that present the worst Social Exclusion Index, in great majority, are victims of poverty and inequality, low schooling, lack generalized access to health, and suffer instability in labor market.

Measuring of Global Poverty

United States of America

Poverty guidelines are often commonly called the "Federal Poverty Level" or "Federal Poverty Line". There are two slightly different U.S., federal poverty measures. Poverty thresholds based on the "thrifty food plan" by the U.S. Department of Agriculture and "poverty guidelines", a simplification of the poverty thresholds used to determine eligibility for a number of programs.

In recent years, there have been more fundamental changes to the poverty measure. Concerned that the poverty rate is far too low, community based organizations around the country have advocated"Living Wages".

India

The growing irregularities between urban and rural India are clearly spelt in the poverty estimates drawn up by "Suresh Tendulkar Committee" which has found a new and more robust method to measure poverty.

Peer Reviewed Journal

B.Ramachandran, Asst. Regional Manager (Retd), Central Bank of India, Madurai.

Causes of Global Poverty

1. **Structural Adjustment** is the major cause of poverty- cutback in health and other vital services around the world. "Once a country has submitted to structural adjustment, it can never free itself again, for example, Costa Rican. There is a Hindi saying that expresses this well is quoted in English "He who rides a tiger can never dismount."

   Source: Economics Unmasked by Philip.B.Smith and Manfred Max-Neef: Green Books UK 2011.

   Structural adjustment measures have resulted from structural policies by the International Monetary Fund(IMF).To attract investment, poor countries enter spiraling race to the bottom to see who can provide lower standards, reduced wages and cheaper resources. This has increased poverty and inequality for most people.

2. In most nations today inequality that is the gap between the rich and the poor is quite high and often widening. The causes include: Lack of individual responsibility, bad government policy, exploitation by people, business with power or influence or some combination of these and other factors.

3. The organization for Economic and Co-operative Dept., (OECD) finds for example that the past five years growing poverty and inequality in two-thirds of OECD countries: Canada, Germany, Norway and USA are the most affected. The remaining one- third particularly Greece, Mexico and U.K., have seen a shrinking gap between rich and poor since 2000.

4. The amount of world spends on military, financial bailouts and other areas that benefit the wealthy, compared to the amount spent to address the daily crisis of poverty and related problems are still staggering.

Global Poverty: an Overview

*The world reached the U.N., "Millennium Development Goal" of halving world poverty.

If China accounts for the largest share of the long term improvement, Africa has seen the largest recent turnaround. The number of people had also been rising from much lower levels in Latin America, in Eastern Europe and Central Asia. These regions have reversed the trend since 2000.All this is good news.

*However, most of the progress has been concentrated among the poorest of the poor. According to Mr. Martin Ravallion, Director of the World Bank's development group: Poverty reduction programs seem to help most at the very bottom. Even if many of these middling poor move up, their places are often taken by those who have just escaped from absolute poverty; Population growth does the rest. The poorest of the poor seem to have escaped the worst of the post – 2007 downturn. But the growth in the middling poor shows there is much to be done.

*Source: The Economist: USA, March 3 2012.

Further, the global output rose by 3.8 % in 2008,(down from 5.2 % in 2007).Among major economies, growth was led by China (9.8%),Russia (7.4%),and India (7.3%).worldwide nations varied in their growth results, with Macau 15%, Azerbaijan (13.2%), and Angola (11.6%), registering the highest growth. Growth rates slowed down in all the major industrial countries because of uncertainties in the financial markets and lowered consumer confidence.

In Western Europe, governments face the difficult political problem of challenging resources away from welfare programs in order to increase investment and strengthen incentives to seek employment. The addition of 80 million people each year to an already overcrowded globe is exacerbating the problems of pollution, desertification, underemployment, epidemics and famine.The terrorist attacks on the US on September 11, 2001 accentuated a growing risk to global prosperity.

Peer Reviewed Journal

• Despite impressive gains in economic investment India faces pressing problems like growing population, environmental degradation, extensive poverty and widespread corruption.

World Population Living Below Poverty Line

Sl.No	COUNTRY	POPULATION (In billion as on July 2009)	PERCENTAGE	ESTIMATE YEAR
1.	HAITI	9,035,536	80%	2003
2.	NIGERIA	149,229,090	70%	2007
3.	BOLIVIA	9,775,246	60%	2006
4.	INDIA	1,166,079,217	25%	2009

Source: The World Fact Book: Central Intelligence Agency: 2009 (First Edition): Potomac Books Inc., Washington D.C.,

Impact of Global Poverty

How will the financial crisis impact the extremely poor and extreme poverty? Subsistence living and the lack of accumulated wealth will mean many of the extremely poor are well-insulated from the current crisis. However, the problems are in the future: reduced public finances, less global growth, less foreign aid and possibly more civil wars, will mean the extremely poor do not get the health services, education and opportunities needed to put themselves and their children out of poverty. This does not have to be the case: despite all these problems, we have the knowledge and capacity to make large inroads towards ending extreme poverty.

Different economies are affected through quite different transmission, mechanisms, drying up of capital flows, reduced export prospects, lower remittances and lower commodity prices which affect some economies positively and some economies negatively. The key question for the future is whether the recession is a "one-off" reduction in income or increase in poverty or whether it will also reduce Africa's growth prospects returning it to the stagnation of 1980's and 90's.
A popular belief is that world hunger exists because there is little food to feed many people in poor nations in Africa, Asia and elsewhere. Sociologists: Ms. Stephen J Scarlan,J Craig Jenkins and Lindsey Peterson (2010) call this belief the "social Fallacy". According to them "the conventional wisdom is that world hunger exists primarily because of the natural disasters, population pressure and shortfall in food production.

The human race in fact, was wiped out by the ghastly volcanic explosion in Indonesia some 74000 years ago. The Indian Ocean tsunami in 2004 was tragic.

In discussing stratification in the U.S., Chapter VIII Social stratification emphasized that women are disproportionately likely to live in poverty thus has a "female face". What is true in the U.S., is also true around the world, only more so.

"Dependency theory" also has direct implications for strategies to reduce poverty.

Stratergies to End Global Poverty

- The first principle for eliminating global poverty in general is "sustainable development" which should be given top priority.
- The possible solutions for poverty eradication depend on what chiefly causing it and this can vary with time and space.

Peer Reviewed Journal

- In this 21st century, the main poverty differences are between majority poverty as in poor countries like India, and minority poverty in rich countries like the U.S.A and U.K., None of it may be easy to solve and the long history of entire poverty measures has been of failure.
- The most radical solution to drastically reducing poverty would be for economic experts-opening up of borders- between countries and allowing workers to migrate where labor is more needed. This concept was introduced by professors: Ms. Marko and Lant Pritchett.
- Outside benevolence cannot rescue countries from poverty. There is a role for foreign aid, technical assistance and charity in relieving global poverty, but it cannot single-handedly stimulate the policies and habits that foster self-sustaining growth. Japan and China have grown rapidly not because they received foreign aid because they pursued pro-growth policies and embraced pro-growth values and we should emulate china.
- We should build a safety net that guarantees a dignified standard of living to work hard and play the rules.
- A rational approach to dealing with poverty can be successful.
- The rural poor should be given access to land. The progressive land tax would force land borrowers to sell the land for which taxes would be higher than the profits obtained through productive activities. Such land should be re-distributed among small farmers and the landless.
- The most successful poverty reduction in china in recent years has largely involved government actions to encourage improved farming and to employ the released labor in expanded industries. At least some poor countries could emulate this policy approach.
- Above all, combating poverty should start with an all-out effort to provide every man, women and child with that which is essential for human well-being and development: i.e., education, health care, drinking water, adequate nutrition, housing and sanitation. Special attention should be given to the most vulnerable groups.

Peer Reviewed Journal

Epilogue

The developing world as a whole has made considerable progress in fighting extreme poverty, but 663 million people all over the globe are still poor by the standards of middle and high income countries. We may not be absolutely certain in creating a **"Poverty Free World"**. However we may explore the possibilities as we do have the most extraordinary powers operating within us. But it remains to be seen how ready are we to get our foot off the brake and fly.

Robert Frost expressed:

"The woods are lovely, dark and deep

But I have promises to keep;

And miles to go before I sleep

And miles to go before I sleep."

End Note

We find ourselves today in a strange place where in order to eliminate the global poverty interalia bridge the ever widening gap between rich and poor, saving the planet from disruption, we must seek more on what matters, and not simply more lest it will not hurt the world economy and bring forth a happier, healthier and more sustainable development for humanity at large. World hunger is a terrible symptom of world poverty which we must weed out on earth and leave the fingerprints on the lives we touch, becausewe are part of the universal dance of creation and co-creators with god.

The Issues of Poverty Among the Garland Makers and the Loosely Strung Flower Labourers

Introduction

Flowers occupy a major role in the ancient Tamil culture, every ritual functions is celebrated with flowers. From birth to death the flowers have a major role in human life. Flower cultivation is also a part of income to our Tamilnadu farmers. Many families depend upon the flower business. Most of them are below poverty line families. They get their income only through flower business. Some of them are earn very low income, and leading their life within the income. They are stringing flowers in a thread.

They get loose flowers from a flower merchant and to stringing flowers in a thread to make garland. Then they return to the garlands to the merchants and get their labour charge from the merchants. Mostly entire family members are doing this job. They can get very low income. Within the income, they can lead their family expenses.

They are living in a small hut. Their children study only in the Government Primary Schools. They are living below poverty line. No one can help to develop their family status.

Life style

They are living in a hut around the flower market. Thanjavur flower market, situated in Pookkara Villar Road is the research area taken into consideration.

The people both men and women and even their children are engaged to making garland and strung flowers. They are very poor in nature. They are suffering a lot in their daily life. Everyday they must earn to live. They depend upon retail sellers, they work for the retail shops and even to street flower vendors.

Nature of work

Mainly, a roadside, flower vendor needs minimum three to six members to string flowers to his sales. Sometime the member need depends upon demand of that day. They are working for the seller and not for the consumer. The wage they get for this work on the basis of ser (that is 400 grams). They get wage to string up one 400 gram 15 rupees. The wage also determined on the variety of flower. For example the string up Jasmine flower they get 15 to 20 rupees as wage per 400 grams, another variety of jasmine called mullai flower give them Rs. 40 to 50 per 400 grams. These type of wage level is only for people who strung up together flower. That is called saram in Tamil. The people who makes garland gets different type of wages on the basis of number of garlands they make. This garland work never always give income. Most probably in the time of marriage, ritual functions, festival time, etc., In common their work demand based on the marriage, ritual, festivals, and death, etc.

The worker who makes garland working in the flower shops. A flower shop mainly demand 3 to 10 workers to make garland according to his size of shop and sale demand. They wages of the garland makers depend upon the nature of the business speed, and further the number of garland a worker makes.

Life

Their life style is always depends on the wages of day. Even house rent, current, rice, their dresses, children school study, for all they have to manage with this only. Mostly they lead a life of poverty. Poverty determines their life. Suppose festivals and other rituals in their family make them to borrow money for

Dr. R. Palanivelu, Associate Professor, & **R. Mullaivananathan,** Ph.D., Research Scholar,
Department of Economics, A.V.V.M. Sri Pushpam College (Autonomous), Poondi , Thanjavur Dist.

Peer Reviewed Journal

interest. This lead them to live as a debtor in their whole life. They unable to discharge the debt and continuously live in debt unable to get over from the loan they suffer a lot. Sometimes they have lead the life of slaves to the owner of the shop or to the money lenders from who they get money to solve their problems.

Their children mostly unable to finish even the school study. Because as they grow they also go with the parents to work and thus leave the school in the middle to support their parents to lead a life.

Reason for the poverty

The person who works in this field mostly lacking moral character. From the early age he began to learn all type of bad habits like smoking and mainly alcohol consumption. The circumstances leads him to this line. Then they lose their income and suffer a lot.

If there is a heavy work, they lose their food, because in the eating time also they can make garland, since the flower work can do only within the time. They work from morning 5 a.m. and gets a meagre wage to sum their family.

Thus, this paper due expects a extensive study of their life situation not only the works, but his family member and their children and other to live a life without much poverty.

Hypothesis

The workers work and income depends upon the demand of the day.

The work is also a seasonal one. It also depends upon the availability of different variety of flowers in the market.

Findings

1. Majority of the male more alcohol consumers.
2. School study of their children completely affected.
3. They have no proper toilet facilities. They have to search of public toilets or using open areas. It creates major problem to the men and women.
4. Their marriage awareness are questionable. This also a major problem.

Suggestions

1. The raw materials are coming from the other states. They are not available in the local areas. There fore Government can average to get the new raw materials in their area to get work regularly.
2. To get regular income Government should set up a special Board to study their problem and clear it.
3. Government should announce special programmes to help their children study without break.
4. Help needs as the basis of income instead of caste wise help.
5. Their residential problem first consulted and help to provide housing facilities.
6. They have to inform of the banking facilities to save their money which their earn in seasons only.
7. Banking sector undertake the people to give loans and thus create awareness to save and free from money lenders.

Conclusion

The flower labourers are living below poverty line. Their life circle is limited. They are not thinking beyond their business. So, they are living in the same conditions.

Peer Reviewed Journal

Confirmatory Factor Analysis of Multidimensional Poverty and the State of Child Health in Tamilnadu

Introduction

This paper explores factors determining child health in Tamilnadu and estimates a special case of CFA modal. Which means the factor analysis conducted to test hypothesis (or confirm theories) about the factor one expects to find. It is subtype of structural equation modelling. (Vogt 2005). Such Factor analysis known as confirmatory factor analysis model, the CFA modal and estimated with the help of AMOS. It shows how the issue of health unobservability can best be captured by employing Confirmatory factor analysis models in which unobserved (latent) variables are caused by several observed x-variables.

Data collection

The present study, Under 5 mortality rate is used for measuring the levels of health status in Tamil Nadu State; the health indicator is influenced by many determinants. In this paper, ten determinants taken , namely scheduled caste, mean age at marriage of girls, birth order3+, literacy rate, ANC, Delivery in institution, delivery in home, women squeezed breast milk , poverty line, and per capita income. the dada basted on secondary data, the secondary data collected from Human Development Report(2003), the Census 2001,district reports of District Level Household Survey (DLHS) Reproductive and Child Health (RCH)(2002-2004), Directorate of School Education, Department of Economic and statistics (2004), Danida Health project (1997), Directorate of Family Welfare (2004), Directorate of Public Health and Preventive medicine (2004). The underlying economic model in this study is the health production function. The health production function determines which inputs produce a single output, of health status Factors including scheduled caste, mean age at marriage of girls, birth order3+, literacy rate, ANC, Delivery in institution, delivery in home, women squeezed breast milk , poverty line, and per capita income,

Peer Reviewed Journal

One Latent Variable Case

Confirmatory factor analysis models estimate the effects of multiple explanatory variables on child's health state. The model can best be understood by means of a path diagram for one latent variable case. The unobservable variable is enclosed in a circle and the observed x-variables are represented in the rectangles. The arrows leading from x to the latent variable indicate the hypothesised direct effect latent variable. The arrows leading from unobsered variable to the indicators on the right hand side represent hypothesised impact of observable variable on the indicators. The strength of the effects of variables is indicated by coefficients in the measurement model. Using the AMOS terminology, the model is as follows

$$Y = \alpha_0 + \beta_1 \log X_1 + \beta_2 \log X_2 + \beta_3 \log X_3 + \beta_4 \log X_4 + \beta_5 \log X_5 + \beta_6 \log X_6 + \beta_7 \log X_7 + \beta_8 \log X_8 + \beta_9 \log X_9 + \beta_{10} \log X_{10} + U .$$

Where

Y =under five mortality rate

X_1 = scheduled caste,

X_2 = mean age at marriage of girls,

Dr.C.Subburaman, Assistant Professor, Department of Economics,

Annamalai University, Annamalainagar, Chidambaram.

X_3 = birth orders3+,

X_4 = literacy rate,

X_5 = ANC,

X_6 = Delivery in institution,

X_7 = delivery in home,

X_8 = women squeezed breast milk,

X_9 =poverty line,

X_{10} = per capita income,

U = Disturbance term

Minimum Was Achieved

Chi-Square = 4845.231

Degree of freedom = 1

Probability level = 0.000

Summary of Models

Table-1

Fit indices generated by the AMOS programme

Modal	NPAR	CMIN	DF	P	CMIN/DF
Final Modal	65	4845.231	1	0.000	4845.231
Saturated Model	66	0.000	0		
Independence modal	11	236.973	55	0.000	4.309
Modal	**RMR**		**GFI**	**AGFI**	**PGFI**
Final Modal	68529.705		0.902	0.925	0.000
Saturated Model	0.000		1.000		
Independence modal	2444.860		0.496	0.395	0.413
Modal			**DELTA1FI**	**AGFI**	**PGFI**
Final Modal			0.892	0.875	0.86
Saturated Model			1.000		1.000
Independence modal			0.000	0.000	0.000
Modal	**RMSEA**		**LO90**	**HI90**	**P Close**
Final Modal	0.456		0.452	0.432	1.000
Independence modal	0.338		0.294	0.383	0.000

Source: secondary data, computed

The standardised regression coefficients represent the amount of change in the dependent variable given a standard deviation unit change in the predictor variable (Arbuckle, 1995 and Kline, 1998). Therefore, the standardised estimates allow for the evaluation of the relative contribution of each predictor variable to each outcome variable and, because the variables are on the same scale of measurement, they are more easily interpreted, and can easily be converted back to the raw scale metric. Standardised path coefficients with absolute values greater than 0.10 indicate a small effect, values above 0.30, a medium effect; and those greater than 0.50 a large effect the table-1 shows that all the critical value greater than 0.50 so all the independent variables indicate large effect. The sign shows that negative effect between dependent and independent variables.

Peer Reviewed Journal

Table -2

The Standardised Estimate of Health Models

			Estimate	S.E.	C.R.	P	Label
e2	<---	mortality	-.030	1.827	-.016	.987	W1
e4	<---	mortality	-.029	.161	-.181	.856	W2
e6	<---	mortality	.152	1.114	.136	.891	W3
e8	<---	mortality	-.266	.977	-.273	.785	W4
e10	<---	mortality	.153	1.826	.084	.933	W5
e20	<---	mortality	-56.850	798.114	-.071	.943	W6
e18	<---	mortality	-.063	1.833	-.034	.973	W7
e16	<---	mortality	.196	2.171	.090	.928	W8
e14	<---	mortality	.210	1.353	.155	.877	W9
e12	<---	mortality	-.221	1.350	-.163	.870	W10
Sc	<---	e2	1.000				
Mean age at marriage	<---	e4	1.000				
Birth order3+	<---	e6	1.000				
Literacy rate	<---	e8	1.000				
ANC	<---	e10	1.000				
Delivery institution	<---	e12	1.000				
Delivery at home	<---	e14	1.000				
Women breast milk squeezed	<---	e16	1.000				
Poverty line	<---	e18	1.000				
perincome	<---	e20	1.000				

Source: secondary data, computed

Table-3

Standardized Residual Covariance of Health Modals

	mortality	perincome	povertyline	briestmilksq	dilveryhome	dilveryins	anc	education	Border	agemar	Sc
mortality	655.838										
Per income	-12.266	.115									
povertyline	-5.881	.075	.026								
briestmilksq	15.539	-.205	-.097	.184							
dilveryhome	26.717	-.353	-.161	.447	.545						
dilveryins	-28.125	.371	.170	-.470	-.576	.604					
Anc	14.412	-.191	-.091	.232	.389	-.406	.158				
education	-46.830	.616	.296	-.779	-1.236	1.295	-.654	1.676			
Border	23.489	-.296	-.144	.388	.628	-.664	.356	-1.179	.421		
agemar	-31.159	.398	.189	-.490	-.858	.897	-.449	1.314	-.784	.741	
Sc	-2.806	.037	.018	-.047	-.081	.085	-.043	.138	-.068	.091	.006

Source: secondary data, computed

Peer Reviewed Journal

The above table-3 shows that standardized covariance. In the symmetric matrix displayed here each residual covariance (residual covariance which means that the difference between sample covariance and implied covariance. If the model is correct this difference should be small) has been divided by an estimate of its standard error. In sufficiently large samples these standardized residual covariance have a standard normal distribution if the modal is correct most of them should be less than two in absolute value. in the table all the variables were fall under +1 to -1 which means that each variables were highly influenced the latent variable.

The results confirm the Chicago– Columbia School that child quality is a normal good: as income increases, parents demand more child health services. Parents tend to invest more in child quality when income increases. Economic theory suggests that if more income is available to spend on child quality (health), this can result in lower fertility. Birdsall (1988, p. 501) observes a "strong association between low parental income and high fertility and that high fertility is then associated with lower parental spending on children's human capital". She further notes "it is possible to imagine a syndrome of poverty and large family size extending from one generation to the next, producing a kind of underclass...that would become ever-larger and poorer". Therefore, a strong positive effect of income reveals that in a state like Tamilnadu, increase in income can be taken to discourage child quantity and encourage parent to demand more child quality in terms of better child health.

Peer Reviewed Journal

References

1. Alderman, H. and M. Garcia: 1994, 'Food Security and health security: explaining the levels of nutritional status in Pakistan', Economic Development and Cultural Change 42(3), pp. 485–507.
2. Barrera, A.: 1990, 'The role of maternal schooling and its interaction with public health programs', Journal of Development Economics 32(1), pp. 69–92.
3. Behrman, J. R. and A. B. Deolalikar: 1988, Health and nutrition, in H. Chenery, and T. N. Srinivasan (eds.), Handbook of Development Economics (North Holland, Amsterdam).
4. Behrman, J. R. and B. L. Wolfe: 1987, 'How does mother's schooling affect family health, nutrition, medical care usage, and household sanitation?', Journal of Econometrics 2, 185–204.
5. Birdsall, N.: 1988, 'Economic approaches to population growth', in A. Chenery and T. Srinivasan (eds.), Handbook of Development Economics, pp. 477–442.

A Study on Poverty Alleviation Programmes in India

Introduction

Poverty is a condition in which a person fails to maintain a living standard adequate for his physical and mental efficiency. It is a situation people want to get away. It gives rise to a sensation of a discrepancy between what one has and what one should have the term poverty is a relative concept. It is very difficult to draw a segregation line between affluence and poverty. According to Adam-Smith, Man is rich or poor according to the degree in which he an afford to enjoy the necessaries, the conveniences and the amusements of human life.

The three dimensional attack on poverty

Growth oriented approach :

This approach believed that the effect of rapid growth would spread to all sections of society and will trickle down to the poor sections also. It was felt that rapid industrial development and transformation of agriculture through green revolution in select regions would benefit the underdeveloped regions and the more backward sections of the community.

Poverty alleviation programmes :

Income and employment for the poor could be raised through the creation of incremental assets and by means of work generation. So a number of programmes were started from the Third Plan period onwards. Example of self employment generation programmes are :

Rural Employment Generation Programme (REGP)

Prime Minister's Rozgar Yojna (PMRY)

Swarna Jayanti Shahari Rozgar yojna (SJSRY).

Providing Minimum basic amenities to the people

India was among the pioneers in the world to envisage that through public expenditure on social consumption needs – provision of food grains at subsidised rates, education, health, water supply and sanitation – people's living standard could be improved. Programmes under this approach are expected to supplement the consumption of the poor, create employment opportunities and bring about improvements in health and education has led to reduction in real income and thus people can buy less and consume less with given income.

Poverty can be attacked by above mentioned three ways. Among these three methods, the second method (Poverty alleviation programmes) is considered as more important because it gives long-term solution for poverty by giving self employment.

Objectives

The main objective of the new revamped SJSRY are :

1. The urban poverty alleviation through gainful employment to the urban unemployed or underemployed poor by encouraging them to set up self-employment programmes (individual or group), with support to sustainability: or undertake wage employment:
2. To supporting skill development and training programmes to enable the urban poor.

K.V. Jayashree, Assistant Professor, Department of Economics,
Kandaswami Kandar's College, Velur- Namakkal

Peer Reviewed Journal

3. Empowering the community to tackle the issues of urban poverty through suitable self managed community structures like Neighbourhood Groups (NHGs). Neighborhood Committees (NHC),Community Development Society (CDS), etc.

SJSRY Consists of five major components, namely

i). Urban Self Employment programme (USEP)

ii). Urban Women Self-help Programme (UWSP)

iii). Skill Training for Employment Promotion amongst Urban Poor (STEP-UP)

iv). Urban Wage Employment Programme (UWEP)

v). Urban Community Development Network (UCDN)

Prime Minister's Integrated Urban Poverty Eradication Programme (Puiupep)

UPEP was launched in November 1995 with the general objective to attack the several root causes of urban poverty simultaneously in an integrated manner so as to eradicate poverty from the targeted urban areas by the turn of the century.

To provides for subsidy and easy loans to target beneficiaries. A housing and shelter up gradation scheme is also proposed. It also provides for a creation of a National Urban Poverty Eradication Fund with private sector contributions. It merged with a new scheme called the Golden Jubilee Urban Employment Scheme.

Peer Reviewed Journal

Conclusion

Eradication of poverty and increasing the income levels of the individuals is the main objective of the poverty alleviation programmes The country cannot claim economic growth when a section of the people are marginalized to the border of the society. The rapid economic growth process should accelerate the access to services like education and health services for all, especially the marginalized citizens. Poverty alleviation programmes should address the issue of poverty from broader social and economic perspectives.

References

1. Mehta. J.Poverty in India 2004. Available from: http:// www.tammilehto. info%20files/ articles.html, accessed on April 6, 2007.
2. Government of India, Employment and unemployment situation in India 2004-2005(Parlt I): NSS 61STround(July 2004- June 2005). New Delhi: National Sample Survey Organization; 2006.
3. Poverty alleviation in rural India – Strategy and programmes. Available from:http:// planningcommission.nic.in/plns/ planrel/fiveyr/10th/volume2/v2_ch3_2.pdf, accessed on July 6, 2007.
4. Hulme D,Paul M. Finance against poverty, volumeI, London: Rutledge Publications; 1999.

Gross Capital Formation and GDP growth in Indian Agriculture Sector

Introduction

Nevertheless the share of agriculture sector in the GDP has declined in the recent past; agriculture is the backbone and engine of the Indian economy. Agriculture continues play a vital role in the development of India. More than 60 per cent of the people, especially rural Indians, still depends agriculture sector for their subsistence and most of the industries also depend upon agriculture for their raw materials. Any developmental activity needs investment; like that GDP growth needs investment. On the other hand, any investment has to yield some benefit. Hence it is imperative to measure the effectiveness or yield of any investment. In this perspective, the Gross Capital Formation (GCF) and the Gross Domestic Product (GDP) change in Indian agriculture sector study is getting importance.

Methodology

Aim of the study

This study aims to analyze the impact of investment in Indian agriculture sector on India's agricultural GDP growth.

Data

Peer Reviewed Journal

Table No: 1. Agriculture GDP, GCF, ICOR and Investment Elasticity in India from First Plan to Tenth Plan

Sl.No	Plan	Total GDP (in Rs.Crores)	Average Total GDP Growth	Agriculture GDP (in Rs.Crores)	Average Agriculture GDP Growth	% of Agri GDP to the Total GDP	Total Gross Capital Formation (in Rs.Crores)	Average Total GCF Growth	Gross Capital Formation in Agriculture (in Rs.Crores)	Average Agri GCF Growth	% of Agri GCF to the Total GCF	ICOR	Investment Elasticity of GDP in Agriculture
1	First Plan (1951-56)	1247486	3.61	681453.31	2.88	54.63	151855	6.13	43171.74	9.21	28.43	0.4645	0.7337
2	Second Plan (1956-61)	1503014	4.27	775229.27	3.35	51.58	241397	7.47	53875.89	0.24	22.32	-1.3042	0.2868
3	Third Plan (1961-66)	1822808	2.87	844379.61	-0.28	46.32	348322	7.96	60180.46	5.31	17.28	14.1819	19.7652
4	Fourth Plan (1969-74)	2381057	3.35	1016917.85	2.77	42.71	494786	4.98	100657.07	2.88	20.34	-0.4210	-6.7837
5	Fifth Plan (1974-79)	2843275	4.88	1147997.89	3.59	40.38	637827	7.02	130324.11	10.41	20.43	-0.3639	-0.0653
6	Sixth Plan (1980-85)	3369458	5.51	1315592.79	5.78	39.04	775799	4.12	132166.18	-5.09	17.04	-4.5774	0.0538
7	Seventh Plan (1985-89)	4297720	5.66	1497655.24	3.03	34.85	1019902	5.60	128630.83	1.02	12.61	1.9732	0.0584
8	Eighth Plan (1992-97)	6589268	6.54	1908835.58	4.78	28.97	1596907	7.74	143206.77	4.69	8.97	-0.7950	-0.0986
9	Ninth Plan (1997-02)	8875104	5.52	2209097.64	2.49	24.89	2258004	7.62	218018.45	15.73	9.66	-8.4261	1.0327
10	Tenth Plan (2002-070	12147035	7.81	2446982.38	2.51	20.14	3820732	15.99	306408.17	5.41	8.02	46.8163	0.2640

Source: National Account Statistics, Government of India

Dr.M.Sivakumar, Assistant Professor, Department of Economics, Chikkaiah Naicker College, Erode.

To measure the investment and the growth, Gross Capital Formation in the agricultural sector (which includes agriculture, forestry and logging and fishing) and Gross Domestic Product at factor cost of agriculture sector have been taken into account. For the analysis, the data from the National Account Statistics 2011 at constant prices (1999-00) of the Government of India is used in this study.

The percentage contribution of agriculture sector's GDP to the total GDP was 54.63% during the First Plan period, after that, its contribution to the total GDP was on the declining path and the contribution of agriculture sector to the total GDP was 20.14% in the Tenth Plan.

Total GCF average growth rate was on the increasing phase. It was 6.13% during the First Plan period and 15.99% during the Tenth Plan period. It was Rs.151855 crores in the First Plan and Rs.3820732 in the Tenth Plan. Whereas there were variations in the agriculture sector's GCF average growth rate. It was 9.21% in the First Plan but in the Second Plan it was 0.24% only. It recorded 10.41% and 15.73% growth in the Fifth and Ninth Plan respectively. But during the Sixth Plan period it was -5.09% only. This was because of the decline in the agriculture GCF during 1980-81 and 1981-82. Agriculture GCF was Rs.33982 crores in 1978-80 but that diminished to Rs.28558 crores in 1980-81 and further declined to Rs.24272 crores in 1981-82. Agriculture GCF was Rs.43172 crores in the First Plan and Rs.306408 in the Tenth Plan.

The percentage contribution of agriculture sector GCF to the total GCF was continuously on the declining phase during all the Plan periods. Agriculture GCFs contribution to the total GCF was 28.43% in the First Plan and that was diminished to 8.02% in the Tenth Plan.

Average ICOR has been estimated on the basis of the five year GCF in agriculture and agriculture GDP. Average ICOR was negative in the Second, Fourth, Fifth, Sixth, Eighth and Ninth Plan periods, it was -1.3042, -0.421, -0.363, -4.5774. -0.795 and -8.4261 respectively. The main reason for the negative growth was there was lesser agriculture GDP growth than the previous year agriculture GDP. For example, agriculture GDP was Rs.150298 crores in 1956-57 but it was only Rs.143547 in the next year i.e. 1957-58. Like that, agriculture GDP was Rs.158010 in 1958-59 and Rs.156420 in 1959-60. ICOR was 0.4645 in the First Plan, 14.1819 in the Second Plan, 1.9732 in the Seventh Plan and 46.8163 in the Tenth Plan. Minimum ICOR reveals that the investment yields a good return and in India the ICOR was least in the First and Seventh Plan periods only. This shows that the marginal efficiency of capital in India's agricultural sector was good in the First and Seventh Plan only.

Elasticity concept has been utilized in this study to analyze the responsiveness of agriculture GDP for the change in GCF in agriculture. Investment elasticity of GDP in agriculture was higher during the Third Plan period that may be the effect of green revolution, i.e. 19.7652. It was 0.7337 in the First Plan, 0.2868 in the Second Plan, 0.0538 in the Sixth Plan, 0.0584 in the Seventh Plan and 0.2640 in the Tenth Plan. It was negative in the Fourth (-0.7837), Fifth (-0.0653) and in the Eighth Plan (-0.0986) Plan periods.

Summary and Conclusion

There were variations in India's GDP growth; it was maximum in the Tenth Plan and minimum in the Third Plan. But average agriculture GDP growth rate was not as much as total GDP growth except during the Sixth Plan period, in that Plan period, India's agriculture sector GDP growth rate average was 5.78% and it was -0.28% in the Third Plan. Total GCF average growth rate was on the increasing phase. It was 6.13% during the First Plan period and 15.99% during the Tenth Plan period. Whereas there were variations in the agriculture sector's GCF average growth rate, it was 15.73% in the Ninth Plan and -5.09% in

Peer Reviewed Journal

the Sixth Plan. The percentage contribution of agriculture sector GCF to the total GCF was continuously on the declining phase during all the Plan periods. Agriculture GCFs contribution to the total GCF was 28.43% in the First Plan and that was diminished to 8.02% in the Tenth Plan. ICOR was least in the First and Seventh Plan and Investment Elasticity was more in the Third, Ninth and First Plans. Thus from this analysis, with the help of ICOR and Investment Elasticity of GDP in agriculture it is observed that the agriculture investment yielded a good return in the First Plan.

References

1. Government of India (2011): "Annual Report 2010-2011", Ministry of Agriculture, New Delhi.
2. Government of India (2012): " Report of the Working- Group on Estimation of Investments, its Composition and Trend for Twelfth Five- Year Plan (2012-13 to 2016-17), Planning Commission, New Delhi.
3. ML Jhingan (1980): "The Economics of Development and Planning", Vrinda Publication. Delhi.
4. Raghbendra Jha (2007): "Investment and Subsidies in Indian Agriculture", ASARC Working Paper 2007/03, Canberra.
5. Ramesh Goliat and SM.Lokare (2008): "Capital Adequacy in Indian Agriculture: A Riposte", Occasional Paper Vol.29, No.1, Reserve Bank of India, Mumbai.
6. Shenggen Fan, Asok Gulati and Sukhadeo Thorat (2007): "Investment, Subsidies and Pro-Poor Growth in Rural India", IFPRI Discussion Paper 00716, IFPRI, New Delhi.

Peer Reviewed Journal

Reduction of Poverty Through Tourism Development Activities: A Study in Indian Context

Introduction and Background

The Approach Paper to the 12th Five Year Plan, prepared by Planning Commission in India, highlights the need to adopt a 'pro-poor tourism' approach aimed at increasing the net benefits to the poor from tourism and ensure that tourism growth contributes to poverty reduction. The approach paper also underpins the need to develop a comprehensive set of strategies for a diversity of actions, from macro to micro level, including product and infrastructure development, marketing, branding and promotion, planning, policy and investment. In order to realize the potential of this sector, the Government would need to adopt a 'pro poor tourism' approach aimed at increasing the net benefits to the poor from tourism and ensure that tourism growth contributes to poverty reduction. The benefits may be economic, social, environmental or cultural. A wide range of actions are needed to increase the spread of benefits from tourism to the weaker sections. These go well beyond simply promoting community tourism, heritage tourism, eco tourism, wellness tourism and the like. There is need for a diversity of actions, from micro to macro level, including product and infrastructure development, marketing, branding and promotion, planning, policy and investment.

Peer Reviewed Journal

Objectives of the Study

1. To study the foreign tourist arrivals and foreign exchange earnings.
2. To study Grass Domestic Product and Employment contribution of Tourism sector in India.
3. To study impact of employment on reduction of poverty.

Results and Discussion

Many studies in the review of literature part have clearly says that tourism sector contributes economic development and poverty reduction. The present study is going to discuss whether tourism sector really contribute the development and poverty reduction in India or not.

Table -1

Foreign tourist arrivals (FTAs) in India (1997-2012)

S. No	Year	FTA in India (in millions)	Percentage change (%) over the previous year
1	1997	2.37	3.8
2	1998	2.36	(-0.7)
3	1999	2.48	5.2
4	2000	2.65	6.7
5	2001	2.54	(-4.2)
6	2002	2.38	(-6.0)
7	2003	2.73	14.3
8	2004	3.46	26.8
9	2005	3.92	13.3
10	2006	4.45	13.3
11	2007	5.08	14.3
12	2008	5.05	4.0
13	2009	5.25	(-2.2)
14	2010	5.78	11.8
15	2011	6.29	8.9

Source: bureau of immigrations 4OI

R Asokan, Assistant Professor, Economics Wing, DDE,
Praveen Rizal, Ph.D Scholar, Department of Economics,
Annamalai University, Annamalai Nagar, Chidambaram.

Table -1 Show that foreign tourist arrivals (FTAs) in India from 1997 to 2012. It is clean from the above table that FTA arrival in 1997 in registered as 2.37 millions and it is increased 6.29 millions in the year 2011. The arrival of foreign tourists gradually increased year by year. This shows in India tourism sector is growing steadily over the period of time. Further, tourism sector in India attracted more foreign tourist's after the year 2004. This improvement because of the capital investment and Hospitality care significantly increased after 2004 in India.

Table -2

Foreign exchange earnings (FEE) (in US Dollar Millions)

From tourism in India – 1997-2011

S. No	Year	FEE from tourism in India (in US dollar millions)	Percentage change (%) over the previous year
1	1997	2889	2.0
2	1998	2948	2.0
3	1999	3009	2.1
4	2000	3460	15.0
5	2001	3198	-7.6
6	2002	3103	-3.0
7	2003	4463	43.8
8	2004	6170	38.2
9	2005	7493	21.4
10	2006	8634	15.2
11	2007	10729	24.3
12	2008	11832	10.3
13	2009	11136	-5.9
14	2010	14193	27.5
15	2011	16564	16.7

Source: India Truism statistics 2011.

Table -2 explains that foreign exchange earnings in (us dollar) millions from tourism in India from 1997-2011. In the year 1997 India earned 2889 million US dollar. Further it steadily increased over the period of time. In 2001 this was significantly increased as 16564 million us dollars. It is clear from the above table that in the year 2003 there was sudden improvement in foreign exchanges earnings because of more foreign tourist arrivals and tourism policy co-operates attract the foreign tourists. The percentage change was registered highest level of 43.8 percent in 2003.

Table -3

GDP & Employment contribution of Tourism sector in India

S. No	GDP & Employment contribution	% Share 2011	% Share 2012
1	Travels and tourism's direct contribution to GDP	1.9	7.6
2	Travels and Tourism's total contribution to GDP	6.4	7.3
3	Travels and Tourism's direct contribution to employment	5.0	3.0
4	Travels and Tourism's total contribution to employment	7.8	2.8
5	Travels and Tourism's total capital investment	5.1	12.3

Table -3 shows that GDP and employment contribution to tourism sector in India, in percentage terms, tourism sector contributes directly to GDP is 1.9 percent in 2011. Total GDP contribution of tourism sector is 6.4 percent in the same year. In 2012 tourism sector direct GDP contribution is tremendously increased as 7.6 percent and total contribution has reduced as 7.3 percent.

Peer Reviewed Journal

In case of employment generation, in the year 2011, it contributes 5.0 percent of direct employment in total employment generation in India. The total contribution is registered as 7.8 percent of total employment in India. In 2012, this was reduced the direct employment in tourism sector contributed to total employment as 3.0 percent and total employment contribution of tourism sector in the total employment as national level was registered as 2.8 percent. It is clear from the above table that the tourism sector contribution to total creation of employment in India has reduced recent years. To increase in employment opportunities, the government of India introduces tourism development policy which is related to pro-poor strategy in tourism sector.

Conclusion

Tourism is an important sector of the economy and contributes significantly in the country's GDP as well as Foreign Exchange Earnings (FEE). With its backward and forward linkages with other sectors of the economy, like transport, construction, handicrafts, manufacturing, horticulture, agriculture, etc., tourism has the potential to not only be the economy driver, but also become an effective tool for poverty alleviation and ensuring growth with equity. It is true then, that tourism is an important and flourishing industry in India. It accounts for one-third of the foreign exchange earnings of India and also gainfully employs the easily the highest number of people compared to other sectors. According to the World Tourism Organization, by the year 2020, it is expected that India will become the leader in the tourism industry in South Asia, with about 8.9 million arrivals. Of late the Indian tourism economy has been deemed as the second-most rapidly increasing (8.8 %) tourism economy in the world, by World Travel and Tourism Organisation.

References

1. Leena kakkar and Sapna(2012), Impact of Tourism on Indian Economy, International Journal of Marketing, financial services and Management Research, vol 1,No 4, April.
2. National Council of Applied Economic Research (NCAER) (2006), Tourism Satellite Account for India, Ministry of Tourism, January.
3. Elliott, Sheryl M. and Mann, Shaun. 2005. "Development, Poverty and Tourism: Perspective and Influences in Sub Saharan Africa.," Occasional Paper Series, The GW Center for the Study of Globalization (http://www.saintmarys.edu/).
4. World Tourism Organization. 2002. Yearbook of Tourism Statistics, Madrid: WTO.
5. World Bank. 2004. African Development Indicators, 2004, Washington, DC: The office of the Publisher, World Bank Group.
6. World Tourism Organization. 2012. Yearbook of Tourism Statistics, Madrid: WTO.

Peer Reviewed Journal

A Study on Nutritional Status of Children in Tamil Nadu

Introduction

Health is basically defined as "a state of complete physical, mental and social well-being and not merely the absence of disease of infirmity". One also considers health as a basic and dynamic force in everyone's daily lives, influenced by circumstances, beliefs, culture and social and physical environments. Health is a unity and her many within he mind, body, and spirit, which is unique to each person. The level of wellness or health is, in part determined by the ability to deal with and defend against stress. Health is on a continuous with movements between a state of optimum well being and illness premature death, which is defined as degrees of disharmony. It is determined by Physiological, Psychological, Socio-Cultural, and Developmental stage variables. During the last two decades there has been a major alternation in life style and activity pattern among all segments of population, with the ready availability of cooking gas, piped water supply and labour saving gadgets and ready transport there had been a substantial reduction in the physical activity pattern and energy expenditure especially in middle and upper income group. However, the dietary intake has not undergone any reduction; in fact ready availability of fast foods and junk foods, ice creams and other energy rich food items at affordable costs have resulted in increased energy consumption of these by all members of the family. All these have led to increasing energy intake over and above the requirement especially among urban and rural affluent population and consequent obesity in these segments of population. Nutrition and health education to convince the population about the need for restricting energy dense food intake and increasing exercise so that energy balance is maintained are being taken up.

Peer Reviewed Journal

Objectives of the study

- To examine the status of food intake of children in Tamil Nadu.
- To capture the nuances of malnutrition among children in Tamil Nadu.
- To assess the impact of ICDS on the nutritional status of children in Tamil Nadu.
- To suggest appropriate policies to promote the nutritional status of children in Tamil Nadu.

Methodology

The study is primarily based on secondary data. The information pertaining to Nutritional Status of Children in Tamil Nadu during the periods 1990 – 2020 has been collected from the department of Health and Welfare, Government of Tamil Nadu and ICDS, chennai region. Generally, the number of children suffering from malnutrition has been very high in Tamil Nadu for obvious reasons. The review of studies given under section II clearly reveals the fact that about 45 percent of children are malnourished out of which 0.5 percent with severity, 10.5 percent moderately and 35 percent mildly malnourished. Therefore the state of Tamil Nadu has been declared as one of the malnourished state. In order to protect the children from malnutrition and provide them with better nutritional foods, the government of Tamil Nadu has introduced a special scheme called ICDS in 1975. Accordingly, the scheme is in vogue currently to cater the nutritional needs of children in Tamil Nadu. The percentage and ratio analysis has been used in the study in order to capture the Impact of ICDS on the Nutritional Status of Children in Tamil Nadu.

The Table 1 underscores the major trends in children under the age group below 3 in Tamil Nadu during the periods 1992 – 2015. It shows that the number of children who were in the category of underweight was about 46 percent in 1992 – 93. This has been brought down to about 37 percent in

D. Bhuvaneswari, Ph.D Reasearch Scholar, Department of Economics,
D.G.Vaishnav College (Autonomous),Chennai.

1998 – 99. This is possible due to the continuous and persistent efforts of the government of Tamil Nadu in implementing ICDS successfully during the said period. This has been further well attested by the fact that in the subsequent period namely 2005 – 06, the underweight children was in the tune of about 33 percent in Tamil Nadu. The UNICEF has forecasted and projected that the number of children underweight in 2015 will be in the range of about 23 percent. On the whole, the Table 1 clearly indicates that the number of children underweight will be gradually reduced based on the implementation of ICDS across the districts of Tamil Nadu. The figure 1 explain the some phenomenon in graphic terms.

Table: 1

Major Trends in Children Underweight in Tamil Nadu during the periods 1992 – 2015

S.NO	YEAR	PERCENTAGE OF CHILDREN UNDERWEIGHT
1	1992 – 1993	45.7
2	1998 – 1999	36.7
3	2005 – 2006	33.2
4	2015*	22.9

Source: unicef 2011

Note: * Projected

Table 2 shows that the Infant mortality rate (Death per 1,000 live births) in Tamil Nadu during the periods of 1990 – 2015. It shows that the Infant mortality rate has been declining in Tamil Nadu since 1990. The Infant mortality rate was 59 in 1990, 54 in 1995, 51 in 2000, 37 in 2005 and 31 in 2008. It further proves the point that an account of the delivery of better healthcare to women in particular and pre-natal and post-natal care of children in general paved the way for the reduction of IMR in Tamil Nadu. Moreover, the Millennium Development Goals (MDG) has fixed the target of IMR rate of 20 per thousand live births in 2015. Accordingly the state of Tamil Nadu is on the path of achieving the MDG Target of reducing IMR below 20.

Table: 2

Infant mortality rate (Deaths per 1,000 live births) in Tamil Nadu during the periods of 1990 – 2015

S.NO	YEAR	IMR
1	1990	59
2	1995	54
3	2000	51
4	2005	37
5	2008	31
6	2015	**20 MDG Target**

Source: Demographic, Child survival and Development Unicef May 2011

Table 3 underscores the Level of Anemia and Malnutrition in the age group of children below 3 years in Tamil Nadu during the period of 2012. It shows that 33 percent of children are underweight, 22 percent are wasted, 25 percent stunted and 2.9 percent severe anemia. On the whole Table 3 indicates that the number of children severely anemia will be gradually reduced based on the implementation of ICDS across the districts of Tamil Nadu.

Peer Reviewed Journal

Table: 3

Level of Anaemia (6 – 35 months old) and Level of Malnutrition as per NFHS – III in Tamil Nadu in the year of 2012

S.NO	INDICATORS	PERCENTAGE
1	Severe Anaemia	2.6
2	Underweight	33
3	Wasted	22
4	Stunted	25

Source: Department of School Education Ministry of Human Source Development Government of India, 2012.

Conclusion

The discussion carried out in this paper on the status of Child Nutrition in Tamil Nadu is based on the secondary data drawn from Department of Health and Welfare Government of Tamil Nadu and ICDS. The study considered certain variable such as stunting, wasting and underweight of children below 3 years of age, pregnant women and lactating mothers and calories intake per person per day to gauge the Nutritional Status of Children in Tamil Nadu. It broadly reveals the fact that the ICDS schemes has been significantly performing well within the ambit of scope and nature of the policy to protect the interest of the children and mothers. The Nutrition and Health Education is primarily introduced about the need for increased nutrition based food intake and daily exercise for the children and women in particular. As per the NFHS – 3 report about 33 percent of children are suffering from underweight in Tamil Nadu which is expected to be reduced to below 20 percent in 2015. The state of Tamil Nadu is on the path of acieving the MDG Target of reducing IMR below 20 in 2015. The study also reveals that the stunted and wasted children below 3 years of age are moderately placed with 25 percent and 22 percent respectively in 2012 at the state level.

Peer Reviewed Journal

References

1. Fleck, Henrietta, (1981), "Introduction to Nutrition", Macmillan, New York.
2. M.S. Swaminathan, (1985), "Essentials of Food and Nutrition", Bangalore Print and Publication, India.
3. Jelliffe, d.B. (1996), "Assessment of Nutritional Status for the Community", World Health Organization, Geneva, India Office.
4. S.R. Mudambi and M.V. Rajagopal, (2007), "Fundamentals of Foods", New Age International Publication, New Delhi.
5. Shaila Desouza, "Gender, Nutrition and Health", Review of Development and Change, Vol.
6. XVII No 1 Jan – June (2012).

Poverty Eradication through SGSY Programme

Introduction

Poverty is one of the main problems which have attracted attention of Government, policy makers and economists. It indicates a condition in which a person fails to maintain a living standard adequate for his physical and mental efficiency. It is a situation where people want to escape. It gives rise to a feeling of a discrepancy between what one has and what one should have. Poverty has many dimensions changing from place to place and across time. There are two inter-related aspects of poverty-Urban and rural poverty. Poverty is complex and multi-dimensional in nature. It is reflected in multiple deprivations like inadequate resources/ assets/ capital required for a minimum living / livelihood; lack of access to skill development, education, and health and other facilities/ amenities. The marginal farmers, landless labourers and casual worker households are the worst sufferers of these deprivations. Even within the category of the poor, scheduled castes, scheduled tribes, woman-headed households, the elderly and female children are the worst affected. Poverty alleviation through economic and social development was high on the state agenda in INDIA during the second half of the twentieth century. To achieve that goal, several development models were experimented with. Government of India launched a new poverty alleviation self-employment programme, i.e. Swarnajayanthi Grama Swarozgar Yojana with effect from 1.4.1999 by merging earlier self employment schemes like IRDP, TRYSEM, DWCRA, Ganga Kalyan Yojana, SITRA and Million Wells Scheme which were implemented up to 1998-99. This is a holistic programme of self employment. Under this scheme, the rural poor who are living below the poverty line are helped to organise into Self Help Groups. They are also provided training for help to get credit linkage with financial institutions and infrastructure and marketing support for the products they produce. The objective of this programme is to assist the families living below poverty line so as to generate sustainable monthly income of not less than Rs.2, 000/- per month. The scheme is funded by the Centre and State in the ratio of 75: 25. An attempt is made how the SGSY scheme helped the people to overcome their poverty. Only secondary data have been collected. Poverty eradication by 2015 is possible with the strategy proposed in this Paper.

Peer Reviewed Journal

Objectives of the study

The main objective of the study is to know how many of the people benefitted with the help of the scheme in Thiruchirapalli, Karur and Perambalur.

- To know the profile of the scheme
- To know the overall performance of the scheme in India
- To know the number of beneficiaries
- To know the repayment position
- To know the difficulties of the scheme

Self Employment — Swarnjayanti Gram Swarojgar Yojana (SGSY)

Recognizing the importance of Self Help Group (SHG) and Micro-Enterprise (ME) approach, the Swarnjayanti Gram Swarojgar Yojana (SGSY) a major self employment scheme was launched in April,

Dr.T.Unnamalai, Principal (i/c), Bharathidasan University College
Inamkulathur, Tiruchirappalli.
Miss.S.Preethi, I B.L (Hon), School of Excellence in Law
Tamilnadu Dr.Amabadhkar Law University, Chennai.

1999. SGSY lays emphasis on group approach, key activity, cluster approach and envisaged awareness building, community mobilization through SHGs linkages to inputs such as technology, credit and markets required for successful Micro-Enterprise Development (MED). SGSY has a provision of special projects to ensure a time bound programme for bringing specific number of BPL above the poverty line through innovative and different strategies to provide long term sustainable self employment opportunities either in terms of organization of the rural poor, provision of support infrastructure, technology, marketing, training & skill development etc or a combination of these.

It is expected that ultimately the mature SHGs would grow as development units taking up multiple activities at village level including service activities such as distribution of old age pension, public distribution (PDS) items, procurement of agriculture commodities including milk, on commission basis. The SHGs have emerged as vibrant, viable, self sustaining institutions and involved in addressing social evils in addition to ensuring sustainable livelihoods to the rural poor.

Under SGSY about 29 lakh SHGs have been formed since inception of the scheme till August 2008. About 7 lakh SHGs (70 lakh beneficiaries) have been assisted (provision for subsidy & credit for micro enterprise) for taking up the economic activities. So far more than 110 lakh swarozgaries (about 40 lakh individual swarozgaries) have been assisted. Total investment is around Rs 23000 crore comprising of credit mobilized Rs-15500 Crore and subsidy disbursed Rs 7500 crore. The per capita investment has increased from Rs 17000 in 1999-2000 to Rs 28700 in 2007-08 showing an increase of about 70% over the same period.

Recently, a window under SGSY has been started through special projects for skill up-gradation & placement of rural BPL youth in the fast growing manufacturing & service sectors of the economy. The programme is demand driven and to bridge the gaps of emerging employment opportunities in the growing economy and availability of skilled manpower through imparting need based training through Public Private Partnerships (PPP) model. These 12 special projects covering 2.85 lakh beneficiaries at a cost of about Rs 160 crore have been sanctioned. More than 40 thousand beneficiaries have been trained of which 30 thousand got placements in private sectors like Apparel, service sectors etc.

SGSY under Scenario –II (Mission Mode)

The SGSY is being restructured to incorporate the goal of universalization of the SHG movement in a time-bound manner. It is targeted that by 2011-12 at least one adult person of each BPL household would be a member of a SHG. The SHGs thus formed would be assisted in capacity building through various training institutions including, Krishi Vigyan Kendras, Rural Development Self Employment Training Institute (RUDSETI) type institutes and NGOs. For the SHGs to integrate in the market economy, they will be facilitated to forge backward and forward linkages. While the SHGs are involved in a wide variety of economic activities, which can be broadly categorized as (i) agriculture, horticulture and allied (ii) agro processing (iii) small manufacturing (iv) handloom & handicrafts (v) services and (vi) others, over 65% of SHGs are in the field of agriculture and allied activities. The institutional convergence of SHGs with related Departments of Agriculture, Animal Husbandry, Fisheries, Industry, and Forest at the state and district levels is being incentivized.

Peer Reviewed Journal

Physical Progress under SGSY since Inception: Table 1 shows the overall performance SGSY scheme in India.

Table – 1 Physical and Financial progress since inception

Physical and Financial progress since inception				
	1999-2000	2000-2001	2001-2002	Total
Financial progress (in crores)				
Total Government allocation	1472.33	1332.50	774.50	3579.33
Total funds available	1907.68	1518.40	1054.77	4480.85
Total funds utilized	959.86	1116.27	499.96	2576.09
Physical progress				
Self-help groups formed	292,426	492,664	742,354	742,354
Individual Beneficiaries	585,956	687,602	300,700	1,574,258
Members of SHGs benefitted	347,912	342,871	179,251	870,034
Total swarozgaris assisted	**933,868**	**1,030,473**	**479,951**	**2,444,292**

Source: www.wikipedia.com

Number of beneficiaries and disbursement of loan to the beneficiaries of SGSY through TDCC Bank: table 4 gives the details regarding the loan disbursed, number of beneficiaries, % of increase or decrease the amount and in numbers.

Problem with SGSY Scheme

Lack of markets and infrastructure

The poor are not able to secure economics of scale because of indivisibilities in marketing costs and low risk bearing capacity. Low price received by poor for their products is also because of interlocked output and capital markets, lack of value addition technologies, poor organizational base and insensitive government policies.

Issues in group formation - The formation of SHGs is slow, some SHGs distribute the bank loans among themselves as each member bank is individually engaged in a micro enterprise, are dominated by some influential members. Some members running own enterprise register their enterprise as a SHG by showing the labourers as members.

Remedial measures to overcome the problems of SGSY Scheme

- Efforts should be taken for undergoing training and developed programmes compulsorily, it will helpful for the members of SHGs to update their knowledge and skill.
- SHG and NGOs should be properly monitored.
- Appropriate agencies have to be motivated for providing assistance in product design and product development.
- Appropriate agencies have to be motivated for providing marketing assistance and make aware of them about the marketing technology.

Conclusion

India has made significant progress in poverty reduction and the number of poor people in the country is expected to half of the 1990 level by 2015, a UN report said today. India had experimented with numerous self-employment programmes. It gives regular flow of income to at least one member of BPL household either through self-employment or gainful employment through placement linked skilled development would enable the BPL household to move above the poverty line in India. Out of number of self employment schemes SGSY scheme helped a lot. Thus SGSY scheme has been introduced as an answer to many problems faced by IRDP with a belief that rural poor have competencies of producing

Peer Reviewed Journal

valuable goods and services, if they are given the right support and assistance through government. SGSY brought about a paradigm shift in its approach. SGSY is holistic Scheme covering all aspects of self-employment such as organization of the poor into Self Help Groups, training, credit, technology, infrastructure and marketing. The scheme is funded by the financial institutions, Panchayati Raj Institutions, District Rural Development Agencies (DRDAs), Non Government Organization (NGOs). Due to this 1.4 crore households will be able move above the poverty line in all over India. It helps nearly one tenth of the population in Trichirapalli. This will also ensure that the first Millennium Development Goal of "eradicating extreme hunger and poverty" will be achieved in Trichirapalli District.

References

1. Annual report of TDCC Bank
2. POVERTY ERADICATION IN INDIA BY 2015,RURAL HOUSEHOLD CENTERED STRATEGY PAPER, Department of Rural Development, Ministry of Rural Development Government of India, 15 November 2008.
3. Report of the Committee on CREDIT RELATED ISSUES UNDER SGSY, Department of Rural Development, Ministry of Rural Development,Government of India, February 2009
4. WWW.wikipedia.com/

Peer Reviewed Journal

Performance of National Rural Empoloyment Guarantee Scheme (NREGS) in Tamilnadu-An Analysis

Introduction

After the notification of the National Rural Employment Guarantee Act on 7th September 2005, a new scheme name National Rural Employment Guarantee Scheme (NREGS) has been launched on February 2, 2006. The ongoing programmes of Sampoorna Grameen Rozgar Yojana (SGRY) and National Food for Work Programme (NFFWP) were subsumed with in the NREGS in 200 districts identified in the initial stage. NREGs implemented by the Ministry of Rural Development. NREGs are a flagship Programme of the Government that directly touches lives of poor and promotes inclusive growth. Improving the purchasing power of the rural people,.primarily semi or unskilled work to rural people, living below poverty line in rural India. NREGS provides a legal guarantee for one hundred days of employment in every financial year to adult members of any rural households willing unskilled manual work at minimum wage of Rs. 100 per day. The Central Government outlay for NREGs is 40,000 crores in 2010 -2011 financial year. In the year 2011 to 2012 Tamil Nadu touched 1926 crores outlay of NREGS.

Working of Nregs in Tamilnadu

Tamil Nadu is India's fifth largest state economy with a Gross Domestic Product of about $ 50 billion. Initially n the year 2006, NREGs implemented in six districts viz., Cuddalore, Dindigul, Nagapattinam, Sivangangi, Tiruvannamalai and Villupuram. Later the scheme was extended to the remaining all districts. Tamil Nadu has among the highest unemployment rates in the country.

Participation of Women in NREGs in Tamil Nadu

The share of women in the work- force was much more It is around 40% in the phase I. The states specific figures and ranking for 2006-07 and 2007-08 and 2008-09 are fairly stable in Tamil Nadu having the highest participation of women in both years by a long margin. Women dominate NREGs worksite in all states. The NREGs have the potential of addressing women's practical needs through wage employment and the creation assets that address basic needs of food, water, fuel and the fodder. Community based women's group such as Self Help Groups (SHGs) play a very important role. This can help in the more confident and effective expression of needs and affect the selection of works.

Table 1

Women Participation under NREGs

S. No	Particulars	India	Tamil Nadu
1.	Total Persons Day lakhs (2006-2007)	950.56	182.79
2	Total Women Workers (lakhs) (2006-2007)	3679	148.27
3	Women Share of Total Person Days (Percentage) (2006-2007)	41	82
4	Total Women Work days Lakhs (2009-10)	13640.48	1982.6
5	Women share of Total Persons days (Percentage) 2009-10	48.1	83

Source: NREGs.nic.in

S.Govindan Ph.D Research Scholar, Department of Economics, Thiruvalluvar university Searkad, Vellore.

Peer Reviewed Journal

The table 1 shows that in 2009-10 the total women work days in Tamil Nadu is around 14.5 percent of the total women work days of India. The women share of total person's days is 83 percent in Tamil Nadu while India holds nearly 48.1 percent of the women share of total person days. NREGs aims to promote women participation in the work force through a quota to ensure that at least one third of all workers who have registered and requested work under the scheme in each state are women.

Conclusion

NREGs addresses itself chiefly to working people and their fundamental rights to live with dignity, economic development and social development must go in parallel way and this may be achieved through NREGs. NREGs are one of the largest schemes in the world and it is the last straw to break the rural poverty. The objectives are good enough to improve the social status of the rural India. In Tamil Nadu, this scheme benefited many number of people. This scheme engages people in a constructive way. NREGs made a positive contribution in creating social assets. But they have no significant impact, social and economic standards in the life of rural people in generating employment to the rural poor. Women has benefited more as workers than as a community.

All NREGs works of Tamil Nadu focused on building poverty alleviation initiatives like renovation of water bodies, land development etc. These works are very much gelling with the visions of the Programme. The Programme should also address specific infrastructure initiatives that would deliver multiplying effect to their villages. For developing rural economy, the programme is definitely a boon but it needs to metamorphose fitting to the locality needs and thereby maturing its activities from being just a means of short term job provider to long term sustainable livelihood enhancement initiatives.

References

1. Agarval A.N., Indian Economy Problems of Development and Planning, Wishwa Prakasham, New Delhi.
2. Mahendra Deas (2005) "Communications of NREGA" Economic and Political Weekly, Vol. XL.sameeksha publication,Mumbai.
3. Tamil Nadu Economic Appraisal, Department of Evolution, Government of Tamil Nadu 2009-10.
4. 4.Ratna.M.Sudarshan.,(2010),SAP Working paper."Examing the MGNREGA; women's partici pation and impacts in Himachala Pradesh, Kerala, Rajasthan,India".
5. 7.Ambasta ,p.shah,minir.andvijayasankar.,p.s.2008"Two years of nrega; The road Ahead" Eco nomic and political weekly; February sameeksha publication, Mumbai

Peer Reviewed Journal

A Study on Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) in Tiruvannamalai District- Tamil Nadu

Introduction

In The year 2005, India's parliament passed the National Rural Employment Guarantee Act (NREGA), which is the Central Government's response to the constitutionally manifested right to work and means to promote livelihood security in India's rural areas. This act was introduced with an aim of improving the purchasing power of the rural people, primarily, semi or un skilled work to people, living in rural India. Around one-third of the stipulated work- force is women. It was initially called National Rural Employment Guarantee Act (NREGA) but it was renamed on 2th October 2009 namely, Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

Table No: 1

Performance of MGNREGS in Tiruvannamalai District

S.No	Items on MGNREGS	2010-11	2011-12	2012-13(TILL THE REPORTING THE MONTH)
1	Cumulative No.of Job Cards Issued	416590	480668	481764
2	SC's	176007	95371	95093
3	ST's	22503	13957	14136
4	Others'	218080	37130	372535
5	Cumulative No.of HH demanded Emp.	304382	425938	213310
6	Cumulative No.of HH demanded Provided	304382	424596	203019
7	Cumulative Person Days Generated	201.58	24594753	2783342
8	SC's	122.96	5290070	615242
9	ST's	16.13	467886	64337
10	Others'	62.49	18836797	2103763
11	Women	169.02	17435212	2087194
12	Cumulative No.of HH Completed 100 Days	79167	68203	21

Source: www. nrega.nic.in.\

The above Table 1 presents employment generated in Tiruvannamalai during the period of 2010-11, 2011-12 and 2012,13. In the year 2010-11the total number of Job Card issued was 416590 and in 2011-12 was 481764 In the year 2012-13 till the reporting of month. The cumulative no.of household demanded for employment considerably increased also provides employment increasing the same manner.

In the year 2010-2011, cumulative person days generated was 201.58 lakhs. 2011-12 it increased 24594753 days. In this scheme, Tamil Nadu touches more women employers to compare the men employer.

The total no of village Panchayats in Tiruvannamalai Block is 69. The highest house holds Registered is 1146 in Pavithram village, but the largest persons registered individually is in Isukali Katteri. The largest number of Job cards were issued is in Pavithram village. The lowest job cards were issued in Savalpoondi in the financial year of 2009-2010. It was the same trend existed in the financial year 2010-2011 also.

In the year 2009-2010 total numbers of employments offered by persons was 41,778. The largest employment was in the village of Pavithram. ie. 1198 persons. The lowest was in Melathikkan 170 in the year 2010-2011. Total number of employment offered in the village Meyyur was 1160 by person, the lowest is in Athiyandal 248.

The total number of employment provided by a person days was 12,38,975 in the financial year 2010.2011. It was low in 11,94,442 in the financial year 2009-2010. The 1859 families have completed

Dr. A.M. Ayyothi, Assistant Professor, Department of Economics,
Government Arts College, Tiruvannamalai.

Peer Reviewed Journal

100 days in the financial year 2009-2010. But it was low for 1059 families in the financial year 2010-11. The total number of on going works was 365 in the financial year 2009-10, but it has increased to 562 in the financial year 2010-2011. Tiruvannamalai District has been selected for a national award for successful implementation of the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). Tiruvannamalai is among the 10 top districts in the country that has successfully implemented the scheme at the district level since 2006.

Table No: 2

MGNREGS and Employment Generation In India (2006-07 TO 2011-12)

Particulars	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Total Job cards	3.76	6.48	9.44	10.72	10.24	----
Emp. Provided to HH	2.10	3.39	4.51	5.25	4.42	3.78
Person Days Total	90.5	143.59	216.32	165.72	124.98	120.88
SC's	22.95	39.36	62.88	33.54	28.34	27.4
ST's	32.98	42.07	54.51	27.92	21.33	20.69
Women	36.79	61.15	102.73	77.50	64.68	59.82
Others	34.56	62.16	98.93	104.26	75.31	72.73

Source: www. nrega.nic.in.\

In the year 2006-2007, NREGA was introduced in 200 Districts in India. In 2008-09, 4.51 crores households have been provided employment and 216.32 crores person's days have been generated across the country. In 2007-08, 3.39 crore households were provided employment and 143.59 crore persons days were generated in 330 districts. 2009-10, 5.25 crores and 2010-11, 4.425 crores households have been provided employment. In total, the MGNREGS was generated 861.99 crores person days of employment from its inception. The act has inaugurated a remarkable process for the empowerment of the poor.

The employment generated during the year 2010-2011, the total number of Registered Household was 11,59,97,568, by person it is 25,34,31,088. The highest number of registered household were in the state of Uttar Pradesh was 1,20,93,103. The lowest number registered was in the Dadra &Nagar Haweli Union Territory. The Job card issued was 11,51,16,091. In Uttar Pradesh, it attained the maximum of 1,19,76,817, In Goa, it was the minimum 12,832.

The total number of employment provided in the financial year 2010-2011 in person days was 1,48,67,79,860, In Andhra Pradesh, it attained the maximum 27,45,76,369, The lowest was in Goa i.e. 1,98,174.

The Number of families completed 100 days was 16,52,166, It was Maximum in Andhra Pradesh ie 16,52,166, In Arunachal Pradesh no one has got 100 days employment.

The total Number of on going works in India was 42,03,478. The maximum was in Uttar Pradesh It total 9,58,764 works are undergoing. The lowest is in Arunachal Pradesh 309 works are under going.

A majority of the poor in rural areas in our country are the wages earners. They earn through unskilled, casual, manual labour. They are often on threshold levels of subsistence, and are vulnerable to the possibility of sinking from transient to chronic poverty. Inadequate labour demand or in predictable crises that may be general in nature, like natural disaster or personal like ill health, adversely impact their employment opportunities.

In a context of poverty and unemployment, MGNREGS provides short term employment on public works such as irrigation, infrastructure, reforestation, soil conservation, rural road construction and connection.

Peer Reviewed Journal

Conclusion

This scheme is a historic measure to implement its promise of Right to Work and increasing purchasing power of the rural people in India. This work needs to create sustainable assets that promote the economic and infrastructure development of Thiruvannamalai district. MGNREGs success will depends on the quality implementation. It properly implemented this would provide employment in lean periods to the rural people on the one hand and create really productive assets in the form of infrastructure like roads, irrigation , water harvesting works on the other. This scheme is even excellent initiative that energizes the rural people in building a better sustainable eco system themselves.

References

1. ALFRED HOOK, unemployment its causes and cure, the labour publishing company Ltd, London-1924.
2. RUDDAR DATT AND K.P.M.SUNDHARAM, - Indian Economy S.Chand and company Ltd, 55th Revised Edition.
3. INDIAN LABOUR (2010) "New in Brief" Indian Labour Journal (Vol. 51.No.4. April), Govt. of India, New Delhi.
4. MAHENDRA DEAS (2005:- "communications of NREGA, Economics and political weekly, (Vol.XL, No.14,Apr)
5. DILIP SABHA (2007) "Planning of NREGS" Kurukshetra, Vol.55,No.6, April, ministry of information and Broadcasting, Government of India, New Delhi.
6. KUMUD BHAGAWATHI: Special Employment and poverty alleviation programme in india, new century publication, New Delhi, 2007.

Peer Reviewed Journal

Impact of Poverty Alleviation Programmes on the Agricultural Labourers in Pudur Village

Introduction

Poverty is a social curse and a source of all sorts of social evils. Poverty is very peculiar and multidimensional concept but is an identifiable phenomenon. In India, poverty continues to be a widespread problem particularly in rural areas. Most of the people in India are poor and they depend on daily wages with low income, they are not able to meet the basic and socio-economic needs. The problem of poverty has many implications. Poverty leads to deprivation associated with ill-health, ignorance, malnutrition, homelessness, landlessness, participation in economic activities and frustration due to the inability to work efficiently, so attention should be given to the problem of poverty. Poverty is heavily concentrated among landless labour, small and marginal farmers, cottage and artisan workers and agricultural labourers.

Objectives

- To study the social conditions of the respondents in the study area
- To analyse the main sources of Income, expenditure, saving and borrowing of the people.
- To examine the impact of Poverty Alleviation Programmes on the agricultural labourers.

Area of The Study

The area of the study is Pudur which is situated in Samayapuram Panchayat, Tiruchirappalli Dist. In Pudur, the total population is 1410 out of which 686 are males and 724 are females.

Methodology

This study is based on both Primary and Secondary data. Primary data were collected from 50 respondents through the Interview schedule at random. Secondary data were collected from the records of the Panchayat office, Village administrative office, Books, Journals and reports.

Analysis

The collected data were tabulated and interpreted in tune with objectives and inferences were drawn.

Table – 1

Income Structure of The Respondents

Sl . No	MONTHLY INCOME RANGE (In Rs.)	NO. OF RESPONDENTS	PERCENTAGE
1	Below - 1000	14	28
2	1000 - 2000	26	52
3	2000 - 3000	7	14
4	3000 - above	3	6
	Total	50	100

Source: Primary Data

Mrs. M.Kalaiselvi, Associate Professor,
R. Seethalakshmi, M.Phil Scholar, Department of Economics,
SeethalakshmiRamaswami College, Tiruchirappalli.

Peer Reviewed Journal

The above table shows that 28% of the respondents are earning only below Rs.1000/- which is a very meagre amount to run a family. Since agriculture is a seasonal work, the respondents may not get work throughout the year so, they are struggling to maintain their family within this low Income.

Table – 2

Expenditure Pattern of The Respondents (Per Month)

SL NO		AMOUNT OF SPENDING (MONTHLY IN Rs.)							
		0-250	250-500	500-750	750-1000	1000 -1250	1250-1500	More Than 1500	No Of Respondents
1	Food	2	13	10	15	1	8	1	50
2	Clothing	5	5	7	6	16	-	11	50
3	Education	41	-	-	-	-	-	-	41
4	Liquor/Smoking	42	1	1	1	-	5	-	50
5	Loan Prepayment	32	3	3	7	-	-	5	50
6	Electricity Bill	40	-	-	3	-	7	-	50
7	Medicine	25	6	4	5	2	2	6	50
8	Travelling	35	2	-	-	-	-	-	37
9	Raffic Tickets	9	-	-	-	-	-	-	9
10	Functions	22	-	-	-	-	-	-	22
11	Miscellaneous	50	-	-	-	-	-	-	50
12	Recreation	17	-	-	-	-		-	17

Source: Primary Data

Nearly 80% of the respondents spend rupees below 1000 on food. Only 18% of the respondents spend Rs.1000-1500 on food. This is the major reason why the agricultural labourers are not healthy and susceptible for diseases. Like food, education is also not considered as a major item of expenditure. That is why their income earning capacity is low.

Findings

- Female respondents have formed more than 60% of the total sample population.
- More than 50% of the respondents are Hindus and the remaining 38% are Christians and only 2% are Muslims.
- Nearly 54% of the respondents belong to backward class, 40% of the respondents belong to scheduled caste and 6% of the respondents belong to most backward class.
- Size of the family is not uniform, it varies from 3 to 9 members.
- Nearly 30% of the respondents are illiterates rest of them are literate. There is no graduates in the sample. They realised that illiteracy is the main cause of their low economic status.
- Majority 69% of the respondents prefer only Nuclear Family.
- Half of the sample population do not have toilet facility and only 11% of the respondents are using public toilets.

Peer Reviewed Journal

- Sample respondents Income ranges between1000-2000, which is not sufficient to cater the needs of their family.
- In the study area out of 50, 15 are spending Rs 750-1000 on food.
- Out of 50,20 are borrowing money mostly from money lenders, even though they charge a high rate of interest.
- In the study area out of 50, more than 65% are not aware of Government poverty alleviation programmes and those who aware also expressed that the programmes are in paper only, the funds will be diverted to some other purposes. Further they added that programmes are good but the implementation is very poor in the study area.

Suggestions

- Government should create awareness about poverty alleviations programmes among the people through different kinds of media.
- The Government officials should take sincere efforts to implement these programmes effectively and should scrutinize its progress in the village then and there.

Conclusion

In the study area, majority are unaware of poverty alleviation programmes. These programmes have not reached to the poor people so, unless Government should effectively implement these programmes and should check at every stage, it is very difficult to improve the status of the agricultural labourers in the study area. More over Government should create additional employment opportunities and should relieve the villagers from the clutches of the money lenders, at the same time it should provide loans through co-operative credit society at fair rate of interest.

Peer Reviewed Journal

References

1. AMARTYA SEN(1992):Poverty and Affluence inequality Reexamined Oxford University,P.No.102
2. GUHAN.S (1984): Growth inequalities and poverty in Tamil Nadu, published by cre-A madras14
3. N.SREEDHAR(2011): Rural poverty in india: An Analysis. Golden Jubilee year of publication volume 50 P.No.11
4. Achuthapoojary and Y.MUNIRAJU(2012):Kisan credit card: A vital tool for poverty eradication of farmers. Golden Jubilee year of publication volume 50 P.NO.9
5. Puhazhendhi and K.J.S. Satyasai, "Economic and Social empowerment of Rural poor through Self-Help Groups". Indian Journal of Agricultural Economics, Vol.56 No:3, July Sep 2001, P.450
6. K. C. Sharma "Micro financing through Self-Help Groups (SHGs) in India ". Indian journal of Agricultural Economics, Vol.56, No.3, July Sep-2001.P.No.466.

A Study on Impact of SHGs on Poverty Reduction in Nachalur Village-Karur District

Introduction

Self Help Group is creating a silent revolution in the rural credit delivery system in many parts of the world. It is the banking for the poor in the 21st century. Self Help Group is a suitable means for the empowerment of women and alleviation of poverty in the economy. It plays pivotal role in social transformation and social economic betterment of rural women. Unlike city levels ,where scope for employment is abundant, Tamilnadu is a drought prone area where people cannot depend purely on agriculture all through the year. Moreover Tamilnadu is based on its agro-economic climate conditions . Thus non-form activities like handicrafts rope making, embroidery , catering services ,repair shops ,soft drink stalls give immense scope for women to earn their livelihood when they do not have income through agricultural activities through out the year. Banks in association with NGO's, give training to SHG members in all these activities.

Working of Shgs

SHGs are working in democratic manner. The upper limit of members in a group is restricted to 20.Among them a member is selected as an 'animator' and two members are selected as the representatives. The animator is selected for the period of two years. The group members meet every week. They discuss about the group savings, rotation of sang a funds ,bank loan, repayment of loan, social and community action programmes.

Objectives

- To find out the social conditions of Self Help Group members
- To find out the economic conditions of SHG members.
- To find out their status-before joining in the SHG and after joining in the SHG

Methodology

The present study is based on both primary data and secondary data. Primary data have been collected from the SHG members with the help of questionnaire and personal interview method. Secondary data have been collected from various books, reputed journals officials records and websites.

Nature of work After joining in self Help Groups

All the respondents in the study area are become a entrepreneur after joining in SHG. They are getting loans from the group at a lesser rate of interest and doing income generating activities like pickles making. Detergent powder making, vegetable vending etc.,

Peer Reviewed Journal

Mrs. P. Sundari, Assistant Professor,

R. Mohana, M.Phil Scholar, Department of Economics,

Seethalakshmi Ramaswami College, Tiruchirappalli.

Table No- 1

Income Generating Activity of SHGs members

S.No.	Activity	No. of Respondents	Percentage
1.	Sambirani and pathi making	8	16
2.	Sottunel making	2	4
3.	Pickle making	3	6
4.	Detergent powder making	2	4
5.	Vegetable vending	1	2
6.	Tailoring	2	4
7.	Milk producer	32	64
	Total	**50**	**100**

Source: Primary Data

The table1 shows that 64% of the respondents are milk producer and 32% of the respondents are engaged in sambirani and pathi making, preparation of sottu nelam ,Pickle making, Detergent powder making and vegetable vending.4% of the respondents indulged in Tailoring Business.

Peer Reviewed Journal

Findings

- All the respondents are undertaking income-generating activities
- Economic status of the respondents are improved after joining in the SHG
- Before joining in the Self Help Groups as a member their primary occupation is rearing cattle. From this activities they earn only inadequate income which is unable to meet their basic needs. But after joining in the SHG they have become a self employed and able to generate additional income.

Suggestions

- They should also undertake medium and large scale business activities
- In spite of doing income generating activities, they should undertake employment generating activities.

Conclusion

The present study concluded that ,the SHGs have paid more attention on socially and economically weaker sections of the women particularly Rural Women. Before Joining the SHG, the sample respondents were only Labourers in the Agricultural field. But becoming the member of SHG they have became an entrepreneur and their economic status have improved.

References

1. Puhazhendhi and K.J.S. Satyasai, "Economic and Social empowerment of Rural poor through Self-Help Groups". Indian Journal of Agricultural Economics, Vol.56 No:3, July Sep 2001, P.450
2. K. C. Sharma "Micro financing through Self-Help Groups (SHGs) in India". Indian journal of Agricultural Economics, Vol.56, No.3, July Sep-2001.P.No.466.
3. T.S. Raghavendar " performance and evaluation of Agricultual Economics, Vol.56, No.3, July Sep-2001, P.No.466.
4. S. Lakshmanan " Working of Self-Help Group with particular reference "Indian Journal of Agricultural Economics, Vol.56, No.3, P.No.460.
5. Nirmala, K. Sampath and P. Bhuvaneswari "SHGs for poverty alleviation in Pondicherry", Journal of Rural Development 2004 Vol.23, No.2, P.No.203-215.

Poverty and Inequality Analyses

Introduction

The term inequality typically refers to inequality among individuals and groups within a society, but can also refer to inequality among countries. Thus, to improve the standard of the people of lower quintile, inequality in the distribution of income should be reduced to its minimum. The increasing trend of income inequality, however, would increase the gap between the income of the rich and the poor making the progress achieved so far in the reduction of poverty unsustainable. The concept of absolute poverty refers to a person's inability to consume certain basic goods and services. In contrast to absolute poverty, relative poverty measures the extent to which a household's financial resources are below an average line for the economy. This defines the poverty line.

Table 1: Growth and Employment – Some Indicators

(Growth rates in per cent per annum)

Employees	1993-94 to 1999-2000	1999-2000 to 2004-2005	1993-94 to 2004-2005
Agricultural self–employment	-0.53	2.89	1.01
Agricultural wage employment	1.06	-3.18	-0.89
Total agricultural employment	0.03	0.85	0.40
Agricultural GDP	2.88	1.76	2.37
Non-agricultural self-employment	2.34	5.72	3.86
Non-agricultural wage employment	2.68	3.79	3.18
Rural non agricultural employment	2.26	5.27	3.52
Urban non agricultural employment	3.13	4.08	3.46
Secondary sector employment	2.91	4.64	3.70
Tertiary sector employment	2.27	4.67	3.35
Total non-agricultural employment	2.53	4.66	3.49
Non –agricultural GDP	8.11	7.22	7.71
Total employment	1.02	2.85	1.85

Peer Reviewed Journal

Source: Economic and political Weekly February 10, 2007

Table 1 shows that the evidence so far suggests that the 1990s, whether defined as 1993-2000, or as 1987-2000, was indeed a period when poverty reduction suffered a setback. On the other hand, the period 1999-2005 appears to have seen significant poverty reduction. However, poverty or more specifically income poverty is only on indicator of well-being. It is important to supplement this information with other sources of well-being of population. So long as these indicators of well-being are related to poverty level or even broadly to income levels, an improvement in these indicators should also imply a reduction in poverty and a general improvement in well-being. An important aspect of well-being is access to employment. On this, NSS results show an increase in unemployment through- out the 1990s, mirroring the setback in poverty reduction.

Dr. S. Chinnammai, Department of Economics, University of Madras, Chepauk, Chennai.

Table 2: Break –up of MPCE by Food and Non-food items group: all – India, rural and urban, 2006 –07

Item group	Monthly Per capita exp. (Rs.)	
	Rural	Urban
Cereals &Cereal Substitutes	115	119
Pulses & their products	24	32
Milk & milk products	56	115
Edible oil	27	38
Egg, fish &meat	24	34
Vegetables	43	57
Fruits	12	28
Sugar, salt and spices	30	38
Beverages, refreshments and processed food	31	74
Food total	363	517
Pan, tobacco & intoxicants	18	19
Fuel and light	66	117
Clothing &footwear	49	83
Education	22	92
Medical	52	83
Misc. consumer goods	39	85
Misc. consumer services	55	180
Rent	3	67
Taxes and cesses	2	11
Durable goods	26	59
Non- food total	332	795
All items	695	1312

Source: NSSO Report number 527 62 rounds household consumer expenditure in India 2006-2007

Table 2 shows that the all estimates are provided separately for rural and urban sectors at State level as well as for all-India. Estimates of average MPCE are also presented separately for different occupational types of households, different social groups, different monthly per capita expenditure classes, and, for rural areas, for households in different size classes of land possessed. At all-India level, estimates of composition of MPCE by item category and consumption of different cereals and pulses are provided separately for households in each of 12 monthly per capita expenditure classes.

Average monthly per capita consumer expenditure (average MPCE) in 2006-07 was RS.695 in rural India and Rs. 1312 in urban India at 2006-07 prices. The corresponding average MPCE in 2005-06 (NSS 62nd round) was Rs. 625 in rural India and Rs.1171 in urban India at 2005-06 prices. The survey estimated that in 2006-07, around one-half (50.3%) of the India rural population belonged to households with monthly per capita consumption expenditure (MPCE) less than Rs. 580 at 2006-07 prices. In urban India, where expenditure levels were higher, only 17.4% of the population belonged to households with monthly per capita consumer expenditure less than Rs. 580. About 50% belonged to households with monthly per capita consumer expenditure less than Rs. 990.

Peer Reviewed Journal

Table 3: Trend in Incidence of Poverty in Tamil Nadu Vis –a Vis All India

(In percentage)

Year	Rural		Urban		Combined	
	Tamil Nadu	All India	Tamil Nadu	All India	Tamil Nadu	All India
1973	57.43	56.44	49.40	49.01	54.94	54.85
1977-78	57.68	53.07	48.69	45.24	54.79	51.32
1983	53.99	45.65	46.96	40.79	51.66	44.48
1987-88	45.80	39.09	38.64	38.20	43.39	38.86
1993-94	32.48	37.27	39.77	32.36	35.03	35.97
1999-2000	20.55	27.09	22.11	23.62	21.12	26.10
2004-2005	22.80	28.30	22.20	25.70	22.50	27.50

Source: Planning Commission, Govt, of India. Notes: Below poverty Line.

Table 3 shows that the according to the data the percentage of poverty in both rural and urban areas in Tamil Nadu and All India is reducing through the year. In 1973-74 the incidence of poverty to the total population of Tamil Nadu for urban and rural areas was 49.40% and 57.43%. But in 2004-2005 the share hade reduced to 22.20% for urban and 22.80% for rural. The reduction in incidence of poverty is due to various, reasons such as compulsory education technical framers, briefer income successful schemes by the government etc.,

Conclusion

The impact of economic reforms on growth, employment and unemployment, agricultural production and prices, which are crucial in a country's poverty. The study on India shows that during the pre liberalization period, 38.9% people were below poverty line. However, during the post liberalization period poverty has declined to 26.1%. If we see the current year report the same has further declined to 19.3%. Though the scenario shows a positive picture, the same cannot be attributed to the reduction of inequality. This is so because, during post liberalization, there has been a sharp rise in the income inequality among the urban people.

Ministry of Rural Development has been spending huge amount of money for the rural development where major share of money is spent on poverty eradication programmes. It is evident that although huge sum of money is spent on poverty eradication programmes but poverty has not been reduced substantially in India. It is evident that over a period of 30 years decline in poverty in rural India in absolute number that is in numerical terms is marginal, albait decline in ratio is substantial. And with respect to urban poverty number has gone up both based on URP or MRP consumption although in percentage term poverty has come down. Poverty eradication programmes focus on number of Below Poverty Line (BPL) persons not on percentage. In view of this, it may be stated that if absolute number does not decline spending will not decline. Rather spending on poverty eradication programmes will be increased.

Ministry of Rural Development, Government of India revealed the fact that not even 20 per cent beneficiaries could cross poverty line. There are many factors re-sponsible for this poor achievement. But control of population growth is sine qua non in our country. So population control irrespective of caste, creed, religion, language, region etc., is need of the hour. Another noteworthy point is that from 1970s onwards many self and wage employment programmes were introduced in the country.

Peer Reviewed Journal

References

1. Dalip.s, Thakur.S (1985) "Poverty Inequality and Unemployment in rural india" B.R. Publishing Corporation, New Delhi.
2. Thamarajakshi, (2003) "Growth and Poverty in India in the 1990s" a Sameeksha trust publication, Economic and Political weekly, April, 26, Vol: XXXVIII No:17, Pp.1721-1724.
3. Ahluwalia, (2005) Rural Poverty Agriculture Production and Price: a Re-examination" Mimeo.
4. Rajan, (2006) "Post Reform Poverty Trends, an Analysis" 45th of publication, southern Economist, Vol: 45, No: 1, May 1, Pp.17-22.

Poverty Alleviation and Women Employment through MGNREGP in Tamil Nadu

Introduction

India comprises of 22 per cent of the world's poor. Nearly 260 million people in the country are deprived of the bare minimum needs of the life. There are six lakh villages in contrast to about seven thousand urban centers approximately seventy per cent of population lives in these villages with high incidence of poverty (Sharma & Sharma 2011). It was during the Fifth Five Year Plan that removal of unemployment and poverty alleviation was recognized as one of the principal objectives of economic planning in the country (Hazra 2011). Despite decades of planned development and poverty eradication programmes at the national and state levels, poverty continues to persist in India. The Ministry of Rural Development's flagship programmes and in particulars the National Rural Employment Guarantee Scheme (NREGS) is an opportunity to address the issues of rural unemployment and poverty (Rao & Durgaprasad 2008). The National Rural Employment Guarantee Act (NREGA) has been a subject of lively debate. The MGNREGP aims at enhancing the livelihood to do unskilled manual work (Kumar 2011). Women constitute a little less than 50 per cent of the total population of India. But women, particularly the rural poor women, are the most underprivileged from the point of view of empowerment. The Tenth Five Year Plan (2002-07) adopted 'Empowerment of Women' as an important approach for ensuring women their rightful place in society as agents of socio-economic development of the country. India has population of 989 millions. Out that number, 120 million are women who live in poverty. Women get an independent income only when they enter into economic activities.

Statement of the Problem

Most of the women's works are underestimated and unremunerated. Women are generally discriminated on the basis of work, wage, caste, gender, physical capabilities etc. The elimination of women discrimination is an essential component for women empowerment. The empowerment of rural women is crucial for the development of rural India. Bringing women into the mainstream of development is a major concern for the Government of India, which is why 2001 was declared as the "Year of Women Empowerment". The MGNREGP has a women's component to ensure the flow of adequate funds to this section. So, this paper aims at understanding the impact of MGNREGP on the lives of women workers who are currently working under this programme.

Research Objective:

To find out the performance of MGNREGP women beneficiaries in Tiruvarur District of Tamil Nadu.

Methodology

The present study entitled, "MGNREGP and Women Employment in Tiruvarur District of Tamil Nadu" has been designed by taking into account the female size of the population at the district, taluk, panchayat and village levels, that is, the district, taluk, panchayat and villages have been selected on the basis of higher proportion of women in terms of population as well as participation in MGNREGP. Apart from this, another criteria which was followed in the selection of the study area is the proportion of agricultural population comprising mainly of landless labourers, SC and ST. The present study has taken Tediyur revenue village comprising of Tediyur, Vadugarpalayam and Pagasalai hamlets in Tediyur panchayat (Population: 2,880; Male: 1,420; Female: 1,460) Kudavasal taluk (Population: 1,70,224; Male 84,910; Female 85,314), Tiruvarur district (Population: 11, 69,474; Male: 5, 80,784; Female: 5, 88,690).

R. Kurinjimalar, Ph.D. Scholar, **& C.Chinnaraj,** M. Phil., Scholar, Deportment of Economics, Bharathidasan University, Tiruchirappalli.

Peer Reviewed Journal

Tediyur revenue village is divided into three wards for the provision of employment under MGNREGP. The study has taken the first ward at random. The first ward has a population of 239 in which there are 106 MGNREGP workers. Among them 94 are female and 12 are male. Out of the 94 women in the first ward, 28 are from Vadugarpalayam and 66 are from Tediyur. All the necessary information have been collected through a structured questionnaire (enumeration method) from the households where all the 94 women live. For making the analysis, percentage and correlation have seen employed. It is based on primary data, and it was conducted in the year 2009-2010, during the month of March to May 2010.

Important findings of Women Employment in Tiruvarur District

1. The majority of the people (i.e., 92.6 per cent) were with the answer of increase in involvement, 2.1 per cent of people were with decrease in involvement and 5.3 per cent were with no changes in involvement.
2. Most of the people i.e., 84 per cent were getting adequate employment whereas the remaining 16 per cent of the people are getting inadequate employment through NREGP.
3. As much as 57.4 per cent of the people are expecting more salary from NREGP. 5.3 per cent of the people are with the opinion that NREGP controlled the out migration, 35.2 per cent of the people are with the answer of no useage and 2.1 per cent of the people are with the answer of good results from the execution of NREGP.
4. In NREGP the number of people who are working less than 15 days were 65.95 per cent, 32.9 per cent of the people were working for 20 days, the least number of people i.e., 1.1 per cent for 25 days. There is no person working 100 days.
5. From the NREGP the majority of people (i.e., 66.7 per cent) were getting seasonal employment whereas the remaining 33.3 per cent of the people were physically affected.
6. The 1.1 per cent of the people replied that there was individual development, 2.1 per cent of the people replied that there was women empowerment.
7. Majority of the people (75.5 per cent) replied that there was family development; 2.1 per cent of the people replied that there was a village development and the remaining 19.1 per cent of the people replied that there were all the above respectively.
8. The 17 per cent of the people found that the basis of NREGP was economic development; 2.1 per cent of the people replied that the basis was increase of employment opportunities; the majority ofthe people (i.e., 80 per cent) found that the basis were both economic and employment opportunity.
9. Out of 94 respondents, the majority of the people (95.7 per cent) were saving in SHGs, 53.3 per cent of the people were saving in post office, whereas 37.2 per cent of the people were saving in banks.
10. Because of NREGP, in the case of 94.7 per cent of the people there was an improvement in economic decision making status, in 5.3 per cent of the people there was a neutral stage.
11. The houses with television were 100 per cent, 32.2 per cent of families were having grinder, 29.8 per cent of houses had furniture, whereas 79.8 per cent of houses had radio.
12. As much as 98.9 per cent of the people replied that NREGP was a useful scheme whereas only one person replied that NREGP was not useful.
13. There were 22.3 per cent of the people with their own lands, whereas the majority of the people (that is 77.7 per cent) were landless.

Peer Reviewed Journal

Tables

Table 1.1 Infrastructural Facilities Available as Reported by the Respondents

Group	Road Connectivity		Drinking Water		Micro Irrigation		Land Leveling		Construction of Ponds	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Village A	29.78	-	29.78	-	14.89	14.89	14.89	14.89	29.80	-
Village B	70.22	-	70.22	-	3.20	67.02	48.94	21.28	46.80	23.40
Total	100		100		100		100		100	

Conclusion

From the NREGP scheme the people were not getting sufficient employment opportunities. There was an existence of unemployment in Tiruvarur district in agriculture during summer season. To avoid this seasonal employment, there was a necessity to work with NREGP. Even though they could not control the effects of poverty fully, there was a considerable improvement. Before the implementation of NREGP more than half of the people from this area were below poverty line. But in present situation because of increase in employment, increase in income, savings, willingness to buy luxurious goods, there was a considerable reduction the level of poverty in this area. There is a decline in the poverty rate in India. It is painful to accept 20 crores of people are still under the poverty line. The major contributing factor for the failure to poverty alleviation programmes include, absence of people's participation, lack of good governance, weak linkage between programmes.

Peer Reviewed Journal

References

1. Kaustav Banerjee, Partha Saha (2010): 'The NREGA, the Maoists and the Developmental Woes of the Indian State', EPW, Vol. XLV, No.28, pp.42, July.
2. Kumar, Anandharaja P & Haorei Well (2010): 'Impact Assessment of MGNREGS on Rural Migration', Kurukshetra, Vol.59, No.2, pp.28, December.
3. Leelavathi P (2011): 'Impact of Mahatma Gandhi National Rural Employment Guarantee Act on The Well Being of The Rural Poor in Andhra Pradesh', Journal of Indian Association of Social Science Institutions, Vol.30, No. 2, pp.14, April.
4. Narayan K.S (2008): 'National Rural Employment Guarantee Act 2005 – Poverty Eradication through Wage Employment Generation' Vol. 57, No. 2, pp.3-4, December.
5. Pattanaik B.K (2009): 'National Rural Employment Guarantee Scheme: Some Preliminary Findings from Hoshiarpur District', Kurukshetra, Vol. 57, No. 6, pp.38, April.
6. Ranjana & Ramesh (2009): 'NREGP – Facet of Inclusive Growth A Study of Karimanagar Distt: In Andhra Pradesh', Kurukshetra, Vol. 57, No. 4, pp.34, February.

Rural Poverty and Agricultural Development in Tamilnadu

The paper is organized in three sections. Section 1 presents the present status and trends in rural poverty in Tamil Nadu. Section 2 examines the agriculture development and certain characteristics of agriculture in the state. The linkages between agriculture and poverty are discussed in the section 3. The last section summarises the main arguments.

Section 1

Poverty in Tamil Nadu

The prevalence of poverty in both rural and urban areas had been estimated for Tamil Nadu. Table 1 provides the trends in the number of persons below poverty line indicating the incidence of poverty in Tamil Nadu for the period 1973-74 to 2009-10.

Table - 1

Trends in Incidence of Poverty in Tamil Nadu

Year	Number of Persons Below Poverty Line (in millions)		
	Rural	Urban	Combined
1973-74	17.26 (57.43)	6.69 (49.40)	23.95 (56.94)
1977-78	18.25 (57.68)	7.30 (48.69)	25.95 (54.79)
1983	18.25 (53.99)	7.85 (46.96)	26.10 (51.16)
1987-88	16.18 (45.80)	6.93 (38.64)	23.11 (43.39)
1993-94	12.17 (32.48)	8.04 (39.77)	20.21 (35.03)
1999-2000	8.05 (20.55)	5.00 (22.11)	13.05 (21.12)
2004-05*	13.44 (37.50)	5.97 (19.70)	19.41 (29.40)
2009-10*	7.83 (21.20)	4.35 (12.80)	12.18 (17.01)

Peer Reviewed Journal

Note: 1. Figures in ( ) indicate percentage share to the respective total population.

2. Estimates are based on Tendulkar Methodology.

Source: Planning Commission, Government of India

According to the above official estimates, the number of people living below poverty line had been on the downward trend over the years. During the second half of Seventies, there were 23.95 millions of persons below poverty line that declined to 23.11 millions by 1987-88 and further declined to 12.18 millions by 2009-10. The decline in the incidence of poverty could be revealed sharply when we examine the percentage share of population below poverty line to the total estimated population. This percentage had declined from 56.94 to 17.01 between the years 1973-74 to 2009-10.

Dr. R. Albert Christopher Dhas, PG and Research, Department of Economics

The American College, Madurai

The trends in the level and incidence of poverty across rural and urban regions of Tamil Nadu showed differential pattern. In terms of absolute numbers, there was a steady decline in the number of persons below poverty line in the rural areas during the reference period, while an increasing trend could be observed in the urban areas up to 1993-94 and a decline thereafter. However, in terms of relative shares to the respective total regional population, the incidence of poverty had declined in both the rural and urban areas. In fact, the decline was observed to be significantly higher in the rural, compared to that of urban Tamil Nadu. In rural, the percentage share of population below poverty line had declined from 57.43 to 21.20, whereas in urban areas, it had declined from 49.40 to 12.80 between the period 1973-74 and 2009-10.

The above analysis revealed that there was an absolute and steady decline in the poverty levels in Tamil Nadu. However, the incidence of poverty varies between urban and rural areas. The urban poverty situation could be party attributed to the growth in urbanization and its consequences. The rural poverty situation could be attributed largely to agricultural development, and to changes in the rural population, rural development and poverty alleviation measures in rural areas. Needless to state that, availability and access to food stand as a major common factor determining the incidence of poverty.

As rural areas in Tamil Nadu are characterised by dependence on agriculture, we shall examine the trends in agriculture in the next section.

Peer Reviewed Journal

Section 2

Trends in Agriculture in Tamil Nadu

The trends in agriculture could be understood from various angles. Particularly, aspects such as area under cultivation, production and productivity and distribution of land holdings are very much relevant with reference to rural poverty. Hence, an attempt had been made to examine the changes in agriculture in Tamil Nadu on the above aspects.

Table 2

Changes in Area under Food and Non-Food Crops in Tamil Nadu

Year	Area in 000 hectares			Growth Rate in Per cent		
	FG Crops	NFG Crops	GG Area	FG Crops	NFG Crops	GG Area
1960-61	5651	1752	7403	_	_	_
1970-71	5196	2188	7384	-0.81	2.49	-0.03
1980-81	4109	2360	6470	-2.09	0.79	-1.24
1990-91	3901	2731	6632	-0.51	1.57	0.25
2000-01	3633	2884	6517	-0.69	0.56	-0.17
2008-09	3191	2633	5824	-1.22	-0.87	-1.06

Note: FG stands for Foodgrain, NFG stands for Non-Foodgrain, GC stands for Gross Cropped.

Source: Computed from Season and Crop Reports, Tamil Nadu (various years).

It could be seen that there was a steady decline in the area under foodgrain crops and Gross Cropped Area, indicating the negative implications of agricultural performance on food production. Decline in the Gross Cropped Area indicates that the scope for agricultural expansion is very much limited and fast declining. The trends in the crop performance also indicate the deplorable status of Tamil Nadu's agricultural sector. In fact, the performance of agriculture in terms of yield growth was observed to be significant and steady increase for all crops.

Section 3

Linkages in Agriculture and Poverty

Agriculture and rural poverty are closely related and they both mutually influence each other. Hence, if agriculture develops it would have a negative effect on the levels of poverty. Though the causes for poverty are wide and vary across regions, as far as Tamil Nadu is concerned, agricultural development could play a major role in pushing back the level and incidence of poverty. In fact, there are several measures initiated and implemented both by the state and central governments to eradicate poverty in the state. While some are of income and employment oriented, the others are of production and consumption of food oriented. In this context, it is worthwhile to highlight the linkages between agriculture and poverty.

The linkages between agriculture and poverty could be looked at under the following four major aspects: (a) Food Security, (b) Health and Nutritional Security, (c) Income and Employment Security, and (d) Economic and Social Security.

Section 4

Summary and Conclusion

According to official estimates, there was an absolute and steady decline in the poverty levels in Tamil Nadu. However, the incidence of poverty varied between urban and rural areas. The rural poverty situation was attributed largely to agricultural development, changes in the rural population, rural development and poverty alleviation measures in rural areas. As the performance of agriculture in Tamil Nadu is not impressive, the removal of rural poverty is an issue to be viewed seriously. It is argued that agricultural development can ensure food security, income and employment security, health and nutrition security, and economic and social security to the rural population. Hence, it is necessary to keep our policy focus towards developing agricultural sector as a measure to eradicate rural poverty.

Peer Reviewed Journal

References

1. Dhas A.C (2010): "Performance of Indian Agriculture: Some Explanation for the Observed Trends" in India 2020, edited by Sujs S, Lillan Jasper, Catherine B S snd Jayanthi Richard, (ISBN: 978-93-80697-13-0) Excel India Publishers, New Delhi.
2. Dhas A C and M.Helen (2008): "Trends in Health Status and Health Infrastructural Support in Tamil Nadu", MPRA working Paper No.9518, http://mpra.ub.uni_muenchen.de/9518/, Munich Personal RePEc Archive, Germany.
3. Government of India (2012): Press Notes on Poverty Estimates 2009-10, Planning Commission, New Delhi.
4. Government of India (2005): Tamil Nadu: Development Report, Academic Foundation, Planning Commission, New Delhi.
5. Government of Tamil Nadu (various years): Tamil Nadu: An Economic Appraisal, Department of Evaluation and Applied Research, Chennai.
6. Government of Tamil Nadu (various years): Season and Crop Reports of Tamil Nadu, Department of Economics and Statistics, Chennai.

Poverty and MGNREGP in Tamil Nadu

1. Introduction

Even after 62 years of Independence, India has the World's largest number of poor in a single country. According to the 2001 Census, out of India's 1.3 billion inhabitants, an estimated 260.3 million live below the poverty line, of which 193.2 million are in the rural areas and 67.1 million are in the urban areas. The agricultural sector remains the main source of livelihood for the rural population, 60.23 per cent of the population still depends on agriculture. Contrastingly, a study by the National Sample Survey Organisation (NSSO, 2004-05), estimates that the rural Indian workforce is declining. Anyway, India's labour force is growing at a rate of 2.5 per cent annually, but employment is growing only at 2.3 per cent. Thus, the country is facing the challenge of not absorbing new entrants to the job market, along with trying to clear the backlog.

The fact is that even though the liberalisation, privatisation and globalisation policies of the Government of India since 1991 have shown the rosy face of India to the world through high growth rate of GDP while poverty, unemployment and inequality still plague the Indian economy at large. In recent years Government of India has accelerated its pace of poverty alleviation strategies mobilizing greater budget resources, creating time frames for quantifiable deliverables, linking with global frameworks of action, such as the Millennium Development Goals (MDGs) which provide an umbrella approach for addressing multi-dimensional deprivations (UNDP, 2009). India's 11th Five Year Plan, reiterating the country's commitment to the MDGs, had set the socio-economic target for inclusive growth and development (Planning Commission, 2009).

In this regard, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was legislated, which is one of the most progressive legislations enacted in India since independence. It guarantees 100 days of employment to each household at a minimum prescribed rate. The Act aims to provide employment to more than 20 million households, out of which more than 50 per cent of the beneficiaries come from Scheduled Castes / Scheduled Tribes (SC/ST) households. The Act provides that wages be settled through bank accounts in order to prevent defrauding of workers and to give them greater control over their wages. The Act also envisages equal wages for both men and women. In all, the MGNREGA promises to reduce the wandering of rural poor for their employment simultaneously addressing the problems of poverty and inequality. So, this paper aims to analyse the real impact of MGNREGA in the state of Tamil Nadu, India in terms of financial inclusion of the rural poor, social inclusion of women, SC and ST population through employment generation. It also aims to study the level of migration after implementation of MGNREGA, participation of skilled labourers in unskilled work, the difference among agricultural, non-agricultural and MGNREGA wages, and the awareness of provisions in MGNREGA by the stakeholders.

Peer Reviewed Journal

Objective

Based on the above reviews this paper aims to study the impact of MGNREGA on rural poverty in Tamil Nadu.

Methodology

The MGNERGP was implemented in three phases in Tamil Nadu. The first phase was implemented in 2005-06, the second phase was implemented in 2006-07 and the third phase was implemented in 2008-

N. Prasanna, Assistant Professor, Department of Economics,
P. Natarajamurthy, Assistant Professor, Centre for Youth Development and Studies
Bharathidasan University, Tiruchirapalli.

09. For the present study, the first phase district was taken since the period of coverage of MGNREGP would be maximum. Amongst the first phase districts, Villupuram district was selected because of four reasons:

1. It is the largest district in Tamil Nadu.
2. It is the least industrialized area.
3. It has a high proportion of SC and ST beneficiaries.
4. The person days of women was high in the district

From the Villupuram district, two blocks Kallalkurichi and Kalrayan Hills were chosen for the following reasons:

1. SC population is high in Kallakurichi.
2. ST population is high in Kalrayan Hills.

From the above mentioned two blocks, two villages per block were selected for the present study based on their development stage (one advanced and one backward). Neelamangalam and Karadichitur were chosen from the Kallakurichi block and Pudupalappattu and Kellakadu were chosen from Kalrayan Hills.

The study was conducted during the period of 2012-13. The sample survey was based on a structured interview schedule. The total sample size was determined to be 240, i.e., 60 MGNREGP beneficiary households per village were selected randomly. Before the actual survey, a pilot survey was conducted in all the four villages to get basic information and data.

Major Findings

- In Villupuram district, though the MGNREGP program was implemented in 2005-06, it picked up from 2007-08.
- From 2008-09, the percentage of male workers reduced from 40 to 32. Whereas, the percentage of female workers has increased from 60 to 68.
- Both male and female workers have increased in the year 2012-13.
- In the month May, June and July the number of workers are high compared to other months.
- In Villupuram district, in the selected four villages, from the year 2008-09 to 2012-13, the MGNREGP beneficiaries earn Rs. 1, 170 per year on an average.
- When this is converted to per capita per day terms, it amounts to Rs. 3.21, i.e., 1/17th of $1 per capita per day.
- So, clearly one cannot expect miracles, yet, some positives can be observed.
- Wage levels have significantly increased for both men and women in all the four villages.
- Bargaining power of labour, particularly of women, has increased.
- Significant differences in wage rates can be observed (between MGNREGP and other works)
- Out of 240 respondents, 92 per cent of the respondents spend for food at an average of Rs. 725, per month.
- Since they get some amount through MGNREGP wages regularly, they are able to reduce their debts.
- Since they get regular employment and wages at equal intervals, 70 per cent are not willing to migrate.
- 30 per cent migrate mainly because the number of days of employment are not sufficient and that lower wages are paid
- The hard workers who all are willing to earn more migrate to nearby States.

Peer Reviewed Journal

- 99 per cent of the respondents say that the wages are equal for men and women.
- 90 per cent say that MGNREGP earnings help savings.
- Only 70 per cent are aware of Social Audit Committee and Vigilance Monitoring Committee.
- MGNREGP helps specially challenged by avoiding hunger.
- Water conservation work is the main focus of MGNREGP work in Villupuram district.
- 70 per cent of the respondents are satisfied in work carried out in MGNREGP.
- Nearly 70 per cent of the respondents say the minimum number of days are not sufficient for the households.
- From the below given graphs it can be observed that after implementation of MGNREGP the wage rate invariably increased for male and female in agricultural and non-agricultural wage rate in all the selected four villages.

6. Concluding Remarks

Poverty is associated with low education, unstable employment, low job status, low and unstable income, and absence of saving. In rural India, people have to move long distances to avail education and employment. This prevents them from financial inclusion. But, MGNREGP has changed that scenario as it provides employment to people who are not able to go out of the village for employment and are in dire need of it, ensuring atleast their basic needs. Another aspect to be seen is the unstable nature of employment in agriculture in rural India. MGNREGP has provided 100 days of employment per year at a wage rate of Rs. 120/- per day to people who used get only 60 – 90 days of employment only during certain seasons at a wage rate of about Rs.50/- to Rs. 60/- per day. And nearly 70 per cent of the employment was provided to women. Not only this, many destitute women like widows and separated women were given employment under MGNREGP. Another aspect is the payment of wages through the banks, which has decreased the people's dependence on money lenders, significantly reducing borrowing at exorbitant interest rates and promoting saving habits as a result of higher income from MGNREGP. In addition to all this MGNREGP undertakes work related to building of the basic infrastructure in the rural areas which leads to intangible benefits for the rural poor. According to the respondents, water conservation helps to increase the ground water level and guarantees safe drinking water. Construction of rural roads helps in good transportation, etc. Hence, MGNREGP not only generates employment in rural India but, also provides for higher income and reduces poverty to some extent. MGNREGP is not a panacea for poverty reduction, but ,yes, it has turned things around in the right direction in the villages, especially in terms of increased - awareness, wages, bargaining power.

Peer Reviewed Journal

References

1. Ahuja, Rani Usha , Tyagi, Dushayant, Chauhan, Sonia and Chaudhary, Ram Khyali (2011): 'Impact of MGNREGA on Rural Employment and Migration and Migration: A Study in Agriculturally - Backward and Agriculturally - Advanced Districts', Agricultural Economics Research Review, Vol. 24, pp. 495-502.
2. Akthar, Jawed S.M and Azeez, Abdul (2012): 'Budgetary Allocation and its Utilization MGNREGS – A Viewpoint', Kurukshetra, Vol.60, No. 6, April 2012, pp. 19-22.
3. Banerjee, Kaustav and Saha, Partha (2010): 'The NREGA, the Maoists and the Developmental Woes of the Indian State', Economic and Political Weekly, Vol. XLV, No. 28, June, pp. 42-47.
4. Dreze, John and Sen, Amartya (1989): India Development and Participation, Oxford University Press, New York.
5. Dreze, John and Sen, Amartya (1999): The Political Economy of Hunger, Vol. 1, Entitlement and Well- being, Oxford University Press, New York.
6. Harish B G ,Nagaraj N, Chandrakanth M G, Murthy, Srikantha P S (2011): 'Impacts and Implications of MGNREGA onLabour Supply and Income Generation for Agriculture in Central Dry Zone of Karnataka', Agricultural Economics Research Review, Vol. 24, pp. 485-494.

Chronic Poverty in India: Overview Study

Introduction

Poverty has been described as a situation of "pronounced deprivation in well being" and being poor as "to be hungry, to lack shelter and clothing, to be sick and not cared for, to be illiterate and not schooled...Poor people are particularly vulnerable to adverse events outside their control. They are often treated badly by institutions of the state and society and excluded from voice and power in those institutions." (IBRD, 2000-2001: 15.) Using income as a measure of poverty, the World Development Report (2000-01: 3) refers to the "deep poverty amid plenty" in the world and states that a fifth of the world's people live on less than $ 1 a day, and 44% of them are in South Asia.

Lack of access to resources or asset lessness is a unifying characteristic of poverty in all its manifestations. The poor lack ownership of or access to assets such as land, water, forest, dwelling units, credit, literacy, longevity, voice and capital-both physical and social. Those who are severely below the poverty line are largely involved in subsistence type activities for which they get exploitatively poor returns despite suffering extreme physical hardship and undertaking grave risks so as to earn a meagre income. Since earnings are below even the margins of existence, expenditure and survival needs exceed income. This often results in the need to borrow small amounts of money at usurious interest rates of as much as 120% per annum (Mehta, 1996b: WS 82) When borrowing is

not possible, hunger is suffered. Their inability to change the power relationships results in scarce ly available common resources (such as even drinking water) or public funds meant for poverty alleviation being misappropriated and diverted through manipulation by the locally powerful or corrupt. Since there are no mechanisms for grievance redressal this could result in social tension, despair or a combination thereof.

The poor can be classified into two sub groups - those who are poor over an extended duration or chronically poor and those who are transiently poor. The Chronic Poverty Research Centre tries to focus on the chronically poor segment of those who are deprived so as to draw attention to those who find it hardest to emerge from poverty. The Chronic Poverty Research Centre defines chronic poverty in terms of – severe poverty, extended duration poverty and multidimensional poverty.

Analysis of Poverty and Chronic Poverty in India

Trends and Incidence of Income Poverty in India

The Planning Commission estimates the incidence of poverty in India on the basis of household consumer expenditure surveys conducted by the National Sample Survey Organisation. Six large sample consumer surveys have been conducted by the NSS on aquinquennial basis since 1973-74. During the period between 1973-74 and 1999-2000, the incidence of poverty expressed as a percentage of people below the poverty line declined continuously from 54.9 per cent to supposedly 26 per cent. (See table 1). However, the pace of reduction in poverty varied considerably during this period with a large decline in the percentage of the population in poverty throughout the 1980s, a slowdown in the pace of poverty reduction in the early 1990s, and a reported but contested sharp 10% decline in poverty in the second half of the 1990s. No such secular decline occurred in the numbers of those inpoverty.

The number of people below the poverty line increased by 8 million during the 1970s, decreased by 21.8 million during the 1980s, increased by 13 million during the early 1990s and reportedly decreased by a massive 60 million during the mid to late 1990s.

S.Agni, M.Phil.,Scholar, Deportment of Economics, Muthurangam Govt. Arts College, Otteri, Vellore.

Peer Reviewed Journal

Table 1:

Incidence of Poverty – Percentage of Population and Number of People Below the Poverty Line 1973-74 to 1999-2000

1973-74	54.9		321.3	
1977-78	51.3	-3.6	328.9	-3.6
1983	44.5	-6.8	322.9	-6.8
1987-88	38.9	-5.6	307.1	-5.6
1993-94	36	-2.9	320.3	-2.9
1999-2000	26.1	-9.9	260.2	-9.9

Source: Planning Commission Draft Ninth Five Year Plan (1997-2002) and Government of India, Poverty Estimates for 1999-2000, Press Information Bureau, 22nd February,2001.

Considerable progress was made in poverty reduction especially during the 1980s and this is reflected in terms of - a decrease in the numbers of people below the poverty line from a high of 328.9 million in the 1970s to 307.1 million towards the end of the 1980s. 9 - a decrease in the percentage of population in poverty from 54.9% in the early 1970s to 39% during the second half of the 1980s. - an increase in the rate of poverty reduction from 3.6% in the late 1970s to around 6% in the 1980s.

The early 1990s saw a reversal in some of these gains as the numbers of those in poverty increased to 320 million and the pace of decrease in poverty incidence declined from around 6% to 2. 9%. Several researchers have attributed this to the effects of the financial crisis in 1991 and the liberalization measures that were adopted as part of the reforms package.

The poverty related estimates reported by the Planning Commission for 1999-2000 reflect a substantial decrease in poverty in terms of both numbers (down to 260 million) and incidence (down to 26.1%) due to a trebling of the pace of poverty reduction from 2.9% in 1993-94 to 9.9% in 1999-2000. If the controversial estimates reported by the Planning Commission on the basis of the 1999-2000 survey are accepted, then it could be claimed that a major dent has been made in the incidence of poverty during the second half of the 1990s as the incidence of poverty reached an all time low of 26.1% ; the numbers of those below the poverty line was at its lowest ever at 260 million; and the decrease in the percentage of population in poverty between 1993-94 and 1999-2000 was three times faster at 9.9% as compared with the 2.9% decline between 1987-88 and 1993- 94.

A leading financial newspaper reports that "if the 55th round of the household consumer expenditure survey of the National Sample Survey Organisation is to be believed, there has been a 10% decline in the estimates of population below the poverty line compared with the 1993-94 all India figure of 36 percent." (Economic Times, 2001). There is considerable skepticism about the accuracy of the estimates as the methodology adopted by the NSSO for the latest large quinquennial sample (1999-2000) is under questions.

Conclusion

The anti-poverty programmes of the Government of India are designed for generation of self-employment, wage employment and provision of safety nets through, for example, food subsidy programmes. Several of these schemes have undergone reforms, rationalization and better targeting with a greater role to local government for implementation and for beneficiary selection and monitoring. The reforms also lay

Peer Reviewed Journal

stress on transparency, making information about the programmes public at the village level, and on the importance of physical, financial, and social audits. In the context of leakages and diversion of funds meant for poverty reduction, it needs to be recognised that state failure or governance failure can be corrected if empowered communities are willing to put in the time and effort needed to demand transparency and accountability.

References

1. Balakrishna, S. and Rangacharyulu S.V., (ed.) Poverty Decline and Human Development Factors in Some States, NIRD, Hyderabad, 1999.
2. Bird, Kate, Hulme, David and Shepherd, Andrew (2001), Chronic Poverty and Remote Rural Areas, Paper presented at workshop on Chronic Poverty, Manchester, February.
3. Datt, Gaurav and Ravallion Martin, (1998), Farm Productivity and Rural Poverty in India, The Journal of Development Studies, Vol.34, No.4, April.
4. Gaiha Raghav, (1989), Are the Chronically Poor also the Poorest in India, Development and Change, Vol. 20.
5. Government of India, (2001), Poverty Estimates for 1999-2000, Press Release, PressInformation Bureau, 22nd February.
6. Government of India, (1997-2002), *Draft Ninth Five Year Plan,* Planning Commission,New Delhi.
7. Government of India, (2001) *Economic Survey* 2000-2001, Ministry of Finance, New Delhi.

Peer Reviewed Journal

Poverty Syndrome With - Special Reference To Health Care

Introduction

Poverty means the inability of individuals to have access to a minimum level of acceptable standard of living in society. The Minimum standard of living includes human capital particularly health. There is an intimate inter relation between poverty, under nutrition or mal nutrition and food intake. In the recent decades the concept social exclusion attempts to explore how the poverty and under nutrition causing the multiple exclusion.

Objectives

1) To know the hospitalization of the poor people in the private and public sector.
2) To analyses the health index of India.

Methodology

The Data for this research paper is purely based on the secondary level taken from the eleventh five year plan report, books and journal. Tables are used based on the above data.

Vision for health

The Eleventh five year plan provides an opportunity to restructure policies to achieve a new vision based on faster, broad-based and inclusive growth. One objective of eleventh five year plan is to achieve good health for people especially the poor and under privileged. In order to do this, a comprehensive approach is needed which encompasses individual health care, Public health, sanitation, clean drinking water, access to food and knowledge of hygiene and feeding practices. The plan will facilitate convergences and development of public health systems and services which are responsiveness to health needs and aspiration of people. Importance is accorded in reducing disparities in health across regions and community by ensuring access to affordable health care.

Data analysis:

The research paper analyzes the utilization of public Sector and private Sector hospitalization for the better health.

Table No 1

Health Index of India

Year	Male In percent	Female In percent
1960	43.2	41.3
1970	50.1	48.5
1980	55.9	55.55
1990	59.3	60.05
2000	61.4	63.6
2010	65.5	67.6

Source: world health ranking report 2010

Peer Reviewed Journal

Dr.G.Gnanasekaran, Head of the Department of Economics,
S.Siva gurunathan, M.Phil, Research Scholar,Department of Economics, St, Joseph's College Tiruchirappalli.

The table shows that the analysis of the Health Index in India about the male and female only in decade wise from 1960 to 2010. Each decade was developed compared to the base decade in the Health Index of India. In the year 1960 the male Health Index was 43.2 percent of health Index and Female Health Index was 41.3 percent. In the year 2010 the health Index of male and female have increased. Male Health Index was 65.5 percent and female Health Index was 67.6 percent, In the Twelfth Plan health facilities occupy an important place in the whole planning process.

Health insurance: Protecting the Poor:

India with huge geographical are, very large population and inequity of resources, ensuring good health for all, particularly poor, is a complex issue. Our health care system is a mix of the public and private sectors, with the Non- Governmental Organizations and civil society still playing a every small role.

The 60th round of NSSO (2004-05), has clearly brought out the fact that in rural government hospitals an out of pocket expenditure of more ₹ 3000 is made during every hospitalization. In rural private hospitals it is more than 11,000 and about three times higher than the public hospitals. Today, this expenditure would have increased substantially. Private out of pocket expenditure can be reduced through comprehensive health insurance, on a risk pooling basis for all, particularly the Poor.

Conclusion

There is close nexus between poverty and Health of the people. The relation is negative, If poverty index goes down, the health index goes up. In estimating the poverty availability and accessibility of health care should the important criteria. So, the government has to improve the health care apparatus.

References

1. Health care, family planning and nutrition in India Pp-478-479
2. Eleventh five year plan 2007-08—2011-12 Pp456-457
3. Kisan World ,R. Sridevi, "Poverty, under nutrition and Exclusion" Pp36-37, Oct 2012

Peer Reviewed Journal

Rainfed Groundnut Production System and Poverty in Western Zone of Tamilnadu

Introduction

The national area, production productivity of groundnut recorded positive growth at 1.67, 3.76 and 2.06 per cent during 1980-81 to 1989-90, subsequently in the last decade, the area (-2.31%) and production (-1.25%) recorded negative growth. However, in the last decade, though the groundnut productivity recorded an annual compound growth rate (acgr) of 1.84 per cent which was smothered by the declining growth in area (-0.97 %) resulting the production growth rate at 0.86 per cent per annum in the last decade.

Table 1. Performance of Groundnut in India in last three decades

Period	Area	Production	Productivity
1980-81 to 1989-90	1.67	3.76	2.06
1990-91 to 1999-00	-2.31	-1.25	1.08
2000-01 to 2009-10	-0.96	0.86	1.84

In Tamil Nadu, groundnut, sesame, sunflower and castor are the major four oilseed crops constituting 20 per cent of gross cropped area in 2010. Among them, groundnut alone occupies 81and 91 per cent of the area and production of total oilseeds. At present groundnut is grown in 4.18 lakh ha with a production of 8.96 lakhs tones (lt) during 2009-10. The groundnut productivity is 2169 kg of dry pod ha. The area and production was more than double (11.88 lha and 18.65 lt) during 1993-94. Even though it is predominantly grown as rainfed crop (70 per cent) in the state, productivity wise it is top in list along with Gujarat as compared to the national average of 1364 kg/ha. The reason for reduction in area is mainly due to the switch over to other more profitable crops like maize etc. The groundnut is cultivating under different production systems like canal water supported semidry crop (LBP area in Erode), groundwater irrigation (Thiruvannamalai, Vellore and other districts), rainfed (Kharif June-September) in most of the groundnut growing district. The economic status and potential income generated vary with production environment, cropping system other non farm income sources. In this context, an attempt has made to understand the groundnut production and poverty level in two different agro-ecological zones (AEZ) of Tamil Nadu. The specific objective of the paper are i) to explore the production resource variability, cost and return changes among in groundnut under different AEZ; and ii) estimating poverty indicators for different groundnut productions regions.

Peer Reviewed Journal

Methodology

The paper explored the prevalence of poverty under different groundnut production system. The paper attempted to trace the vulnerability of rural poverty and it depth in different groundnut production system. Tropical Legume II is research project funded by Bill & Melinda Gate Foundation (BMGF) who support for the project with the target to increase small holders' income by 15 per cent over 10 years. The study was conducted in Erode and Thiruvannamalai districts each representing western and north eastern zone of Tamil Nadu. In each block three blocks were selected in each block 3 villages were selected for the project intervention. In phase I of the project (2007-10), targeting introduction of high yielding varieties, imparting training on new cultivation technologies, seed production techniques, partial mechanization. The Farmers participatory variety selection (FPVS) method was used to introduce the new varieties. ICGV 00351 was selected through the new methodology against 21 cultivars introduced in various places in first two years. Before get in to the actual diffusion of the new varieties, the baseline survey was conducted for

Dr.K.R.Karunakaran, Associate Professor (AEC), TRRI, Aduthurai.

the purpose of estimating various economic indicators and poverty index for future comparison. This paper discussed the poverty index and groundnut production system. The field survey was conducted 2009-10 and collected the information from 135 groundnut farmers spreading in three blocks per districts. In each block, two villages were randomly selected to cover 45 farmers per block. The baseline data were processed and analyze to peg mark the initial status of varying economic and social variable in the production system

Results

Despite the crucial role of dry land legume (groundnut) for poverty reduction and food security for small holders in Tamil Nadu, lack of technological change and market imperfections have often locked small producers into subsistence production and contributed to stagnation of the sector. The level of integration of smallholder farmers into domestic and export markets is generally limited. In the last few years several target oriented development programs (like ISOPM) and other developmental interventions have attempted to facilitate productivity growth in groundnut in Tamil Nadu. Some of these efforts did not however stimulate large scale technology uptake and diffusion mainly because of the limited understanding of farm level constraints, farmers 'preferences and the challenges related to better coordination of input supply and delivery of new technologies and market linkages for small producers.

Table 2 Groundnut production under irrigated and rainfed situation by different districts in Tamil Nadu

Details	TV Malai	Namakkal	Erode	Villu puram	Vellore	Tamil Nadu
Rainfed area	52630	26637	19136	30572	43465	310857
Total Area	97552	31188	24994	51326	51061	489844
Rainfed area share to district total groundnut area	54.0	85.4	76.6	59.6	85.1	63.5
Share of rainfed area to state Rainfed area	16.9	8.6	6.2	9.8	14.0	100.0
Share of irrigated area to state irrigated area	19.9	6.4	5.1	10.5	10.4	100.0

Source: various issues of Season and crop report

The descriptive statistics viz., sample mean frequency distribution, cross tabulation were used to analyze household socio-economic and groundnut production variables. The constraints and preferred trails were analyzed using Garrett ranking technique.

Cropping pattern

Paddy is stable food for Tamil Nadu occupying 29 per cent (19.79 lha) in triennium ending TE(1991-92) followed by groundnut colse to close to half of the paddy area dureing 1991-92. Where as it has increased to 34 per cent during 2000-01 (21.73 lha) but groundnut area was drasticallly reduced in obsolute term from 10.lha to 7.72 lha covering only 15 per cent to 12 per cent of gross cropped area in the above perido. However, the gross cropped area shrinks to 64.95 lakhs in 2000-01 compared to 1990-91 (68.01 lha), but groundnut showed further shrink to 4.79 lha from 2009-10. The cropping pattern in Tamil Nadu clearly evident that groundnut area recorded 52 per cent decrease in 2009-10 over 1990-91. The reason for the change were discussed elsewere.

Similarly, declining trend was noticed in groundnut of 48.97 and 19.39 tha (decreaesed 60 per cent) in Erode, from 85.16 tha to 68.86 tha in Thiruvannamalai(decreased 19.14 per cent) and 72.78 and 29.55 tha in Namakkal (decreased 59.4 per cent). More area loss was observed in cereals particularly sorghum, pearl millet and finger millets.

Peer Reviewed Journal

Table 3 Cropping pattern changes in selected district ('000 ha)

Crop	2000-01		2009-10		
	Area	% share	Area	% share	% Change
Erode					
Paddy	58.02	20.8	38.11	16.0	-34.32
Sorghum	11.57	4.1	0.03	0.0	-99.74
Pearl millet	1.18	0.4	0.22	0.1	-81.36
Maize	5.02	1.8	13.78	5.8	174.50
Finger millet	10.92	3.9	6.73	2.8	-38.37
Cereals	86.75	31.0	58.89	24.7	-32.12
Pulses	29.37	10.5	5.14	2.2	-82.50
Groundnut	48.97	17.5	19.39	8.1	-60.40
Sugarcane	31.93	11.4	34.6	14.5	8.36
Cotton	10.6	3.8	1.42	0.6	-86.60
others	71.95	25.7	119.45	50.0	66.02
GCA	279.53	100.0	238.87	100.0	-14.55
Thiruvannamalai					
Paddy	81.75	27.8	105.18	39.3	28.66
Sorghum	2.27	0.8	0.58	0.2	-74.45
Pearl millet	11.25	3.8	2.6	1.0	-76.89
Maize	0.32	0.1	0.51	0.2	59.38
Finger millet	7.44	2.5	1.64	0.6	-77.96
Cereals	109.42	37.3	115.11	43.0	5.20
Pulses	31.83	10.8	9.91	3.7	-68.87
Groundnut	85.16	29.0	68.86	25.7	-19.14
Sugarcane	24.4	8.3	24.47	9.1	0.29
Cotton	2.92	1.0	0.79	0.3	-72.95
others	46.26	15.8	53.11	19.8	14.81
GCA	293.6	100.0	267.65	100.0	-8.84

Peer Reviewed Journal

Source: Various issues of Season and Crop reoprots, DES, Chennai

The cropping pattern changes in selected district revealed that notonly groundnut, cropped area for cereals and pulses also showed declinign trend in all the three districts, except maize and sugarcane due to market price and availability of improved varieties in case of seed sugarcane and hybrid maize. Thus, inorder to revert the declining trend in the groundnut area in the selelcted districts it is essential to increased the production on groundnut through imporved varieties.

4. Household income from different sources

The households' income from different sources for Erode and Thiruvannamalai districts were collected and the results are presented in Table 5. Almost 99 per cent of the farmers received income through crop enterprises, while 70.4 per cent of Thiruvannamalai farmers and 87 per cent of Erode farmers were earned income from livestock to the tune of Rs 18652 and Rs 6347, respectively. Thiruvannamalai farmers earned comparatively higher wage income of Rs 12948 by 54.1 per cent farms compared to Rs 6493 per farm in 7.3pc farms in Erode In all, Erode farmers earn more households income to the tune of Rs 88632 while Thiruvannamalai farmers earned Rs 47497 per households per annum of which crop and livestock source contributed 80 per cent in Erode and 70 per cent in Thiruvannamalai followed by wage income in Thiruvannamalai.

Table 4 Households income by different sources

	Erode			Thiruvannamalai		
Source of income	% farms earning	Avg inc	Share %	% farms earning	Avg inc	Share %
Crop Income	99.3	51806	58.5	98.5	26711	56.2
Livestock Income	87.4	18652	21.0	70.4	6347	13.4
Farm Income	30.4	7526	8.5	16.3	1157	2.4
Non-Farm Income	23.7	4156	4.7	1.5	333	0.7
Wage income	22.2	6493	7.3	54.1	12948	27.3
Household Income	100	88632	100.0	100	47497	100

Source: Farm sample survey TL II-2007-08

The farm size and source wise households' income earnings were analyzed and the results are presented in Table 6 could be interested to note that as farm size increase, the share of crop income increased from 30.2 per cent in marginal farms to 73.1 per cent in large farms in Erode. The total households' income increased from Rs 43079 in marginal farmers to Rs 134669 in large farms. However, the share of livestock income has decreased 25.7 per cent in marginal farms to 18.1 per cent in large farms in Erode and 17 to 8.7 per cent in Thiruvannamalai. Though Erode farmers earn comparatively higher income than Thiruvannamalai, the large farmers in Thiruvannamalai earned Rs 170310 per farm against Rs 134669 its counterpart. Wage earners were more in Thiruvannamalai (27.3 per cent) compared to 7.3 per cent in Erode.

Peer Reviewed Journal

Table 5 Per-capita cash expenditure food and non food items

Exptr. item	Erode					Thiruvannamalai				
	Mal.	Small	Med.	Large	All	Mal.	Small	Med.	Large	All
Cereals and Pulses	20.6	15.3	15.1	17.4	15.9	31.2	32.8	24.1	28.3	30.1
Milk and its product	2.1	1.7	3.5	3.9	2.6	3.7	4.0	4.3	5.0	4.0
Oil and Non veg	11.0	8.4	8.7	9.7	8.9	13.2	12.6	10.5	12.3	12.2
Vegetable and fruits	8.5	9.3	9.9	8.4	9.3	11.5	9.3	9.1	6.6	9.8
Health, Edu. Cloth	35.6	47.4	46.2	46.2	45.6	28.8	28.1	39.1	35.3	31.2
Alcohol & narcotic	0.8	1.2	0.8	0.6	1.0	2.3	1.9	1.3	1.9	1.9
Function & ceremony	21.3	16.7	15.8	13.8	16.6	9.3	11.3	11.7	10.5	10.7
	100	100	100	100	100	100	100	100	100	100
APCE	12985	19279	16469	15773	16999	6163	8482	10222	11687	7989

Source: Farm sample survey TL II-2007-08 and 2009-10

Table 6 Indices, depth and Severity of poverty (n=270)

District	Head count ratio		Poverty gap (Index)	Poverty severity (Index)
	No. BPL	(%)		
Erode	99	73.3	0.387	0.182
Thiruvannamalai	128	94.8	0.635	0.428
Tamil Nadu	227	84.1	0.527	0.321

This poverty analysis clearly showed agriculture and particularly in higher farm size does not provide adequate income even to meet the basic need. Farmers in the region need other non farm income to meet the expenditure on education, health and recreation and beside the family function.

References

1. Himanshu, 2011, Towards new poverty line for India, Planning commission report, 2008, Govt. of India
2. Lvovsky, K., Mahul, O., Makino, Y., Noble, I., Krovvidi, A., Francis, S. and Priya, S. 2006. *Overcoming drought: Adaptation strategies for Andhra Pradesh, India.* Washington DC, USA: The World Bank.
3. Shiferaw B and Teklewold H. 2007. Structure and functioning of Chickpea markets: evidence based on analysis of value chain linking smallholders and markets. Improving productivity and Market Success IIPMS) of Ethiopia Farmers project. ILRI (International Livestock Research Institute). Working Paper, 6, Naorobi, Kenya

Peer Reviewed Journal

Women and Poverty in India

Introduction

Women's economic empowerment is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals. At the same time it is about rights and equitable societies. India has been working towards empowering her women ever since independence, and especially since the 1990s. The government and non-government sectors have both been pushing ahead with programmers aimed at imparting education to women, giving them better healthcare, providing them with means of livelihood and opportunities to participate in the decision making process at home and in the society. Poverty is a situation where the individual or communities lack the resources, ability and environment to meet the basic needs of life. About 1.7 billion people in the world are estimated to live in absolute poverty today. According to a 2009-2010 NSSO, 66th round 29.8 percent of the population falls below the poverty line in India. However, the main challenge is to ensure that growth is pro-poor and pro-women.

NABARD's Micro-finance Initiatives

National Agricultural Bank of Rural Development (NABARD) is play a pioneering role in financial inclusion by extending formal banking services to the women unreached rural poor by evolving supplementary credit strategies in a cost effective manner by promoting Self Help Groups (SHGs). As on 31st March 2009, 4.2 million SHGs were credit linked out of a total of 6.1 million covering more than 700 million poor households are making it the largest micro finance programme in the world. More than 90 percent SHGs comprise women borrowers and they have 95 percent repayment of loans. In which showed that despite having a wide network of rural bank branches that implemented specific poverty alleviation programmes and self-employment opportunities, a very large number of the women poor continue to remain outside the fold of the formal banking system.

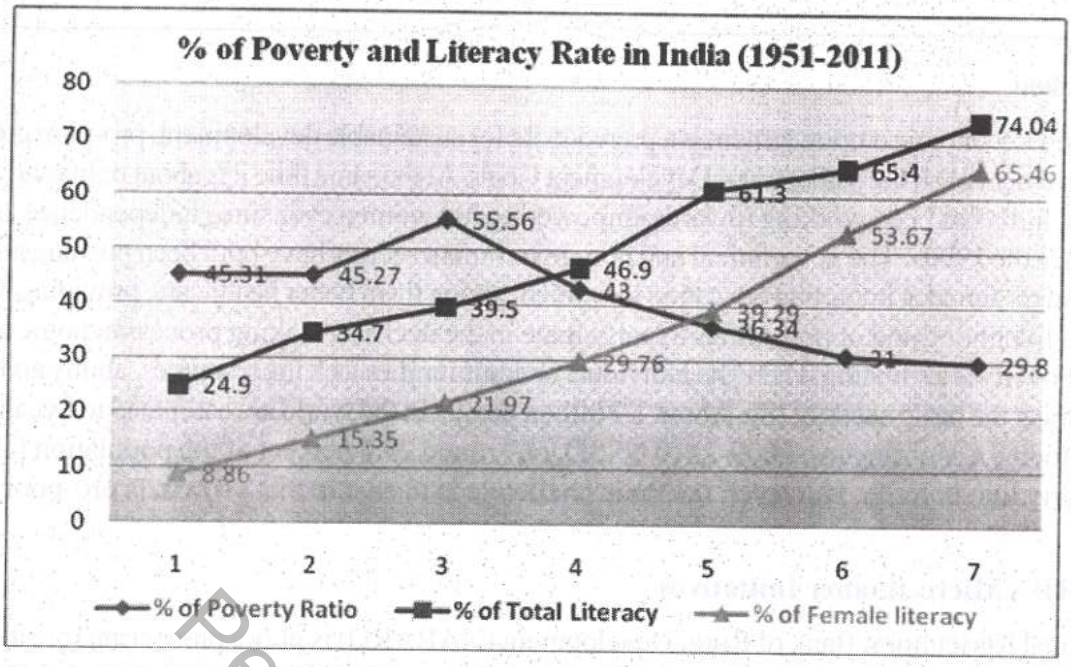
Poverty and Literacy Rate in India

Women literacy is the pillar of women empowerment in any nations. In India, half of the population is women, women education is vital role in the poverty alleviation. The female literacy has a significant influence in improving social and economic status of women. The female literacy rate is woefully lower than that of male. Compared to boys, far fewest girls are enrolled in schools and many are dropout. Table 1: gives the percentage poverty and literacy percentages over the past decades. A link to establish a relationship between the two parameters is plotted in the adjoining graph as shown.

Peer Reviewed Journal

A. Selvakumar, Ph. D Research Scholar, Department of Economics,
Bharathidasan University, Tiruchirappalli.

Graph 1: Percentage of Poverty and Literacy rate in India.(1951-2011)



Above the graph indicate population censuses report in India that majority of literacy rate is growth to 24.9 percent to 74.04 percent at the same time the poverty rate is decline from 45.31 percent to 29.8 percent. This reflection of the graph that total literacy and female literacy rate have increasing averagely in year by year, similarly, the poverty level is decreasing in the every year.

Government Initiative Programmes for Poverty Alleviation

Since the early 1950s, the successive governments have initiated, sustained, and refined various plans and schemes to help the women poor attain self-sufficiency in food production. The government and non-governmental organisations NGOs have initiated several programmers to alleviate poverty. These include subsidizing food and other necessities, increased access to loan for capacity building, improving self-employment, agricultural techniques and price supports, and promoting education and family planning. These measures have helped eliminate famines, cut absolute levels by more than half, and reduced literacy and malnutrition.

National Rural Employment Programme (NREP)

National Rural Employment Programme was launched in October 1980 to increase rural employment. It started as a centrally sponsored scheme with Centre providing 50% of expenses and the remaining half to be provided by the State in order generate gainful employment opportunity. Create durable community assets and to improve overall quality of the life of the people.

Jawahar Rozgar Yojana (JRY)

Jawahar Rozgar Yojana started in 1989 by merging the NREP and RLEGP programmes. Basic objective of the programme is to generate additional employment opportunity in the countryside, strengthening the rural infrastructure and to have a steady rise in income of the people of rural areas.

Prime Minister's Rozgar Yojana (PMRY)

The Prime Minister's Rozgar Yojana was launched in 1993-94 to provide employment to more than one million persons by setting up seven lakh micro-enterprises during the 8th Plan in industry, service and business. The scheme covered urban areas in 1993-94 and was subsequently extended to the rural areas. The scheme of Self-Employment for Educated Unemployed Youth (SEEUY) has been integrated with PMRY. The scheme provides concessional loans and training for the small entrepreneurs of the country.

Peer Reviewed Journal

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

The impacts of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA now onwards) implemented under the National rural Employment Guarantee Act in a carefully selected pocket in Gujarat, India. MGNREGA, which is perhaps the largest wage employment programme in history of poverty reduction programmes in the world, is a flagship programme of the Government of India. MGNREGP is the highest rate of employment providing in India. There are 101.67 crore total beneficiaries and 55.17 crore in women to benefit this programme in the year of 2011-2012.

Training of Women Entrepreneurs

The industrial policies of the Government announced from time to time, have laid considerable emphasis on promotion of women entrepreneurship, particularly among first generation women entrepreneurs, through various training and support services. Special attention is being given by organising exclusive Entrepreneurship Development Programmes (EDPs) for women. During the year 2007-08 (up to December, 2007) approximately 15000 women participated in these training programmes. The autonomous bodies under MSME-DO also conduct various short-term/long-term training programmes for women in enterprises activities. it is total Rs. 367.11 crores allocated in the year of 2011-12, there are 1,08,496 youth skill training and 17,323 EDP programmes in current year.

Suggestions

- The constitutional guarantee for gender equality is only in paper and not in practice. Hence, an afford has to be made to achieve the gender equality in all aspects of human life.
- It is argued that a reduction of gender disparity in access to resources and opportunities leads to an increase in the rate of economic growth, which, in turn, is poverty reducing.
- Pro-poor growth programmes should be taken up on war for with full employment for women.
- The Central and State Government Should take up measures for knowledge development women with ICT base, especially in rural areas.
- Proper coordination and co-operation of panchayats, NGOs, Self-Help-Groups should be ensured for implementation of anti-poverty programmes as well as local group participation.
- A concerted action to pass the pending reservation bill in the parliament needs to be looked up immediately to enable the women to participate actively in the development process.
- Gender sensitive administration has to be created in all the government and Non-Government Organisation.

Peer Reviewed Journal

Conclusion

Women economic empowemnet is a synaminum to national development the building of just and fare nationize possible only with meaning full partnership between men and women to move the chariaterer of power country forwarded both the two weels of men and women have to be strong and have to move jointly ahead. Increasing stress on women education reservation of seats in government jobs and the increasing empowerment of women and the economically weaker sections of society, are also expected to contribute to the alleviation of poverty. Social milieu of such nature alone can make the women folk to achieve the goals of development and their empowement on economic, legal, socila and political relam of the life in particular and society and gender.

Reference

1. Kaushik Ranjan Bandyopadhyay (2007), "Poverty Alleviation and Pro-Poor Growth in India", Asian Institute of Transport Development, New Delhi: http://www.aitd.net
2. Shahin Razi (2012), "Empowered Women, Empowered Nation". *Yojana*, Vol.56, June, P. 24-26
3. Government of India (2001), "Rural Poverty Alleviation Programmes", Planning Commission Tenth Five Year Plan Report, December, 2001
4. Millennium Development Goals India Country Report (2011), Central Statistical Organization, Government of India: www.mospi.nic.in

Content and Measurement of Poverty

Introduction

Economists consider poverty mainly as an economic problem, without neglecting its other dimensions like socio-political aspects. In Economics, there are various concepts of poverty but broadly two; Absolute poverty and Relative poverty. The absolute poverty has two dimension, one is biological approach which consists of calorie intake approach, balance diet approach, and another one is poverty line approach, it consist of three approaches viz., income level approach, consumer expenditure approach, basic needs approach. The second aspect of poverty measurement is relative poverty approach, it can be measured in terms of inequality approach and activity diversification approach. The present paper is designed to analyze the above cited of poverty measurement.

Calorie Intake

Several norms for the Dietary Energy Requirements (DER) have been suggested both at the international level (as represented by FAO/WHO) as well as at the national level by the Indian Council of Medical Research (ICMR) and also by individual researchers. This has led to many controversy. Sukhatme recommended a minimum of 1,900 calorie per capita per day for an Indian, while Dandekar recommended an average daily reqruiemetn of 2,250 calorie per capita. The Planning Commission's task force recommended an average of 2,400 and 2,100 calorie per capita per day for rural and urban areas respectively. Here, the procedure is to convert all the food items into calories to arrive at the calorie-intake.

Balanced Diet Approach

In India, various recommendations of balanced diet is made by Nutrition Advisory Committee. Sukhatme also had worked out such balanced diet, two food baskets corresponding to a minimum and medium concept. Here, various items are included in the food basket according to the lowest cost principle and higher calorie content. Sukhatme's minimum food basket per day per person consists of 0.403 kg cereals, 0.140 kg. pulses; 0.201 litre milk, and 0.137 kg fruits and vegetables. Besides these, he included certain quantities of fruit, sugar, oil and fats, meat, fish and eggs. However, there are many practical difficulties in this balanced diet approach. The most important is that of taste dimension as the taste widely differs from household to household. The balanced diet with least cost combination recommended by Panikkar, Rajaraman and Sastry is an important contribution in this line but on account of the Commission of taste dimension, it cannot be recommended to the households. The absolute poverty line based on biological approach has come under intense critism recently on the following grounds:

(i) there are infinite number of ways in which a person can consume the requisite number of calories.

(ii) Calorie is only one of the two important characteristics of food, the other characteristic being tastes and with rising levels of income, even among the poor, food tastes or preferences will be substituted for calories.

(iii) Significant variations in physical features, climatic conditions and work habits between regions make different calorie requirements for different regions in a country.

(iv) Many studies used average requirement as minimum requirement for estimating the incidence of poverty and hence the dimensions of malnutrition and poverty are exaggerated.

(v) Even if the minimum requirements of food is arrived, it is very difficult to arrive at the minimum non-food requirements in a scientific way. This problem is solved usually by arbitrarily assuming that a specified proportion of total income will be spent on food.

Dr.A.Antony Joseph & Dr.V.Selvam, Assistant Professor in Economics,
Annamalai University, Chidambaram.

Peer Reviewed Journal

The basic issues involved in the measurement of poverty in the biological approach is determining the poverty line. Among the various factors used to determine the poverty line, the most important ones are as follows.

Income Level Approach

The minimum income necessary to meet the minimum needs of life is the core of this approach. According to this approach, the minimum income necessary for meeting the basic needs is arrived at and those whose income are below this level are considered below the poverty line. However, it is very difficult to assess one's income accurately. Further, even with the minimum income, if it is not spent, one will be living below poverty line as minimum needs remain unfulfilled. In spite of all these problems, it provides the best approximate measure of one's standard of living and hence poverty.

Consumer Expenditure Approach

The problems in defining poverty in terms of income have made authors to adopt consumer expenditure as a proxy for income to define poverty line. Here the minimum expenditure necessary for meeting the minimum needs are arrived at and those people or households who do not have this minimum expenditure are considered below poverty line.

Basic Needs Approach

In the basic services approach, besides the minimum of food, other basic services have to be included. Sukhatme for example suggested (i) protected supply of drinking water, (ii) housing, (iii) clothing, (iv) fuel, (v) latrines, (vi) sanitation, (vii) opportunities for education (viii) avenues for employment etc., in addition to food.

Conclusion

It could be seen clearly from the above discussion that the measurement of poverty involves multi-dimension approach. Hence, a proper assessment is needed in studying the poverty in the widest sense. Hence, poverty study should cover the following objectives.

1. Analysis of degree of inequality among the households of different occupational and caste groups.
2. Analysis of magnitude and intensity of poverty among the households in a given area.
3. Analysis of status of activity diversification and intensity of poverty in the study area.

References

1. Adams, H. (1994), Non-Farm Income and Inequality in Rural Pakistan," The Indian Journal of Development Studies, Vol. 31, No. 1, p. 110.
2. Bhatty, I.Z., (1993) Inequality and Poverty in Rural India in T.N. Srinivasan and P.K. Bardhan, Op. Cit., p. 291-336.
3. Chaudhury, Pramit, (1979), The Indian Economy Poverty and Development: London, Crosby Lock Wood Staples.
4. Daube, S.C., Reflections on Rural Transformation. The Indian Cntext in Sheokumarlal, and Umed Rajnahar. (eds.) (1992), Rural Social Transformation Rawat Publications, New Delhi.
5. Kurien, C.T. (1978), Poverty, Planning and Social Transformation, New Delhi, Allied Publishers.
6. Ojha, P.D. (1970), A Configuration of Indian Poverty: Inequality and Levels of Living, Reserve Bank of India Bulletin, (January).

Peer Reviewed Journal

Mahatma Gandhi National Rural Employment Guarantee Programme As A Livelihood in A Selected Area in Tamil Nadu

Introduction:

Ever since independence rural development occupies a prominent place in the government plan and policies. Over the years, rural development has emerged as a strategy designed to improve the economic and social life of a specific group of people the-rural poor. Employment holds a pivotal position in an individual's life the traditional Indian caste system and the resultant settings revolved around the very concept of 'Karma'. The approach towards work then was holistic, which now has become materialistic .the sovereign Indian government inherited from the colonial masters a stagnant economic system with a huge chunk of poor, illiterate and depriver mass. To break the impasse something dynamic was urgently require. So the constitution of India through its preamble and directive principles of state policy had tried to bring in economic justice by way of making provisions for various non-justifiable rights to citizens

In the rural sector, most of the employment is in agriculture and allied activities. Rural Unemployment increased at the annual rate of 0.58% between 1993-94and 1999-2000while the rate of growth of rural labour force was much higher due ton on availability of gainful employment opportunities in rural areas and increasing number of rural households have face complete collapse of their incomes. These miserable plights of the rural households have driven an unprecedented number of farmers to commit suicides.

Peer Reviewed Journal

Objectives of the study:

- To examine the socio-economic profile of the selected women involved in MGNREGP.
- To probe the increase in the income level of women employed in the MGNREGP.
- To explore the benefits derived after joining the employment scheme.
- To suggest the measures to overcome the loopholes to make it more feasible to women.

Data and methodology:

The field investigation and data collection for the study was carried out during the period November to December 2010.

Techniques of analysis:

Data collected were tabulated and analysed for the purpose of giving precise and concise information. The tools used were percentages, bi-variate analysis, multiple regression analysis, chi-square test and graphs.

Multiple regression analysis:

Multiple regression analysis was used to analyse the determinants of consumption expenditure. The coefficient of determination and 't' values were computed to verify the extent of variation and the level of significance of the discrepancy between theory and observation and is symbolized as:

$$X^2 = \frac{\Sigma(o-E)^2}{E}$$

S. Deepika, M.Phil, Research Scholar, Department of Economics,
Avinashilingam Institute for Home Science and Higher Education for women, Coimbatore.

Where 0 refers to observed frequency and E refers to expected frequency in the present study, chi-square test was applied to find the association between the willingness of work with demographic factors like age, marital status and education.

Result and discussion:

Women, who constitute almost 50 percent of humanity, contribute significantly to the country's economy and its social life. Today they have acquired their own role in the growth and development of an economy .in the past, women were not treated as an integral part of the labour force. In the Indian society where in transition from traditiationlism to modernism is taking place, women working outside home is being gradually encouraged.

Although modern industry came to India after it was well established in other countries, the women in the name of weak sex were abused and exploited as in other countries. Whenever an attempt was made to bring about an improvement in their working conditions, it was resisted. The condition of women in India today leaves much be desired and they are still far away from the status of equality with men. Though our constitution has guaranteed certain fundamentals right and special provisions for protection of women, yet they in reality are relegated to an inferior status, economically, socially and politically. This is specially true of the vast majority of women in the rural area, who are illiterate and ignorant of their rights under the law. In the urban areas, with the spread of education and the increase in the number of women working outside their house, the situation is however turning out to be better.

Education:

Education is one of the most important components which enable an individual to grow and also enhance his personality. Education not only brings development in the individual but enhances his personality. Education not only brings development in the individual but enhances economic and social development. Education assumes special importance in the process of nation building and its relevance needs no emphasize, particularly in the context of a developing country like India, which is characterized by massive illiteracy. Education is one of the well known determinants of social mobility. It is also a catalytic agent of various kinds of social, economic and political process.

Peer Reviewed Journal

Table 1

Education Level of the Respondent

Education Level	Number Stating	Percentage
Elementary	15	19.7
Primary	28	36.8
High School	5	6.6
High Secondary	4	5.3
Illiterates	24	31.6
Total	76	100

Source: Field Survey

It is a sorry state of affair to note that, in spite of the development that had taken place there are a good number of women who are illiterates. The adult education system which was in vogue few years ago could be restarted on a vigorous ground so that they could be educated.

Source of Income:

Income is another indicator of assessing human development index. The classification of people and even countries on a wider scale is made on the basis of income. There are various sources from which income is drawn by individuals. Employees in public and private sector get a regular income. While this is

true in urban areas the plight of rural people are very different. In rural areas many depend on agriculture and that is the major source of income. They do raise live stock which fetches them a small amount of income. The sources of income of the selected women are given in the following table.

Table 2

Source of Income of the Respondents

Source of income	Number stating	Percentage
Rent	2	28
Agricultural	30	14.5
Live stock	42	55.3
Rent & live stock	2	2.6
Total	76	100

Sources: field survey

Summary and conclusion:

Unemployment is a series problem which still hampers the development of Indian economy. This is one reason for object poverty in many parts of India especially in rural areas. The government has been making efforts to improve the situations by creating job opportunities thought various programmes and NREGP has emerged as one of the important tools for rural development and for combating hunger and unemployment. The main objective of MGNREGS is the creation of durable assets and strengthening the livehood resources base of the rural. It provides a legal guarantee for at least one hundred days of employment in every financial year for adult members (above 18 years of age) of any rural household willing to do public work. Against this background a study was undertaken to analysis the impact of MGNREGP in a rural area with the following objectives.

- To examine the socio-economic profile of the selected women involved in MGNREGP.
- To probe the increase in the income level of women employed in the MGNREGP.
- To explore the benefits derived after joining the employment scheme.
- To suggest the measures to overcome the loopholes to make it more feasible to women.

Findings of the study:

- Among the total sample size of 76 women, all women were Hindu expect one who was a Christian.
- The marital status revealed that 86.8 percent of the were married and one was unmarried. There were nine windows.
- With regard to sources of lightings the house, 9.5 percent of the women had the facility of electricity while the rest of them used kerosene.
- Among the selected sample 61% belonged to young group ie in the age group of 20-40 years. Around 34% were in the age group of 40-60 years and there were only five percent who were above the age of above 60. It revealed that even the women in the senior age group were employed in this programme.

References

1. Chakravarthy(1975)Women Power in Agriculture. Kurukshetra, Vol 24(4),Pp8-9
2. Charavarthy(2000), Income Status of Scheduled Caste In Rural uttar Pradesh,ISSAI,quarterly, Vol:38,Pp:45-63.
3. Jogender Sharma (2009) pontential and challenges of NREGA", Kurukshetra, Vol 58,No: 2Pp10

Peer Reviewed Journal

Urban and Rural Poverty in India

Introduction

India lives in rural. 70% population living in rural areas and in total we have 22% people who live below poverty line. In which 25% of the country's poor live in urban areas 31% of the urban population is poor. In India day by day we are facing the problem of unemployment, illiteracy, migration rural to urban etc. these are the issues impacting to the urbanization and growth of the country.

Poverty in India has been the focus of many debates and policies for decades. Most of this focus has been on rural poverty issues, but urban poverty being as prevalent as it is today, seeks equal attention. 'Urban poverty', how it is racing towards the rural poverty; now the days many rural people are taking interest to the cities with expectation of higher income and establishing our own businesses, indicated the migration rate which is increasing day by day and the Indian legal system is not revealing the sustain progress of work in the management of slum areas people and migration rate, which creates number of other problems to the urbanization. The people are not getting assured places, employment and any push support from the urban development authority for their livelihood.

The poverty in India can be defined on the basis of rural poverty as well as urban poverty

Rural Poverty in India

India is a more rural based country highly dependent on agricultural sector. There is higher concentration of poverty in the rural India as to the given statistics. Government's plans and procedures have failed in many times. The important reasons for country's poverty are as follows:

1) Alarming population Growth

2) Lack of Investment

3) Lower Literacy Rate

4) Regional inequalities

5) Failure of PDS system.

Urban Poverty in India

India is stepping forward for becoming a country with more urbanized. The recent experiences tell that the urban areas are facing the same problem of poverty as of the rural areas.

The reasons behind urban poverty are as follows:

1) Improper Training

2) Growing population

3) Slower job Growth

4) Failure of PDS System

Estimates of incidence of poverty in India

	Poverty Ratio (per cent)			Number of Poor (millions)		
Year	Rural	Urban	Combined	Rural	Urban	Combined
1977-78	53.2	45.2	52.3	263.2	64.3	327.8
1983	45.6	40.9	44.4	245.0	70.8	322.7
1987-88	39.1	37.2	38.8	231.8	75.2	306.1
1993-94	36.4	33.4	35.6	244.0	76.2	320.2
1999-00	28.1	23.5	25.1	198.2	67.1	260.4
2007	21.1	15.2	18.4	170.4	49.5	220.2

K.Semmalai, Ph.D Research Scholar, Department of Econometrics, Bharathiar University, Coimbatore.

Peer Reviewed Journal

Urban poverty and problems

Urban poverty was easily discernible through lack of security of land tenure, access to affordable shelter and basic amenities, particularly, health, education and social security. Urban poverty was linked to the aspects of social inclusion, city-wide in frastructure and basic service delivery systems, opportunities for skill development and employment, responsiveness of local governance structures and policies and programs me impacting on urban environment, development and management.

The bulk of the urban poor are living in extremely deprived conditions within sufficient physical amenities like low-cost water supply, sanitation, sewerage, drainage, community centers and social services relating to health care, nutrition, pre-school and non-formal education

"Workers engaged in the urban informal sector form the bulk of the urban poor. Workers in this sector get low wages or if they are self-employed, their income is meager. This implies that their living conditions are low and, if employed, their wages are less than the stipulated minimum wages. There are hardly any regulations on their working conditions and social security is virtually non-existent. A large section of this population consists of low-skilled rural migrants or migrants from smaller towns. Hence, for these people, right from the time of their entry to the city they become a part of the informal sector as they have neither the skills nor the opportunities to enter better-paid and more secure formal sector jobs. They thus move from one level of poverty, at their place of origin, to another level of poverty, at their destination. At the same time there is a growing section of workers in the formal sector who have lost their jobs and are compelled to work in the in formal sector. For these people and their families this change means a reduction in their standard of living and insecure, unregulated employment.

People in urban areas are homeless and slum house hold sare deprived of good housing, they do not have access to clean water, they do not have access to hygienic systems of waste disposal (including the sanitary disposal of faeces) and, in general, they live in polluted and degraded environments not suited to human habitation.

Conclusions

The developing countries, India followed development strategies biased in favor of the urban sector over the last several decades. These development schemes have led to overall efficiency losses due to misallocation of resources among rural and urban sectors. It also led to large income gaps between rural and urban areas. The urban bias was greater in India. Indeed, official data show that both the income gap and the difference in poverty rates between rural and urban areas are much larger in India.

More important, correcting the urban bias will lead to larger reductions in poverty as well as more balanced growth across sectors and regions. Correcting a government's bias towards investment in urban areas is one of the most important policies to pursue. In particular, more investment in education, infrastructure, and agricultural research and development has proved to be both progrowth and pro-poor. Facilitating the mobility of productive factors, such as labor, is another means to correct any bias. In particular, providing health, education, housing, and pension services for rural migrants in urban areas is essential to promoting human capital movement from rural to urban areas or to the industrial sector. Promoting the development of the rural nonfarm economy and rural small towns is another effective way to correct rural/urban bias and to create significant synergies between the two sectors.

References

1. Poverty Alleviation, (2002) "Preparation for Istanbul+5 for Asia and the Pacific", 19 - 23 October, Paper, Hangzhou, People's Republic of China, Lall V. Somik, Selod Harris, Shalizi Zmarak, (2006), "Rural-Urban
2. Migration In Developing Countries: A Survey of Theoretical Predictions and Empirical Findings", Development Research Group, the World Bank, USA, Working Paper 3915.
3. Bhalla, S. 1997. The rise and fall of workforce diversification process in rural India. In Growth, employment and poverty: Change and continuity in rural India ed. G K. Chadha and A. N. Sharma, 145-183. New Delhi: Vikas.

Peer-Reviewed Journal

Some Issues of Poverty in India

Introduction

There is no doubt that agricultural research contributes to poverty alleviation, but the mechanisms through which this occurs and the precise contribution of agricultural research are much less well known. The most widely accepted view is that it contributes to economic growth and economic growth is directly related to poverty alleviation. Econometric analysis of the Indian National Sample Survey shows that 86% of the decline in the head count index over the 1951-94 period is accounted for by economic growth. The rest is explained by policies seeking to alter the distribution of income **(World Bank, 1997:17).** The macroeconomic link and the attribution problems described above have led many observers to conclude that agricultural research is too blunt a tool to address the problem of poverty alleviation. Its contribution to poverty alleviation cannot be ignored, but not much can be gained from improved targeting. Poverty, like other macroeconomic variables such as unemployment, can be reduced by economic growth, but requires special programs. Agricultural research can make a contribution to this effort a critical, albeit small, one. While it is not certain that improved focus on the poor will have a greater impact on poverty alleviation, it's clear that focusing on the crops of the poor should be supplemented by an analysis of their resource conditions. Improved targeting requires not only finer analytical tools, but also changes in the attitudes of scientists and managers toward the role of poverty alleviation research, and more sensitive management methods that would allow better access to the poor

The Indirect Approach: Poverty Alleviation through Growth

Detailed prescriptions for the policy framework which maximizes the impact of growth on poverty alleviation would necessarily vary from country to country but some broad generalizations are possible based on what we have learned from experience. In this section we examine five key factors which are likely to have a powerful impact on the incomes of the poor and consider the scope for policy intervention in each area. These areas are the availability of land, the scope for employment generation in agriculture, the pace of employment generation in the non-agriculture sector, human resource development and population control.

Availability of Land

Land is an important determinant of poverty among rural households. Unfortunately, this is also an area where the dynamics of the growth process are unlikely to operate in favour of poorer households. On the contrary, in a situation where land is already scarce and demographic pressures are mounting, one would expect to see the continued fragmentation of land holdings for most categories of landholders, with a consequent increase in both landlessness and the extent of marginal sized holdings. The growing pressure of population on land also weakens the position of smaller tenant farmers, especially in a situation where tenancy reforms have either not been carried out or are ineffective. The importance of small farmers in anti-poverty strategies is by now well recognized, and most developing countries have consciously built special programs for small farmers into agricultural development strategies. These programs could be classified as belonging to the "direct targeting" variety, but they are perhaps better thought of as part of the general strategy for agricultural development since they usually aim at ensuring that small farmers get their fair share of benefits from general schemes for agricultural development. For example, irrigation development or watershed management has to be planned on an area basis which would include both large and small farmers. Research and development efforts aimed at developing new and improved varieties of seeds are directed at agricultural requirements in general. Similarly, provision of credit, which is a key requirement for supporting agricultural transformation, requires building an extensive institutional network for making

M.Jeyakkodi,Ph.DResearchScholar,DeparmentofEconomics, Bharathiar University, Coimbatore.

Peer Reviewed Journal

credit available both to large farmers and to small farmers. The success of a small farmer strategy is therefore crucially dependent upon the overall policy toward agriculture being supportive.

Lack of Management

Rural development projects are often implemented without adequate planning. In the absence of an integrated approach to tackle multidimensional interrelated problems, sectorial development activities may not deliver expected results. The development program should identify the problems and alternative options to solve these problems, based on the available resources and technologies. The agricultural development program should identify the availability of resources such as quality of the land, quantity of water, weather conditions and select suitable crops which are most productive. The project should ensure timely supply of inputs, finance and identify a suitable market where price recovery for the product will be maximized. In this process, it is also necessary to develop the capacity of the target groups through the establishment of local organizations. Such organizations can organize procurement and distribution of necessary inputs and marketing of the produce, even after the termination of the project, when the services of outside resource persons are withdrawn. Availability of labour and their level of education to adopt necessary skills is also an important consideration. However in most of the villages, idle labour is available in plenty and skills required for implementing agrobased projects are less sophisticated. Hence the labour availability is not a critical factor, but motivating them to take active part in the program is the key to success.

Conclusion

Debate on poverty in India has remained mostly in the domain of economists. Poverty is defined in terms of income, expenditure and nutritional value (calorie intake). Social dimension of poverty is a neglected area of study. Poverty is more of social marginalization of an individual, household or group in the community/society rather than the inadequacy of income to fulfill the basic needs. Indeed, inadequate income is therefore one of the factors of marginalization but not the sole factor. The goal of poverty alleviation programs should aim to merely increase the income level of individual, household or group but mainstreaming marginalized in the development process of the country. The country cannot claim economic growth when a section of the people is marginalized to the periphery of the society. The rapid economic growth process should accelerate the access to services like education and health services for all, especially the marginalized citizens. The link between ignorance and poverty and ill health and poverty are well-established. There are diseases of poverty such as malaria, tuberculosis, diarrhea and malnutrition. Having fallen ill due to poverty, the poor do not have the resources to seek quality health care, for which he/she has to borrow money for treatment. Indebtedness due to hospitalization leading to poverty has been well documented. Poverty therefore is a complex phenomenon of many dimensions not merely the economic dimension. Poverty alleviation programs should address the issue of poverty from broader social and economic perspectives.

Peer Reviewed Journal

References

1. Ahluwalia, Montek S. 1986. Rural poverty, agricultural production and prices: A re-
2. Balaguru, T. and K. V. Raman. 1988. Agricultural research systems in India.
3. Beck, Toni. 1994. The Experience of Poverty. Fighting for Respect and Resources in Village India. London: Intermediate Technology Publications.
4. Bhalla, G. S. and D. S. Tyagi. 1989. Patterns in Indian Agricultural Development: A District-Level Study. New Delhi: Institute for Studies in Industrial Development.
5. Bhalla, G. S. and Y. K. Alagh. 1979. Performance of Indian Agriculture: A District- Wise Study. New Delhi: Sterling Publishers.
6. Byres, T. J. 1981. The new technology, class formation and class action in the Indian countryside. Journal of Peasant Studies 8:405-54.

Poverty: Challenges and Strategies

1.1 Introduction

Today poverty has become a major problem for all the third world countries. Adam Smith had rightly said in 1776 "No society can surely be flourishing and happy, of which by far the greater part of the numbers are poor and miserable." Although poverty has been a common problem with most of the countries, the poverty in the third world acquires alarmingly high proportions. Therefore, out of all the problems, poverty has hit the newspaper headlines more often in these countries. As a developing country and as one of the leading nations of the third world, India in no way is free from the scourge of poverty. The country has long been beset with a number of problems, but poverty is widespread in all areas of Indian society. Moreover, India is a plural society with people of different religions, castes and languages. This plurality, which is a function of complex historical and social factors could be an important determinant of the standard of living of different sections of Indian society and needs to be an important ingredient in policy planning mechanisms to reduce poverty. Unequal economic development between groups could also lead to tensions and violent conflicts in society (UNDP: 2004). Moreover, after sixty years of our independence, the economy of our country has grown at a rapid pace showing increase in gross national product (GNP), etc. and at the same time galloping increase in employment, mass poverty, hunger and destitution for a large number of people of the country. Such a paradox is the inevitable consequence of planning and implementation of economic policies guided by the motive force of making profit. Therefore, all our economic and social activities of this country should be planned and oriented to satisfy the real needs of the people instead of making profit. Further, prosperity and welfare of a nation or a country should be measured by the prosperity and welfare of every individual constituting such a nation or country. This sane view has been ignored by our politicians, planners, academicians, etc., who opted for a mixture of time women capitalist method and bureaucratic control. Therefore, poverty analysis of India requires more sociological and anthropological orientation than an economic and factual interpretation. That is because poverty is controlled, governed, and rooted in the social system.**(Bibhuti Bhushan Malik-2009).**

Peer Reviewed Journal

To understand the magnitude of poverty in India lets starts from various estimations of poverty. The planning commission data suggest that the combine ratio of poverty was 54.9 in 1973-74, which has decline steadily to 19.3 in 2001-02. Likewise the number of poor was 321.3 million in 1973-74 which has declined to 220 million (projected figure) by 2007. The poverty ratio during this period declined both in rural areas and in urban areas. The details are given in table 3.1. Moreover, a comparative analysis shows that the incidence of poverty is higher in rural parts than the urban counter parts. The tables 3.1, 3.2 and 3.3 reflect that the proportion of populations living below the poverty line had a declining trend over the period from 1973-74 to 1999-2000 for all India as well as the rural and urban areas. For India as a whole the proportion of population living below poverty line in 1973-74 is more than half while for the period 1987-88 it come down to level of 30 per cent. Apart from percentages, the absolute population in poverty has, however, increase from 292 million in 1973-74 to 307 million in 1977-78 after that, it shows a declining trend in percentages. The same change has also been repeated in case of rural and urban areas. The overall picture reflects that according to planning commission estimate, India has shown a declining trend in poverty incidence since the year 1972-73 onwards. The estimate shows that in 1972-73, Orissa ranked at number one having 71 per cent population below the poverty line. On the other hand, Punjab is the state where percentage of poor population was very less with 22.6 per cent population living below the poverty line. The declining trend has been observed in all the states over the time, but the rate of this

A.Vasanthi, & Mr.T.Loorthuraj, M.Phil Research Scholars, Department of Economics, Bharathiar University, Coimbatore.

decline in poverty is not similar for all the states. In the year 1987-88 for which the latest data on poverty line was available we find that Orissa still ranked at top with 48.31 per cent of its population living below the poverty line, where as in 2007 it has declined to 41.4 (table 1.2).

Table 1.1 : Model of Poverty in India

Period	Model of poverty	Nature of economy	Nature of poverty
Pre British	Poverty model-1	Nature or semi-nature agrarian economy; low level of productive forces; community models of ownership property, production and distribution acting as a check on the excesses of private property and private appropriation.	(i)Predominance of nature poverty (ii) Rich as patrons of the poor through the Jajamani system. (iii) Shared poverty, hence poverty within framework of security. (iv) The existence of poor as a class obscured by community frame work.
Pre-independence	Poverty model-II	Money and market economy of the colonial type, predominantly agrarian but growth of colonial tertiary sectors; stagnation of productive forces but dislocation of traditional agrarian structure without growth of modern industrial structure; overpressure on land; pauperization without proleterisation and rural urban cleavage as the main feature of colonial economic structure.	(i)Emergence of 'artificially impoverished' of the colonial type; erosion of Jaamani system. (ii) Aggravation of rural poverty but erosion of traditional security. (iii) the poor as a pauperized rural mass against town based colonial and semi feudal exploiters rich vs. poor obscured by urban vs. rural.
Post-independence	Poverty model-III	Market economy of emerging capitalism; diversification of economic structure and considerable growth of productive forces but emergence of a dual economy; modern sector vs. subsistence-oriented economy; proletarisationas well pauperization; differentiation or rich and poor within the urban and rural economy.	(i)The aggravation of system-generated or 'artificial poverty' as a consequence of development. (ii)Rural poor also pushed out to become urban poor. (iii)Growingdedemarcation of the rural and urban poor from the urban and rural rich; inner class differentiation within castes and rural community. (iv)The growing crystallization of the 'artificially poor' as a class in the midst of a pauperized rural and urban mass.

Table 1.2: Estimate Of Incidence of Poverty in India

Year	Poverty Ratio			Number of Poor (Million)		
	Rural	Urban	Combined	Rural	Urban	Combined
1	2	3	4	5	6	7
1973-74	56.4	49.0	54.9	261.3	60.0	321.3
1977-78	53.1	45.2	51.3	264.3	64.6	328.9
1983	45.7	40.8	44.5	252.0	70.9	322.9
1987-88	39.1	38.2	38.9	231.9	75.2	307.1
1993-94	37.3	32.4	36.0	244.0	76.3	320.3
1999-00	27.1	23.6	26.1	193.2	67.1	260.3
2007	21.1	15.1	19.3	170.5	49.6	220.1

Source: Secondary Data

Peer Reviewed Journal

Conclusion

Debate on poverty in India has remained mostly in the domain of economists. Poverty is defined in terms of income, expenditure and nutritional value (calorie intake). Social dimension of poverty is a neglected area of study. Poverty is more of social marginalization of an individual, household or group in the community/society rather than inadequacy of income to fulfil the basic needs. Indeed, inadequate income is therefore one of the factors of marginalization but not the sole factor. The goal of poverty alleviation programme should aim merely increasing the income level of individual, household or group but mainstreaming marginalized in the development process of the country. The country cannot claim economic growth when a section of the people is marginalized to the periphery of the society. The rapid economic growth process should accelerate the access to services like education and health services for all, especially the marginalized citizens. The inadequacies of the recent growth process in India were related to the reduced public expenditure by the Indian state in the period of reform, most significantly the substantial reduction in central capital expenditure (mainly on infrastructure) as a share of GDP, but also public spending directed towards rural areas generally. In addition, central government policies created resource problems for the state governments in various ways, forcing them to cut back on crucial developmental expenditure. This meant that first, rates of aggregate income growth were well below those which could have been achieved; and second, that employment growth was well below the rate of GDP growth. These problems were compounded by the effects that trade liberalization had on small scale production in some manufacturing sectors. Agrarian distress and inadequate employment generation have thus emerged as the most significant macroeconomic problems currently.

Peer Reviewed Journal

References

1. Mandal S. Kalyan (2008), "Privatizing Poverty Alleviation: Towards Business Solution for Poverty", International Conference on Sociology, Athens Institute for Education and Resaech, Greece
2. Yesudian, C.A.K. (2007), "Poverty Alleviation Programmes in India: A Social Audit", Indian j med res 126,pp ,364-373
3. Ghosh, Jayati (2010), "Poverty Reduction in China and India: Policy Implications of Recent Trends", DESA working paper no.2 ST/ESA/2010/DWP/92
4. Bhalla, Surjit S (2003), "Recounting the Poor: Poverty in India", 1983–99, Economic and Political Weekly, January 25–31.
5. Chandrasekhar, C. P., and Jayati Ghosh (2006), "Macroeconomic policy, inequality and poverty reduction in fast-growing India and China. In G. A. Cornia [ed.]. Pro-poor Macroeconomics: Potential and Limitations. Palgrave, London, for UNRISD, London.
6. Deaton, Angus, and Jean Dreze (2002), "Poverty and inequality in India: A re-examination." Economic and Political Weekly, September 7.

Poverty in the Indian Context

Introduction

What is poverty? Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty is losing a child to illness brought about by unclean water. Poverty is powerlessness, lack of representation and freedom. Poverty is a call to action - for the poor and the wealthy alike - a call to change the world so that many more may have enough to eat, adequate shelter, access to education and health, protection from violence, and a voice in what happens in their communities. Poverty is the state of being without, often associated with need, hardship and lack of resources across a wide range of circumstances.

Why is this? Is it enough to blame poor people for their own predicament? Have they been lazy, made poor decisions, and been solely responsible for their plight? What about their government? Have they pursued policies that actually harm successful development? Such causes of poverty and inequality are no doubt real. But often less discussed are deeper and more global causes of poverty.

Planning Commission of the government of India reduced the poverty line to Rs 28.65 per capita daily consumption in cities and Rs 22.42 in rural areas in March, 2012, scaling down India's poverty ratio to 29.8 per cent. An individual above a monthly consumption of Rs 859.6 in urban and Rs 672.8 in rural areas is not considered poor, as per this formula. The Plan panel had said in its affidavit before the supreme court that the "poverty line at the June 2011 price level can be placed provisionally at Rs 965 (32 per day) per capita per month in urban areas and Rs 781 (26 per day) in rural areas". As per these estimates, the number of poor in India has declined to 34.47 crore in 2009-10 from 40.72 crore in 2004-05 estimated on the basis of controversial Tendulkar Committee methodology. The methodology recommended by the Committee includes spending on health and education, besides the calorie intake. The N C Saxena committee had estimated 50% of the people in the country as poor against the planning commission's figure of 28.5%

More than 75% of poor people reside in villages. The poverty level is not uniform across India. The poverty level is below 10% in states like Delhi, Goa, and Punjab etc. whereas it is below 50% in Bihar (43) and Orissa (47). It is between 30-40% in the Northeastern states of Assam, Tripura, and Mehgalaya and in Southern states of TamilNadu and Uttar Pradesh. Among religious groups, Sikhs have a lowest poverty ratio in rural areas at 11.9 per cent, whereas in urban areas, Christians have the lowest proportion of poor at 12.9 per cent. Poverty ratio is the highest for Muslims, at 33.9 per cent, in urban areas.

The Planning Commission has recently released the latest poverty estimates for the country showing a decline in the incidence of poverty by 7.3 per cent over the past five years and stating that anyone with a daily consumption expenditure of Rs. 28.35 and Rs. 22.42 in urban and rural areas respectively. As per the newest poverty estimates for 2011-12 Below Poverty Line (BPL) cap was pegged at an expenditure of Rs. 32 and Rs. 26 by an individual in the urban and rural areas respectively at the going rate of inflation in 2010-11.

State Specific Poverty Lines for 2009 - 2010

Peer Reviewed Journal

Mrs.N.Maneeshagokul, Junior Research Fellow, Department of Econometrics,
Bharathiar University, Coimbatoere.

Table 1

State specific Poverty Lines for 2009-10

S. No.	States	Monthly per capita (Rs)	
		Rural	Urban
1	Andhra Pradesh	693.8	926.4
2	Arunachal Pradesh	773.7	925.2
3	Assam	691.7	871
4	Bihar	655.6	775.3
5	Chhattisgarh	617.3	806.7
6	Delhi	747.8	1040.3
7	Goa	931	1025.4
8	Gujarat	725.9	951.4
9	Haryana	791.6	975.4
10	Himachal Pradesh	708	888.3
11	Jammu & Kashmir	722.9	845.4
12	Jharkhand	616.3	831.2
13	Karnataka	629.4	908
14	Kerala	775.3	830.7
15	Madhya Pradesh	631.9	771.7
16	Maharashtra	743.7	961.1
17	Manipur	871	955
18	Meghalaya	686.9	989.8
19	Mizoram	850	939.3
20	Nagaland	1016.8	1147.6
21	Orissa	567.1	736
22	Puducherry	641	777.7
23	Punjab	830	960.8
24	Rajasthan	755	846
25	Sikkim	728.9	1035.2
26	Tamil Nadu	639	800.8
27	Tripura	663.4	782.7
28	Uttar Pradesh	663.7	799.9
29	Uttarakhand	719.5	898.6
30	West Bengal	643.2	830.6
	All India	672.8	859.6

Peer Reviewed Journal

The Mahatma Gandhi National Rural Employee Guarantee Act (MNREGA) by the Government of India has helped in poverty reduction in the country. Mahatma Gandhi NREGA provides for enhancement of livelihood security of the rural households by providing at least 100 days of guaranteed wage employment in a year to every household on demand for doing unskilled manual work. Increase in income has resulted in increase in ability of rural households to purchase food grains, other essential commodities and to access education and health care. As a part of these programs 47 million people have been lifted from poverty. These figures only reflect advances made in implementing the government's "inclusive growth"

policy. Schemes like MNREGS continue to be indispensable for creating employment and putting purchasing power in the hands of the rural poor across the country.

There is an urgent need to agree on some objective criteria by which to ascertain the number of those in the BPL category. The multidimensional poverty indicators developed by the Oxford Poverty and Human Development Initiative and applied by the Human Development Index (HDI) 2010, are perhaps the most reliable measures developed so far. They include: years of schooling, child enrollment, mortality, nutrition, electricity, sanitation, drinking water, flooring, cooking fuel, and asset ownership. Each of these indicators is given due weight. The new Inequality Index as deployed in the HDI further elaborates the nature of disparities and shocking poorest of the poor in relation to the richest of the richest. According to this calculation the proportion of BPL families in India is 55.4 per cent of the population. Bihar fares poorest, with 61.4 per cent of the people below the poverty line, while Kerala has the lowest fraction of BPL people — 40.9. India wants to be globally respected as a world power but refuses to apply global standards of calculating poverty, which should at least be in line with the World Bank criterion of $1.25 per day.

Conclusion

Though poverty in rural areas declined at a faster pace than in urban cities between 2004-05 and 2009-10, sixty five years of independent administration and governance has made India home to the largest number of poor in the world. The Indian state has undoubtedly failed in its responsibilities towards its citizens over the last 50 odd years. There is a need for the state to move out of many areas and the process has been started with economic liberalization. The process of decentralization should provide more powers, both functional and financial, to Panchayats. The lack of transparency and accountability has hampered our economic development at all levels. The problem of poverty persists because of a number of leakages in the system. New laws have to be evolved to ensure more accountability. Bodies like the Planning Commission should be modified into new constitutional bodies that can hold governments accountable for their failure to implement development programs. A strong system of incentives and disincentives also needs to be introduced. The encouragement of non-governmental organizations and private sector individuals in tackling poverty is imperative, as the state cannot do everything.

Peer Reviewed Journal

References

1. "Measuring Inequality". The World Bank. 2011.
2. "Poverty (sociology)". *Poverty (sociology)*. britannica.com. Retrieved 2010-10-24.
3. "World Bank Sees Progress Against Extreme Poverty, But Flags Vulnerabilities". The World bank. February 29 2012.
4. Baker, Peter; Dugger, Celia W. (9 July 2009). "Obama enlists major powers to aid poor farmers with $15 billion". *The New York Times*. Retrieved 2011-05-27.
5. Instituto Nacional de Estadistica (2009). "Poverty and its measurement - The presentation of a range of methods to obtain measures of poverty". p. 2-3.
6. Jonathan Haughton and Shahidur Khandker. *Handbook on Poverty and Inequality*. ISBN 978-0-213-7613-3.

Poverty Measurement in India: an Economic Analysis

Introduction:

The Indian state has undoubtedly failed in its responsibilities towards its citizens over the last 50 odd years. There is a need for the state to move out of many areas and the process has been started with economic liberalization. The process of decentralization should devout lot more powers, both functional and financial, to Panchayats. The lack of transparency and accountability has hampered our economic development at all levels. The problem of poverty persists because of a number of leakages in the system. New laws have to be evolved to ensure more accountability. Bodies like the Planning Commission should be modified into new constitutional bodies that can hold governments accountable for their failure to implement development programmes. A strong system of incentives and disincentives also needs to be introduced. The encouragement of non-governmental organizations and private sector individuals in tackling poverty is imperative, as the state cannot do everything.

Poverty in India

Poverty is the inability to satisfy one's basic needs because one lacks income to buy services or from lack of access to services. State wise details of poverty lines for 2009-10, poverty ratios for 2009-10 and poverty ratios for 2004-05 are given in below Table.

Peer Reviewed Journal

Table 1: State specific Poverty Lines for 2009-10

Sl No.	States / Union Territories	Rural	Urban
1	Andhra Pradesh	693.8	926.4
2	Arunachal Pradesh	773.7	925.2
3	Assam	691.7	871
4	Bihar	655.6	775.3
5	Chhattisgarh	617.3	806.7
6	Delhi	747.8	1040.3
7	Goa	931	1025.4
8	Gujarat	725.9	951.4
9	Haryana	791.6	975.4
10	Himachal Pradesh	708	888.3
11	Jammu & Kashmir	722.9	845.4
12	Jharkhand	616.3	831.2
13	Karnataka	629.4	908
14	Kerala	775.3	830.7
15	Madhya Pradesh	631.9	771.7
16	Maharashtra	743.7	961.1
17	Manipur	871	955
18	Meghalaya	686.9	989.8
19	Mizoram	850	939.3
20	Nagaland	1016.8	1147.6
21	Orissa	567.1	736
22	Puducherry	641	777.7
23	Punjab	830	960.8
24	Rajasthan	755	846
25	Sikkim	728.9	1035.2
26	Tamil Nadu	639	800.8
27	Tripura	663.4	782.7
28	Uttar Pradesh	663.7	799.9
29	Uttarakhand	719.5	898.6
30	West Bengal	643.2	830.6
	All India	**672.8**	**859.6**

Source: Planning Commission

K.Loganathan, M.Phil Research Scholar, Department of Economics,
Gobi Arts and Science College, Gobichettipalayam,

Poverty Measurement in India:

Income based poverty line in India:

The poverty line was originally fixed in terms of income/food requirements in 1978. It was stipulated that the calorie standard for a typical individual in rural areas was 2400 calorie and was 2100 calorie in urban areas. Then the cost of the grains (about 650 gms) that fulfil this normative standard was calculated. This cost was the poverty line. In 1978, it was Rs. 61.80 per person per month for rural areas and Rs. 71.30 for urban areas.

Planning Commission said India's poverty line vastly underestimates the nation's poor population. The official poverty rate uses household expenditure, as determined by a consumer survey, as a proxy for how rich or poor a family is. In 2010, the official poverty rate started out at 27.5% of the population. Development activists railed against that figure, saying it was much too low to reflect the real numbers of poor. The poverty rate was significant, they said, because it was used to determine the number of households eligible for "below poverty line" cards that allow them to receive certain benefits, most importantly, discounted wheat and rice.

The Commission reported an increased poverty rate of 37.2% in August 2010, based on the recommendations the Tendulkar Committee which had suggested including items like health care and education in the basket of goods a household is assumed to need for subsistence. That, with a stroke, added more than 100 million people to the nation's poverty estimate. The Tendulkar poverty line worked out to about 19 rupees ($0.38) per capita per day in urban areas and about 15 rupees in rural areas.

Conclusion

India is one of the world's poorest nations most of them living under the poverty line. It listed a third of the world's poor which is a very huge number. This poverty is a big hurdle for India in development in respect of social, economical and technological aspects. Government of india announced and introduced many programs for eradicate the poverty. But measurement and programmes for poverty and eradicate programmes never suitable in every time prepared by planning commission and other institutions and committees. Planners have idealistic view only based on who have and they ignore who haven't in entire country. Because government should prepare actual measurement of poverty to eradicate that by condition of standard of living of the citizen of the nation by survey based entirely.

Peer Reviewed Journal

References

1. BBC News (2010) "More poor' in India than Africa", BBC News. 2010-07-13.
2. Jay Mandal (2010) "Poverty Reduction", United Nations Development Programme, 2010. http://www.undp.org.in/whatwedo/poverty_reduction.
3. The Times of India (2010) "8 Indian states have more poor than 26 poorest African nations", The Times of India. 2010-07-12.
4. Times of India (2011) "India's poverty will fall from 51% to 22% by 2015", UN report: 2011, Website: Timesofindia.indiatimes.com.
5. UN report (2011) "India's poverty will fall from 51% to 22% by 2015", Times of India, Website: Timesofindia.indiatimes.com, 2011-07-08.
6. World Bank (2011) "India - New Global Poverty Estimates". World Bank: 2011.

Poverty among Migrated Women Construction Workers in Coimbatore City

Introduction

The construction workers are the backbone of the economy as they have been contributing substantially to the infrastructural development of nation by contributing their labour (almost one-third of these workers are women and children) to build hospitals, schools, townships, offices, houses and other buildings, urban infrastructure (including water supply, sewerage, drainage), highways, roads, ports, railways, airports, power systems, irrigation and agriculture systems, telecommunications etc., Whereas the socio-economic development of these poor people have remained inadequate in spite of their productive contribution to national development. They are burdened with indebtedness and poverty, their nutritional levels are now, their bodies are weak and they are overwhelmingly illiterate. They are not only discriminated but also exploited by the contractors / employees by taking benefit of their poor bargaining and socio-economic conditions. They are compelled to work on lower wages and under unhygienic conditions without proper facilities of housing, washing, bathing, latrines, urinals, other sanitary arrangements and social security measures. Frequent changes in their work place and instability of their work deprive them and their children from primary facilities like health, education and food subsidy from ration cards.

Methodology

In the light of the above, it is necessary to study the socio-economic characteristics of workers, poverty among workers, and problems faced by the women construction workers. Hence the researcher decides to undertake study on Poverty among migrated women construction workers in coimbatore city. Primary data was collected using a pre-tested interview schedule. The study covered a sample of 525 migrated women construction workers from urban Coimbatore. Coimbatore city was selected purposively. Within the zones, there searcherintended to collect data from 600 women construction workers in Coimbatore city. As the entire Coimbatore city is divided into 4

zones namely, East, West, South, North and in order to give due representation to all these zones, the Researcher fixed a sample of 150 per zone. However, while collecting data from these zones, 49 women workers did not respond and 26 women workers were not available. Hence, the researcher finally able Primary data was collected using a pre-tested interview schedule. The study covered a sample of 525 migrated women construction workers from urban Coimbatore. Coimbatore city was selected purposively. Within the zones, the researcher intended to collect data from 600 women construction workers in Coimbatore city. As the entire Coimbatore city is divided into 4

zones namely, East, West, South, North and in order to give due representation to all these zones, the researcher fixed a sample of 150 per zone. However, while collecting data from these zones, 49 women workers did not respond and 26 women workers were not available. Hence, the researcher finally able to collect a total sample of 525 (East zone = 132, West zone = 125, South zone = 128, North zone = 140, Total = 525). The data from these sample women was collected during the period March 2009 to May 2009. The interview schedule contained items like social and economic background, problems faced by the women construction workers, the collected data were compiled, classified, tabulated and analysed with reference to be objectives of the study.

Peer Reviewed Journal

Dr.Kaliammal, Assistant Professor, Department of Economics,
GVG Visalakshi College for Women, Udumalpet.

- **Educational Status of the Respondents**

Table 1

Educational Status of the Respondents

Educational status	Respondents	Percentage
Illiterate	394	75
Primary	109	21
Secondary	22	4
Total	**525**	**100**

The study shows that 75 per cent of the respondents were illiterate, only a 4 per cent had reached the level of secondary, whereas 21 per cent of the respondents studied up to primary level. A majority (75 per cent) of respondents were illiterate because of poverty.

Monthly Income of the Workers

Table 2

Monthly Income of the Workers

Monthly Income in Rs.	Respondents	Percentage
Below Rs.1,500	210	40
Rs.1,501 – Rs.3,000	274	52
Above Rs.3,000	41	8
Total	**525**	**100**

It is evident from the table that 274 (52 per cent) workers earn a monthly income between Rs.1,501 and Rs.3,000, 210 (40 per cent) workers earn a monthly income below Rs.1,500 and rest 8 per cent of the workers earn income above Rs.3,000 per month.

Family Income

Table 3

Family Income

Family Income in Rs.	Respondents	Percentage
Low Income Group (Below 10,000)	230	44
Middle Income Group (Rs.10,000-25,000)	262	50
High Income Group (Above 25,000)	33	6
Total	**525**	**100**

It is inferred from the above table that the total monthly income of 262 (50 per cent) respondents ranged between Rs.10,000-Rs.25,000 which comes under the middle-income group. Nearly 44 per cent of the sample households fall under low income bracket of below Rs.10,000. Remaining 6 per cent (33

Peer Reviewed Journal

respondents) of the sample households formed the high income group with total monthly family income ranging above Rs.25,000. Thus it is inferred that majority of 50 per cent of the workers families income is Rs.10,000 – Rs.25,000.

Household Monthly Expenditure

Table.4

Household Monthly Expenditure

Average Expenditure	Respondents	Percentage
Below Rs.5,000	38	7.3
Rs.5,001 – Rs.10,000	192	36.5
Rs.10,001 – Rs.15,000	226	43.1
Above Rs.15,000	69	13.1
Total	**525**	**100**

The household monthly expenditure of the respondents depicted that 7.3 per cent of the respondent's monthly expenditure was below Rs.5,000. 36.5 per cent of the household respondents were spending the amount ranging between Rs.5,001 – Rs.10,000, 43.1 per cent of the respondents were spending the amount between Rs.10,001 – Rs.15,000 and 13.1 per cent of the respondents were spending the amount above Rs.15,000.

Problems Faced by the Workers

Table 5

Problems Faced by the Workers

Problems	Respondents	Percentage
Social problems	236	25.7
Family problem	324	61.7
Educational problem	497	94.6
Health problem	465	88.6
Housing problem	487	92.7
Entertainment problem	387	73.7
Addiction problem	503	95.8
Economic problem	437	83.2
Professional problem	497	94.6
Other problems	320	60.9

* Multi response N=525

Peer Reviewed Journal

The above table reveals that 88.6 per cent of the workers reported that they were having health problem. Around 96 per cent of the workers stated that they were having addiction problem. Each 95 per cent stated educational and professional problem. Nearly 93 per cent of the respondents are reported that they having housing problem. About 83 per cent of the workers stated that they are having economic problem. Around 73 per cent were having entertainment problem. Around 61.7 and 25.7 per cent of the workers were having family and social problem respectively. Nearly 61 per cent having other problem viz., absence voting facility and ration card. Thus it is inferred that about 90 and more than 90 per cent of the workers faced educational, housing, addiction and professional problems.

Conclusion

The life of the women workers in construction industry is very tough, as they have to perform a dual role relating to production and reproduction, while bearing and rearing children remain their primary responsibility they are invariably involved in the economic activities also. They are unprotected and suffer from economic exploitation, their ignorance, illiteracy and poverty has added to their woes all the more. A great majority of them have not been benefited by the protective legislation in the critical areas of wages, maternity benefits, childcare and social security.

References

1. Atchi Reddy. (2000). "A Socio-Economic Profile of the Women Construction Workers of Hyderabad City" in Anita Banerji and Rajkumar Ser (Ed.) Women and Economic Development, Deep & Deep Publications, New Delhi
2. Murty, S. (2008). "Socio-Economic Participation of Women in Informal Sector", RBSA Publisher's, Jaipur.
3. Aggarwal M.L. (1959). "Socio-Economic Conditions of Brick Kiln workers in the Ghazipur village", Social Work, pp. 35-49.
4. Darshan Singh. (2007). "Working Condition and Problems of Unorganised Labour: A Study of Building Construction Workers", Labour and Development, 12(2) & 13(1): 162-171.
5. Devi Kamatchi, M. (2008). "Women Construction Workers in Sivakasi", Kisan World, pp. 57-59.

Peer Reviewed Journal

A Study on Urban Poverty in India

Introduction :

Growth of urban population : The information about total population as well as urban population in India from 1961 to 2001. Indian's population was about 439 million in the year 1961, which increased to about 548 million in 1971, about 685 million in 1981, about 846 million in 1991 and about 1027 million in 2001. During the year 2005, our total population had been about 1099 million. About 17 percent of the world's population lives in India although we have just 2.4 per cent of the geographical area of the world. During the last four decades, there has been fast urbanisation in our country. The urban population was about 18 per cent of the total population in the year 1961 which increased to about 20 per cent in 1971, about 23 per cent in 1981, about 26 per cent in 1991 and about 28 per cent in 2001. The increase in urban population has been due to mainly two reasons. The first being the natural growth of the urban population over a period of time and secondly, the large scale migration of population from the rural areas of the country to urban areas.

The migration phenomenon happened mainly due to lack of employment opportunities in the villages. The wage rates for labour in the rural areas had been low throughout the country as compared to the urban areas. Agriculture is still not developed in most parts of the country. Therefore, both the push and pull factors had played their role in the migration of population from the rural to urban areas on a large scale in the post independence period.

Peer Reviewed Journal

Poverty in Urban India

India's problem in their magnitude represent some of the gravest in the developing world. The country is large, is internally divided by many factors in a complex of languages, culture and faiths. It is an analgam, which makes neither for easy government nor easy planning. Poverty is a very big problem being faced by a large number of people in the developing countries. Half of the world's people live on less than US $ 2 a day . A billion people live on less than a dollar a day. A billion people go to bed hungry every night. A quarter of the world's people never get a clean glass of water. Every minute, one woman dies in child birth . Inspite of the about six decades of independence, we have not been able to solve this problem in the rural as well as urban area. In percentage terms, their number has declined during the last three decades or so.

Poverty line is defined in India as the expenditure required for a daily calorie intakes of 2400 per person in rural areas and 2100 in urban areas. This expenditure is officially estimated at Rs.228.9 per capita per month in rural area and Rs.264.1 in urban area at 1993-94 prices. At 2002-03 prices, this expenditure is estimated at Rs.383.18 per capita per month in rural areas and Rs,442.10 per capita per month in urban areas. The number of urban poor was 60 million in the year 1973/74 which increased to about 65 million in 1977-78, about 71 million in 1983, about 75 million in 1987-88, about 76 million in 1993-94 but declined to about 67 million in 1999 – 2000. In percentage terms, the urban poor were 49 in the total urban population in the year 1973 – 74. Over a period of time, this figure had declined to about 24 percent in the year 1999 – 2000. The ratio of urban poor i.e. 24 percent is less than rural poor (about 27 per cent). The overall poverty ratio was 26.10 per cent in the country during the year 1999 – 2000. The reduction in urban poverty has been possible due to increase in the income of the urban poor during the last three decades. The Government has also taken a number of welfare measures regarding reduction of poverty in the rural and urban areas.

K. Velmurugan, M.Phil., Research Scholar, Department of Economics,
Muthurangam Govt. Arts College, (A), Vellore.

Poverty ratio at the State level

As already discussed, the poverty ratio in India has declined from about 55 per cent in 1973 – 74 to about 26 per cent in 1999 – 2000. The state-wise information about rural and urban poverty. During the year 1973-74, Andhra Pradesh, Bihar, Gujarat. Karnataka, Kerala, Madhya Pradesh, Orissa, Rajasthan, Uttar Pradesh, Delhi and Lakshadweep had more than 50 per cent of their urban population below poverty line. The states like Haryana, Maharashtra, Tamil Nadu, Andaman and Nicobar Islands and Pondicherry had between 40 and 50 per cent of their urban population below poverty line. The other states like Arunachal Pradesh, Assam, Goa, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, West Bengal had urban poverty ratio from 30 to 40 per cent. In all other states, the urban poverty was less than 30 per cent of the urban population.

The urban poverty declined to about 24 per cent during the year 1999 – 2000 in the country as a whole. The maximum urban poverty has been observed in Orissa (42.83 per cent) followed by Madhya Pradesh (38.44 per cent), Bihar (32.91 per cent), Uttar Pradesh (30.89 per cent), Maharashtra (26.81 per cent), Andhra Pradesh (26.63 per cent), Karnataka (25.25 per cent) and Tamil Nadu (22.11 per cent). The ratio of urban poverty was low in states like Jammu & Kashmir, Himachal Pradesh, Punjab, Sikkim, Haryana, Chandigarh, Delhi, Manipur, Meghalaya, Mizoram, Assam and Arunachal Pradesh. It may be mentioned here that urban poverty is also linked with the rural poverty.

The rural poverty was as high as about 48 per cent in 1999 – 2000 in Orissa. Hence, the urban poverty was also about 43 per cent in Orissa during the same year. On the other hand, in developed states like Punjab, the rural poverty was just 6.35 per cent in 1999 – 2000. Therefore, the urban poverty was low. i.e. 5.75 per cent in the same year. In the urban areas, the employment opportunities are better as compared to the rural areas, therefore, the ratio of urban poverty is less as compared to rural poverty as the national as well as state levels. But it is a matter of concern that such a huge population of our country live below poverty line, which can pose serious problems to the civil society in the years to come.

Peer Reviewed Journal

Resources mobilization for poor

The mobilization of financial resources for the upliftment of the poor should be the top priority of the Government. The minimum rate of income tax is zero in India and the maximum in percentage terms is 33.06 per cent. In percentage terms, the countries like U.K., U.S.A., Germany, Norway and Netherlands have also zero minimum income tax rate. But all these five countries have higher income tax rates on the maximum side. Even developing countries like Pakistan, have the minimum 7.50 per cent income tax rate.

It may be stated here that socio-economic conditions in Pakistan are more or less similar to India. Therefore, the Government may review its policy of not having any income tax up to a certain income level. It will pinch the income tax payers a little bit more but for development of the country which also include poor people, some sacrifice has to be made by all of us.

The minimum rate of income tax in percentage terms in China is five percent. Canada (16 per cent), Russia (13 per cent), Mexico (3 per cent), Brazil (15 per cent), Argentina (6 per cent), Spain (15 per cent), France (10 per cent), Austria (21 per cent), South Africa (18 per cent), Egypt (20 per cent), Australia (17 per cent), Hong kong (16 per cent), Japan (10 per cent), and Denmark (38 per cent). In India, the minimum rate of income should be five per cent instead of prevailing zero. The additional income generated in this way should be utilized exclusively for the welfare of poor both in the rural and urban areas. In the overall interest of the country, some hard economic decisions are need to be the hour. The 21st century is an era of development with a human face otherwise the poor will not forgive all of us.

Suggestions and Conclusions

Rapid urbanisation has been a worldwide phenomenon in the 20th century in developing countries like India, the challenge of urbanisation becomes even more serious in the context of urban poverty, which is

largely an extension of rural poverty. India's population was about 439 million in the year 1961 which increased to about 548 million in 1971, about 685 million in 1981, about 846 million in 1991 and about 1027 million in 2001. During the year 2005, our total population had been about 1099 million. The urban population was about 18 per cent of the total population in the year 1961 which increased to about 28 per cent in 2001. The increase in urban population has been mainly due to natural growth of the urban population over a period of time and secondly, due to large-scale migration of population from the rural to urban areas. The migration took place due to lack of employment opportunities in the rural areas. By the middle of the 21st century, it is estimated that more than 70 per cent of Indians will live in urban centers.

The number of urban poor was 60 million in the year 1973-74 which increased to 67 million in 1999 – 2000 but in percentage terms, the ratio of urban poor had declined from 49 per cent to about 24 per cent in the corresponding period. The reduction in urban poverty has been possible due to increase in the income of the urban poor during the last three decades. The Government has also taken a number of welfare measures regarding reduction of poverty in the rural and urban areas.

The maximum urban poverty is in Orissa, Madhya Pradesh, Bihar, Uttar Pradesh, Maharashtra, Andhra Pradesh, Karnataka and Tamil Nadu. The ratio of urban poverty is low in states like Jammu and Kashmir, Himachal Pradesh, Punjab, Sikkim, Haryana, Chandigarh, Delhi, Manipur.Meghalaya, Mizoram, Assam and Arunachal Pradesh, Urban poverty is also linked with rural poverty.

The urban poor did not enjoy modern facilities of life. This happened mainly due to their poor economic condition. It is suggested that additional financial resources should be mobilized by the Government for the upliftment of the poor. The 21st century is an era of development with a human face otherwise the poor will not forgive all of us.

Peer Reviewed Journal

References

1. Anonymous (2005), World Income Tax rates, The Sunday Express, Chandigarh, Vol.III (45), Feb. 27, p-16.
2. Bose, Ashish (1978), India's Urbanization 1901-2001, Second Revised Edition, Tata McGraw Hill Publishing Co. Ltd. New Delhi, pp1-585.
3. Clinton, William Jafferson (2002), Beyond the struggle against terrorism – change is the key to interdependence of survival, The Tribune, Chandigarh, Vol.122 (14), January 14, p-10.
4. Saran, Rohit (2003), How we live ? India Today, Vol. 28(30), July 22-28, pp 34-42.
5. Simpson, E.S. (1987), The developing World – An Introduction, Longman Scientific and Technical, Horlow (Essex), England, pp 1-360.
6. Singh, T. (2006), The zeroes in 'India' century', The Sunday Express Chandigarh, Vol.IV (42), January 22, p-7.

Urban Poverty in Chidambaram Slums: A Case Study of Indranagar

Introduction

Reduction of poverty has been the major goal of development planning in India since independence. But, with more than a quarter of India's population still living below the official poverty line (Gol 2001), ensuring a minimum standard of living for all its citizens still remains the greatest challenge before the nation. India is a plural society with people of different religious, castes and languages groups. This plurality whish is a function of complex historical and social factors could be an important determinant of the standard of living of different sections of Indian society and needs to be an important ingredient in policy planning mechanism to reduce poverty. Unequal economic development between groups could also lead to tensions and violent conflicts in society (UNDP 2004). Socio-economic indicators, which provide a macro level scenario of the standard of living of different sections of society, therefore assume great significance.

Objectives

The present paper is the main focus of the following objectives.

1. To study the occupational structure and employment pattern of the sample households.
2. To assess the income of the urban poor households of the Indra Nagar slums in Chidambaram town.
3. To examine the debt position of the sample respondents during the study period.
4. To estimate the poverty among sample urban slum households.
5. To findout the solution based on the finding of the study.

Methodology

This study covered only in primary data. The primary sources of information in urban households covering the weaker sections of Indra Nagar slums in Chidambaram town, non cultivating wage earners households.

Tools for Data Collection

A pre-tested interview schedule has been prepared and used for collection of data and information from sample respondents. Questions related to the socio-economic conditions, income, expenditure and wealth status are included in the interview schedule. Averages, percentages have been applied for analyzing the present economic conditions of the sample households.

Period of the study

The reference period for investigation was in January 2009 to March 2010.

Selection of the Urban slum household

The sample urban slum household classified into homogenous groups on the basis of occupational categories based on main activity. This work is empirical in nature and relies on primary data.

The primary data was collected on the basis of a household survey of 100 respondents have been drawn from Indra Nagar slum in Chidambaram town, in Cuddalore District.

Peer Reviewed Journal

Dr. P. Veerachamy, Assistant Professor, Department of Economics,
Annamalai University, Annamalainagar, Chidambaram.

Analysis and Discussion

This part of the paper deals with sample respondents occupational structure, employment pattern, income expenditure debt from various sources are follows.

Occupational Status of the respondents

To examine the association between poverty and occupation and category. Table 1 shows that the distribution of households by level of poverty and occupation of the respondents.

Table 1

Occupational status of the sample respondents

S. No	Occupational groups	Total number of sample respondents
1	Non-farm sector workers	76
2	Daily wage workers	24
	Total	100

Source: Computed

It could be seen clearly from the above discussion that this paper covers mainly the workers and causal labour in the sample respondents working in non-farm sector like industries, and services sectors in monthly wage basis treated as non-farm sector workers. Casual labourers are not a permanent workers, like driver, load man, daily coolie are comes under this category. Out of the total respondents 100, non-farm sector workers occupied the largest number in i.e., 76 respondents and causal labourers occupied 24 respondents. It is interesting to note that the above all sample respondents are getting very meager salary. The researcher observed that the income was not sufficient for meet out the expenditure in the sample households.

Nature of employment

The following table 2 indicates the nature of employment in the sample households.

Table 2

Employment-wise distribution of the sample households

S. No	Nature of employment	Total number of sample respondents
1	Permanent labours	12
2	Casual Labours	88
	Total	100

Source: Computed

From the table 2 it is clear that, out of 100 respondents 12 are treated as permanent, working in industries and service sectors as a monthly wage basis and remaining 88 sample of the respondents working as a casual labourer like driver, coolie loan man etc.

Peer Reviewed Journal

Table 3

Distribution of the sample respondents on the basis of the households annual income - Estimation of poverty

Sl. No.	Category	No. of sample respondents
1.	Destitute (1000-7000)	18
2.	Very poor (7000-14000)	30
3.	Marginally Poor (14000- 20700)	32
4.	Marginally non-poor (20700-30000)	20
	Total	100

Source: computed from primary data

Table 3 shows that the level of annual household income of the sample respondents. Only 18 respondents households are having annual income ranges between Rs.1000-7000, 30-respondents have the income of Rs.7000-14000, 32 respondents are having income between Rs.14000-20700, and another 20 respondents households receive income between Rs.20700-30000. From the above analysis concluded that many of the respondents (80) are below the poverty line under the Planning Commission estimation during the Seventh Five Year Plan period.

Expenditure pattern of the sample respondents:

The standard of living of individual households is revealed mainly by the pattern of expenditure of the household. Moreover the majority income were spent on cloth, education, health and comforts of life.

Table 4

Distribution of the sample respondents on the basis of their expenditure pattern

SI. No.	Items	Total amount	Average amount	Percentage
1.	Food	92400	924	37.39
2.	Cloth	5000	500	20.23
3.	Education	36200	362	14.65
4.	Medical	3800	380	15.38
5.	Social celebration	30500	305	12.34
	Total	247100	2471	100.00

Source: Computed

Table 4 reflects the pattern of annual average expenditure of the 100 respondents households. Of the average total expenditure of Rs.2471 (37.39 percent) was spent on food item, 20.23 per cent on cloth, 14.65 per cent on education, 15.38 per cent of money spent on medical and 12.34 percent meet out the expenses related to social celebration. Since the respondents maximum money spent to household expenditure on food and cloth.

Peer Reviewed Journal

Findings, Suggestion and Conclusion

Poverty is associated with lack of assets when poverty is also measured in terms of an assets poverty line, there may not be association between assets poverty and income poverty. A study of assets holding of households may significantly increase the percentage of poor. The income poor is only a group is the slum having inadequate incomes for their current needs - hence lacking in resources to all at for future needs and growth.

- Out of the total respondents 100, non-farm sector workers occupied the largest number in i.e., 76 respondents and causal labourers occupied 24 respondents.
- Out of 100 respondents 12 are treated as permanent, working in industries and service sectors as a monthly wage basis and remaining 88 sample of the respondents working as a casual labourer like driver, coolie loan man etc.
- About 38 respondents are having working days range above 201. Thus from the analysis, the researcher find out, nearly 76 of the sample respondents are having working days of more than 201 days.
- Only 18 respondents households are having annual income ranges between Rs.1000-7000, 30-respondents have the income of Rs.7000-14000, 32 respondents are having income between Rs.14000-20700, and another 20 respondents households receive income between Rs.20700-30000.
- Of the average total expenditure of Rs.2471 (37.39 percent) was spent on food item, 20.23 per cent on cloth, 14.65 per cent on education, 15.38 per cent of money spent on medical and 12.34 percent meet out the expenses related to social celebration.
- Analyzing the sample respondents in urban slum households in the study area it is found that 18 respondents of the households lie below the poverty line i.e., Destitute. Another 30 respondents are recorded in very poor category.
- Almost all the sample household respondents consumption expenditure is near the cut off point. Majority of the households average consumption expenditure ranges between RS.305 to 924.

Peer Reviewed Journal

References

1. Chambers, R. (1990) "Rural poverty unperceived problems and Remedies", World Bank staff working paper No. 400,
2. Sareswara Rao, B (1996) "Rural Poverty and Inequalities in a developed district" , A.E.R Cetera, Andhra University, Waltair.
3. Chenery H.D.et. al., (Ed) "Redistribution with Growth" Oxford University Press", London.
4. Patel, S.J. (1992), "Agricultural Labourers in Modem India and Pakistan", Current Book House , Bombay.
5. Vasant Pethe, (2000) "Poverty and Distribution in an industrial City", AICC Economic Review. 15: 11.
6. Andrea Menfee,(1978) "Slum and Parenent Consideration", Social Action 28(2): 164-187.

A Study on the Role of MGNREGA Programme in The Reduction of Poverty in Karur District

Poverty is a social curse and a source of all sorts of social evils. It is a stigma both on the society and government, for they tolerate continuation of poverty of its people. Millions of our people are on the verge of starvation, lakh are suffering from malnutrition, ill-health and lack of basic amenities of human life. Poverty is very peculiar and multidimensional concept but it is an identifiable phenomenon. India has inherited poverty from time immemorial and it is difficult to trace the origin. Poverty in India is a cause and consequence of various socio-economic factors very peculiar to feudal character of the society. So, it fails to meet the basic requirement of decent life.

Objectives

- To find out the social status of the respondents of the study area.
- To find out the economic status of the respondents before and after indulging the MGNRENA activities.

Methodology

This study is based both primary and secondary data. Primary data have been collected through questionnaire and personal interview method. Secondary data have been collected from journals, books and internet. This present study is confined with 30 samples consist of both male and female workers.

Area of the study

Muthalaipatti Village is situated in Kulithalai Taluk of Karur District. It is 15 km away from Chatram Bus Stand. This village has a total population of 3,782 out of which 1880 are male and are 1902 are female. Main occupation of the village is agriculture and few of them are engaged in non-agriculture activities.

Analysis and Interpretation of Data

The following table explains the Social status of the workers

Table -1

Employment of the Respondents

Employment Before Joining MGNREGA	Male	Percentage	Female	Percentage
Agricultural labourers	15	100	8	53
Home maker	-	-	7	47
Total	**15**	**100**	**15**	**100**

Source: Primary Data

Dr. (Mrs.) V. Revathy, Associate Professor and Head,
Ms. M. Dhaneswari Alamelu, Assistant Professor, Department of Economics,
Seethalakshmi Ramaswami College, Tiruchirappalli.

Peer Reviewed Journal

The above table shows that all the male labourers are agricultural labour and only 53% of the females were agricultural labour and the remaining percentage of the women were house wife before joining in MGNREGA.

Table -2

Income of the Respondents before joining in MGNREGA Programme

Income	Male	Percentage	Female	Percentage
Below-500	5	33	7	47
500-1000	6	40	3	20
1000-1500	4	27	5	33
Total	**15**	**100**	**15**	**100**

Source: Primary Data

The above table shows that 40% of the male workers earned Income between 500-1000 per week and 47% of the female workers earned Income below 500 before joining in MGNREGA. But after joining in this scheme, both are earning above Rs.1500 and preference are given for women in this scheme.

Peer Reviewed Journal

Findings

- All the respondents belong to the Hindu religion.
- 65% of the respondents are in the productive age group of 20-40 yrs.
- 50% of the respondents are illiterate. Therefore they have choosen their work.
- All the respondents in the study are owning their house.
- Nearly 23% of the respondents are homemaker who neither indulge in any economic activities before MGNREGA.
- Before joining in MGNREGA 77% of the respondents were engaged in agricultural and allied activities. But they did not have continuous work.
- Before joining in MGNREGA the income of the respondents were also less.
- After joining MGNREGA the employment and income of the respondents were assumed.
- The economic status of the respondents were far better compared to the previous condition.
- It has created awareness among the respondents with regard to opening of accounts in Banks.
- Most of the female respondents were also the member SHG in the study.

Conclusion

The implementation of MGNREGA has created a positive impact on rural poor. It has provided Jobs with assured wage. Today it achieves its objectives of rural development and employment. In the study area, the respondents undertake the activities like land leveling, tree plantation, cleaning of roadside, extending of ponds and canals. This helps in rural development. Thereby economic status

of the respondents is uplifted by providing regular employment with assured wage in MGNREGA programme activities.

References

1. www.ministryofagriculture.com.
2. K. C. Sharma "Poverty in India ". Indian journal of Agricultural Economics, Vol.56, No.3, July Sep-2001.P.No.466.
3. T.S. Raghavendar ""performance and evaluation of poverty alleviation programmes in India" Agricultual Economics, Vol.56, No.3, July Sep-2001, P.No.466.
4. S. Lakshmanan " Working of MGNREGA particular reference to SouthIndia" "Indian Journal of Agricultural Economics, Vol.56, No.3, P.No.460.
5. www.nsso. india.com.,

Peer Reviewed Journal

"Status of Female Education in Poor and Non-Poor States of India"

"Development of society requires the full participation by all sections of population in general and women in particular" (United Nation Conference 1985)

The above quotation clearly signifies better and effective utilization of women power which is needed for faster and sustainable development is possible only if women are educated. Educated women can do wonders in this world.

Human being the central piece of any activity being consumption or welfare, production or protection, growth or development, whatever be the activity it is purely human oriented and human determined. The early theories of growth even the standard growth model of Harrod and Domar gave importance to non-human aspects like saving, investment, capital-output ratio etc and neglected the human element. In short early theories gave importance to availability of natural resources but very soon it was realized that utilization rather supply of natural resources is important for economic progress. To prove it if w take the history behind the success of East Asian Tigers like SouthKorea , Taiwan, Hongkong and Singapore and some emerging East Asian Economies such as Malaysia, Thailand, Indonesia, Vietnam and Philipines gave ample evidence of rapid economic growth with limited natural resources the most notable reason for this being given emphasis on social development ahead of economic development.

Peer Reviewed Journal

Statement of The Problem

Every economy is faced with three main problems namely the problem of allocation of resources, the problem of fuller utilistion of resources and the problem of growth of resources. With regarding to the first problem the main problems are what to produce, how to produce, for whom to produce and the problem of efficiency of resources. The concept of "efficiency" is not only applicable to human resources but it is also applicable to human. Utilization of resources is possible only through proper education and extent of gender gap in education tells the inefficient utilization of resources.

The second problem namely the full employment of resources both physical and human resources is a problem faced by most of the third world countries and India too falls in this category. In India half of the population consist of women and it is surprising to note that we are not yet been fully tapping this large reservoir of human brain by proper education. Our overall progress will definitely be faster, if this fact is taken into account and implemented. So studying gender gap in literacy indirectly measures the amount of under utilization of human brain. Gender gap in literacy means washing away the spread effect of female's education. Spread effect means that female education has more positive effect like reduction in fertility rate, better health of the family, better home management, effective utilization of resources etc. so wider the gap in literacy means washing away the positive spread effect of female's education.So present paper analyses the extent of gender gap in literacy rate or underutilization of human brain in poor and non-poor Indian States.

Objective of The Paper

- To analyze the impact of class and gender on literacy rates of male and female in poor and non-poor states.

S.Sangeetha, Research Scholar, Department of Economics,

R.Rajesh Kumar, Research Scholar, Department of Economics,

A.V.V.M Sri Pushpam College, Poondi, Thanjavur

Hypotheses

- To prove the above objective the following two hypotheses have been framed.
- There is no significant difference between average literacy rate of non-poor female and poor male.
- There is no significant between average literacy rate of non-poor male and non-poor female.

Methodology

For analyzing the objective and for testing hypotheses the paper has fully relied on secondary data which were collected from Human Development Report (2011) and through websites. The Indian states were classified as poor and non-poor states on the basis of their per capita income. As the country's per capita income has reached $1000 states whose per capita income is less than national per capita income is treated as poor and other states as non-poor states.

There are 12 states whose per capita income is less than $1000 and they are Uttar Pradesh, Rajasthan, Madhya Pradesh, Bihar, Orissa, Chattisgarh, Jharkhand, Assam, Jammu and Kashmir, Tripura, Manipur and Nagaland and there are 16 states whose per capita income are above $1000 and they are Maharashtra, Andhra Pradesh, Tamilnadu, Gujarat, West Bengal, Karnataka, Kerala, Haryana, Punjab, Uttarkhand, Himachal Pradesh, Goa, Meghalaya, Arunachal Pradesh, Mizoram and Sikkim.

For lucid analysis of the data the data have been presented in a 2x2 matrix form and for testing the hypotheses small sample "t" test has been employed.

Peer Reviewed Journal

Data Analysis and Interpretation

State Wise Literacy Rate and Per Capita Income

STATE	LITERACY RATE % (2011)			PER CAPITA INCOME (2011)
	PERSONS	MALE	FEMALE	
MAHARASTRA	82.91	89.82	75.48	74,027
UTTAR PRADESH	69.72	79.24	59.26	23,132
ANDHRA PRADESH	67.66	75.56	59.74	51,025
TAMIL NADU	80.33	86.81	73.86	62,499
GUJARAT	79.31	87.23	70.73	63,961
WEST BENGAL	77.08	82.67	71.16	41,469
KARNATAKA	75.60	82.85	68.13	50,676
RAJASTHAN	67.06	80.51	52.66	34,189
KERALA	93.91	96.02	91.98	59,179
MADHYA PRADESH	70.63	80.53	60.02	27,250
HARYANA	76.64	85.38	66.77	78,781
PUNJAB	76.68	81.84	71.34	62,153
BIHAR	63.82	73.39	53.33	16,119
ORISSA	73.45	82.40	64.36	33,226
CHATTISGARH	71.04	81.45	60.59	38,059
JHARKAND	67.63	78.45	56.21	30,719
ASSAM	73.18	78.81	67.27	27,197
UTTARKHAND	79.63	88.33	70.70	55,877
HIMACHAL PRADESH	83.78	90.83	76.60	50,365
JAMMU & KASHMIR	68.74	78.26	58.01	30,582
GOA	87.40	92.81	81.84	1,32,719
TRIPURA	87.75	92.18	83.15	35,799
MEGHALAYA	75.48	77.17	73.78	42,601
MANIPUR	79.85	86.49	73.17	28,531
NAGALAND	80.11	83.29	76.69	21,434
ARUNACHAL PRADESH	66.95	73.69	59.57	51,644
MIZORAM	91.58	93.72	89.40	45,982
SIKKAM	82.20	87.29	76.43	48,937

Cross-Sectional Tablr Between Class and Gender

Category/Gender	CLASS		Class difference within gender gap in literacy rate
	NON POOR STATES	POOR STATES	
Average Male literacy Rate	85.73	81.25	4.48
Average Female literacy Rate	73.59	63.73	9.86
Gender differences within class in literacy rate	12.14	17.52	-

- The table clearly depicts that class and gender affects the social variable (education) to a great extent. The main inferences that could be drawn from the table are:
- Average literacy rates for both poor and non-poor states is higher than national literacy rate ie 85.73 and 81.25 > 74.04.
- Average literacy rate of male for poor and non-poor states is higher than national female literacy rate ie 85.73 and 81.25 >65.46.
- Average literacy rates of non-poor states for both the sexes are far better than poor states.
- Average literacy rates of male for both poor and non-poor states is better than female literacy rates.
- Gender differences within class for both poor and non-poor is high ie 17.52 and 12.14. Even cross-sectional gender differences is favorable for male ie average literacy rate of male in poor states is higher than average literacy rate of non-poor female ie 81.25 >73.59.

Testing of Hypotheses

· **There exists no significant difference between average literacy rate of non-poor female and poor male.**

CALCULATED VALUE	TABLE VALUE @V=26 FOR t0.01	CONCLUSION
3.03	2.779	CV>TV, reject the hypothesis

Since the calculated value is greater than the table value we reject the hypothesis and conclude that there exists significant difference between average literacy rate of non-poor female and poor male or class has significant impact on literacy rate.

· **There exists no significant difference between average literacy rate of non-poor male and non-poor female.**

Calculated value	Table value @v=30 for t0.01	Conclusion
21.96	2.576	CV>TV, reject the hypothesis

Since the calculated value is greater than the table value, we reject the hypothesis and conclude that there exists significant difference between average literacy rate of non-poor male and non-poor female or gender has significant influence on literacy rate.

Peer Reviewed Journal

The reason for low female literacy rate could be low parental motivation for female education. Along with this, the main reason can be due to gender division of labour in India large majority of girls are expected to spend most of their adult life in domestic work, child rearing etc.

According to Sudhir Kakar the investment the parents make in the education of a daughter primarily benefit other distant households. The reduces the perceived value of female education from the point of view of parental self-interest.

At the whole it could be concluded that education the most powerful social weapon to a great extent is deprived to female. Whether a girl is born in a hut or in a palace, in a high income family or in a poor income family, in a slum or in a aristocratic family irrespective of her birth place the terms of trade in all aspects like food, education, health is negatively skewed for her, the simple reason for it being she is a **GIRL.**

References

1. The Amartiya Sen and Jean Dreze Omnibus, Oxford University Press 1995.
2. Abington Casey "Essays *in the Economics of Education*", Ph.D Thesis 2012.
3. Human Development Report 2011.
4. World Bank (www.worldbank.org/education).
5. Gita and Aditi Iyer and Chandan Mukherjee "*A Methodology to Analyze the Intersections of Social Inequalities in Health*" centre for public policy, IIM, Bangalore.
6. Yojana (spl, issue on HRD) vol No.54 June 2010.

Peer Reviewed Journal

Inclusive Growth: An Inevitable Solution for Poverty in India

Introduction

Poverty is one of the main issues, attracting the attention of sociologists and economists. It indicates a condition in which a person fails to maintain a living standard adequate for a comfortable lifestyle.

Though India boasts of a high economic growth, it is shameful that there is still large scale poverty in India. Poverty in India can be defined as a situation when a certain section of people are unable to fulfill their basic needs. India has the world's largest number of poor people living in a single country.

An important attribute of inclusive growth is that an absolute poverty should be eliminated. The first and fore most important objective is equality in growth (i.e.,) the growth is shared equally by all the population. If the growth rates are similar, then the distribution of income will broadly stay at its original value. The growth should be inclusive across different sectors like caste groups, gender etc. Inclusive growth should be of a long run nature and should be reinforcing.

Causes of Poverty

High population growth rate is one of major reasons of poverty in India. This further leads to high level of illiteracy, poor health care facilities and lack of access to financial resources. Also, high population growth affects the per capita income and makes per capita income even lower. It is expected that population in India will reach 1.5 billion by 2026 and then India will be the largest nation in the world. But India's economy is not growing at the same pace. This means shortage of jobs. For this much population, near about 20 million new jobs would be required. Number of poor will keep on increasing if such a big number of jobs won't be created.

Ever increasing prices of even basic commodities is another reason of poverty. A person below the poverty line finds it difficult to survive. Caste system and unequal distribution of income and resources is another reason of poverty in India.

Apart from all these, unskilled workers are paid very low in spite of hard work they put daily. The problem lies with the unorganized sector as owners do not bother the way their workers live and the amount they earn. Their area of concern is just cost-cutting and more profit. The government should really find a way to impose minimum wage standards for these workers. At the same time, the government should ensure that this is implemented well.

Remedial Measures of Poverty Reduction

Principal objectives of the poverty reduction strategy are:- a reduction in the incidence of poverty in both rural and urban areas, strengthened capabilities of the poor and vulnerable to earn income, reduced gender and geographical disparities, and, a healthier, better educated and more productive population.

The following are the steps taken by the government to control the poverty in both rural and urban places

1. Population Control

Population is the total number of people living in a certain place for specific period of time. The more population, the more requirements of different aspects. To fulfill the need of huge population is not a simple task. But if the population is small then, fulfillment can be done. All can get job and other requirement. Finally, the number of poor decreases.

Raj Kumar R & Lydia J, Ph. D.,Research Scholar, Department of Commerce,
St. Joseph's College (Autonomous), Tiruchirappalli

Peer Reviewed Journal

2. Industrialization

Industries are the main source of income and employment. Many people can be employment opportunities if the industries are established. Thus, the number of poor decreases with the increase in the number of industries.

3. Education

Educated people are aware about family planning measures, (birth spacing) and helps to reduce population growth. So, poor people should be provided education free of cost and they should be aware about family planning measures.

4. Reduce in-equality

Vast inequality between rich and poor should be banished "Education for all", should be implemented and maintained properly. Poor should also have equal right to go to school. So that all can know about negative impact of large population.

Conclusion

Poverty reduction is a central concern. The pace of poverty reduction is indicative of inclusion. Poverty reduction depends on growth and where the poverty line is relative to the distribution of consumption. Poverty must be eradicated from India as every person has the right to live a healthy life. With inclusive growth, the poverty gap should reduce over time.

Peer Reviewed Journal

MGNREG .Programme is the Solution For Poverty

Introduction:

Poverty is a social phenomenon in which a section of society is unable to fulfil even its basic necessities of life. The countries of the third world exhibit invariably the existence of mass poverty, although poverty also exists even in the developed countries of Europe and America. World exhibit invariably the existence of mass poverty, although poverty also exists even in the development countries of Europe and America.

.Table-1

Poverty in India (in Per cent)

	Uniform Recall Period		Mixed Recall Period	
	1993-94	2004-05	1999-00	2004-05
Rural	37.3	28.3	27.1	21.8
Urban	32.4	25.7	23.6	21.7
Total	36.0	27.5	26.1	21.8

Source: Economic survey 2010-11, p.273

The Uniform Recall period (URP) consumption distribution data of NSS 61st round yields a poverty ratio of 28.3 per cent in rural areas, 25.7 per cent in urban areas and 27.5 per cent for the country as a whole in 2004-05.

Table-II

Poverty Ratio in India (in Per cent)

	1993-94			2004-05		
Agency	Rural	Urban	Total	Rural	Urban	Total
Planning commission (URP)	37.3	32.4	36.0	28.3	25.7	27.5
Tendulkar estimates (2004-05) MRP	50.1	31.8	45.3	41.8	25.7	37.2

Source: Pratiyogita Darpan, p.75

The corresponding poverty ratio from the MRP consumption distribution data are 21.8 per cent for rural areas, 21.7 per cent for urban areas and 21.8b per cent for country as a whole. While the former consumption data uses 30 days recall/reference period for all items of consumption, the latter uses 365 days recall/reference period for five infrequently purchased non-food items, namely, clothing, footwear, durable goods, education and institutional medical expenses and 30 day recall/ reference period for remaining items.

Role of MGNREGP in eradicating poverty in India.

With a view to achieving inclusive development, several poverty alleviation schemes and employment generation programmes are being implemented by the Government of India. As a result, the inci-

G. Rajesh, M.Phil Research Scholar, Department of Economics, St.Joseph's College, Tiruchirappalli.

Peer Reviewed Journal

dence of poverty has been on the decline since 1993 – 94. Among the various poverty alleviation schemes and programmes, MGNREGP plays a significant role in reducing poverty in India.

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is one of the most important acts for India's rural poor, the act provides a legal guarantee for at least 100 days of employment to begin with on asset-creating public works programmes every year at minimum wages to at least one able-bodied person in rural poor and lower middle class household.

NREGP came in to force on Sept 7th 2005 and its implementation was notified in phased manner. In first phase it was introduced in 200 the most backward Districts of the country on Feb 2nd 2006, 130 districts were further included under NREGA in second phase with effect from April 1st 2007, the scheme was extended to the remaining 274 Districts of India from April 1st 2008.It also mandates 33 per cent participation for women. The main objectives of the NREGA Act is to enhance lively food security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every house hold whose adult members volunteer to do unskilled manual work. The primary objective of the act is augmenting wage employment. This is to be done while also focussing on strengthening natural resources management through work that address causes of chronic poverty like drought, deforestation, soil erosion and thus encourage sustainable development. During 200-09-10, 5.26 crore house holds were provided employment under this scheme as against more than 4.51 crores during 2008-09. During 2010-11, the budget estimate for the MGNREGS is Rs. 40,100 crore out of which Rs. 29,822.59 crore have been released to the states / UTS till February 10, 2010. About 4.10 crore house holds have been provided employment during 2010-11 till December 2010 out of the 145 crore person days created under the scheme during this period, 23 per cent and 17 per cent were accounted for by SC and ST population respectively and 50 per cent by women. The main objectives of the programme are as under.

Peer Reviewed Journal

Objectives:

1. To identify the social economic standards of the house hold under NREGP.
2. To identify the proper implementation of the scheme in rural area.
3. To assess the family income due to implementation of this scheme.

Methodology:

The present study is based on the secondary data which is collected from MGNREGP journals, books and internet. This is an earnest effort to study MGNREG Programme is the solution for poverty.

Conditions for taking up MGNREGP works:

1. Workers on the land of scheduled caste and scheduled tribes house holds will be taken on priority.
2. The individual land owners shall be a job land holder and also work in a project
3. For each such project, the labour ratio of 60: 40 shall be maintained at the Gram Panchayat level.
4. Projects shall be approved by the Gram Sabha and the Gram Panchayat.
5. No contractors are machinery shall be used in the execution of work.
6. Only registered job card holders to be employed on the work.
7. No machinery shall be purchased.

Many initiatives are being taken for better and more effective implementation of the MGNREGS. However, there is scope for improvements like shifting to permanent asset creation and infrastructure building activities, reducing transaction costs, better monitoring and extension to urban areas.

Findings:

In this study it was found that the family income improved by NREGA programme. MGNREGA is one of the best poverty eradication programmes in India.

Suggestions:

1. The present wage rate is very poor so wage should be increased in relation to inflation rate.
2. Transparency in accounting of Gram Panchayats (GPS) of NREGA payments is necessary.

Conclusion

If the central and state Governments are willing to give the job opportunities to this rural poor through MGNREGP, their future will be very fruitful. They can improve economically. Their children may get good education, so there should be a positive commitment in the administrative machinery for upliftment of the rural poor through MGNREGP.

References

1. Economic Survey, 2010-11, Government of India, Ministry of Finance, first published 2011,pp300-305.
2. Gundegowad and G.H. Nagaraju, Joul. of Southern Economics,vol-51, No-10,Sep-15,2012,pp 37-39.
3. S.Manickam, Panorama of Indian Economy, first edition-2010, published by S.manickam Chennai.
4. A.N.Agrawal, Indian Economy, thirty sixth edition-2010.
5. Poverty and Social Exclusion in India Issues and Challenges Edited by Apatajita Chattopadhyay, Rawat Publications, 2013, pp.no.55-67.

Peer Reviewed Journal

Migration as cause and consequence of poverty

Migration is a process by which some one moves from one place to another place for some reason which could be personal, social, environmental, geographical etc. Further, it may be classified based on the duration of the stay, distance covered or the political territory crossed and the nature of decision involved and so on. In spite of differences in the causes of and the types in migration, this paper considers the whole process from the view point of voluntary or involuntary rural-urban migration. The voluntary decision implies some expectation from the decision maker, which could be some form of economic gain. Even in the case of involuntary migration there bound to be some effect on the person or on the environment from where or to where the movement takes place, in spite of any intended expectation of the migrant.

Migration is not only a last resort to the poor, it certainly also is an active response to maintain or improve household socio-economic welfare of all migrants. As economic deprivation is not the only critical factor for migration decisions, people do migrate out of both poor and rich households, for different reasons. In spite of this fact migration has important implications for development and poverty reduction as it establishes links between the rich-region and the poor-region. Migration of the poor is not only between 'poor-region and rich-region', but also among poor-regions. The motivations for migration are, thus, diverse and varied depending on the socio-economic characteristics of the household. On the whole rural-urban migrants have a greater risk of being below the poverty line.

Aware of migration as a development tool and its potency to deliver development benefits the impact of migration on poverty is studied in this paper.

Peer-Reviewed Journal

Objective

Making use of the available empirical studies this paper explores the linkage between migration, more specifically the rural-urban migration, and poverty in an economy. Within this broad theme, the other areas addressed in this paper are:

1. Is migration a means to exit from destitution and poverty?
2. What is the impact of it on the migrant
3. What is the impact of it on the sending region
4. What is the impact of it on the receiving region

Impact of migration on poverty

The economic motive remains the main reason for migration among the migrants. Though the relationship between poverty and migration is debatable it is clear from the Urban Poverty Report that the people from poor region move to developed regions and observed that middle income groups show higher propensity to move. It is obvious that people migrate to have a better economic position.

The empirical studies reveal that internal migration is a means to escape poverty and narrow regional economic imbalance depending on the type of migration, effects of remittances, and the stage of development in origin. If the migration is not successful then the migrants become increasingly vulnerable economically as well as politically, culturally, and socially. In this way, migration may result in substituting one set of vulnerabilities and difficulties with another.

Dr.K.Kalaichelvi, Research Advisor & Head, Department of Commerce,
Bharathidasan University Constituent College for Women, Orathanadu.
A.John Sundara Raj, Assistant Professor, Department of Economics,
St.Joseph's College, Tiruchirappalli.

Impact of migration on the individual poverty

Positive

The lack of job opportunities and failure of the rural poverty alleviation programmes leads to migration of poor from rural to urban areas to circumvent the Draconian rural-poverty. The studies conducted in terms of monetary returns to migration focusing on wage comparisons or on the dynamics of migrants' wages conclude that there is certainly improvement in the economic standards of the migrants. The empirical studies also have shown that this has prevented slides into extreme poverty for many individuals and households that are desperately poor. In a few cases, it has led to the accumulation of assets, an improvement in wellbeing and a rise in social status of individuals.

Negative

In many cases the incoming poor, landless, illiterate and unskilled agricultural labourers are absorbed only in very poorly paid urban informal sectors. The prevailing low productivity, cut-throat competition, insecurity and exploitation in the urban informal sectors make the situation extremely difficult for the already weak and poor migrant to deal with. In other words there is only a spatial movement and no corresponding economic or social transformation of the migrant. Conceptually the migrants simply move from rural poverty to urban poverty.

Impact of migration on the urban poverty

In India migrants have reasonably contributed, nearly 26 per cent, for the growth of urban poverty during 1999-2000 is shown in the table – 1.

Table 1: Poverty status (below poverty line (BPL) headcount ratio) of migrants at destination by Indian states, Urban Areas

Destination States	Interstate/ Total Migration	BPL Migrant/ BPL Urban	Interstate HCR	Intrastate HCR
(i)	(ii)	(iii)	(iv)	(v)
Andhra Pradesh	8	28	24	23
Assam	12	11	4	9
Bihar	6	17	1	14
Gujarat	28	23	12	4
Haryana	58	41	19	18
Karnataka	23	23	18	18
Kerala	15	26	7	15
Madhya Pradesh	26	24	27	32
Maharashtra	38	31	18	24
Orissa	12	25	25	21
Punjab	60	33	16	5
Rajasthan	17	26	14	21
Tamil Nadu	10	26	17	25
Uttar Pradesh	16	24	9	19
West Bengal	27	29	8	17
All India*	24	26	16	20

SOURCE: Joe, William, Priyajit Samaiyar, and Udaya Shankar Mishra. *Migration and urban poverty in India some preliminary observations*. No. 414. Centre for Development Studies, Trivendrum, India, 2009.

Note: Col. (ii) reports the percentage of interstate migrants out of total migrants to urban areas. Col. (iii) gives the contribution

Peer Reviewed Journal

of migrants in total urban poverty in the states. Col. (iv). Col.

(v) provide HCR of poverty among inter and intra state migrants.

* All India refers to the selected major states only.

Thus, while migration can be understood as a strategy out of poverty, there is no guarantee that the strategy will be successful. The expectation that migrants will find appropriate employment and bestowed with a better standard of living is not always materialised and subsequently, the poor migrant can end up in the category of the chronically poor.

However, a longitudinal analysis which explores inter-generational poverty may find that while migrants may themselves become worse off through moving, subsequent generations could reap the benefits of this decision to move by, for example, gaining access to better educational opportunities. Thus longitudinal research is an important component when examining the relationship between migration and chronic poverty.

On the other hand the migration of poor, landless, illiterate, unskilled and unproductive agricultural labourers can harm the development prospects and lead to poverty of the destination.

Conclusion

Governments cognisant of migration as a development tool and are aware of its potential to deliver development benefits. Hence, the government policies related to migration should take into account the experiences and interests of the migrants to ensure that their effort is beneficial to all and specially it work better for poverty reduction.

Migration cannot be divorced from the wider economic growth which shapes the lives of the poor people. At the same time it cannot be taken granted as it has got tendency to negatively influence the economy. Migration inherently presents both challenges and opportunities for the economy. It is the one of the vital livelihood strategies of rural households of the developing world which has ample scope for them to improve their lives.

One way to make the migration work for the development could be empower the migrants to make a voluntary decision. Any attempt to migrate for survival, involuntary in nature, will sure to multiply the problems or shift the problem spatially. Therefore, effective rural empowerment through employment generation and poverty eradication is the need of the hour. This is to curb the unwanted elements that influence (like poor, unskilled illiterate and unproductive labour movement) the migration decision and its impact.

Further, agencies or associations involving migrant workers can be created to ensure that the migrants may able to live productive lives, enjoy adequate access to services, and have minimum wage and their rights protected. Such creative efforts sure to improve the lives of migrants, which will in turn help to make migration work better for development and poverty reduction and other securities to the new migrant workers. It also can enable them to acquire new skills which will be useful to get a better job and may be useful when they return to their origin.

Government must work toward gathering and information management capacities; to identify specific ways in which the costs and risks of migration might be minimised and the benefits maximised; and, to provide a policy and governance environment conducive to making migration development–friendly. Repositories of migration information need to be created which are crucial for the better management of the migration. In particular, better data on internal migration is needed.

Peer Reviewed Journal

Sericulture- an Ideal Enterprise for Poverty Alleviation and Rural Development in India

1.Introduction

Poverty still remains a challenge for the policy makers in India despite high GDP growth of last decade, progress on the implementation of millennium Development Goals (MDGs) and steady decline in the rate of population growth. Of the 1.21billion people of India 260 million people in India did not have income to access a consumption basket of daily diet 2,400 kilocalories (Kcal) in rural areas where about 70 percent of people live , and 2,100 Kcls in urban areas-it did not consider nutrition but only the satiation of hunger. Rural areas usually have higher Kcal requirements due to need of greater physical activity. India is home to 22 percent of world's poor. The poverty definition did not take in to account the provision for shelter, healthcare, education, etc. Essentially , it meant that as long as you consume at least 2100 kilocalories daily you are not poor even if you lived on a footpath or in a shabby slum, can't see a doctor, and can't even send children to school!

Sericulture:

Sericulture occupies a unique position in Indian Economy. It is an important and highly rewarding agro-based Industry. Among developing countries India enjoys a very favorable position in the world mulberry production. Indian silk Industry is providing gainful employment to over 7. 25 million people directly or indirectly. In the WTO regime for the economic viability of any Industry few alternative system to suit various Socio-economic situations of the given region have become very important. Large scale , Individual farming , corporate farming , company approach co-operative farming and contract farming are the few methods.

i.Sericulture and national economy :

India has the unique distinction of being the only country in the world which cultures all the five known commercial varieties of silk namely , Mulberry , Tasar , Oak Tasar , Eri and Muga.India ranks second in the world in the production of mulberry and tasar silks , the golden yellow muga silk is endemically Indian. Sericulture industry provides employment to approximately 68 lakhs persons spread over in some 50,918 villages and 8,17,605 families across the country , most of them being small and marginal farmers , or tiny and house hold industry mainly in the hand reeling and hand weaving sectors.

The total annual production of raw silk in India was 19,690 MT , of which mulberry raw silk output aggregated to about 16,322Mt during 2009-10 . The remaining 3,368 MT was Non-mulberry (Tasar, eri and muga) silks. Mulberry sericulture is practiced mainly in five states namely Karnataka , Andhra Pradesh , West Bengal , Tamilnadu and Kashmir, which collectively accounts for about 98% of the total mulberry silk production in India.

In the tasar sector , Jarkhand and Chhattisgarh states are the leading producers in the country followed by Odissa and Andhrapradesh. Assam has however been occupying the top position in muga as well as eri silk production.Manipur is the second largest producer of eri silk followed by Meghalaya and Nagaland. Meghalaya and Arunachal Pradesh also produce muga silk in appreciable quantities.

The Cocoon production and reeling activities are more widespread in India , silk Weaving industry with traditional distinctive designs and weave is confined to some specific pockets.India is known all over the world for the myriad range of silk weaves , textures and patterns such as exquisite brocade fabrics of

S.Rajakumar, Regional sericultural Research Station ,
Periyar University, Salem

Peer Reviewed Journal

banaras of uttar Pradesh , mysore silks of Karnataka , tie-and dye and patola of Gujarat and Rajasthan , ikats from Odissa , fine Bhandhej and Temple silks of Kancheepuram and Tanjore etc.

Sericulture - An ideal enterprise for community development :

Sericulture has unique features , which assume more importance in alleviating the problems of rural poor. The major feature of sericulture is its suitability in the context of diversification of farm enterprises and integration with the farming system with other enterprises and its capacity to generate attractive income. Some of the special characteristics of sericulture in promoting rural development are briefly discussed here under:

Sericulture – An enterprise highly suitable for small and marginal farmers :

The size of land holding possessed by small and marginal farmers in India is very much below the minimum economically viable sizes earning income almost equal to agricultural labourers.The income obtained from cultivation of agricultural crops in one hectare of land is not sufficient to cross the poverty line (Rao , 1984). Sericulture is highly suitable to small and marginal farmers , who constitute a major portion of rural population , because of its nature of generating a high income with comparatively less investment.

Sericulture – Employment generating ability :

The generation of farm employment in agriculture registered a sharp decline and has been responsible for the declining grpouth rate of overall employment.Agriculture employment grew at the rate of 2% during the 1970s but its grouth has been lower than 1% during the 1980s (Papola, 1992). Diversification of agriculture to high value items is necessary for raising the rate of employment growth in the agricultural sector as a whole to about 2.5% (Planning Commission , 1990).There are only a few other farm enterprises that can match sericulture for providing employment to rural poor. Sericulture provides employment for 6432 man-days per hectare per annum Lakshmanan, (1998). as given in Table 1.

Table 1 : Activity – wise employment generation in mulberry Sericulture (Per Ha)

Sl.No	Activity	Man-days
1	Mulberry Cultivation and silk worm rearing	1270
2	Reeling of Silk Cocoons @ 300 man days per 1000 kg of reeling cocoons @ 8.0 renditta , 716 kg cocoon / ha , 89 kgs raw silk / ha	2265
	Total (1 + 2)	**3535**
3	Twisting @ 220 gm of silk per man days	432
4	Weaving Hand loom @ 0.13 kg per manday Power loom @ 0.3125 kg per man day	 438 122
	Total (3+4)	**992**
5	Printing & Dyeing2 40an days / 40 kgs of raw silk	95
6	Finishing @ 751 man days for 40 kg of raw silk	1784
7	Silk waste processing @ 18.775 man days / kg of raw silk	26
	Total (5+6+7)	**1905**
	Total of (1 to 7)	**6432**

The Green revolution has led to increased demands for casual labour , dispossession of small land holders from their land and consequently , pushing out of women from such small landholdings to become wage earners. Though many tasks performed by males are getting mechanized, the women continue to toil in lab our intensive jobs like rise transplantation , cleaning and storage of grain in post-harvest operations,

Peer-Reviewed Journal

picking of leaves and fruit, hand shelling groundnut, picking out cotton seed , etc. Women get limited job opportunities in modern occupations / trades as they do not have access to the training required for few technologies. In many areas where multiple crops are grown, the work load of women has increased.

An important feature of sericulture industry is the involvement of women in the production cycle of silk to the extent of 54% in different activities like mulberry plantation , silkworm rearing and silk reeling. Because of nature of work involved in the industry such as rearing of worm, spinning or reeling of yarn and weaving which can be done by old , aged women and young girls staying at village during daytime when men folk went out for different activities (Table 2). This enhanced role of women in sericulture is significant since it is in contrast to other agricultural or agro based provision where the participation of women is comparatively lower. This higher proportion of women participation has so far being a natural and self regulated phenomenon in sericulture because of the following facts.

- Being rural based , sericulture needs less specialized skill and hence , suits women well.
- It involves mostly indoor activities , less physical energy and manual labour.
- Work is evenly spread over during the day , with intermittent gaps , offering leisure time and proximity to living place.
- Minimum investment with long life and short gestation period.
- Continuous job with frequent income and scope for utilizing several by-products for value addition.

Conclusion

Debate on poverty in India has remained mostly in the domain of economists.poverty is defined in terms of income, expenditure and nutritional value (Calorie intake).Social dimension of poverty is a neglected area of study. Poverty is more of social marginalization of an individual, household or group in the community/society rather than inadequacy of income to fulfill the basic needs. Indeed, inadequate income therefore one of the factors of marginalization but not the sole factor. The goal of poverty alleviation programme should aim merely increasing the income level of individual, household or group but mainstreaming marginalized in the development process of the country. Former president Dr.A.P.J.Abdul Kalam said Providing Urban amenities in rural areas will bring prosperity to the nation. For that matter Sericulture continues to play a significant role in rural development. The employment opportunities are even wider in sericulture in general as compared to other agricultural crops. It also can play a vital role in alleviating rural poverty. It can check the people migration from rural to urban areas. Thus Sericulture stands out as a notable contributor for the total national economy.

Peer Reviewed Journal

References

1. Mandal S. Kalyan (2008), " Privatizing poverty Alleviation:Towards Business Solution for poverty ",International Conference on Socialogy, Athens Institute for education and Research, Greece.
2. Yesudian,C.A.K.(2007),"Poverty Alleviation Programme in India:A Social Audit", Indian J med res 126,pp,364-373.
3. Dubey,Gangopadhyay and Wadhwa(2001),"Occupational Structure and incidence of poverty in Indian Towns of different sizes", Review of Development Economics 5, 49-59.
4. Himatsingha,D.(2002)Perspective on the silk Industry in India , Indian Silk , 41 (5), pp.15-17.
5. Ministry of Textiles , Government of India , WWW.texmin.nic.in
6. Papola, T.S.(1992) the question of unemployment , in Bimal Jalan (Ed.,)The Indian economy-Proplems and prospects, Penguin Books, New Delhi.

Unemployment and Poverty in India

Introduction

The core of the new civic drives is to make the poor self sufficient for three basic requirements of food, cloth and shelter by involving them in the strategy for rapid economic growth. Unemployment and poverty are the two major challenges that are facing the world economy at present. Unemployment leads to financial crisis and reduces the overall purchasing capacity of a nation. In India, the problems of unemployment and poverty have always been major obstacles to economic development. Underemployment and unemployment have crippled the Indian economy from time to time. Even during the period of good harvest, the Indian farmers are not employed for the entire year. Excessive population is another major problem as far as Indian economy is concerned. Regional disparity is also crucial in this context. A part of the urban workforce in India is subjected to sub-employment. Mass migration from rural to urban regions is adding to the problems of unemployment and poverty in India

Unemployment and Poverty At A Glance

Unemployment and poverty are the two major challenges that are facing the world economy at present. Unemployment leads to financial crisis and reduces the overall purchasing capacity of a nation. This in turn results in poverty followed by increasing burden of debt. Now, poverty can be described in several ways. As per the World Bank definition, poverty implies a financial condition where people are unable to maintain the minimum standard of living. Poverty can be of different types like absolute poverty and relative poverty. There may be many other classifications like urban poverty, rural poverty, primary poverty, secondary poverty and many more. Whatever be the type of poverty, the basic reason has always been lack of adequate income. Here comes the role of unemployment behind poverty. Lack of employment opportunities and the consequential income disparity bring about mass poverty in most of the developing and under developed economies of the world.

Peer Reviewed Journal

Status of Unemployment and Poverty in India

India's unemployment is structural in nature. It is associated with inadequacy of employment opportunities; thereby most of the educated youngsters are facing this problem. In India, the additions to the labour force are being made at a fast rate because of the rapidly growing population. Thus while new productive jobs are on the increases, rate of increases being low, the absolute number of unemployed persons is rising from year to year. At the all-India level, unemployment rate was nearly 8 per cent in the current daily status approach. The unemployment rate stood at nearly 4 per cent in current weekly status approach and 2 per cent in the usual status approach, i.e., in usual (adjusted.). In the rural areas, female unemployment rate stood at 8 per cent in current daily status compared to 9 per cent for males while in the urban areas, female unemployment rate in the current daily status was nearly 10 for cent which was 3 percentage point higher compared to male unemployment rate.

Unemployment rate is defined as the number of persons unemployed per 1000 persons in the labour force. This in effect gives the unutilized portion of the labour force. It is a more refined indicator of the unemployment situation in a population than the proportion of unemployed, which is nearly the numberof unemployed per 1000 persons in the population as a whole. The proportion unemployed is the number of unemployed persons per thousand population. At the overall level, the proportion unemployed is estimated at 34 persons per 1000 population. While for male members, it is 43 and for females, it is 24 per 1000. In the working age population (i.e. 15-59 years of age), the proportion unemployed is 49 persons

S. Parthasarathi, Guest Lecturer, Department of Economics,
Bharathidasan University, Tiruchirappalli.

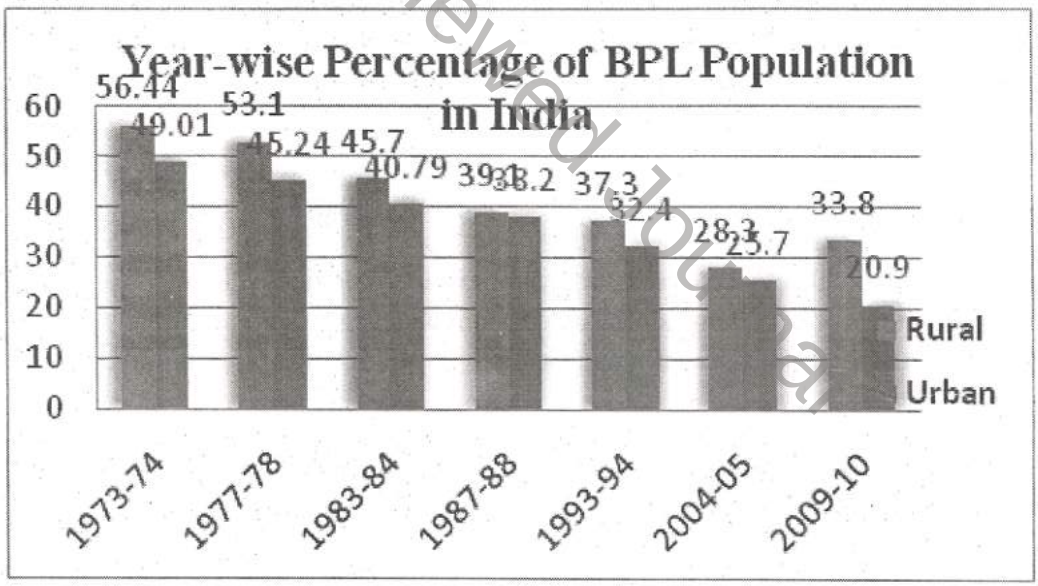
per 1000 persons. In rural areas, the proportion unemployed is estimated at 37 persons per 1000 population in these areas. Similarly, in urban areas, the proportion unemployed is 25 persons per 1000 population in these areas.

Poverty Estimation in India

India has been moderately successful in reducing poverty. The Poverty Headcount Ratio (PHR) estimated to reach 18.6 percent by 2015 (according to the Government of India MDG Report 2009) is likely to miss the target by about 3.5 percentage points. However, eradicating hunger remains a key challenge. The proportion of population that has a dietary energy consumption of below the permissible standards of 2,100-2,400 kcal has risen from 64 percent in 1987-88 to 76 percent in 2004-05. Malnourishment is also an indicator of food insecurity. In 1990, when the MDGs were formulated 53.5 percent of all Indian children were malnourished. Since then, progress has been slow. In India, the proportion of underweight children below three years has declined by only one percent between 1998-99 and 2005-06 to 46 percent. It is estimated that malnourishment could decline to 40 percent by 2015. This would still be below the target of reducing malnourishment to 28.6 percent.

For the year 2009-2010, the planning commission has defined the poverty line as Rs.22.40 per capita per day in rural areas and Rs.28.60 per capita per day in urban areas. This translates to Rs.672.80 per capita per month in rural areas and Rs.859.60 per capita per month in urban areas. The individual persons have taken a minimum intake of 2,400 calories in rural areas and 2,100 in cities. According to Suresh Tendulkar Committee formula, poverty ratio has declined to 29.8 per cent in 2009-10, from 37.2 per cent in 2004-05. But this ratio has been worked out based on a controversial per capita daily consumption of Rs 28.65 in cities and Rs 22.42 in rural areas. This committee estimates which considered expenditure on food, education, housing and just calorific intake, to arrive at the poverty line. The following graph insight the year wise percentage of below poverty line in India.

Peer Reviewed Journal



This graph indicates that percentage of below poverty line population is decreasing year by year in rural and urban areas. However, in 2009-2010, rural area population is high proportion compare to urban areas; it is main reason for the impact of global economic meltdown and the changing policy measures.

Unemployment and Poverty: The Latest Trends

It is true that unemployment and poverty are mostly common in the less developed economies. However, due to the global economic recessions, the developed economies are also facing these challenges in the recent times. The US subprime crisis and its wide spread impacts have played a major role in worsening the situation. In India, the problems of unemployment and poverty have always been major obstacles

to economic development. Underemployment and unemployment have crippled the Indian economy from time to time. Even during the period of good harvest, the Indian farmers are not employed for the entire year. Excessive population is another major problem as far as Indian economy is concerned. Regional disparity is also crucial in this context. A part of the urban workforce in India is subjected to sub-employment. Mass migration from rural to urban regions is adding to the problems of unemployment and poverty in India. The following NSSO various round report the percentage of unemployment in India

According to NSSO various round report indiacates that the percentage of unemplyment rate in India to increasing the percentage of unemployment 7.31 percent to 9.8 percent during year 1999-2000 to 2009-2010.

Conclusion

The eradication of unemployment and poverty requires universal access to economic opportunities that will promote sustainable livelihood and basic social services. The broad alleviation efforts include provision of food security, land rights, education, employment, primary health care services including reproductive health care, safe drinking water and sanitation.Unless until, the quality of life of the poor are improved, social development can not be achieved in country. The goal is not a reality rather a myth. This is only possible through participatory poverty alleviation where the poor have to involve themselves in identifying the poor, priorities their needs and monitor unemployment and poverty at micro level. The participatory micro level poverty alleviation is probably the stepping-stone towards achieving the goal of poverty alleviation in the state. Quality of life, which is the basis for Poverty perspective, encompasses both rights and duties of the poor.

Legislation may have to be taken at the national level in order to ensure the basic human rights to be fulfilled. These are rights to land, common property resources, work, food, credit, education, health, shelter and sanitation. The provision of rights for the growing million of population may not be realised at the initial years. There comes the bunch of duties where population control may have to be considered as family right or individual duty to have two children family. Therefore, families with two children may be ensured of the quality of life rights to pave the way for sustainable development with control of population. It may probably take not less than 20 years to eradicate poverty from India provided quality of life rights are assured with family rights to control birth with participatory poverty alleviation adopted through micro plan concept. The formal and informal sectors to involve poor people through participatory approach to plan, implement, monitor and evaluate programmes necessary for their development at the micro level and strengthening the abilities of local communities and groups to develop their own organisation to identify the poor, implement and monitor the unemployment and poverty alleviation programmes.

Peer Reviewed Journal

References

1. Turnham, D. and Denizhan, E. (1990), Unemployment in Developing Countries: New Light on an Old Problem, Working Paper No. 22, OECD Development Centre.
2. Visaria, P. (1998), Unemployment among youth in India: Level, Nature and Policy implications, Employment and Training Department, ILO, Geneva.
3. http://planningcommission.nic.in/plans/planrel/fiveyr/11th/11_v1/11v1_ch6.pdf
4. Economy Watch (2011), "Unemployment and Poverty" : http:// www.economywatch.com

Self Help Groups and Poverty Reduction in India

Introduction

Villages are faced with problems related to poverty illiteracy, lack of skills health care etc. These are problems that cannot be tackled individually but can be better solved through group efforts. Today these groups known as Self help groups have become the vehicle of change for the poor and marginalized.

Self-help group is a method of organizing the poor people and the marginalized to come together to solve their individual problem. The SHG method is used by the government, NGOs and others worldwide. The poor collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro unit enterprise.

The Self-help Groups (SHG) become the basis 'for action and change' and build a relationship for mutual trust between the promoting organization and the rural poor through constant contact and genuine efforts.SHG have been found to help inculcate among their members sound habits of thrift, savings and banking.

Self-help approach is fast gaining acceptance internationally as the most appropriate instrument to reach out to the poorest of the poor in a most effective way. Experience in various countries has brought to light the fact that SHGs play a significant role in mobilizing substantial amounts of savings and providing loans to members. SHG have also been able to bring out positive improvement in a number of social indicators such a literary and health.

SHG approach has made considerable impact on the development of rural economy in terms of increasing savings of the poor, providing access to credit for the poor at reasonable rates of interest by establishing linkages with the formal financial institutions, improving the production levels and income levels, increasing food security and standard of living, improving asset creation and enhancing income generation activities, augmenting environment sustainability and contributing for the much needed women empowerment.

In the light of this, a worldwide effort to reach many of the poorest families with microcredit was launched.

The Problem

Poverty alleviation is one of the primary objectives of any planning in a national economy. Therefore, it becomes imperative to formulate specific poverty alleviation policies and programmes for generation of a minimum level of income for rural poor. The poverty in India has a strong gender dimension. In order to develop and empower women, the government has been formulating Policies and Programmes, which have been operationalised through five year plans, since Independence. Despite these efforts, not much difference is seen in the magnitude of poverty.

The SHG approach and movement has now been accepted an effective intervention strategy for poverty alleviation. The micro-finance programmes are expected to make a significant contribution to poverty alleviation and empower the members in economic, social and political spheres. The institution of Self-help Groups has provided strength to micro-credit system.

Peer Reviewed Journal

M.Suvakkin, Assistant Professor, Department of Economics,
St.Joseph's College, Tiruchirappalli .

Objectives

The objectives of the study are as follows:

1. To understand the relationship between Self Help Groups and poverty alleviation
2. To study the efforts of SHGs towards poverty eradication.
3. To understand the impact of Self Help Groups

Research Methodology

The present research paper is based on secondary data. Various references, journals and books have been used for the research paper.

Poverty Eradication Through Self Help Groups

Poverty can be considered to be a social phenomenon in which a section of the society is unable to satisfy even its basic necessities of life. When a substantial part of a society is deprived of the minimum level of living, that society is said to be plagued with mass poverty. The problem of poverty in India has become very critical. India has completed almost eleven five year plans, but still it has not succeeded in solving this basic problem. The government has been striving hard to address the problem of poverty, but the problem remained serious even today.

Poverty Estimates based on URP

Particulars	Rural	Urban	Total
1993-94	37.3	32.4	36.0
2009-10	33.8	20.9	29.8

Source: Planning Commission, Press Release, March, 2012.

The above table indicates the seriousness of poverty in India. Near about 36 per cent people were living below the poverty line in 1993-94. This ratio slided down to 29.8 per cent in 2009-10. Of course, this is official figure. Many experts opine that more than 32 per cent of people are living below the poverty line.

As part of the poverty alleviation Programms , the Government of India (GOI) launched the Swarnjayanti Gram Swarozgar Yojana (SGSY) in 1999 where the major emphasis is on self-help group (SHG) formation, social mobilisation and economic activation through micro-credit . In all 13.38 lakh groups were constituted in 33 States and Union Territories till 2003 , of which 33,436 SHGs only could take up economic activities for their economic sustenance. The Government supports the NABARD to take up activities such as group formation, micro-finance and economic activation. Besides this, the Rashtriya Mahila Kosh (RMK, that is, National Credit Fund for Women) and the Department of Women and Child Development have their own programmes under which micro credit is being provided for economic empowerment of the rural poor. The year 2001-02 marked a decade of self-help group-bank linkage programme in India. With the growing importance of the micro-credit through SHG-bank linkage in India, the Reserve Bank of India (RBI) in 1996 included financing to SHGs as a mainstream activity of banks under their priority sector lending. The Government bestowed national priority to the programme through its recognition in the 1999 Budget. It has been estimated that India has the world's largest micro-finance programme in terms of out-reach, with 7.8 million households accessing credit through 17,085 branches of the formal banking system under the micro-credit finance programme.

Peer Reviewed Journal

Table No 1: Loans Disbursed To Shgs During The Years

(Amount Rs. in Crore/Numbers in Lakh)

Particulars	2009-10		2010-11		2011-12	
	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount
Total SHGs	15.87	14453.3	11.96	14,547.7	11.48	16534.8
Of which SGSY Groups	2.67	2198	2.41	2480.37	2.10	2643.56
% of SGSY Groups to Total	16.9	15.2	20.1	17.0	18.3	16.0
All women SHGs	12.94	12429.4	10.17	12622.3	9.23	14132.0
% of women groups	81.6	86	85	86.8	80.4	85.5

Source: NABARD

The above table explains loans disbursed to SHGs during the last years. While the quantum of fresh loans issued to SHGs by banks rose by 13.7% during the year to '16535 crore (to 11.48 lakh SHGs) as against '14543 crore disbursed last year (to 11.96 lakh SHGs), the number of SHGs obtaining fresh loans from banks during the year declined by 4%. What causes more concern is the fact that the number has been declining during the last 3 years, though the rate of decline has come down from nearly 24% last year to 4% this year. Among the financing banks, Commercial Banks and RRBs extended loan of '1.65 lakh on an average per SHG while cooperative Banks lent '0.65 lakh only per SHG. While Commercial Banks accounted for 63% of the savings balance of SHGs, their share in fresh lending to SHGs was only 60% whereas RRBs with a Savings share of only 20% accounted for 30% of the fresh loans issued during the year. This is suggestive of cautious attitude of the Commercial Banks in lending for SHGs as compared to RRBs.

Peer Reviewed Journal

Table No 2: Agency- wise SHG Bank linkage programme: Cumulative progress as on 31 March 2012

Agency	SHGs Credit linked	Percentage	Bank loan disbursed (in Crores)	Percentage
Commercial Banks	600807	52	994204.49	60
RRBs	304809	27	502605.15	30
Cooperative Banks	242262	21	156667.23	10
Total	1147878	100	1653476.87	100

Source: NABARD

The above table explains the cumulative progress of the agency wise SHG Bank linkage programme.52 percent of the SHG s linked through the commercial banks and 60 percent of the bank loan disbursed by it as on 31st March 2012 and only 21 percent of the groups linked and 10 percent of the loan disbursed through Co-operative banks.

In addition to the financial analysis of SHGs, the non-financial areas such as social security and gender dynamics are also affected by the SHG Movement. Indeed, poverty reduction is much less an issue of numbers but rather ideas and concepts.

Conclusion

As proven by the success of the Grameen Bank, Self Help Groups with microcredit can help reduce poverty and thereby promote realization of fundamental human rights. In order to avoid losing the benefits of micro lending, national legislators should use international standards and comparative state practice to create more well informed and effective regulations. Thus, with some renewed effort, substantial progress may be made in taking MFIs to the next orbit of significance and sustainability. This needs close monitoring of the on-going microfinance initiatives, suitable modification or formulation of innovative and forward-

looking policies, based on the ground realities of successful SHGs in India. This, combined with a commercial approach from the SHGs in making micro-finance financially sustainable, will make this sector vibrant and help in achieving its single-minded mission of alleviating poverty through providing financial services to the poor.

References

1. Sudhansu Kumar Das, Sanjay Kanti Das,(2011) "Micro Finance and India's Rural Economy", New Century Publications, New Delhi.
2. Tripathy, K.K., Poverty Alleviation – Making Micro-Finance Sustainable, Business Line, November, 01, 2003.
3. Hashan, Sikina, Micro-Finance Regulation As a way to Protect Poverty Alleviation, The Human Rights Brief, February, 09, 2011.

Peer Reviewed Journal

Causes of Poverty in Rural India

India is a land of large masses where in 29.8 per cent of the Indian population lives below the poverty line. In this category, the daily income is less than 28.65 rupees (56 cents/35p) a day in cities and 22.42 rupees (44 cents/33p) a day in villages. But do you think this amount is enough to survive even for a day in the country where every food item is available at sky-high prices? This means, the actual number of people living below the poverty line is much higher, as according to the statistical data, anyone earning 30 rupees won't be considered as poor but must be facing the same difficulties in life. The economic census of India estimates that around 43.34 million rural people are having employment in non-agricultural establishments which registered a growth rate of 6.81 during 2010-2012(Survey 2011).

The paper mainly focuses on the pattern of poverty in rural India. It has been discussed under six heads, The factors that have been discussed are i) Personal factors, ii) Biological factors, iii) Geographical factors, iv) Economic factors, v) Social factors and vi) Political factors.

Poverty is regarded as a vicious circle. It is the result of different causes. Some thinkers have attributed it to a single cause but as poverty is a multi dimensional problem, multiple factors are responsible for it. According to Hennery George, the main cause of poverty is the personal ownership and monopoly of individual on the land. He writes "in great cities where land is so valuable that it is measured by foot you will find extreme of poverty and of luxury."

These views lay emphasis on a singular cause of poverty but modern social scientists consider that poverty is the result of multiple factors.

Peer Reviewed Journal

1) Personal factors:

Personal factors play important role in economic status of a person. In this modern scientific era, one may not believe in the fate but no one can deny the importance of personal capacity and efforts in his life style and life pattern. The important personal factors cause poverty is as follows.

i) Sickness

Due to sickness a person is unable to work or his income decreases. A major portion of his income is spent on the cure of the diseases. Sickness increases poverty. Hunter has rightly pointed out that "Poverty and sickness form a vicious partnership each helping the other to add to the miseries of most unfortunate of mankind."

ii) Mental disease

Mental disease and frustration also increase poverty. Owing to this, a man looses the balance of his mind by which he is incapable of doing anything. So his family becomes poor and it aggravates poverty.

iii) Accident

Accident of any kind may make a person incapable of working, as a result of which he becomes a parasite on society or his income decreases. When income decreases poverty increases.

iv) Demoralisation

Due to lower morale some person are addicted to drinking, prostitution, gambling and other social evils. Such persons spent high proportion of their income on these evil habits and finally become pauper.

K.Gnanasekar, M.Phil Scholar, Department of Economics,
Urumu Dhanalakshmi College, Tiruchirappalli
N.Muthukumar, Research Investigator ICSSR, Department of Economics,
St. Joseph's College, Tiruchirappalli

2) Biological factors:

Rapid growth of population is one of the most important causes of poverty. Malthus has pointed out that the geometric progression of population is the root cause of poverty. Due to the development of medical science, reduction of famine, control of epidemics and natural calamities death rate has decreased. At the same time birth rate has not been effectively controlled.

If a man has too many children his standard of living is definitely lowered and he becomes relatively poor." Besides, other factors like the power of fertility of Indian women, early age of marriage are also indirectly responsible for poverty.

3) Geographical factors:

Geographical factors also create conditions for increasing poverty. The important geographical factors are as follows.

i) Unfavorable climate and weather:

Unfavorable climate and weather hinders the work and production. This increases the burden of poverty.

ii) Absence of natural resources:

Natural resources are the wealth of the country. A country cannot progress in the absence of natural resources. It includes fertile land, minerals, natural products etc, and without these a country will remain poor.

iii) Natural calamities:

Natural calamities like flood, earthquake, volcanic eruption, typhoons, tornado, and cyclone cause serious damages to humanity. During cultivating season, due to the absence of rain, drought occur which causes heavy loss to agriculture. This increases the volume of poverty.

4) Economic factors:

The most fundamental cause of poverty is economic factors which are as follows:

i) Backwardness of agriculture:

Indian Agriculture is carried on with primitive techniques. Due to the absence of modern machines, tools, implements, improved seeds, manures, inadequate irrigation facilities, constant fragmentation of land and exploitation by the landlords, agricultural production hampers to a great extent. Besides these, our agricultural system is not sufficient to provide adequate number of jobs or better price for agricultural products. This increases poverty among the rural farmers.

ii) Slow and defective industrialisation:

In India, industrialisation is taking place at a snail's pace due to inadequate finance, paucity of skilled and technically trained personnel, irregular supply of power and raw materials etc. Therefore it is not possible in India to provide employment in large scale to the persons who are willing to work. Further the concentration of industries in urban areas also deprives the rural poor from getting employment in industries.

iii) Unequal distribution of income and wealth:

Distribution of wealth is unequal in India. Wealth is mostly concentrated in the hands of a few. These people after an optimum of investment keep the wealth in iron chests. On the other hand, the people who would have invested it for productive purpose do not get it. This leaves a majority of population in this state of unemployment.

Peer Reviewed Journal

iv) Unwise economic policy:

Indian is rich in respect of natural resources, but poor in making proper utilisation of it. Till now we are not able to make optimum utilisation of resources as a result of which it remains unutilised or misused. Sometimes due to defective policy of the government people remain poor. This is the root cause of economic backwardness of India.

5) Social factors:

Indian social life is tilled dominated by religious and idealistic philosophers. Material achievements are not being given high value. As a result the entire social system with its institution and practices are not conducive for materials advance. The education is more idealistic than realistic. The parents continue to feed their off spring, even during their youth as in case of joint family. At times, they also manage the family of their children.

The so called caste consideration prohibits rural youth to enter into any job. On the other hand, before he is able to earn, often he is bound by marriage relations who is considered as a socio religious necessity. All these adds fuel to the burning fire of poverty.

6) Political factors:

Before independence, the economy of India was exploited by the British rulers and after independence; our political leaders to some extent are responsible for the ruin of our country. Now-a-days Indian Administration is full of corruption and inefficiency. Many political leaders do not hesitate to enrich themselves at the cost of country's interest.

Nobody is taking the genuine interest for the economic developments of the country many laws are passed by actions do not seem to be encouraging. Political elites are giving various popular slogans like 'anti poverty programme', 'removal of unemployment', etc. But these slogans have not been translated into action. Due to inefficiency and dishonesty of some of the political leaders, no real socio economic development has taken place and Indian Society till sinks in the ocean of poverty and misery.

It may be concluded that there is need of strong governance along with participation of private sector, government local bodies', Non Government Organisations (NGOs), Self-Help Groups (SHGs) and Community Based Organisations (CBOs) to implement the above measures effectively for alleviating rural poverty in the Indian economy.

Peer Reviewed Journal

References

1. Government of India, (2011) Economic Survey 2010-2011, Ministry of Finance, New Delhi.
2. K. C. Sharma "Poverty in India ". Indian journal of Agricultural Economics, Vol.56, No.3, July Sep-2011.
3. Ruddar Datt . K.P.M. Sundharam, (2010), "Indian Economy" S.Chand & Company Ltd., New Delhi.
4. http://www.preservearticles.com
5. http://www.ruralpovertyportal.org

Peer Reviewed Journal

ECONOMY OF SALEM REGION

Peer Reviewed Journal

Peer Reviewed Journal

Problems and Issues of Cashew Production in Cuddalore District

Introduction

Cashew (Anacardium occidentale L), often referred to as 'wonder nut', is one of the most valuable processed nuts traded on the global commodity markets and is also an important cash crop. It has the potential to provide source of livelihood for the cashew growers, empower rural women in the processing sector, create employment opportunities and generate foreign exchange through exports.

Cashew tree is believed to be a native of Brazil, from where it has dispersed to different parts of the world primarily for soil conversation, afforestation and waste land development. The term ' Cashew' has originated from the Brazillian name 'acajaiba' and the Tupi name 'aceju'. Which the Portuguese concerted into 'caju' and is commonly known as 'kaju' in india. It is known as 'Paragi Andi' in kerala meaning foreign nut, 'Lanka Beeja' in Orissa assuming its introduction from Sri Lanka, and Mundiri' indicating the shape of the nut in Tamil Nadu.

Rationale for the Study

Due to the aforesaid important of cashew in the Indian economy, a study is undertaken with reference to Cuddalore district of Tamil Nadu to examine the issues related to production, processing and marketing of cashew.

Three main cashew products are traded on the international market, viz., raw nuts, cashew kernels and CNSL. The fourth product, cashew apple is generally processed and consumed locally. The paper gives an overview of all these four products.

Structure of the paper

The paper is organized into three sections section one provides introduction. Section two contains the methodology of the study. Section three deals with the trends of cashew area, production and prices in the domestic and world market. The last section discuses the issues and problems related to cashew cultivation in the study area.

Objectives of the paper :

1. Trends in area, production, yield and price of cashew in the domestic and world market.
2. State-wise Trends in Cashew Production in India. Bottlenecks faced and strategies for cashew development.

Area under cashew nuts in Tamil Nadu during 2005-06 was the highest in Perambalur district (35%) followed by Cuddalore (30%) and Pudukottai (11%). But in terms of production, Cuddalore ranked first with 52 percent of the total cashew production in the state. Moreover, there were a number of processing units. Functioning in and around Panruti, Cuddalore and there were about 17 export houses functioning in the area. A cashew Export Zone was to be set up at Panruti, for which a Memorandum of Understanding was signed between Go TN and APEDA in April 2005. Activities like processing, sorting, grading, packing and export of cashew were to be undertaken in the AEZ. Hence, cuddalore district in Tamil Nadu was selected for the study.

Dr.M.Basha, Ph.D., Associate Professor & Head, Department of Economics & Commerce (F/A) Islamiah College (Autonomous) Vaniyambadi, Vellore District.

D.Thillaivasan, Ph.D Research Scholar, Department of Economics, Vel's University Pallavaram, Chennai.

Peer Reviewed Journal

Price Trends of Cashew nut :

It may be seen that the prices during 2006 were the highest in Nigeria (2165 US$/tonne) and lowest in Brazil (126.83 US$/tonne). The variations in the prices of cashew nuts was the maximum in Nigeria (59.37%), whereas, the same in India have been relatively low at 8.32%.

1.4 State-wise trends in area under cashew nuts in India

In India, cultivation of cashew is confined to Kerala, Karnatak, Goa and Maharashtra along the west coast and Tamil Nadu, Andhra Pradesh, Orissa and West Bengal along the east coast. To a limited extent it is being cultivated in Chattisgarh, North Eastern states and Andaman & Nicobar islands. Area under cashew nuts in India increased by 53% from 5.65 lakh hectares during 1993-94 to 8.68 lakh hectares during 2007-08.

From the following tables 1.4 it is clear that among the states, the compound annual growth rate in area under cashew has been positive in all the states expect Kerala (-4.20%). In 1993-94, Kerala had an area of 1,56,000 hectares under cashew cultivation, which declined to 84,000 ha during 2007-08.This may be attributed mainly to the replacement of cashew with remunerative crops like rubber in Kerala. Unlike certain states like Maharashtra, where cashew was promoted with State Government support, in Kerala no incentives were given to this crop as other plantation crops. This had also become a dissuading factor for farmers to cultivate cashew.

Sample Design

To study the various aspects of cashew, viz., production , problems and issues are selected 50 samples identifying seen the global and national level production area under cultivation, price trends the following studies about the study area.

Besides, the study in Tamil Nadu also covered a farm science Club promoted by Krishi Vigars Kendra (KVK), Vridhachalam, contractors of Tamil Nadu forest plantation Corporation limited (TAFCORN) and SHGs involved in cashew Processing.

Methodology

The study is based on both primary and secondary data. Primary data were collected from producers, processors, traders, etc. through the interview method using pre-designed questionnaires. Secondary data were collected from the Directorate of Cashew), Cashew Research Stations, Agriculture Departments, Forest Departments, District Industries Centre, Directorate of Horticulture, District of Economics and Statics and Directorate of Agricultural Marketing of the selected States. Discussions were also held with the banters to know about the credit aspects and with different cashew associations of growers, processor's, exporters, etc. to have their viewpoints.

Reference Year

The reference year the study was 2001-10 all the costs, benefits and related data have been collected and estimated with respect to the reference year prices

Form the above data the following problems and identified with the cashew production in study area.

Low Productivity

Large area under cashew is covered with non-descript genetically inferior seedling progenies. Compared to other plantation crops, cashew is still confined mostly to marginal and poor fertile lands and is considered as a wasteland crop. Moreover, cashew has been considered as a wasteland crop. Moreover, cashew has been considered as a wasteland crop. Moreover, cashew has been considered as 'maintenance free' crop and the recommended package of practices are not followed. All these factors lead to low yield.

Peer Reviewed Journal

Senile plantations

About 40 percent of the existing cashew areas have become senile resulting in uneconomic production (Singh, H.P & Balasubramanian, P.P,2003). These plantations generated from indiscreet seedlings are least responsive to the technological packages and have adversely affected the productivity and competitiveness of cashew.

Poor quality of Raw Cashew nuts

Incidence of pests and deceases like tea mosquito, cashew stem and root borer, unsatisfactory drying of raw nuts and inadequate storage of dried nuts have resulted into poor quality of raw nuts produced. The yield loss due to tea mosquito bug infestation ranged between 30 and 50 percent in different years, while the stem and root borer infestation in neglected plantations ranged around 8 to10 percent (NRCC, Puttur). Poor quality of raw nuts in turn leads to inferior quality of processed kernels.

1. Acharya, S.S.& Agarwal, N.L: Agricultural marketing in India, Ozford and IBH publishing Co., New Delhi, 1987.
2. Agriculture Policy Note 2009-10, Govt of Tamil Nadu, 2009-10.
Azam Ali, S.H & Judge, E.C: small – scale Cashew nut Processing, ITDG, Suchumacher Centre for Technology and Development Bourton on Dunsmore, Rugby, Warwickshire, UK, FAO, 2001.
3. Cashew Bulletin, vol.XLVII, No.1, January 2009, Vol.XIVII, No.4, April 2009, Vol.XLVII, No.5, May 2009, Vol.XLVII, No.6, June 2009, Vol.XLVII, No.7. July 2009, Vol.XLVII, No.8, August 2009, Cashew Export Promotion Counsil of India, Cochin.
4. Cashew production Technology, National Research Centre for Cashew, Puttur, Karnataka, 2003.

Peer Reviewed Journal

An Economic Study of Janani Suraksha Yojana in Salem Region

Background

Safe motherhood and child survival have always been a concern for the policy-makers but prenatal mortality, especially stillbirths, have not received due attention (Lawn et.al, 2010). There are 5.9 million prenatal deaths worldwide, almost all of which occur in developing countries. Stillbirths account for over half of all prenatal deaths (Zupan et.al, 2007 and Zupan, 2005). A quarter of world's neonatal deaths (one million) each year take place in India, (UNICEF, 2008) mostly at home (65.4 percent of all births and 75.3 percent of births in rural areas occur at home) (IIPS and MI, 2007). It may be noted that despite the great importance of the subject, no information is available regarding the details of the causes of deaths (IIPS, 2001 and Freeman et. al, 2005). It is believed that infectious diseases such as sepsis, pneumonia, tetanus, diarrhea, preterm birth and complications of asphyxia may be responsible for most of these deaths in the neonatal period. It is well established that better post partum health care practices reduce neonatal mortality and morbidity to a large extent, and safe delivery practices like clean cord care (cutting the umbilical cord with sterilized instrument and tying it with a thread), thermal care (drying and wrapping the newborn immediately after delivery and delaying the newborn bath for at least 6 hours or for several days to reduce the hypothermia risk) and initiating breastfeeding within the very first hour after birth are the main factors for reduction of neonatal mortality (Darmstadt et al ,2005 and Awasthi et. al, 2008).

The National Rural Health Mission (NRHM) (2005-2012) was launched by the Government of India (GoI) in 2005-06 to provide effective health care to rural population in the country with special focus on states which have poor health outcomes and inadequate public health infrastructure and manpower. The primary focus of the mission is to improve access of rural people, especially women and children, to equitable and affordable primary health care. **Issues**

Though in India, the health care facilities especially for labour pain, here improved considerably. However, due to various cultural factors, economic reasons and social labour the women (at birth) are not brought to hospitals. Therefore, even today in India a sizeable portion of deliveries takes place at home with the help of local but experienced health practioners. This along with unscientific practice of child care leads to poor natal complications, obviously this will have serious implication and economic burden on the society and hence it is essential to educate the public to use the institutional facilities for labourhood. A strong but modest incentive of Rs.600 at Government Hospital (GH) and Rs.700 at Primary Health Centre (PHC) is given to women. Also a sum of Rs.500 is given as incentive for home delivering.

Methods

The present study was undertaken in three district of Salem Region such as Dharmapuri, Salem, and Namakkal. The study period was 2004-2007 and with secondary data of DLHS-3. Among the women who had their last live /still birth in the three year period preceding the survey. A multi-stage stratified system sampling design was adopted for District Level Household and Facility Survey (DLHS)-3. In each district 50 Primary Sampling Units (PSUs) which were census villages in rural areas and Enumeration Blacks (ERBs) in urban areas. In 2005, Government of India launched a new maternity Benefit Scheme under the NRHM Viz Janani Suraksha Yojana (JSY). The scheme was being implemented with the objective of reducing maternal and neonatal mortality and promoting institutional delivery particularly among the poor pregnant women.

S.Rajendran, Professor & Head, & **R.Ramachandran** , Research Scholar,
Department of Economics, Periyar University, Salem.

Peer Reviewed Journal

The third round of the DLHS-3 carried out during 2007-08 was designed to collect data at district level on various aspects of health care utilization for Reproductive & Child Health (RCH), accessibility of health facilities, assess the effectiveness of Accredited Social Health Activists (ASHA) and JSY in promoting RCH care, to assess health facility capacity and preparedness in terms of infrastructure.

Analysis and Discussion

ANC checkup in the first trimester of pregnancy cases increased after the implemented of JSY. In Dharmapuri, Salem and Namakkal average of antenatal check up in the first trimester were 70 percent and the averages of three or more ANC checkup were 95 percent. Overall performance of ANC indicators and complications is very low compared with Dharmapuri and Namakkal districts. In full ANC checkup the percentage goes for reduced 20 percent when compared to first antenatal checkup (70 percent).

The averages of safe delivery were 95 percent. The total numbers of women cases in Tamil Nadu were 6451. After the implemented of JSY in Tamil Nadu the institutional delivery had increased from 79 percent in DLHS-1 (1998-99) to 86 percent in DLHS-2 (2002-04) and 94 percent in DLHS-3 (2007-08).

Complication during pregnancy was very low (39.4 percent) in Dharmapuri district compared with other districts in table 4. But it is high in seeing treatment for pregnancy related complication (73.6 percent). The performance of Salem district in complication during pregnancy, delivery and post delivery was middle stage. Sought treatment for post delivery complication were high (80 percent) in Namakkal district. The major problems during post –delivery period were lower abdominal pain (54 percent), followed by high fever (41.7 percent). In Tamil Nadu as much as 47.8 percent of women who still/live birth in three year period preceding the survey had some complications during pregnancy.

More than one-third (37.6 percent) of women in Tamil Nadu had faced at least one delivery complication and less than one fifth (18.8 percent) of women had post- delivery health problems.

The total institutional delivery was 573 (94.40 percent) and 34 (5.60 percent) was home delivery in Salem region. The total beneficiaries of Salem region were 607 women. In Tamil Nadu the total cash incentive gave for institutional deliveries were 6064 (94 percent) and home deliveries were 387 (6 percent). The total beneficiaries of Tamil Nadu were 6451 women. The total cash incentives for institutional and home deliveries in Tamil Nadu were Rs.44, 38,300 and Rs.4, 17,400 in Salem region. The NRHM issue cash incentive for institutional and home delivery in Dharmapuri district was Rs.1, 46,600 (35 percent of Cash incentive), Rs.1, 52,900 (37 percent of cash incentive) in Salem district and Rs.1, 17,900 (28 percent of cash incentive cost) in Namakkal district. It reveals that positive infection of JSY in Tamil Nadu and fulfilled the objective of NRHM.

Peer Reviewed Journal

Conclusion

It is regarding the availability of health infrastructure and health staff at ground level. As a September, 2005 there were 3346 CHCs, 23236 PHCs and 146026 Sub Centers functioning in India. It is important to question whether it is only the amount of investment in health that is the main reason for the present statues of the health system or is it also to do with the framework, design and approach within which the policies have been planned. In Tamil Nadu, 28.3 percent of the deliveries which took place in institutional after January 1, 2004 have been provided with JSY financial assistance. All the case incentives have been linked to the institution delivery only and the antenatal and postnatal services have not been directly linked with the cash. The total institutional delivery was 573(94.40 percent) and 34 (5.60 percent) was home delivery in Salem region. The total beneficiaries of Salem region were 607 women. In Tamil Nadu the total cash incentive for institutional deliveries were 6064 (94 percent) and home deliveries were 387 (6 percent). The total beneficiaries of Tamil Nadu were 6451 women. The total cash incentive for Institutional and home deliveries in Tamil Nadu were Rs.44, 38,300 and Rs.4, 17,400 in Salem region. The total cash incentive for institutional and home deliveries in Dharmapuri district was Rs.1, 46,600(35percent of deliv-

ery cost), Rs.1, 52,900 (37 percent of cash incentive) in Salem district and Rs.1, 17,900 (28 percent of cash incentive) in Namakkal district.

JSY has done is that it is changed institution. Indeed it has played a negligible role in reducing the risk factors like anemia during pregnancy. Hence, it is recommended that JSY should also be linked to antenatal and postnatal services particularly for availing the services of Iron and Folic Acid (IFA) tablets and immunization both for her and the baby born. The consumption of IFA tablets was also found to be influenced by the educational status of the women. Mostly Salem has more hills area. Also effects should be made to ensure the round the clock availability and utilization of IFA tablets /Vaccines and this should be documented also. Peripheral health workers like MPHW (F) and ASHA should be regularly trained, motivated and monitored for provision of ANC services.

Suggestion

The health worker and even families should be concerned with the health of the mother during and after pregnancy. Cash given to mother is seldom used for her benefit. Also it should be used for family needs. The Government of Tamil Nadu issues the cash award of Rs.6000 to Dr. Muthulakshmi Reddy maternity benefit scheme. Also it is better windup this JSY in this state. The awareness of beneficiaries about JSY is only limited to cash incentive for institutional deliveries. But they are not aware of other aspects of the scheme like complete ANC checkup, provision of iron folic acid tablets, Tetanus Toxiod immunization, postnatal care and exclusive breast feeding. It is required to create better awareness regarding all aspects of JSY so that people avail all the benefits of the scheme and it will certainly help in reducing maternal as well as infant mortality and morbidity. Panchayati Rai Institutions (PRIs) must be held accountable for the utilization of maternal and child health services.

Peer Reviewed Journal

References

1. Awasthi S, Srivastava NM, Pant S (2008), "Symptom-Specific Care- Seeking Behavior For Sick Neonates Among Urban Poor In Lucknow, Northern India", *Journal of Perinatol*, 28:S69-75.
2. Darmstadt GL, Bhutta ZA, Cousens S, Adam T, Walker N, de Bernis L. Lancet Neonatal Survival Steering Team (2005), "Evidence-Based Cost-Effective Interventions: How Many Newborn Babies Can We Save?" *Lancet*, 365:977-988.
3. Freeman JV, Christian P, Khatry SK, Adhikari RK, LeClerq SC, Katz J, et al (2005), "Evaluation Of Neonatal Verbal Autopsy Using Physician Review Versus Algorithm-Based Cause-Of- Death Assignment In Rural Nepal", *Pediatric Perinatal Epidemiology*, 19:323-331.
4. Ghosh R, Sharma AK (2010), "Intra and Inter-Household Differences In Antenatal Care, Delivery Practices and Postnatal Care between Last Neonatal Deaths and Last Surviving Children in A Peri-Urban Area of India", *Journal of Bio Social Science*, 42:511-530.
5. International Institute of Population Sciences (IIPS) and Macro International (2007) National Family Health Survey (NFHS-3), 2005-06: India; Vol 1, Mumbai.
6. Lawn JE, Gravett MG, Nunes TM, Rubens CE, Stanton C, and the GAPPS Review Group (2010), "Global Report on Preterm Birth and Stillbirth (1 to 7): Definitions, Description of the Burden and Opportunities to Improve Data", *BMC Pregnancy and Child-birth*:10 (Suppl 1):S1.
7. Pallikadavath S, Foss M, Stones RW (2004), "Antenatal Care: Provision and Inequality in Rural North India", *Social Science Medicine*, 59:1147-1158.

Empowerment of Rural Women in Salem District

Introduction

In the history of human development, woman has been as important as man. In fact, the status, employment and work performed by women in society is the indicator of a nation's overall progress. Without the participation of women in national activities, the social, economical or political progress of a country will be stagnated. The hands that rock the cradle, may though, as the myth goes have not yet ruled the world. The fact is that most of the women's domestic role is combined with economic activities and utilization of their skill and labour to earn the extra income for the family, which makes the difference between a reasonably decent survival and humiliating poverty.

Women constitute half of the humanity, even contributing two-thirds of world's work hours. She earns only one-third of the total income and owns less than one-tenth of the world's resources. This shows that the economic status of women is in pathetic condition and this is more so in a country like India.

It is one of the means to empower the women. Enhancing women's economic productivity is an important strategy for improving the welfare of 60 million Indian households living below the poverty line. The existence of women in a state of economic, political, social and knowledge disempowerment is known to be a major hindrance to economic development. The position of women in any society has been the subject of many inexpert opinions and guesses and has often been misrepresented by stereotypical portrayal. A more balanced and scientific way to asses women's position has been given by Anthropologist J. Cooper "Status of women in any society depends on her recognized rights, duties, liberties and opportunities – chiefly in the domestic, economic, social, political and religious spheres".

Peer Reviewed Journal

Specific Objectives

- To study the relationship between empowerment and socio-economic characteristics of rural women.

Methodology

Data Sources

The primary data was collected from Semmandapatty village in Salem District from the selected the households were listed from the list 120 households were drawn with simple random method. The selected 120 households were contacted personality with interview schedule. The structured interview scheduled was pre-listed and questions were added after ascertaining from the respondents. Data was collected from the respondents relates to their age, education, marital status, caste, family type, family land holding, family size, income of the family, social participation, material possession, mass media participation, etc.

Analysis and Results

This study is allocated to analyse the primary data collected from the 120 households in Semmandapatti village, Salem.

T. Anbazhagan, Research Scholar, & **Dr.R.Venkatachalam,** Assistant Professor,
Department of Economics, Erode Arts and Science College, Erode.

Results and Discussion

Education

A glance at shows that 38.4 per cent of the women were functionally literate, considerable per cent of women had middle school education (17.5%) and only 15.8 per cent of respondents had education upto primary school. Non-realization of the influence of formal education has come in the way of getting them better education by their parents. Poor economic status, rural social environment, poor education facilities during their childhood days and schools located in far away places were the other contributing reason for poor education.

Considerable percentage of rural women were functionally literate because they learnt from the other members who are educated in the group. Only the functional literacy is not going to achieve the objective. This calls for encouragement of women to acquire formal education.

Marital status

Marital status of the women indicates that 75 per cent of the women were married because most of the women belonged to the age group of 31 to 50 years. And also the probable reason for it is, in the villages, the age at marriage for the women will be generally low.

Caste

Regarding the caste status, majority of the women belonged to the category of backward caste followed by forward community. It may be because concentration of those castes in this particular area.

Family type

The data pertaining to family type revealed that majority of the respondents (85.8%) belonged to nuclear family whereas 14.2 per cent of them belonged to joint family. Due to urbanization, people would prefer to live in nuclear family for the sake of close contacts, satisfaction of basic needs and also realization of the advantages of nuclear families in terms of running the family and responsibilities etc.

Land holding

More than half of the respondents (55.8%) belonged to landless category. This was the main reason to force the women to engage in income generating activity for livelihood.

Family size

It is noticed from Table 2 that, 72.5 per cent of respondents belonged to small family (five and below) and the rest belonged to big family (six and above). This might be due to the practice of small family norms, their awareness regarding the increased cost of living and difficulties in maintenance of big family. They might have found it beneficial to have small families to lead a better and comfortable life.

Material possession

Material possession of the respondents was low. The analysis of data revealed that very few per cent (13.3%) of respondents possessed bullocks and bullock cart (11.7%). This could be attributed to the reasons like majority of the respondents belonged to landless category and rest to small and marginal category. They cannot buy the improved agricultural implements because of cost and feasibility of maintenance of implements. It was found that, 42.5 per cent of the respondents possessed television followed by radio (10.8%). These two are major entertainment media for the rural people and also the cost of these items have decreased.

Peer Reviewed Journal

Income of the family

The economic position of the families of the respondents indicated that 31.7 per cent of women belonged to high income category followed by semi-medium income category (30.0%). The possible reasons could be women are also contributing to the family income through their individual earnings.

Social participation

It could be inferred from the results that majority of the respondents (73.3%) were having low social participation. Inability of women respondents to devote their time, lack of awareness of activities of various social institutions and lack of social mobility due to family restrictions and self confidence resulted in poor social participation of rural women.

Mass media participation

The results in Table 2 revealed that 45.0 per cent belonged to low mass media participation. Poor literacy rate of women, poor social participation and lack of interest lead to poor participation.

Training

It could be noticed from the Table 2 that, 28.3 per cent of the respondents had received one training followed by two trainings (27.5%). While, majority have undergone (91.66%) upto three trainings. This is mainly because of the NGOs putting lot of efforts in training about IGA in order to strengthen the SHGs.

Findings

Nearly two-third (63.3%) of respondents belonged to middle age group. More than one-third (38.4%) of respondents were functionally literate. Three-forth of respondents (75.0%) were married. More than half of respondents (52.5%) belonged to backward caste. Majority (85.8%) of respondents belonged to nuclear family. More than half (55.8%) of respondents were landless. Nearly three-fourth (72.5%) of the respondents belonged to small family. Majority (46.7%) of the respondents were in low material possession category. Nearly one-third (31.7%) of the respondents belonged to the high income category followed by semi-medium income category (30.0%). Nearly three-fourth (73.3%) of the respondents belonged to low social participation category. Regarding mass media participation, 45.0 per cent of the respondents belonged to low level of mass media participation.

Conclusion

Education, land holding, income of the family, social participation and mass media participation showed highly significant association with empowerment, whereas, age, martial status, caste, family type, family size, material possession and extension participation had no association with empowerment of rural women.

References

1. DWARAKANATH, H. D., 1999, DWCRA in Andhra Pradesh. *Kurukshetra*, 47(12) : 14-18.
2. JHAMTANI, A., 1995, Rural women : The powerless partners in development. *Kurukshetra*, 43(8) : 61-63.
3. MANGASRI, K., 1999, Empowerment of DWCRA groups in Ranga Reddy district of Andhra Pradesh. *Ph. D. Thesis*, Acharya N. G. Ranga Agricultural University, Hyderabad, Andhra Pradesh.
4. REDDY, A.R., SURESH REDDY.Y AND MOHAN REDDY, P., 1994, Women and Rural Development – A study of DWCRA in Cuddapah district. *Kurukshetra*, 42(9) : 19-22.
5. SHARADA, A. H., 1997, Women, fertility and empowerment : Some issues in the contemporary debate. *Samya Shakti*, Centre for Women Development studies, New Delhi, 6 : 28-43.

Peer Reviewed Journal

An Economic Analysis of Poultry Farming in Namakkal District

Introduction

India is predominantly an agricultural economy and agriculture contributes 14.6 per cent in the year 2009 - 2010 to the Gross Domestic Product. India is blessed with economically active human resources of 640 million people in the age group of 15 - 70 years. The Government have been pushing through various programmes to improve the lot of the masses depend upon agriculture and allied activities. Poultry has fast growing segment in the agriculture livestock industry. Livestock is significantly contributing to increase productivity in Indian agriculture. It provides food, fuel, fertilizer and draught power to sustain the rural economy. The commercial poultry farming has increasingly has been taken up during recent years in almost all over the country. The poultry farming is one of the leading supportive activities of agriculturalists and egg production is the most important aspect of the industry. Poultry enterprise has emerged as an important supplementary occupation of the farming community in the country.

Objective

- The study mainly focuses on Income and employment generation in poultry farming in Namakkal District.

Methodology

Empirical study is based on both primary and secondary data. The primary data are collected from the sampled farmers. A sample respondent was selected 110 poultry farmers by out 440 poultry farms in Namakkal District. The secondary data are collected from various yearbooks, records of poultry farms, poultry journals, poultry international and research publications. The required data are also collected from Tamil Nadu Poultry Farmers Association, Namakkal, and the National Egg Coordination Committee (NECC), Namakkal. The district has been identified because of its dominant position in poultry production in the State as well as in India. For the purpose of the study, an exhaustive list of poultry farms operating in this district is prepared. Based on the number of birds, farms are grouped under small, medium and large size categories. In the present study an attempt has been made to study the Employment Opportunities in Namakkal Poultry farming.

Employment Potential in Poultry Farming

Poultry farming can provide self-employment to unemployed and under-employed rural folks. According to the Perspective Plan for Tamil Nadu, Poultry units likely to provide employment to at least 1.5 lakhs of people, another 20,000 people will get jobs in other ancillary activities. The Indian Council of Agricultural Research Vision - 2025 has viewed that increase in per capita availability of one egg will generate 50,000 more jobs. the poultry operations can be handled with ease both by men and women.

Women are the principal contributors of family poultry production. Family poultry production contributes to family nutrition, additional income and job opportunity. Most of the relevant works family poultry production such as house construction, feeding, medication, housing and releasing, house cleaning, hatching and brooding management and decision making are absolutely made by women. It is seen that there are 15 sample small farmers are having less than 5 years experience; 43 small farmers have experience 5-10 years; 3 small farmers have experience 10 years and above. Among those imedium farms, 3 farmers are having experience less than 5years; 14 respondents have experience from 5 to 10 years; 5 respondents are having experience 10 years and above. Among those in large farms, 2 respondents have experience less than 5 years; 19 sample farmers have experience 5–10 years; 6 farmers are having experience 10 years and above. In general, the 20 sample farmers are having experience less than 5 years; 76 sample

C.M. Ganesh, Ph.D Scholar, Department of Economics, Periyar University, Salem.

Peer Reviewed Journal

farmers are having 5 to 10 years experience; 14 sample farmers are having experience 10 years and above.

It is seen that 13.11 per cent of sample small farmers are having qualification of below S.S.L.C; 16.39 per cent of sample small farmers are having the qualification S.S.L.C; 50.82 per cent are graduates; and 19.67 per cent are postgraduate and professional degree holders. In the medium farmers, 22.73 per cent are having qualification of below S.S.L.C; 9.09 per cent are S.S.L.C; 45.45 per cent are graduates; 22.73 are postgraduates. Among those employed in large farms, 18.52 per cent are having qualification below S.S.L.C; 11.11 per cent are S.S.L.C; 51.85 are graduates; and 18.52 are postgraduates and professional degree holders.

Summary and Conclusion

Today, among different activities in the livestock sector, poultry farming is fast growing. It has an enormous potential to create non - farm employment, check migration from rural to urban areas and to improve the socio – economic status of rural population besides helping in the process of rural development. It needs certain vital infrastructure facilities that can facilitate storage, distribution, marketing, prevention and treatment of diseases in time and exports. If these facilities are provided adequately, it will help to improve the standard of living to rural people. So the poultry farmers can earn profit.

Suggestions

- Marketing channels have to be improved to increase consumption in order to create more employment, increase income of the rural people.

References

1. Reddy, Revindra. (2005). "*Human Resource Development for Quality Poultry Production*", Poultry Line, Vol.5, No.10, pp.17-18.
2. Sasidhar, P.V.K., Sastry, K.V.H. and Sandeepsaran. (2006). "*Professional Manpower Requirement for Poultry Sector*", Poultry Fortune, Vol.7, No. 8, p.18.
3. Tangaraju, P. (2010). "Five to Seven percent growth in Egg-laying birds projected" The Hindu, September17, page-5.
4. Poultry Year Book (2003-2004). State/ UT Animal Husbandry Departments.
5. Poultry Year Book (2003-2004). Basic Animal Husbandry Statistics 2006, Department of Animal Husbandry Dairying and Fisheries.

Peer Reviewed Journal

Performance of PHC's in Reproductive Health Services-A Case Study of Tiruppurakundram

Health encompasses physical, mental and social well-being. It is as much important to approach the health services from the angle of provision of health services but also the social angle because to a large extent for a women, health is socially determined and access to healthcare is almost fully so.The refusal of acknowledgement of sickness among women is a major socio-cultural barrier, which inhabit women from accessing public health care systems. The multiple roles of household work, childrearing and paid work that women carry out has implications for their physical and mental health. Thus health care systems have to address the gender concerns in an appropriate manner to ensure that women are enabled to use the health services.

Women's health issues have attained higher national and international visibility. A renewed political commitment too has been exhibited in recent decades. While targeted policies and programs have enabled women to lead healthier lives, significant gender-based health disparities remain in many countries. Gender-equitable approaches to health are needed to enable women's full participation in the planning and delivery of reproductive health services.

Peer Reviewed Journal

The main objectives of the study are:

1. To interpret and analyze theMMR and IMR from gender perspective.
2. To find out the Abortion, Sex Ratio and Still Births Rates in the selected PHC.

A case study of Tirupparakundaram main PHC has been done for this purpose.Being one of the largest PHC, it often considered as a model PHC as it covers a very large population.

Methodology:

This study has used secondary data to study the first and second objectives and primary data for the third objective. The various tools used are, maternal death analysis, MTP (abortion) calculation, sex ratio at birth, infant mortality rate, still birth rate.

PHC'S SERVICES IN TIRUPPURAMKUNDRAM BLOCK:

Antenatal care is offered to women during pregnancy. The primary aim of antenatal care is to achieve at the end of pregnancy, a healthy mother and a healthy baby.In twelve weeks of pregnancy they register the pregnant women in the block. If their hemoglobin below 8 grams, monthly they are given 200 tablets and if the hemoglobin is above 8 grams they are given 100 tablets.They detect high risk cases and give them a special attention, complications are identified and prevented.Pregnant mothers attend antenatal clinic once during first 7 months twice during the 8th month and thereafter once a week or three visits covering the entire period of pregnancy.Right after confirmation, physical examination, urine blood test, HIV test etc., Iron and Folic acid tablets are provided. Immunization against tetanus is also done. Awareness programme about other details like individual instruction on nutrition, family planning, self-care, delivery and parenthood are conducted in Tiruparakundram PHC.

For the past few decades, the Primary Health Centre system has been providing "maternal care" to rural women under the Mother Child HealthProgramme. The Auxiliary Nurse Midwife who is a full time employee of the government is supposed to register all the pregnant women in the region. Every year they cater toabout 300 to 400 pregnant cases. It was 455 in 2007; in 2008 it has reduced below 300. On

Dr. SugandaRamamoorthi, Associate Professor, Department of Economics,
Lady Doak College, Madurai.

enquiry for the reason for the decline it was informed that the Operation Theater was not working in that period. In 2009 again it has increased to 400 cases.

Maternal Death:

Maternal death, or **Maternal Mortality**, also called "obstetrical death" is the death of a woman during or shortly after a pregnancy. In 2000, the United Nations estimated global maternal mortality at 529,000, of which less than 1percent occurred in the developed world.

For the first time in decades, researchers are reporting a significant drop worldwide in the number of women dying each year during pregnancy and child birth, from 526,300 in 1980to about 342,900 in 2008. In India, there were 408 to 1080 maternal deaths per 1, 00,000 live births in 1980 and by 2008 there were 154 to 395. The Millennium Development Goals has placed a target of achieving MMR rate as 105. Tamil Nadu has achieved the target and in the year 2007-09 MMR was 97.

In this Primary Health Centre, from the year 2005 to 2009, there has been a decline in maternal death rate although there was a slight increase in the years 2007 and 2008. It can be seen that maternal deaths decreased from 225 to 119 which are more or less equal to Maternal Mortality Rate in India. It can be inferred that the because of the increase in coverage in institutional deliveries, the Maternal Mortality Rate has declined tremendously. But there is much work to be done in this block it has to reach the MDG target of 105 by 2015

Peer Reviewed Journal

Abortion:

Abortion is theoretically defined as Termination of Pregnancy before the fetus become viable.It was observed that in thisPrimary Health Centre is, Medical Termination of Pregnancy is done only if patientsaccept to do family planning or adopt temporary method.Family planning is done every Friday and patients are kept under observation for one day.

Abortions include both induced and natural abortion. The data in table no.4comprises the abortions done during the first trimester and second trimester. The data reveals that number of abortions is varying from year to year. Though it was 452 in the year 2005, it was 264 in 2008 and 325 in 2009, discussion with the health staff revealed that women are approaching Village Health Nurse for early abortion within two months by using abortion pills. The dataprovided by the Directorate of Public Health does not reveal whether abortion has occured in the first trimester or second trimester. However, 7.5 percent of the foetus get wasted it may be due to induced or natural abortion in the year 2005, and it is 4.3 percent in the year 2006, again it is high in 2009

Sex Ratio:

At birth the normal sex ratio (number of females per thousand males) should be 934 – 952. In India, reliable statistics about sex ratio at birth is not available; hence the juvenile sex ratio (for 0-6 age group) is taken as a reliable indicator. Globally, this ratio is in the range of 943 to 952. In India, sex ratio as per 2011 census is 933.

The sex ratio at birth is the direct indicator of the intensity of occurrence of female feticide. 10 million girls are born in India every year and almost 2 million female fetuses are aborted annually after sex determination. Indian Medical Association gives a shocking data that five Million female fetuses are aborted annually. In Tamil Nadu, the sex ratio at birth is below 900 in many blocks and districts.It has been broadly accepted at the international level that the natural female to male sex ratio at birth is 100:105 – i.e. 952 female children for every 1000 male children, which is a biological sex ratio at birth. Thus a deviation from this ratio will indicate sex selective abortion or female feticide.

It can be seen that the Primary Health Centre data on live births in Madurai District establishes the fact that elimination of girl children at the foetus level is very much existent in Tiruppurakundram block. There

is deviation from the biological sex ratio of 952 which is broadly accepted at theinternational levelthis indicates sex selective abortion or female feticide has happened in the years 2005, 2006, 2007 and2009. This serious issue needs to be addressed as live births have declined over the four years in spite of the efforts taken by various agencies both governmental and non-government.It is important to note that in Tamil Nadu 90 percent of births are registered; hence the data on Sex Ratio at Birth is more or lessaccurate.

Still Births:

When a fetus which has died in the uterus itself either during labour or at the time of delivery exits from a woman's body it is called Still Birth. Generally, Still Births occurs when the baby has fully grown that is after reaching mid-second trimester to full term gestational age. Still births are not miscarriage.

The still birth rate for the year 2005 was 14.4 and increased to 16.3 in the year 2006. And reduced in the year 2007 and 2008 and again raised to 16.4 in 2009. The still birth rate of the five years is 16.1 in Tiruparakundram Block.For the period 2006 & 2007 the still birth rate in Tamil Nadu was 9.7 and was 9.4 in the year 2007. For the same period 2006 & 2007 the still birth rate for Madurai district were 14.8 and 13.9 (726÷52308). Thus the data clearly shows that still birth rate in Madurai district for the year 2006 & 2007 were significantly higher than the Tamil Nadu still birth rate for the said period. This shows that health care delivery system in Madurai district is not up to the mark when compared to Tamil Nadu. The data also reflects the high risk pregnancies prevail in Tirupparakundram Block.

It is evident that Infant Mortality Rate differences are 0 for the year 2005, - 6 for the year 2006, +10 for the year 2007, -6 for the year 2008, 0 for the year 2009. There is no clear trend by analyzing from the data on Infant Mortality Rate gender difference there is ups and down, so further investigation is needed.The fluctuation in infant death in Tiruppurakundram Block may be due to crude way of killing after birth or may be due to neglect or gender discriminatory practices prevalent in this region.

Conclusion

Primary Health Centres are playing a very vital role in providing health services to women who are marginalized and poor. The government has drawn up many schemes to provide proper health facilities specially pre and post natal services. In achieving the MDG goals Tamil Nadu has been ranked in the top. Yet, the MMR rate in many of the smaller towns is very high as also the IMR and Sex Ratio. Concerted efforts by the Governmental agencies, Non-governemntalagencies and private agencies alone can improve the situation and empower women.But the government has to allocate more funds to improvise the infrastructural facilities and bring our vital statistics in par with international standards.

References

1. Bajpai, Nirupam, RavindraDholakia and Jeffrey D. Sachs. (2005). „Scaling up Primary Health Services in Rural India: Case Studies of Uttar Pradesh and Madhya Pradesh, Center on Globalization and Sustainable Development, Columbia University, Working Paper No. 29, New York.2003
2. .Fracchia.G.N.,Theofilatou.M,"*Health services research*", IOSPress Amsterdam. Oxford. Washington. Tokyo,1993.
3. Linda M. Whitefor, *"Primary health care in Cuba"*, Rowman and Little field publishers, 2009.
4. RosamundBryar and Bill Bytheway, "*Changing primary health care,*" Blackwell Science Ltd, 1996.
5. Sabu M. George &Pavalam, "Female Feticide in Tamil Nadu", Society for Integrated Rural Development, Madurai, 1998
6. Valorie A. Crooks and Gavin Andrews. J, "*Primary Health Care: People, practice, place*", Ashgate Publishing company, 2009.

Peer Reviewed Journal

A Study of Health Insurance Scheme in Salem Town

Introduction

Health is a fundamental human right and a Worldwide Social goal. It is essential to the satisfaction of basic human needs to an improved quality of life and that is to be attained by all people.

Health Insurance

Health insurance, like other forms of insurance, is a form of collectivism by means of which people collectively pool their risk, in this case the risk of incurring medical expenses. The collective is usually publicly owned or else is organized on a non-profit basis for the members of the pool, though in some countries health insurance pools may also be managed by for-profit companies. It is sometimes used more broadly to include insurance covering disability or long-term nursing or custodial care needs. It may be provided through a government-sponsored social insurance programme or from private insurance companies. It may purchased on a group basis (e.g. by a firm to cover its employees) or purchased by an individual. In each case the covered groups or individuals pay premiums or taxes to help protect themselves from unexpected health care expenses. Similar benefits paying for medical expenses may also be provided through social welfare programs funded by the government. In India the health insurance schemes are slowly getting prominence.

Kalaignar Insurance Scheme in Tamil Nadu

The government of Tamil Nadu introduced a massive welfare scheme called "Chief Minister Kalaignar Insurance Scheme" for life saving treatment on 23rd July 2009. For the poorest low income ,unorganized groups who cannot afford costly treatment as a supplementary facility for getting free treatment in empanelled government and private hospitals for such serious ailments. People who have an annual income of less than Rs72,000 eligible for the Kalaignar Insurance Scheme. Under the scheme the sum insured is Rs1, 00,000 for the entire family for 4 years. People are eligible to avail cashless medical facilities only in the empanelled hospitals.

Star Health Insurance in Salem

This Kalaignar Insurance Scheme has been implemented in collaboration with Star Health and allied Insurance Company. The beneficiaries selected under the Kalaignar Insurance Scheme for Life Saving Treatments can avail themselves of quality healthcare in 20 hospitals in Salem District. People could also avail themselves of healthcare in these hospitals by producing their family cards and a certificate from the Village Administrative Officer (VAO).

Net work hospitals

The insurance company will identify and enroll hospitals under this scheme. The hospitals so networked will be well published. The treatment under this policy will be available only in such network Hospitals. There shall be a minimum of 6 hospitals in each district and a minimum of 15 hospitals in major cities. The payment to hospitals for treatment shall be based on package rates finalized with the hospital. The beneficiary is not required to pay any amount to the hospitals for the treatment until the limit of 1 lakh is exhausted.

Peer Reviewed Journal

A. Lakshmanan, Ph.D Research Scholar, Department of Economics,

PSG College of Arts and Science, Coimbatore .

- **Objective of the study**

The present study had set on objective of interacting with the selected beneficiaries Kalaignar Insurance Scheme in Salem Town to know their level of satisfaction.

Sample size

By adapting Random Sampling Method 100 beneficiaries from list of customers of Star Health Insurance Scheme in Salem Town was selected among them (60 males and 40 females)

Method of data collection

In this study Primary data were used. The Primary data were collected through a structured questionnaire.

Statistical tools used

Percentage, average and scaling techniques were used to analyse the data.

Results and discussion

Age group wise classification of the selected respondents revealed that the belonged to all ages- children youth, middle-aged and old they were villager, cities and town. the selected beneficiaries of Kalaignar Insurance Scheme, when the classified on the bases of their occupation it was found that they were from daily wage earner (45), poor formers (20), agricultural and rural lab ours (25), barbers (2) Drivers (3) and wood cutter (5).The caste comparison was 37 belonged to Scheduled (SC) 30 from backward, 20 from most backward community and remaining five belonged to Scheduled tribes (ST). The significant aspect was that 52 of their were literate: 5 degree holders, higher secondary 10, and secondary 31and six were studied up to primary level. Nearly 87 beneficiaries' nuclear families implying a cover (23) worker from joint families

Economics condition

Apart from the nature of work, income and expenditure of the family were taken into account to describe their economic condition. The details about the family income were obtained

Annual Income of the Respondents

Annual Income of the Respondents (in. Rs)

S. No	Annual Income	Respondents
1	20001-30000	63
2	30001-40000	27
3	40001-50000	5
4	Above 6000	5
	Total	**100**

The analysis income of the selected respondents was calculated by taking into account the wages including of the earning members of the family. It was found that the annual income of the majority of the respondents (63) ranged between Rs 20001-30000, 27 respondents between Rs 30001-40000, 5 respondents each in the Rs 40001-50000 group and Rs 50001-60000 group.

Family Expenditure of the Respondents

The pattern of the expenditure was found as mostly spend on food and clothing they have no money to spend on their health care. The average annual expenditure of the selected respondents varied between Rs 16000 and Rs 47000.

Peer Reviewed Journal

Treatment

Ninety three selected respondents were got their treatment from private hospitals in Salem district. That is only seven got their treatment of government hospital.

Nature of treatment

The selected patients underwent surgeries eight categories as shown in table 2

Distribution Showing Package Category

Hospital	Respondents
Cardiology and cardio thoracic surgery	20
Oncology / Neurology	15
Nephrology / Urology	20
Orthopedic Surgery	18
Ophthalmology	10
Gastroenterology	9
Plastic and Facial Maxillary	5
ENT	3
Total	**100**

Most of the benefited from the treatment under taken by the department of Cardiology, Oncology / Urology Ophthalmology and Orthopedic Surgery. The beneficiaries a found as satisfied.

Satisfaction in hospital treatment

- Satisfaction of the Respondent in Hospital Treatment

Satisfaction of Hospital Treatment	Respondents
Very Good	27
Good	36
Moderate	37
Total	**100**

With the treatment they received, Most of them (37) expressed their satisfaction level as moderate followed by good (36) and very good (27)

Conclusion

The present study concludes that the Kalaignar Insurance Scheme is more benefit for poor people who have living under poverty line in Selam town.

References

1. Bannered, B.N., Globalization: "Liberalizing the Indian Insurance Sector", Response Books, New Delhi, 2000.
2. Dorfman, M.S., "Introduction to Risk Management and Insurance", Prentice Hall, New Delhi, 2004.
3. Health Insurance for the Informal Sector by Gumber, A. in Working Paper, Problems and Prospects, Indian Council for Research on International Economic Relation (ICRIE), New Delhi, Nov. 2002.
4. Sharma, S.P., "Organizations of Indian Insurance", Himalaya Publish House, New Delhi, 1960.
5. Skipper, H.D. and Black, K., "Life and Health Insurance", Prentice Hall, New Delhi, 2000.

Peer Reviewed Journal

Economic Region of Salem district

1.1 Introduction

Salem is the 5th largest city of Tamil Nadu located in the central part of the southernmost state of India. Almost completely surrounded by hills, Salem is one of the major textile centers in the country. Salem district is regarded as a Geologist's paradise, surrounded by hills and the landscape dotted with hillocks. The district of Salem possesses a vibrant culture dating back to the ancient Kongu Nadu. As a district, Salem has its significance in a number of aspects. There are several things in this district that are noteworthy by virtue of its location and social set-up. The date of human civilization in this district reaches far back to the stone ages. The existence of prehistoric culture in the Salem district is evident from the discovery of Paleolithic and Neolithic stone implements and dung ash heaps in and around this district of the Tamil Nadu state. The district of Salem comprises of eight taluks which are; Yercaud, Salem, Attur, Sankari, Omalur, Gangavalli, Idappadi and Mettur. In the year 1998, Attur division was newly formed and a new taluk called Valappadi was formed and the district of Salem attained its present administrative set-up. Salem About this sound pronunciation is a city and a Municipal Corporation in Salem district in the Indian state of Tamil Nadu. Salem, which is also called Mango city, is located in the North Central part of the state. Salem is the fifth biggest city in Tamil Nadu. The name Salem appears to have been derived from Cheralam (Chera Nilam- Chera Dynasty) or hai or Shalya or Sayilam or Sailam which are found in inscriptions referring to the country around the hills. Salem and the hilly region around it were part of the Chera and the city was ruled by Kings who were known as the Kurunila Mannargal of ancient Tamil Nadu.

1.2 Economy of Salem

Salem is one of the major producers of traditional silver anklets, which are popular among women. It boasts large textile, steel, automotive, poultry and sago industries. Salem also has one of the largest magnetite deposits in India. Companies like Dalmia have mines here. The Leigh Bazaar market is a large regional market for agro products. Silk and cotton fabrics from Salem are sold throughout Tamil Nadu and are a big buy. The Indian Institute of Handloom Technology, the second of its kind in India, is found here. Salem is one of the chief producers of customary silver anklets, which are a rage with the womenfolk here. The Leigh Bazaar market is known for selling agricultural produce and is usually abounding with visitors and shoppers. Fabric exporting has been the oldest business in Salem, going back to the 30s. Salem has always been known for exporting fabrics and clothes and is still consistently doing so.

1.3 Major Areas of Focus

- Integrated development of major food crops like paddy, coarse cereals, minor millets, pulses, oilseeds;
- Agricultural mechanization Activities related to enhancement of soil health;
- Development of rain-fed farming systems in and outside watershed areas, as also Integrated development of watershed areas, wastelands, river valleys;
- Integrated Pest Management schemes;
- Strengthening of Market Infrastructure and marketing development;
- Strengthening of Infrastructure to promote Extension Services;

Peer Reviewed Journal

R.Veerachamy, Ph.D Research Scholar, Department of Economics,
Bharathiar University, Coimbatore.

- Activities relating to enhancement of horticultural production and popularization of micro irrigation systems;
- Animal husbandry and fisheries development activities;
- Study tours of farmers;
- Organic and bio-fertilizers;Innovative schemes.

1.4 Land Use

The gross cultivated area in the district is about 2.5 lakh ha (2005-06) and the net cultivated area is 2.18 lakh ha (Table 4.1). The major crops in this district are paddy, millets, cotton, pulses and sugarcane which contributes to the major area under cultivation.

1.5 Soil Health

The soils of the district can be classified under 5 categories viz. Clay soil, red loam, laterite soil, red sandy soil, sandy coastal alluvium (Table 4.2). Black soil is considered as most fertile. The red soil is equal to loam in productivity. In and around Attur, soil is black due to alluvial deposit with red sub soil.

1.6 Water Sources of Irrigation

Cauvery River is the only major source available for irrigation other than wells in this district. In addition there are about 7 tanks available in this district which contributes for irrigation in this district. Wells accounted for the major source of irrigation in this district (82 percent). Of the 20 blocks in Salem district, 15 blocks are categorized as over exploited blacks (100 percent extraction), 4 blocks under Critical (85-100 per cent extraction) and Semi Critical (60-85 per cent extraction). It reveals that the district has over exploited the ground water and it will warrant the efficient use of irrigation water through improved technologies and soil and water conservation measures in the near future.

Peer Reviewed Journal

1.7 Arts and culture

Modern Theatres were started by T R Sundaram in 1937, soon after the era of silent films ended in the South Indian film industry. It was built on nearly nine acres of land at the foot of the picturesque Yercaud hills. Sundaram was able to access verdant and beautiful shooting sites for his films, all within a 50 km radius of his studios. He was also able to hire cheap and efficient labour in light boys and cameramen to assist in the production of his films. He produced nearly 117 films in Tamil, Hindi, Kannada, Telugu, Sinhalese and other languages. Most of them were box office hits and he is credited with bringing to stardom writer M Karunanidhi and actors such as M G Ramachandran, M N Nambiar and Jayashankar to films. After Sundaram's death in the 1970s, his son continued his tradition, shooting cowboy remake films with actor Jayashankar in the lead roles. However by then, the focus of the south Indian movie industry had shifted to studios in Chennai. After the younger Sundaram died, his widow Kalavani gave the studios to building promoters in 2004. The studios were demolished entirely, save for a small signpost and the gigantic stone arch with the Modern Theatre's sign. The arch serves as the entrance to a township of bungalows and small flats known as Sundaram Gardens.

1.8 Sericulture

Sericulture is one of the major activities concentrated in Salem district other than agricultural enterprises. It provides alternate livelihood security for the majority of the farming communities in the district. It is an Agro-based rural industry ensuring small, marginal farmers, particularly women earn high remuneration and thereby helps in poverty alleviation in rural areas. Cultivation of an acre of mulberry provides employment to five persons throughout the year. 1503 caricaturists are involved in silkworm rearing by cultivating 2045 acres of mulberry. In Salem district, Mulberry activities are there in some pockets of all the 20 blocks, of which a remarkable development is seen at Panamarathupatty, Edapady, Mecheri, Omalur, Attur, D. Perumapalayam, and Kovilmedu, where the climate is favorable for silkworm rearing.

There are 11 technical service centers functioning. These centers are involved in mulberry expansion activities, distribution of silkworm seed to the sericulturist. Training to the new farmers and giving technical guidance to them in various sericulture activities. One cocoon market is available in Salem for selling cocoon. Government silk farms are functioning at Yercaud, Nathakkarai, Vellimalai, and S. Pudur. It is functioning for training to the sericulturist and to supply mulberry saplings. There are two private Chawkie Rearing centers functioning at Nagarmalai Adivaram and Rayarpalayam in Attur Taluk for distribution of Chawkie silkworm to the farmers for getting better cocoon harvest.

1.9 Education

Salem has several reputed educational institutions Periyar University is located in Karuppur, on NH 7 and was established in 1997. It is a government university and many of the degree colleges in Salem, Namakkal, Erode, Dharmapuri and Krishnagiri districts are affiliated to it. Indian Institute of Handloom Technology (IIHT) is located in Foulke's Compound, Thillai Nagar, Ponnamapet. It is a central government educational institute providing diploma courses in Textile Technology. Vinayaka Mission University is located in Ariyanur, on NH 47 and was established in 1981. It is a deemed university, providing courses in Medicine, Dentistry, Paramedical Sciences, Homeopathy Medicine, Engineering, Technical and Management Sciences, Humanities, and Arts and Sciences. Government College of Engineering, Salem is located on NH7 and was established in 1966. It is NBA accredited Autonomous Engineering College affiliated to Anna University, Chennai.

1.10 Healthcare

The Salem Super Specialty hospital has been conceptualized. There are several Multispecialty Hospitals such as Gokulam Hospital, Manipal Hospital, soodamani hospital, Global Medical Center & Urology Hospital, Shanmuga Hospital, SKS Hospital, Shellapha Hospital etc. In addition to MultiSpeciality Hospitals there are a number of Clinics, General Medicine, Ayurvedic, Siddha, Homeopathic Hospitals present in Salem.

1.11 Tourism

Many Well Known temples located in the Vicinity of Salem City. This City is a must visit for all Hindus. In the western region of Tamil Nadu, Salem is the only Place where Famous temples of Popular Hindu Gods such as Ganesha, Shakthi, Vishnu, Shiva lie within the Main Town. The main Raja Gopuram is of seven tiers. A Siva temple, perhaps the most beautiful of its kind in Salem District. Every year on February 21, and the following 3 days, a great solar and architectural wonder can be seen in the temple. A temple tank (about (180' x 180') is one of the finest of its kind in South India.

Conclusion

The City Council of Salem hereby approves and creates the "Salem Economic Improvement District." is authorized to make economic improvements, the planning or management of development or improvement activities, The conduct of activities in support of business recruitment and development. The marketing and promotion of businesses, public events and other activities occurring in the Salem Economic Improvement District. The provision of decorations, flowers, trash cans, planters, benches, banners, signage, or other assets that generally benefit the Salem Economic Improvement District. Cleaning and maintaining the public spaces within the Salem Economic Improvement District. Provision of safety and security in the public spaces within the Salem Economic Improvement District. Any other economic improvement activity that specially benefits the Salem Economic Improvement District.

References

1. "About Salem". View InnovatioN. Retrieved 29 August 2009.
2. "Indian Census". Censusindia.gov.in. Retrieved 10 April 2012.
3. "My priority is crime control". The Hindu. 12 November 2011.
4. "Tamil Nadu". Assembly. TN. Gov.in. 3 August 2004. Retrieved 10 April 2012.
5. 'Water supply will be streamlined before summer'". The Hindu. 10 February 2012.

Peer Reviewed Journal

Growth And Financial Ratio Analyses of Sago Manufacturing Industry in Namakkal District: A Case Analysis

Introduction

Tapioca is one of the worlds major group of staple foods being grown in tropical areas lying between latitudes 30^0 North and 30^0 South and up to an altitude of 2,000 meters above Celsius and rainfall from 50 to 500 mm per year while soil acidity stays between 5 and 9. Tapioca is the mass producer of calories at low cost and is valuable to the people where the food requirements cannot be met from other sources. Tapioca is not only a subsidiary food crop but also possesses the potential for varied industrial uses. Other favourable attributes of tapioca are i) can be grown throughout the year ii) needs less care and low inputs iii) drought resistant, and less prone to pests and diseases.

Tapioca was brought into Kerala state of India by the Portuguese in the 17th Century from where it has spread to other parts. Kerala is still the largest producer of the crop. Tamil Nadu ranks second and the other states where tapioca is cultivated are Karnataka, Andhra Pradesh, Pondicherry, Assam, Meghalaya and Tripura. In India, tapioca is grown in an area of 3.05 lakh hectares with an annual production of 5.8 million tones of fresh tubers. India ranks fifth in total tapioca production after Brazil, Zaire, Nigeria and Indonesia. Sago was originally imported from other countries like Jawa and other Eastern countries which was prepared from sago palm. Sago is a pearly type of foodstuff which is used by people in various parts of this country particularly in Northern India.

Peer Reviewed Journal

Objectives of the Study

1. To analyse the growth of CIBI sago factory in Namakkal district and
2. To analyse the financial performance of CIBI sago factory in Namakkal district.

Methodology

The present study is based on the secondary data. The data has been computed from the CIBI sago factory's different year's balance sheets for the years 2001-02 to 2008-09. In order to examine the various objectives of the study compound growth rate and financial ratio analysis have been used.

Results and Discussions:

Growth Performance of CIBI Sago Factory

Growth performance is studied with reference to the following indicators. They are Capital, Raw-Materials, Total Assets, Production, Sales and Gross Profit The capital was Rs.12.18 lakhs in the initial year and it has increased to Rs.60.86 lakhs at the end of the study period with 23.57 percent growth rate. The raw-material was Rs.25.95 lakhs in 2001-02 and subsequently it increased to Rs.165.82 lakhs in 2008-09 with the growth rate of 34.89 percent. The total asset was Rs.78.51 lakhs in the initial year and it has slightly increased to Rs.79.83 lakhs at the end of the study period with 0.07 percent growth rate. The production was Rs.39.64 lakhs in 2001-02 and it has increased to Rs.189.92 lakhs and recorded 27.64 percent of growth. The sales of CIBI sago factory was Rs.44.47 lakhs in the beginning of the study period and the same has increased to Rs.174.86 lakhs in the end of the study period and it noticed 29.89 percent growth rate. There was a fluctuation trend in the gross profit from Rs.2.60 lakhs to Rs.16.01 lakhs during the study period with the growth rate of 12.48 percent. It is evident from the analysis, all growth indicators have recorded positive and high growth rate except the total assets (0.07 percent). The overall growth is identified at 20.59 percent during the study period. This sago factory has a scope for further development.

Dr.S.Ganesan, Assistant Professor, & **N.Kanagavalli,** Ph.D. Research Scholar,
Department of Economics, Bharathidasan University, Tiruchirappalli

Quick Ratio

It can be seen that the ratio was the order of 0.88 in 2001-02 and in 2005-06 it was around 13.73. From the 2002-03 to 2008-09 the ratio is higher than the standard for the period. During the beginning year, the ratio with a high value implies current liabilities being higher than current assets. But the during the study period, this ratio being quite satisfactory at the last seven years period. Therefore, the short term liquidity position in CIBI sago factory has been satisfactory.

Net Working Capital Ratio

The difference between current assets and current liabilities excluding short-term borrowing is called net working capital (NWC). Net working capital measures the firm's potential reservoir of funds. Net Working Capital is sometimes used as a measure of a firm's liquidity. It is considered that one having larger net working capital has greater ability to meet its current operational obligations.

On the whole it is found in CIBI sago factory, that the ratio of net working capital to total assets being high during 2007-08 to 2008-09, implying and that during these years the recourse position of the factory was relatively better viewed from the point of total assets.

Total Debt Ratio

For a firm which is interested in knowing the proportion of the interest – bearing debt in the total capital employed in a year, the following ratio would provide the details as to what proportion of funds are employed which have interest obligations. Total debt will include short and long-term borrowings from financial institutions, debentures, bond, and deferred payment arrangements for buying capital equipment, bank borrowing, public deposits and any other interest bearing loans.

From the trend behaviour it is evident that the CIBI sago factory during the reference period from a relatively high amount of interest bearing loans and borrowing has subjected itself to a low proportion of such debts to the capital employment. This implies that the factory has steadily decreased its debt obligations during the reference period.

Total Assets Turnover Ratios

The ratio shows the firm's ability in generating sales from all financial resources committed to the total assets. It indicates the efficiency in the utilization of total assets to generate sales. As a general rule, a high ratio is an indication of over trading of assets or efficient utilization of total assets in realizing sales, while a low ratio implies the firm suffering due to idle capacity. The traditional standard for the ratio is two times of sales to total assets employed.

Fixed Assets Turnover Ratio

This ratio indicates the efficiency with which fixed assets are utilised in business. It expresses the number of times fixed assets are being turned over in a financial year. In other words, high fixed assets turnover ratio indicates efficient utilization of fixed assets in generating sales, while a low ratio indicated inefficient management and under utilization of fixed assets.

The utilisation of fixed assets is not good in the beginning years (2001-02 & 2003-04) but it has upward by the course of the closing years of the study period. It is evident from the above analysis that the CIBI sago factory has efficiently utilized the fixed assets in the process of realizing sales.

Current Assets Turnover Ratio

This ratio measures the efficiency with which a firm is utilizing its investments in current assets. It should not have very large investment in current assets. A very high ratio indicates the efficient utilization of current assets, whereas the low ratio indicated the inefficient utilization of current assets.

Peer Reviewed Journal

Profitability Ratios:

A company should earn profits to survive and grow over a fairly long period of time. Profit is the ultimate goal of a company, and it will have no future if it fails to make sufficient profits. The profitability ratios are calculated to measure the operating efficiency of the company.

Gross Profit Margin Ratio

Gross Profit Ratio tells the gross margin on trading. This ratio indicates that the degree by which selling prices of goods per unit may decline without resulting in losses on operations in a firm. It reflects the efficiency with which management produces each unit of products sold in the market. It measures the relationship of gross profit to net sales in terms of percentages.

Conclusion

From the growth analysis, it is evident that all the growth indicators indicate the positive growth rates, i.e. raw material (34.89 percent), sales (29.84 percent), production (27.64 percent), capital (23.57 percent), gross profit (12.48 percent) and total assets (0.07 percent). This CIBI sago factory has been shown in impressive growth during the period under review and holding potential for future. It evident from the financial ratios analysis the sago factory has been functioned in a good position during the study period. All liquidity ratios, leverage ratios, activity ratios and profitability ratios indicate the good performance of the CIBI sago factory.

Suggestions

1. The CIBI factory has to take care to increase the gross profit.
2. There is also a need to modernize the sago factories for which research programmes are to be initiated.

References:

1. Balagopalan & S.N.Moorthy (1996), "Diversification of Tapioca for Alternate Uses," Green Book on Tapioca Sago Serve Salem, Vol.II, pp.46-51.
2. Barthwal R.R (1996), Industrial Economics: An Introductory Text Book, New Age International (P) Ltd. Publishers, New Delhi.
3. Mohandass.S (2010), "Marketing Practices & Problem of Tapioca Cultivators", The Southern Economist, Vol.18, January 15, 2010, pp.25-28.
4. Richard Marder (1996), "The Use of Hydroquinone Technology in the Tapioca Sago and Starch Salem", Vol.II, pp.54-55.
5. Sangeethmohan.K.C (2000), "Application of Enzymes in Starch Sago Process Industries". An overview, project up teach of Sago and Starch Industry, State Bank of India, 4th December, Salem, pp.93-98.

Peer Reviewed Journal

Performance and Evaluation of Poultry Farm in Namakkal District

Introduction

India also ninth largest producer of poultry meat in the world, producing 34 billion eggs and about600,000 tons of poultry meat in 1999 (Mehta, 2005). Poultry sector in India has been growing at a much fasterrate than other sectors of the Indian economy and accounts for 100 billion rupees to the Gross National Product(GNP). Despite such amazing growth in last two decades, annual per capita consumption of egg and poultrymeat in India is disappointingly low with approximately 36 eggs and 0.7 kilograms of poultry meat in 2005(Mehta, 2005). These levels are too low as compared to the world average of 147 eggs and 10.9 kilograms ofpoultry meat on a per capita basis (FAOSTAT). These low levels of per capita consumption of eggs and poultrymeat have been mostly attributed to lower purchasing power. Namakkal, the major poultry producer of southernIndia, has been witnessing a positive change in the recent years. The district alone accounts for about 75 percent of the birds produced in the Namakkal zone of the National Egg Coordination Committee. The poultrysector in the zone has grown by 19.53 per cent in the past two years. The total number of birds has gone up from307.34 lakh in 2005-06 to 367.35 lakh in 2007-08. The zone produces about 2.5 crore eggs a day, with Namakkalcontributing 1.75 crore of the total production. The labour-intensive sector provides direct employment to overone lakh people.

Poultry and Development and Egg Production:

Poultry had undergone a transformation from backyard unit to the present vibrant and dynamic enterprise. Poultry sector is providing employment and income to the rural folk in the state. Owing to the introduction of scientific techniques in this sector, new strains of poultry. California Cage system had revolutized the industry. Apart from this, additional avocation like cattle and poultry rearing are being encouraged in the state. Morever. Widespread immunization against ranikhet disease and availability of quality feeds had contributed much to the development of poultry rearing as a big industry. Totally, 248.75 lakh birds (28.7% of the total poultry) in the state had been vaccinated against this disease. There are 23 poultry Extension centres functioning in the state and providing training to poultry rearers. There are 5123 Broiler Farms, 1148 Layer Farms and 41 Hatcheries functioning in the state.

The state poultry industry porduces poultry and eggs mainly in the production hub of Namakkal, Salem, Erode and Coimbatore districts. The backyard poultry contributes 5 percent of the total egg production. Under part II scheme to improve the backyard poultry, 29,700 units were provided to 198 Self Help Groups in the districts of Dindugul, Pudukkottai, Ramanathapuram, Sivagangai and Thoothukudi Further, Two poultry Disease Diagnostic Laboratories are functioning in the districts of Namakkal and Erode to render technical advice to farmers for prevention, diagnosis and control of various infectious and parasitic diseases. Turkey rearing was carried on at kattupakkam poultry farm and 217 turkeys were reared. Out of Rs.68.00 lakh sanctioned, Rs.34.00 lakh was released as first installment for maintaining the turkeys during 2008-09. The total poultry population in the state accounts for 865.9 lakhs (2004 Census) and the share being 18 precent at the Namakkal level. As the state had a good potential for export of animal protein, eggs and egg product and frozen chicken meat are being exported to the Gulf countries, Russia etc., The egg production in the state had improved from 8394 millions in 2007-08 to 8810 millions in 2008-09. The per capital availability of eggs rose from 128 in 2007-08 to 133 in 2008-09.

Peer Reviewed Journal

Dr. R. Palanivelu, Associate Professor & **R. Swaminathan,** Assistant Professor,
Department of Economics, A.V.V.M. Sri Pushpam College, (Autonomous), Poondi, Thanjavur.

A Case Study of Women Water Management in Jarugumalai Village, Salem District

Introduction

Water is a precious natural sustaining the life of all living creatures. It cannot be produced or added electronically or hydrologically or byany other technology, though it can be recycled to some extent. On the earth 75 percent of surfaces are covered with water. Yet, people living in the remaining surfaces are suffering without potable water for their basic requirements. The United Nations Report on Water for life 2005-2025 estimates that one out of six people more than a billion population does not have adequate access to safe water. Water is one of the natural resources which is essential to sustain life. Women play a crucial role in collecting and management water for drinking and other household purposes. Tribal people have rights to common property resources, such as water, land and forests. Fact is tribal communities derive part of their income and nutrition through the processing, consumption and sale on non-wood forests products.

Objectives of the study

Keeping these impact analyses, the study has been carried out with the following objectives

1. To study the socio economic background of the sample households women.
2. To examine the water factors determining of tribal women.

Methodology

Based on the framed objectives of the study, it is necessary to collect primary data. Various aspects of tribal women water management such as availability of water, quality of water, sources of water and effect on economic status for women. The researcher has selected jarugumalai in salem district. The jarugumalai total number of household 500, the researcher has selected only 50 respondents at 10 percent level. A random sample 50 women respondents was interviewed to collect data from tribal settlements of jarugumalai village. The Jarugumalai is a small village in Panamarathupatti Taluk in Salem District. Its main Village Panchayat is Kuralnatham Panchayat..

Analysis and Discussion

Over all education status of 50 respondent in jarugumalai village. It reveals that majority of 84 percent are illiterates, remaining 16 percent primary education.

Occupation status of the respondents 88 percent are engaged in agriculture remaining 12 percent agricultural labour respectively

There is association between the quantity of water required per day for both drinking and other domestic chores and the size of less than four members are 64 percent. The family size five numbers of family 16 percent and six of family number 20 percent water level increasing quantity required.

The source of collecting water reveals that most of the respondent 56 percent fetch it from bore well and open well are 44 percent respectively. the time spent in a day for water collection reveal 60 percent respondents to take 3- 4 hours and the remaining 40 percent respondents spent 1-2 hours for collection of water to meet their daily requirement.

The seasonal scarcities of water, nearly 64 percent of the respondents face insufficient water during summer and rest 36 percent feel that the water available is sufficient. Tribal women are traditionally loaded with the responsibility of fulfilling the water needs of the family. It is evident from the filed observation that the water collection is entirely a women job.

M.Balasubramani , Ph.D., Scholar, Department of Economics, Periyar University, Salem.

Peer Reviewed Journal

Table shows that the entire respondent felt that their economic status will be greatly affected if they quit their present occupation of agriculture. Hence, the beneficiaries have to wake-up at odd hours i.e. very early in the morning and work till date at nights.

Most of the respondents 84 percent are reduce their needs in accordance with the availability of water during summer season and the rest 16 percent do not reduce their needs. They also forgo their personal needs only to adjust with the amount of water available.

The majority of the respondents (64 percent) compromise their personal needs (hygiene) to domestic needs because of water scarcity. Only 36 percent of the respondents do not compromise their personal needs.

Quality of water. Most of the respondents 88 percent felt that the water they are using is not clean. Nearly 6 percent of the respondents are satisfied with the quality of water, remaining 6 percent of the respondents gave no response

Through most of the respondents feel that the water is not clean and potable. Only 60 percent of the respondents prefer to go to a further source to get better quality water and the remaining 40 percent do not prefer to go to a further source to get quality of water.

Rt regarding reasons for their compromise with poor quality water, the respondents feel that it is not only time consuming 44 percent but also affects their various others domestic works of 56 percent.

Almost all the respondents felt that they are very tired as they loose a lot of energy for water collection as and they are not able to attend to their other domestic works immediately after finishing the task of water collection. Interestingly, there has been no agitation regarding water scarcity.

The suggestions to improve the water situation in tribal both in terms of quantity and quality 42 percent of the respondents expect from the government to construct the water tank type at spring or bore well , 40 percent of the respondents reported that they want open well. Percent 18 percent of the respondents expect for bore wells.

Peer Reviewed Journal

Conclusion

There is acute water shortage in the tribal areas particularly in summer season. But there is no agitation regarding water scarcity. Traditionally women shoulder the responsibility for managing the household and look after the drinking water needs of the family. Lack of sufficient safe resources for drinking water within the vicinity of their place residence has resulted in tribal women to loose their other sources of income because they have to walk miles together and spend lot of hours to fetch water to their daily needs. To improve the conditions, the present study suggests proper planning of water management through tribal development schemes provide assured drinking water, and create awareness by educating the women for better understanding of health care and sanitation other than various water conservation methods. The women should be involved in water policy and Non- Government Organization (NGO's) should support the women in giving necessary technical training needed to plan and manage the water facilities in the hilly areas

References

1. Ram Pratab Gupta and P.C Gupta , "Development of Tribal People," The Economics Times, Bangalore": March 27, 1988
2. R .Satya Raju, "Role of Government in Scheduled Tribes Development," Kurukshtera, 34:4, New Delhi: Jan .1990
3. Raj Pramukh K.E. Elizabeth K.M and Sankar Rao, "Diseases and Drinking Water Among Tribal's of Vizianagaram District in Andhra Pradesh, 2004
4. Goel, R.S and Patel, V.B., " Scientific Public Awareness about Ecological Concerns and Integrated Water Resources Management in India" , 2007
5. Gokhlae, Sanita, A.M, "Women Water Resource", pp 59-73, 2009.

A Comparative study of Health Status in Tamilnadu and India

Introduction

Health is wealth. The real benefit of any wealth is realized by the society if only there is health. Hence, it is emphasized upon to improve the health status of people at each level along with all the efforts to increase the income of the country.

The health dimensions of people and its significance in economics is highlighted by Marshall, in his attempt towards defining "Economics" all about (Marshall : 1982) Though welfare aspects emphasized by Marshall gave fillip to the subject economics, the issues on 'welfare' received step mother treatment in the literatures in Economics. However, in recent years the subject welfare economics has drawn the attention of economists both on theoretical and empirical levels. Needless to say that studies on health economics is more attached to the latter one.

Health is a fundamental human right and a world wide social goal. Health is necessary for the realization of basic human needs and to attain the status of a better quality of life. In 1977, the 30th World Health Assembly decided that the main social target of governments and World Health Organization (WHO) in the coming decades should be "the attainment by all the citizens of the world by the year 2000 of a level of health that will permit them to lead a socially and economically productive live" (WHO 1979). The definition of health given by WHO 1948, is as follows. "Health is a state of complete physical, mental and social well being and not merely on absence of disease or infirmity. WHO developed the following indicators of health.

Peer Reviewed Journal

Health policy indicators :

Political commitment to health for all, resources allocation, the degree of equity of distribution of health services, community involvement, and organizational frame-work and management process.

Statement of The Problem

The health is playing a vital role in all socio-economic activities of the country. The health is given good and skill workers to the nations. The young and energetic persons may increase the production and the development of individual, social and nationwide. Therefore the study concentrates on health status and analyse the state and centre performance.

Objectives

To study and compare the Birth rate, Death rate and Infant Mortality rate between Tamilnadu and India.

Period of The Study

The study period covers 4 decades from 1971 to 2010.

Source of The Data

The data has collected from the secondary sources through various government records.

Methodology

The collected secondary data has been analysed with simple percentage and growth rate and compare the status of health during the study period between state and centre with the variables of Death rate, Birth rate and Infant Mortality rate.

C. Krishnaveni, Ph.D Scholar in Department of Economics, Sri Vasavi College, Erode.

During the study period, the overall performance of birth rate has reduced interms of percentage from 31.4 percent in 1971 to 15.9 percent in 2010. The growth rate has fluctuated and declined from 3.18 percent in 1972 to -2.4 percent in 2010. This may shows that the state government has given more priority to health status and improved the condition of health of the peoples during the study period. It may be the growth and development of technology as well as facilities available to the people, which has provided by the Tamilnadu government

During the study period, the overall performance of death rate has reduced interms of percentage from 14.4 percent in 1971 to 7.6 percent in 2010. The growth rate has fluctuated and decreased from 4.8 percent in 1972 to 0 percent in 2010. Such decline in these rates could be attributed to better health awareness of the people, technology and its adoption, health care delivery and utilization of the people.

During the study period, the overall performance of IMR has reduced in terms of percentage from 113 percent in 1971 to 24 percent in 2010. The growth rate fluctuated and decreased from 7.0 percent in 1972 to 14.2 percent in 2010. The reduction in the vital statistics such as Infant mortality rate indicate the developments in the better health status of the people.

The above table explains the most important variable of death rates during the period between 1971 to 2010. During the study period, the overall performances of death rates has reduced in terms of percent from 14.9 percentage in 1971 to 7.2 percent in 2010.

The growth rate has fluctuated and declined from 13.4 percent in 1972 to -1.3 percent in 2010. The reduction in the vital statistics such as death rate indicate the developments in the health awareness and health care delivery and better health status of the people.

It could be seen that there has been a steady reduction in the infant mortality rates during the period between 1971 and 2010. During the study period, the overall performance of Infant Mortality Rate from 129 percent in 1971 to 47 percent in 2010. The growth rate has decreased from 7.7 percent in 1972 to -6 percent in 2010. This may shows that the state government has given more priority to heath status and development of technology and health awareness and attitudes of the people.

It could be seen that there has been a steady reduction in the infant mortality rates during the period between 1971 and 2010. The study period shows that the IMR has declined from 113 percent to 24 percent and 129 percent to 47 percent respectively in the two governments. Interms of growth rate is declined from 7.0 percent to -14.2 percent and 7.7 percent to -6.0 percent in Tamilnadu and India respectively. From the table, the IMR has controlled both in state and central. It may be due to growth development of healthcare delivery and utilization, technology and its adoption and better health status of the people.

Peer Reviewed Journal

Summary and Conclusion

This paper aimed at examining the health status in Tamilnadu and Indian from 1971 to 2010. The study observed that there is a reduction in the vital statistics such as birth rate, death rate and infant mortality rate in Tamilnadu and India during the last four decades. These trends indicated the developments in the health status of the people and the steady progress in the health indicators.

The study argued that though the demographic indicators and vital statistics indicate very high of Tamilnadu in terms of health performance, there are several areas in which improvement are possible. Particularly, birth rate, death rate, IMR could be brought down further. There is scope for improvements in the support indicators of birth rates death rates IMR.

To conclude, Tamil Nadu seems to have performed better compared to All India average in demographic and several health indicators. However, Tamilnadu and India is capable of much higher levels of achievements with its knowledge base, administrative and institutional strength and its growth potentials.

References

1. Marshall A (1982) Principles of Economics, 8th Edition, Mac Milan, London
2. Economic Survey 2007-2008 and previous years Government of India, Ministry and finance and company affairs
3. Sathyamala. C and N.J.Kurian (2012), "Public Report on Health", Economic and Political Weekly, May 26, 2012, Vo. XLVII, No. 2.
4. Subitha Lakshminarayan (2011), "Role of Government in public health – current scenario in India and future scope". Journal of family and community medicine April 2011 / vol 18 / issue 1 / 26-30.
5. World Health Organization (1979), "World Health Report: Making a difference", Geneva.
6. Reddy, K.V. and V. Selvaraju (1994) "Determinant of health status in India: An empirical investigation the 76th Annual conferences volume of the Indian Economic Association, Indira Gandhi Institute of Development Research Bombay.

Peer Reviewed Journal

Technical Efficiency of Horticulture Growing Farmers: An Emprical Study in Salem District of Tamilnadu

Introduction

Horticulture is a common term and genus (Horticulture) of flowering plants in the rue family, Rutaceae. Horticulture is believed to have originated in the part of Southeast Asia bordered by North eastern India, Myanmar (Burma) and the Yunnan province of China. Horticulture fruit has been cultivated in an ever-widening area since ancient times; the best-known examples are the oranges, lemons, and limes.. These plants are large shrubs or small trees, reaching 5–15 m tall, with spiny shoots and alternately arranged evergreen leaves with an entire margin. The flowers are solitary or in small corymbs, each flower 2–4 cm diameter, with five (rarely four) white petals and numerous stamens; they are often very strongly scented. The fruit is a hesperidium, a specialised berry, globose to elongated, 4–30 cm long and 4–20 cm diameter, with a leathery rind surrounding segments or "liths" filled with pulp vesicles.

The genus is commercially important as many species are cultivated for their fruit, which is eaten fresh, pressed for juice, or preserved inmarmalades and pickles.Horticulture fruits are notable for their fragrance, partly due to flavonoids and limonoids (which in turn are terpenes) contained in the rind, and most are juice-laden. The juice contains a high quantity of citric acid giving them their characteristic sharp flavour. They are also good sources of vitamin C and flavonoids. The flavonoids include various flavanones and flavones. Horticulture trees hybridise very readily – depending on the pollen source, plants grown from a Persian Lime's seeds can produce fruit similar to orangefruit. Thus all commercial Horticulture cultivation uses trees produced by grafting the desired fruiting cultivars onto rootstocks selected for disease resistance and hardiness.

Horticulture is native to a large area, which extends from Himalayan foot hills of northeast India to northcentral China, the Philippines in east and Burma, Thailand, Indonesia and New Caledonia in South-east. In India, in terms of area under cultivation, Horticulture is the third largest fruit industry after Banana and Mango. Over the last 30 years, the area and production under Horticulture cultivation has increased at the rate of 11 and 9%, respectively, which shows that the expansion of Horticulture industry was quite sustainable. The average yield of Horticulture fruits in India is alarmingly low (10.1 t/ha) compared to other developed countries like Brazil, USA, China, Mexico and Spain (30-40 t/ha).

Horticulture cultivation in India is plagued with various problems due to limiting growing conditions, limiting water resources and high incidence of pests and diseases warranting great care from planting till the plants come to bearing in order to sustain a productive life of a minimum of 15-20 years. There is growing interest/awareness among the Horticulture growers for adoption of latest technologies for commercial cultivation of Horticulture. The National Research Centre (NRC) for Horticulture (ICAR), Nagpur has come out with the package of practices for Horticulture cultivation in different regions of the country. In the present bankable project on Horticulture, recommendations of the NRC for Horticulture and the views of the Horticulture growers and their experience has been taken into consideration.

The distribution of major Horticulture fruits is as under Global Scenario contribution is Sweet orange 71%, Mandarin 13%, Lime & Lemon 10% and Grapefruit Others 6%. Under National Scenario contribution Sweet orange 25%, Mandarin 43%, Lime & Lemon 25% and Grapefruit Others 7%.

Peer Reviewed Journal

M.Karthikeyan, Guest Lecturer, Department of Commerce,
Arulmigu Palaniandavar College of Arts & Culture, Palani.

Statement of The Problem

Horticulture fruits, being highly perishable commodity, is to be marketed within a short span of time. Therefore, systematic package practices in Horticulture fruits production will greatly improve productivity and enable the farmers to reach the maximum benefits. Similarly a well organized marketing system for Horticulture fruits will give a suitable reward to people actually Participating in the system.

Horticulture fruits losses is increase the percentage of unmarketable agriculture produce and bring low return to growers, processers and traders. In the long run country suffers in terms of foreign exchange. The quality of fruits starts deteriorating right after harvest. Primary factors responsible for poor quality are poor pre-harvest measures, agricultural practice and post harvest handling problems like dumping of produce , pathogenic infestation ,bulk packing problems in transportation and storage and poor market distribution. Packing material is major item in marketing costs of picking, grading and packing cost by transportation and loading and unloading charges.

Thousands of people are directly and indirectly involved in the production and marketing of Horticulture fruits. However, these people are not getting their due share because of a number of reasons. Lack of market information, inaccessibility to modern technology, exploitation of middlemen may be some of the areas where the attention of planners and policy markers is required. This is needed to frame suitable policy to improve the productivity and present marketing system of Horticulture fruits.

So, in the present study an attempt is made by the researcher to analyze the socio economic factors of the Horticulture fruits cultivators, average cost of the cultivation, satisfaction level of Horticulture fruits cultivators, production and marketing problems faced by the Horticulture fruits growers and the ways and means to increase the productivity and effective marketing system.

Methodology

Research in common parlance refers to a search for knowledge. Research Methodology is a way systematically solves the research problem. It may be understood as a science of studying how research is done scientifically. In this, the researcher will adopt various steps in studying the research problem along with the logic behind it. The study is a combination of both description and analytical.

Conclusion

Farmers do not maintain any records relating to cost, production ,employment, savings, income, debt, etc., Hence there may be some pitfalls in the collection of data. The present study is micro in nature. So the findings of the study may not be applied to other regions.

References

1. Doyle, O., Aldous, D., Barrett-Mold, H., Bijzet, Z., Darnell, R. Martin, B., McEvilly, G. and Stephenson R. 2012
2. Defining Horticulture, Horticulturist and Horticultural Scientist. Ad Hoc Committee for Global Horticulture Advocacy. Editor: Dr Owen Doyle University College Dublin Ireland. Feb. 2012.
3. Doyle and Kelleher 2009 Re-Discovering Horticulture: An Exploration from Plant Production to Social Capital Acta Hort 817. 209 -215.
4. Doyle and Kelleher 2009 Re-Discovering Horticulture: An Exploration from Plant Production to Social Capital Acta Hort 817. 209 -215.
5. Human issues in horticulture. HortTechnology. 2(2): 159-287.
6. Tukey Sn., H.B. 1962. The role of horticulture in science and society. Keynote address to the XVIth International Horticultural Congress, Brussels.

Peer Reviewed Journal

A Study on Salem District Co-operative Milk Producers Union Ltd.,

Introduction:

Area of the study:

The Salem District Co-Operative Milk Producers Union Ltd was registered on 10 07-1978 and started functioning from 17-10-1978. With the main aim of catering to the needs of the metro dairies, local demand and to convert the surplus in to related products.

The dairy complex is located in an area of 46 acres of land bound by Chithanur and Thalavaipatti in Salem Taluk in Salem District. An architectural marvel and important landmark in the Mettur Division of Salem. It is the heart that pumps the life giving water to the farmers of the Cauvery basin who suffer the vagaries of Indian Monsoons.

Salem Dairy has an impressive milk production and the district stands first in milk production. A variety of milk products have been introduced by the Dairy recently and are effectively marketed. Importance industry of **SALEM AAVIN DAIRY** in Salem district.

Objectivies:

It is proposed to have the following as the broad objectives of the study.

1. To study the working of the Salem Co-Operative Milk Society.
2. To assess problems if any in the working of the society.
3. To suggest ways and means of toning up its working

Data Collection:

As the study pertains to a single society, it is proposed to collect the relevant secondary data from the records of the society itself for the period from 2005-2010.

Animal Health and Animal Breeding activities:

In Salem Milk Union, 21 Mobile Input Units cum Emergency units at the rate of 50 DCS per Input unit are being operated covering 1096 MPCS. Apart from Union Veterinarians, 10 Veterinarians engaged as consultants have been attending the animal health activities as regular weekly input and for attending emergency cases. Regular cases are attended at free of cost. For Emergency cases Rs.40 is charged per case. Apart from this, fertility camps are conducted regularly to improve the breed ability of the animals. Required veterinary medicines are procured through Tamil Nadu Medical Services Co-operation (TNMSC).

There are 624 Mobile AI centers covering all functional MPCS. AI centers are functioning as Mobile centers to provide doorstep AI services to the farmers.

The figures in the table show that there is a wide range of increase in the Artificial insemination. The female Calves born through artificial insemination have increased year by year.

Milk Procurement Teams:

Milk Procurement and Input activities are carried out by Procurement and Input (P&I) Unit through 8 Milk Procurement Teams in the following places.

Monthly 3,82,000 liters of milk is being collect from 1107 Milk Producers Co-Operative Societies of Salem and Namakkal District through 92 rural milk collection routes both in the morning and evening. Thus collect milk is being sent to Feeder Balance Dairy at Salem Chilling Centres of Attur, Namakkal, Paramathi Velur. Further 21 Bulk Milk Coolers (BMC) have been installed for instant chilling to improve the initial

M.Thamilselvi, 92,Indira Nagar,Suramangalam, Salem.

Peer Reviewed Journal

quality of milk. Salem Milk UnionSalem and Nammakkal districts. The total area of operation is divided in to 8 milk procurement teams for easy handling of operation

Milk Procurement Price:

Milk price is fixed based on the FAT content of the milk. Milk testing carried out by Electronic Milk-O-tested and Gender test at MPCS level As far as the above table we can see that the procurement of Milk has been increased steadily year by year

The Bulk Milk Cooler center was started in 20-12-2006, for the procurement of all local Milk stores. The BMC's stores the Milk fill it in the Tanker and send to the Aavin Dairy located in Salem. The BMC is very useful for storing the Milk in various situations and in various capacity level.

Routes Operated:

Milk Products Production (In Tones):

In the Society produce for the various items of Milk and Milk related products for the procurement Milk such as Tetra Milk, Butter, Ghee, Skimmed Milk Powder, Mango Juice, Flavored Milk, Mysorepak, Milk Peda, Gulab Jamun and Ice cream are also being produced in our Union.

The following table Show the Quantum of Production in the Society.

As far as quantity of Milk production is concerned it remains more or less stagnant. It is not a good trend and does not spell a bright future or the society. The index of development shall show steady and sustained growth in the quantity of production it shows that the society virtually present and does not have the grit to compete and come up among competitors. It needs introspection and needs urgent surgical treatment.

Marketing:

Salem Union markets about 1,37,000 liters of liquid per day in Salem & Namakkal District. Around 2,10,000 liters of milk is dispatched to Chennai by Road tankers everyday. Rest of the milk is converted to milk products. the available milk in the society is either sold directly to the consumer or through various supply points or converted in to milk related products such as Tetra Milk, Butter, Ghee, Skimmed Milk Powder, Mango Juice, Flavored Milk, Mysorepak, Milk Peda, Gulab Jamun, Ice cream and the like. Thus the society is trying to save its objectives by selling either Milk related products. Let as discuss the proportion of each of the above said products sales by the society in the following table.

The figure in the table show that more or less stagnant, because Sales is depends upon the Dairy production, so production is more or less.

Average Local Milk Sales Details:

To understand clearly about flaw in the functioning of the society it becomes an imperative to look in to the supply side of cow and buffalo milk from all over the areas as mentioned earlier. For convenience sake the total quantity and the value of milk supply is shown in the following table.

In the above table sale of milk is concerned Salem Dairy it supplies fresh packeted milk in different sizes to the consumers booth and sub-agencies to do the job on its behalf.

Conclusions:

Dairy sector has witnessed tremendous growth in terms of volume. AMUL model of dairy units operating in various region in the world have been highly successful. In India dairy sector provides some of livelihood for millions of rural farmers. In Tamil Nadu Salem Aavin has been successful in fulfilling the milk demand of the people. The various support provided by Salem Dairy Aavin like artificial insemination, milk procurement strategies, pricing, chilling center facilities, logistics has paved the way to be a successful dairy enterprise in Tamil Nadu.

References

1. Abha Gaur, Henry Raj. T.Lalitha Zachariah, Sharma. S.D,Thakur. S.S, Patiala House, New Delhi,2002.
2. Venkata Reddy.K, Agricultural and Rural Development, A Gandhian Perspective, New Delhi, 2001.

Peer Reviewed Journal

An Economic Analysis of Area, Production And Productivity Level of Food Grains in Tamilnadu

Introduction

The role of agriculture in India's economic development continues to be of great importance, as a producer of food, as an employer of about two-thirds of the labor force, and as a source of purchasing power for much of the nonagricultural consumer goods and services in the economy. Thus, rapid growth in agricultural is essential for sustainable growth and development of the economy. Contribution of agricultural growth to overall progress has been widespread. Increased productivity has helped to feed the poor, enhanced farm income and provided opportunities for both direct and indirect employment.

Objectives

1. To explain the total area in which the food grains are cultivated in Tamilnadu state.
2. To estimate the production and productivity level of foodgrains for five years in Tamilnadu.
3. To analyze the reasons for fluctuations of production and productivity level.

Methodology

Secondary data has been collected for this study to know the area, production and productivity of food grains through season and crop report (2009-10), Department of economics and statistics, Government of Tamilnadu. By using time series data for five years, correlation technique was adopted to analyze the data. The period taken for the study was five years 2005-2010.

Data Analysis

With the use of secondary data researchers tried to determine the factors which contribute for the fluctuations in area, production and productivity in Tamilnadu. The following table shows that the area, production and productivity level of food grains in Tamilnadu.

It is evident from that the area remains stable more or less, whereas the production shows fluctuations in the study period, but the production shows the higher trend during 2006-07 as compared to other periods. The analysis shows the less is indicated in production parameter, owing to climatic condition in the year 2005-06.

Correlation

1. Correlation for area and production of food grains

The correlated value of area and production of food grains for five years in Tamilnadu is -0.4689. There is a negative relationship between these two variables. The production is fluctuated due to factors such as fertility of land, monsoon behavior, rainfall, irrigation, application of fertilizers, climatic conditions, marketing facilities, prices, availability of agricultural laborers etc.

2. Correlation for area and productivity of food grains

The correlated value of area and productivity of food grains for five years in Tamilnadu is -0.64552. There is a negative relationship between these two variables. The production is fluctuated due to factors such as fertility of land, monsoon behavior, rainfall, irrigation, application of fertilizers, climatic conditions, marketing facilities, prices, availability of agricultural laborers etc.

Peer Reviewed Journal

Dr.S.Lakshmanan Professor, & **Mrs.S.Banumathi,** Assistant professor, Gem Business Academy, Gobi,

3. Correlation for production and productivity of food grains

The correlated value of production and productivity of food grains for five years in Tamilnadu is + 0.976922. Hence, the production volume of food grains positively correlates with the productivity level. Due effective use of technology and fertilizers productivity has been improved up to the mark.

Conclusion

This study concludes that, even there is a gradual decrease in the area cultivated, considerable increase in production and productivity was witnessed due to fertility of land, monsoon behavior, rainfall, irrigation, application of fertilizers, marketing facilities, fair prices, availability of agricultural laborers etc. during the study period.

Peer Reviewed Journal

An Economic Analysis of Mango Cultivation in Salem District, Tamil Nadu

Introduction

Agriculture is the backbone of the Indian economy. It provides employment to around 65 percent of the total work force in the country. It had also been the main source for the supply of the raw materials to the industries. There were a number of sub sectors in the agricultural sector such as sericulture, floriculture and horticulture. Among those fields horticulture had played a dominant role in the total agricultural output throughout India[1]. India is the second largest producer of fruits in the world. India is the fore – runner in respect of many fruits with a considerable share in world's total production[2].

Mango (*Magnifera Indica.L*) had occupied a prominent place among the various fruits grown in India. It had been acknowledged that mango was the king among the various fruits grown India had been ranked as the first among the world's mango producing countries. India's share in the world's production of mango had been estimated to be about 54 per cent. Mango had been in cultivation in the Indian sub-continent for well over 4000 years. Uttar Pradesh, Gujarat, Andhra Pradesh, Maharashtra, Bihar, Karnataka, Tamil Nadu and Punjab were the major mango producing states in India[3].

Statement of The Problem

Mango was one of the most important tropical fruits of the world and it was popular both in its fresh and in its processed form. It is commercially grown in more than 80 countries of the world. The leading mango producing countries in the world are India, China, Mexico, Pakistan, Indonesia, Thailand, Nigeria, Brazil, Philippines and Haiti. Mango had been the main fruit of Asia and this fruit had developed its own importance all over the world. Besides, because of its fine taste and several good qualities, it had been referred to as the king of all the fruits.

Production was at one end of the food problem in India, and at the other end the problem was related to distribution. Agricultural marketing systems had an important role to play in the predominantly agrarian economics. Inadequate market infrastructure and unproductive prices had hampered accelerated agricultural development in India. Markets for farm products had been found to be proverbially imperfect with a few well organized traders and a large number of unorganized producers dumping their produce under the seasonal patterns of production and harvesting. While market imperfection and the consequent known marketing efficiency were the common problems in respect of all the farm products, they were found to have been more pronounced in the markets for perishable products. Among all the perishables, fruits had to face all the marketing problems discussed in this section and the performance of the markets for fruits had much scope for improvement. Mango has a pride of place not only for its diverse uses but also for its special preference by the consumers, rich and the poor, alike while it is also subjected to the production and the marketing problems referred to in this section. Therefore, an analysis of mango cultivation in the study area of Salem district and Tamil Nadu had deserved a special attention not only to understand the problems in respect of production but also to identify the specific strategies that could be adopted to improved the performance of the market for mangoes.

Peer Reviewed Journal

N.Saravanakumar, Guest Lecturer Department of Economics,
Arulmigu Palaniandavar College of Arts & Culture, Palani.

Choice of the Study Area

Salem district had been purposively selected for the study as it was one of the most important mango producing districts in Tamil Nadu. The district formed an important source of mango supplies throughout the year for the different parts of Tamil Nadu. The soil and the climatic conditions were highly suited and most favourable for mango cultivation in this district.

Economy

Salem is one of the major producers of traditional silver anklets, which are popular among women. It boasts large textile, steel, automotive, poultry and sago industries. Salem also has one of the largest magnesite deposits in India. Companies like Dalmia and TANMAG have mines here. The Leigh Bazaar market is a large regional market for agro products.

Silk and cotton fabrics from Salem are sold throughout Tamil Nadu and are a big buy. The Indian Institute of Handloom Technology, the second of its kind in India, is found here. Salem is one of the chief producers of customary silver anklets, which are a rage with the women-folk here. The Leigh Bazaar market is known for selling agricultural produce and is usually abounding with visitors and shoppers. Fabric exporting has been the oldest business in Salem, going back to the 30s. Salem has always been known for exporting fabrics and clothes and is still consistently doing so.

Peer Reviewed Journal

Horticulture

In Salem district, horticulture crops (vegetables and plantation crops) occupy the major share next to agricultural crops. Tapioca is the major vegetable crop in the district with a normal area of 27000 ha and an average productivity of 34 tonnes/ha. The other major vegetables are onion, tomato, bhendi, brinjal, followed by greens and gourds. Among the plantation crops, coffee accounted for major share of area followed by arecanut and betel vine. Similarly, mango and banana are the two fruit crops that occupy major share in the cropped area.

Horticulture Development

To increase the production and productivity of horticultural crops various interventions were being attempted by the government from time to time. Of which, some of the major programmes being implemented by the Department of Horticulture as on going schemes are given in the following table. The total budget of the on going schemes in Salem district is about Rs.971.56 lakhs. Of this National Horticulture Mission programme is being implemented for about Rs.461.978 lakhs followed by Micro irrigation project (Rs.399.05 lakhs) and IAMWARM project (79.91 lakhs).

Salem mango sellers face many problems

'Salem mango' sellers are in distress. Wholesale and retail traders, who have been sourcing and selling the juicy delight for decades, now face myriad problems, which they fear will affect their business. Though a few varieties are increasingly sourced to multinational firms directly from mango groves to make pulp, sale of raw fruits has shown a corresponding increase. However, the trade suffers because of lack of necessary infrastructure.

The Salem mangoes have a special place in the dietary habits of all, especially of those from North India who during the mango season throng the Salem market to purchase the choicest varieties such as Salem Bangaloran, Malgoa, Alfonso, Naduchalai, Imam Basanth and other tongue-tingling delicacies. Many of them are 'table varieties' abroad. "In fact the arrival of today will be far from adequate to meet the demand," says Salem Mangoes and Fruits Traders Association president Jayapaul. On an average during the mango season, 300 tonnes of fruits arrive in the Salem market – all choicest varieties. "There is no dip in the arrival. But we have no place to sell, no storage facilities. Nor do we have cold plants to preserve them. The trade of the globally known Salem mangoes still remains unorganised," .The fresh fruit trade is

in the doldrums, the reason being absence of cold storage plants. While the government is setting up a cold storage chain for vegetables at farmers' shandies and for Mecheri tomatoes, no effort has been made to create a facility for mangoes.

Conclusion

The data and information on mango production and the marketing changes had been collected through a sample survey by holding personal interviews with the sample farmers. They did not maintain any accurate records of their cultivation expenses, and their expenses on the application of various inputs and their total returns. Therefore, some amount of recall bias was found to be associated with the collected data. To minimise the recall bias, cross checks had been made by the researcher in, the field itself. Though the generalization of the results had been made with much caution, as their study had been confined to a particular area with a particular agro-climatic region, the results obtained may not become applicable to all the areas and to all the various agro – climate regions.

References

1. Agunga, R. and L. Singh, 2000. A communication strategy for improving small-scale farmers' productivity in India. J. Ext. Sys.,16: 84–99
2. Anonymous, 2003. Call to Create Awareness About WTO Agreements. The Daily Dawn, 19, April, 2003
3. Vijaysegaran, S., 1994. Preharvest Fruit Fly Control Strategies for the Tropics. ACIAR Proceedings Australian Centre for International Agricultural Research, No. 50, Australia
4. Government of Tamilnadu Hort State 1999 Directorate of Horticulture and Plantation Crops Chepauk, Chennai, 1999, p.5.
5. K.Srinivasa Murthy and HimachalamDasaRaju "Problems of Fruit processing industry in Andhra Pradesh – A Case Study of Select Units in Chittor District, International Journal of Research in Commerce and Management, Vol 2 (5), May 2011, p.46.
6. National Bank for Agriculture and Rural Development, Mango in Andhra Pradesh – A Commodity specific study, , Andhra Pradesh, 2007 p.1.

Peer Reviewed Journal

Economic Valuation of Tourism and Development in Yercaud.

Tourism is a complex human, activity, leading to the consumption of myriad transportation, accommodation, meal, entertainment and other goods and services. An elaborate industry has developed to service consumers before, during and after they travel away from home. It is through this industry that the economic consequences of tourism are transmitted to nations, regions, cities, towns, communities and individuals.

Tourism plays an important role in the socio economic development of our country. It is also one of the major sources of foreign exchange. Tourism also generates employment in rural and urban areas, which may arrest large scale migration of rural mass to urban centres and in turn help avoid formation of more slums, Tamil nadu, with its pictures que hills, beaches, waterfalls, wild life sanctuaries, temples, ancient monuments, places of worship for all faiths and centres of art and culture, has lot to offer to domestic and international tourists. There has been a steady increase of tourist (domestic and international) inflow into the state.

The Economic Impact of Tourism

Generally the tourist (or) visitors more level of money level of money is spends on the tourist place. Visitor's expenditure in a country begins a complex chain of economic events which types of events is also known as the "economic impact of tourism". The economic impact of tourism also includes the negative consequences of tourism, or its costs, to resident in the area under study the net result of tourism's economic benefits and costs determines whether tourism contributes to the net economic welfare of its residents (ie., tourism benefits exceed costs) or detracts from it (tourism costs exceed benefits).

The most comprehensive concept of "net economic welfare" adjusts the generally accepted measure of Gross Domestic Product to include only consumption and investment items that contribute directly to economic well-being. It adds items such as the value of leisure time and the so-called "underground economy", and subtracts items such as social disruption and environmental damage. Other items that affect citizen well-being and should be included are price stability and the distribution of income, both among income classes and regions. These measures help us understand more clearly whether a people are better off or worse off when tourism activity takes place.

Area of the Study

Salem District is one of the land locked districts in Tamil Nadu. It is bounded on the north by Dharmapuri district, on the south by Namakkal district, on the west by erode district and, on the east by Villupuram district. The elevation of landscape generally ranges from 500 ft to 1200 ft. Above MSL with the exception of Yercaud which is at 5000ft above MSL. The city lies at the base of yercaud hills, a famous tourist destination.

In this study discussed the tourist spot of Yercaud (in Salem) and its Economic Development. Yercaud is called as the "a jewel of the south". The quiet little hill station on the shevaroy hills of the Eastern Ghats is the only one of its kind in northern Tamilnadu. Yercaud presents a welcome contrast with its cool climate. It is also a less expensive place than either Udhagamandalam (or) Kodaikkanal. Coffee, Cirtrus, Orange and pears and jack are produced in Yercaud. Here, the most of the people depends up on the estate work.

Dr. N. Yasotha, Assistant Professor, Department of Economics,

Salem Sowdeswari College, Salem.

Peer Reviewed Journal

Yercaud is 30 Km north side of Salem, a lesser – known hill station when compared to Ooty and Kodaikanal situated at an attitude of 1,500 meters (4.920 feet), on the Shevaroy hill of the Eastern Ghats. The extraordinary scenic beauty endowed with a salubrious climate. Yercaud is also called "Ooty of the know for coffee plantations and orange graves. The highest point in yercaud is Shevaroy the situated at a height of 5326.

Objectives of the Study

- To study the important tourist spot in Salem with special reference to Yercaud.
- To measure the Economic Impact or benefits of tourism in yercaud.

Methodology

Taking the objectives in account, a study was conducted on important place in Salem (Yercaud) as the principle tourist destinations, quantitative methods were used to collect relevant data from various fields. The quantitative component of the study includes the collection of secondary data. The secondary data concentrated on the compilation and analysis of existing statistical data and wide range of sources from tourism development agencies.

Physical Features of Yercaud

Flora and Fauna

The oldest shoal trees on the shervaroys are those that are seen around the petrol bunk, roundtana and Anna park. Also seen in around the botanical survey of India gardens. Isolated shoals are available and protected by private estates.

There are about dozen varieties of fig tree, jack tree, Naga (sambolina), Kudukan (Gallnut) Red Cedar, white cedar, Selvanji, Rose wood, Ebony, Sandal wood, Pignut, Tandi, Pongamia, Mango, chittenji which grow naturally in these hills. The craze for valuable wood has almost made certain trees such as sandal wood, 120 se wood and ebony non – existent. Two trees (Shervaroy Bombax) unique to the shervaroys were noticed in a valley of the glean peak estate adjoing a stream. Shevaroys bombex is now being studied and propogated by BSI. It shows that the significance of marketing as a factor in the ultimate success of to attract more tourists in is various destinations.

According to the Yercaud tourism sector attracts more people every year so as to get maximum foreign exchange earnings. If everything goes well in such a manner, then the Yercaud tourism would soon get the same status as equal to the other important place in India that attracts more people every year.

Findings

The objective of this research as already stated is to analyze the performance of tourism industry and commercial and economical implications of the tourism industry in Tamil Nadu. The following are the important finding of the study:

- It is observed from the study that the flow of both domestic and foreign tourists to Tamilnadu has increased substantially in order to increase the income of the Tamilnadu Tourism Development Corporation.
- It is found from the study that the foreign exchange earnings have increased substantially through the tourism industry.
- It has been found that tourists from many countries came to the study areas for varied reasons and paid heed to heritage tourism and Medical tourism and they are very helpful to increase the income of the Tamilnadu Tourism.
- It is presumed that the tourism not only has offered business opportunities to local residents, but it served as a vehicle for marketing a place to potential residents and firms.

Peer Reviewed Journal

The study has found out that the Tamilnadu tourism industry has contributed much to the development of the other allied industries particularly hotel and transport industries. It is pointed in the study that the Tamilnadu tourism sector has developed 29 tourism spots to see and enjoy nature's beauty, which encouraged tourists to come many times to these areas.

It is observed that the Tamilnadu tourism sector paved the way for the development of infrastructure of the 29 tourism spots so as to attract more tourists.

Suggestions

Especially Tamilnadu, the following suggestions are made for active and favourable consideration of legislators, policy makers and executing agencies in government as well as private sector stakeholders in tourism industry:

- By bringing together key large medium and small players from regions and the best players from across the states, the travel mart will help explore the destination enhance business and create new possibilities to rural folks in order to give them employment opportunities.
- Tourism is a major social phenomenon of the modern society with economic consequences. Its importance as an instrument for economic development and employment generation, particularly, in remote and backward areas, has now been well recognized the world over to strengthen the industry.
- Market positioning research also requires an evaluation of the image that customers have of tourism destination. This can be used to identify the vital elements, which comprise the benefits. The beauty of a destination, the architecture of a palace, and the historic artifacts in a museum are examples of attributes that may produce a benefit, or may be a tangible representation of an intangible benefit but are not themselves the benefit.
- Apart from earning Forex, tourism has a bearing on employment generation and development of local economy of the tourism centers. For that purpose the Customer Relationship Management (CRM) is the key to creating a niche destination successfully.
- The customers or tourists have to be segmented and classified so that targeted service marketing approach can be applied effectively and there should be better understanding of the needs of the tourists so that they can be better responded to;
- Tourist loyalty can be increased if targeted service offerings are extended;
- Market trends of tourists and tourism must be analyzed on a continual basis to identify the opportunities lying ahead.
- Attempts to get closer to the customer should be made by either tying up with other partners or opening up own offices in the countries for the tourists.

Conclusion

Travel and Tourism has a number of advantages over other industry sectors.

- It creates jobs and wealth whilst at the same time, it can contribute to sustainable development.
- It tends to have low start-up costs
- Is a viable option in a wide range of areas and regions

Peer Reviewed Journal

- Is likely to continue to grow for the foreseeable further and the industry is, in a large part, aware of the need to protect the resource on which it is based local culture and built and natural environment and it is committed to these resources preservation and enhancement.

References

1. Anon, Annual Plan (Draft), Tamilnadu 2005-2006, State Planning Commission, 2004-2005.
2. Bijender K. Punia, Tourism Management Problems and Prospectus, 1994, P.40
3. Bijender K.Punia, "Tourism management problems and prospects" P.31.
4. Department of Tourism, Chennai-02.
5. Department of Tourism, Government of Tamil Nadu.
6. Hill stations in India.com.

Peer Reviewed Journal

Salem Steel Authority of India: A reward for Tamil nadu

I. Introduction

Steel is crucial to the development of any modern economy and is considered to be the backbone of human civilization. The level of per capita consumption of steel is treated as an important index of the level of socioeconomic development and living standards of the people in any country. It is a product of a large and technologically complex industry having strong forward and backward linkages in terms of material flows and income generation. All major industrial economies are characterized by the existence of a strong steel industry and the growth of many of these economies has been largely shaped by the strength of their steel industries in their initial stages of development. Steel industry was in the vanguard in the liberalization of the industrial Sector and has made rapid strides since then. The new Greenfield plants represent the latest in technology. Output has increased, the industry has moved up in the value chain and exports have raised consequent to a greater integration with the global economy.

Salem is a fifth largest city in the Indian state of Tamil Nadu .It is part of ancient Kongu Nadu and an important handloom and textile center of Tamil Nadu. Salem is known as the Mango city in Tamilnadu, India. It also has a steel plant run by the SAIL and the brand Salem Stainless Steel is very widely known. Salem is also occasionally known as Steel City. It has magnesite deposits, second largest in India. POWERGRID has a station on the Steel Plant Road. Salem stainless steel is the one of the Export Commodities among the other products such as Textiles, yarn, granites, readymade garments, mangoes, coir products. This paper focuses the contribution of Salem Steel Authority of India in economic development in India especially Tamil nadu.

Peer Reviewed Journal

II. Steel Authority of India and Economic Development

Steel Authority of India Limited (SAIL) is one of the largest state-owned steel-making company based in New Delhi, India and one of the top steel makers in World. With a turnover of 48,681 crore (US$8.81 billion), the company is among the top five highest profit earning corporates of the country. It is a public sector undertaking which trades publicly in the market is largely owned by Government of India and acts like an operating company. Incorporated on January 24, 1973, SAIL has more than 1 lakh employees. During 2010-11, the manpower of SAIL reached a level of 110794 (as on 31.3.2011) from 116950 (as on 1.4.2010). With an annual production of 13.5 million metric tons, SAIL is the 14th largest steel producer in the world.

SAIL is India's largest steel producer, holding 20 per cent market share of domestic crude steel production. In 2010-11, the company achieved a turnover of more than 47,000 crore. SAIL produces both basic and value-added steels for various user segments. The company is currently implementing a mega Modernization & Expansion (M&E) plan to enhance its hot metal production capacity in a phased manner. The M&E plan will not only help strengthen the company's market position but also contribute to economic growth of the country. Under the ongoing phase-I of the M&E plan, SAIL's hot metal production capacity will get expanded from the present 13.8 million tonnes (MT) to 23.46 MT by 2012-13. The growth plan, besides targeting higher production, also addresses the need for eliminating technological obsolescence, achieving energy savings, enriching product-mix, reducing pollution, developing mines and collieries, introducing customer centric processes and developing matching infrastructure facilities.

Dr.S.Jayaselvi, Guest Lecturer in Govt. Law College, Coimbatore.

K.Vinoth Kumar, Ph.D Research Scholar, Deportment of Economics,
Erode Arts and Science College, Erode

SAIL recognizes the potential of human resources in providing a competitive edge and considers its human resources as its most valuable asset. SAIL has been continuously investing in this asset through systematic and well-planned programmes to make it current with latest technologies and processes. The company's 1.1-lakh-strong manpower is the backbone of every activity at SAIL. Innovative manpower will help in ensuring aharatna SAIL to emerge as a leader in Indian Steel Industry. SAIL has been producing world-class quality products. The demand for value-added products has been continuously growing and SAIL has been changing its product-mix accordingly.

Steel is fundamental for the growth of our nation. Over the past few years, consumption has been primarily driven by the continuous increase in infrastructure related investment, leading to higher demand for steel. However, presently country's per capita consumption is around 52 kg per capita compared to 427 kg for China and a global average of approx. 203 kg. This reflects a huge potential for increasing steel consumption in India in various segments Blast Furnace Complex at SAIL's IISCO Steel Plant, Burnpur. like Defence, Railways, Transportation, Construction, Automobiles, Agriculture, Heavy Engineering, Power & Energy, etc., essential for development of the nation.

SAIL's role as a responsible corporate citizen in nation building has been appreciated at various forums in the form of prestigious awards, honours and accolades. SAIL was conferred with "India Shining Star CSR Award-2010" by Wockhardt Foundation in the Iron & Steel Category, "SCOPE Meritorious Award for Corporate Social Responsibility & Responsiveness for the year 2008-09", Annual FICCI Awards 2008-09 in the category of "The Vision Corporate Triple Impact - Business Performance : Social & Environmental Action and Globalisation Award", CSR Award of the Ministry of Rural Development, Government of India; Golden Peacock Award - 2008, 2009 & 2008-09 for CSR to Bhilai Steel Plant of SAIL ; CSR Award of Tamil Nadu Government to Salem Steel Plant for the year 2008-09 etc. With a view to increase market share, to enhance the production capacity and to introduce state-of-the-art technologies to produce steel of international quality at competitive price, Steel Authority of India Limited (SAIL) is currently implementing Modernization & Expansion Plan of its five Integrated Steel Plants at Bhilai, Bokaro, Rourkela, Durgapur & Burnpur and Special Steel Plant at Salem. This will increase production capacity of crude steel from 12.84 million tonnes per annum to 21.4 million tonnes per annum in the current phase.

Peer Reviewed Journal

At Salem Steel Plant, all major production facilities envisaged under Expansion Plan including Electric Arc Furnace, Ladle Furnace, AOD Convertor, Slab Caster, Slab Grinder, Skin Pass Mill, Annealing & Pickling Line, Coil Preparation Line, Acid Recovery System, Slitting Line, Tension Levelling Line and the auxiliary facilities like Ladle Cranes, DG EOT Crane, MRSS and LCSS have been installed. The first heat was produced on 01.08.10 and the units are now in use for production. Salem Steel Plant (SSP) Declared winner of Greentech Safety Award (Silver) in Metal & Mining Sector for extra-ordinary performance and achievement in Safety Management. Golden Peacock Occupational Health & Safety Award - Special Commendation Certificate from the Institute of Directors (IOD) New Delhi, in recognition for effective occupational health and safety performance during the year 2007-08. It also awarded the "CSR Award" by the Tamil Nadu government for the year 2008-09 for its valuable contribution towards socio-economic upliftment of neglected sections of society through CSR initiatives. Won the National Sustainability Award - 2007 (First Prize) amongst the Secondary Steel Plants / Alloy Steel Plants category by Indian Institute of Metals.

Salem Steel Trading Company, introduced manufacturers, dealers, supplier and importer of premium quality stainless steel sheet, coils, pipes, rod, circles & stainless steel strips. With 30 years of wide experience and in-depth understanding of the product and the industry, we have attained a reputable position in our business sphere. Our quality team picks each product individually and examines them rigorously till the time of their dispatch. We source high quality stainless steel sheet, coils, pipes, rod, circles & stainless steel strips from leading manufacturers and suppliers. Ever since our inception, we regularly supply a wide pool

of stainless steel products to diverse industries in public and private sectors. Because of our advanced technology oriented products and satisfying services, they have won the clients' trust and confidence.

V. Conclusion

Steel is essential for the growth of our nation. Salem Steel Plant will be a boon and help produce best products at a competitive price, a society was prosperous only to the degree to which it rewards and encourages entrepreneurial activity because it is entrepreneurs and their activities that are the critical determinant of the level of success. The Government had encouraged entrepreneurship by providing training and also the facilities to succeed, particularly in rural areas. The essential characteristics of a cluster are similarity or complimentary in the methods of production, quality control and testing, energy consumption, pollution control, etc., the similar level of technology and marketing strategies of practices, channels for communication among the members of cluster with an attitude to overcome common challenges and opportunities. The consumption of stainless steel for architectural and building construction was less than 1 per cent in India during 1989 and had grown to 7.4 per cent during 2011.

India was the third largest market of stainless steel in the world behind China and European Union. The worldwide stainless steel crude steel production had increased by 3.6 per cent in the first three quarters of 2011 compared to the corresponding period of 2010. The growth in India was 10 per cent while China accounted for 39 per cent of the world's stainless steel production, Salem Works is highly environment conscious and the process and technology is designed for reusing and recycling the process waste. It has been expanding green belt to provide a green environment. Products of Salem Works have the hallmark of quality and combined with competitive pricing, they are highly preferred in automobile and construction sectors. No doubt that this is greatly contributing the economic development of India.

Peer-Reviewed Journal

References

1. Southern iron and steel company limited Mettur Taluk, Salem district, Tamil nadu.
2. Stainless India a newsletter published by *Indian stainless steel development association, New Delhi* Vol. 9 no. 1 june 2003, ISSN 0971-9482. Edited & published by Indian Stainless Steel Development Association. New Delhi.
3. Steel Authority of India Limited, Annual Report 2010-11.

Supply Side Factors and Primary Healthcare Centers (PHCs) in Salem District

Introduction

The National Rural Health Mission (NRHM) was launched by the Hon'ble Prime Minister on 12th April 2005, to provide accessible, affordable and accountable quality health services even to the poorest households in the remotest rural regions. The difficult areas with unsatisfactory health indicators were classified as special focus states to ensure greatest attention where needed. The thrust of the Mission was on establishing a fully functional, community owned, decentralised health delivery system with inter sectoral convergence at all levels, to ensure simultaneous action on a wide range of determinants of health like water, sanitation, education, nutrition, social and gender equality. Institutional integration within the fragmented health sector was expected to provide a focus on outcomes, measured against Indian Public Health Standards for all health facilities. From narrowly defined schemes, the NRHM was shifting the focus to a functional health system at all levels, from the village to the district.

The importance of health in the process of economic and social development and improvement of the quality of life of our citizens, the government of India launched the National Rural Health Mission (NRHM), 2005-2012. NRHM is meant to carry out the necessary architectural correction in the basic health care delivery system. It adopts a synergistic approach by relating health to the determinants of good health, viz, nutrition, sanitation, hygiene and safe drinking water. One of the salient features of NRHM is that it aims at mainstreaming the Indian systems of medicine to facilitate health care.

Peer-Reviewed Journal

Problem setting

The latest WHO figures showed that about 4 out of 10 men and 1 in 11 women are using tobacco and about 1 in 8 adults is obese. In addition many developing countries continue to battle health issues such as pneumonia, diarrhoea and malaria that are most likely to kill children under the age of five. In 2009, 40 per cent of all child deaths were among newborns (aged 28 days or less). The number of women dying as a result of complications during pregnancy and childbirth has decreased from 546,000 in 1990 to 358,000 in 2008. Hence, we are interesting to study the performance of the Primary Health Centre (PHCs) by the sample of respondents.

Many parts of rural India are experiencing an epidemiological transition and this is reflected in a growing burden of non-communicable diseases. Non-communicable and chronic diseases are increasingly being seen as a leading cause of death in rural India. Hypertension, Type II Diabetes Cardiovascular diseases are on the rise in rural Tamil Nadu in particular and rural India in general. It is critical to keep these emerging disease burdens in mind while scaling up health services. Hence, it is necessary that under the NRHM umbrella programmes are put in place to deal with the growing burden of these diseases.

Hence an attempt has been made to study the status of health care system through NRHM, and identifying the roles and responsibilities of various stakeholders for building health systems that are responsive to the community needs, particularly for the poor and pro-poor.

Objective of the study

To examine in the performance of PHCs in the study areas,

A. Vadivelu, Ph.D., Research Scholar, Department of Economics, Periyar University, Salem.

Methodology

The study is based on primary and secondary data. There are 75 PHCs available in Salem District. From each head, minimum 3 PHCs were identified which has high, medium and low level of treatments (deliveries, inpatients, and outpatients) has been taken place. Hence from each zone about 9 PHCs were selected. Ultimately 36 PHCs were selected as samples; around 3 per cent of samples (patients) were identified as respondents, through simple random sampling methods.

Regarding to analyses of the performance of PHCs services of staff and assistant nurese like at time of delivery were also observed and recived information from the supply and demand side. Along with this the avalilabal infrastruatru facilities also captured suchas, opertion theater, bed, fan, pharmacist, water and toilet facilites, sweepers and scavenges, attenders rest room, ambulance services and hospital hygiene, The variables which we have taken for the performance analysis are qualitative in nature.

General Detailed in Primary Health Care Centres (PHCs)

This part of the analysis, analyses the member of chief doctors, staff nurses, village health nurses, pragmatists, beds, lab technicians, toilets, sweepers, deliveries in a month, in and out patients per day and office assistants.

Peer Reviewed Journal

In all the PHCs doctors are available round the clock. In 20 PHCs there are 1-2 chief doctors in 10 PHCs there was 3-4 chief doctors and in 6 PHCs there are 5-6 chief doctors posted. So in 16.7 per cent of the sample PHCs have 5-6 chief doctors, 27.8 per cent have 3-4 chief doctors and 55.6 per cent have atleast 1-2 chief doctors. Chief doctors posted in all the sample PHCs.

The service of the staff nurse is indispensable and necessary especially during periods of emergency and delivery. 58.3 per cent of the sample PHCs have 1-3 staff nurses and 41.7 per cent have 4-7 staff nurses.

The village health nurses go to the doorstep of every pregnant lady in the village and offer them treatment and advice. They bring awareness among the villagers on polio drops for the children, vaccination, preventive measures for diseases, the period and days for check up for the pregnant ladies, their weight, haemoglobin level, sugar level and details of the foetus. They take utmost care of the pregnant ladies, infants and children in the village. 13.9 per cent of the sample PHCs have 9-12 village health nurses and another 13.9 per cent have 1-4 village health nurses whereas 72.2 per cent of the sample PHCs have 5-8 village health nurses. This shows that the number of village health nurses in most of the PHCs is neither too higher nor too low.

All the sample PHCs have atleast one pharmacist to serve its patients. The maximum 97.2 per cent of the PHCs have one pragmatist and 2.8 per cent have one pragmatist.

Among the sample PHCs 16.7 per cent are upgraded PHCs. They have 21-35 beds to admit 21-35 in patients. 8.3 per cent of the sample PHCs have 9-20 beds, 30.6 per cent have 5-8 beds and 44.4 per cent have 1-4 beds.

It is explicit that in 36.1 per cent of the sample PHCs there is not even a single lab technician whereas 58.3 per cent have, lab technicians 2.8 per cent have 2 lab technicians and another 2.8 per cent have 3 lab technicians.

Toilet facility is a basic essential facility for the PHC. It is necessary not only for the in patients, but also for the out-patients, especially pregnant ladies. Among the sample PHCs 61.1 per cent have 1-5 toilets, 25 per cent have 6-10 toilets and 13.9 per cent have atleast 11 toilets.

The sweepers maintain the cleanliness and sanitation of the PHCs. This also is a basic necessity for the PHC. Among the sample PHCs 58.3 per cent have 2 sweepers, 22.2 per cent have a sweeper and 19.45 have 3 sweepers.

In 44.4 per cent of the sample PHCs there are 16.25 deliveries, in 30.6 per cent there are less than 15 deliveries, in 19.4 per cent there are as many as 26-35 deliveries and in 5.6 per cent there are atleast 36 deliveries in a month. The mothers are also provided with food, vegetables, milk and bread for their nourishment.

In 25 per cent of the sample PHCs, there are many as 151-200 in and out patients, in and out patients 22.2 per cent more than 250, in and out patients 19.4 per cent, 51-100 in and out patients 16.7 per cent, 101-150, in and out patients 13.9 per cent, 201-250. But in one sample PHC which forms 2.8 per cent of the sample, there are only less than 50 in and out patients who approach it for treatment. This is so, because the basic requirements are not fulfilled in it.

Conclusion

Improve their PHCs infrastructure in from manpower and health centres are utilised. Almost all factors have been implemented either to control diseases and child health besides family welfare. PHCs is also better able to adderss pervasive health inequalities, poor coverage of basic health care, and lack of engagement by communities in health systems. Further some indices namely; index of social development, healthcare facilities, utilisation of services, and others facilities, quality of healthcare has been computed for district. The solution was to make the public health system accountable, affordable, and accessible by improved management of resources and community action.

Peer Reviewed Journal

References

1. Srinivasan, (1984), "A Study of Health Care Delivery System in Tamil Nadu With special Reference to Primary Health Care (PHCs)", Health and Population – Perspectives and Issues 7(3) :209 – 221,
2. Rejeswari, (1991)"Gender bias in utilisation of healthcare facilities in rural Haryana", Economic and Polittical Weekly, 1996
3. Saad Abdullah al-ghanim, (2004) "Factors Influencing the Utilisation of Public and Private Primary Health Care Services in Riyadh City", JKAU: Econ. And Adm., Vol. 19, No. 1, pp. 3-27 (2004 A.D./1426 A.H.)
4. Gopinath Reddy, Jayalakshmi, and Anne-marie Goetz (2006), "Politics of Pro-poor Reform in the Health Sector Primary Healthcare in Tribal Areas of Viskhabatnam", Economic and Political Weekly, XLI (5).
5. Priya Deshpande (2006), "Service Quality Perspectives and Satisfactory in Healthcare System – A Study of Select Hospitals in Hyderabad", Indian Journal of Marking, XXXVI (4).
6. Anant Kumar (2008), "National Rural Health Mission and Access to Health Services: Issues and Challenges", Jharkhand Journal of Development and Management Studies XISS, Ranchi, Vol. 6, No.3 (XXIV), September 2008, pp. 2987-2996

The Farmers perception towards Minor Millets Seed Conservation -

A Case Study of Valappur Nadu(Kolli Hills) in Namakkal District of Tamilnadu

Introduction

About Minor Millets

Minor millets are grown in China, India and Russia and several countries of Africa. In India, they are grown in fertility depleted soils as a single crop or as mixed crop. In tribal areas millet is cultivated on slope of hills. Recently serious attempts are made to increase the production of minor millets and develop new varieties.

Millets are small seeded cereals used for food, feed and forage. They are widely cultivated in the tropics and consumed by all age groups in several forms after cooking. Millets are highly valued by rural and tribal populations in dry land regions of India. Small millets comprising six species are grown in India over ca 2 million ha, mostly in semi-arid, hilly and mountainous regions. India has the third largest area under small millets cultivation in the world. The six small millet species grown are finger millet (*Eleusine coracana*), little millet (*Panicum sumatrense*), Italian or foxtail millet (*Setaria italica*), barnyard millet (*Echinochloa crus-galli*), proso millet (*Panicum miliaceum*) and kodo millet (*Paspalum scrobiculatum*). Among these, finger millet occupies about 60% of the area and contributes 70% to the overall small millet production.

Economic Security

Our economic security work emphasizes family economic improvement, community-level system reform, and comprehensive neighborhood transformation. While different neighborhoods require different approaches, our efforts increasingly integrate family economic success strategies with community-based economic engines and the interests of local public and private investment leaders.

The Foundation's Center for Family Economic Success supports three main efforts aimed at linking economic opportunity and the creation of mixed-income communities in ways to alleviate poverty:

- *Successful working families* incubates and takes to scale models combining workforce training and asset-building for families and communities
- *Responsible redevelopment* ensures urban development projects benefit for low and moderate income families
- *Family-centered community change* ties durable infrastructure change - housing, schools, and transportation – to a two-generational poverty alleviation approach.

Among India's 'people at the periphery' are its tribal's. Development planning in India has attempted to foster their social and economic empowerment by focusing on food security, health, education, employment and income generation. Fifty years of such planning has, however failed to narrow the gap between the tribal's and the rest of the population, and has actually reinforced the unequal exchange between the two[2].

Dr. K. Babu, Assistant Professor, Department of Economics,
Loyola College, Chennai.
Dr.E.Selvarajan, Professor, Department of Economics,
Annamalai University, Chitambaram.

Peer Reviewed Journal

Economic security is composed of *basic social security*, defined by access to basic needs infrastructure pertaining to health, education, dwelling, information, and social protection, as well as *work-related security*.

The report delineates seven components of *work-related security*. While all seven dimensions are important, two are essential for basic security: income security and voice representation security.

Basic security means limiting the impact of uncertainties and risks of people face daily while providing a social environment in which people can belong to a range of communities, and have a fair opportunity to pursue a chosen occupation and develop their capacities via what the ILO calls decent work.

Objective

The main objective of the present study is to assess the nature and extent to which the seed conservation in Kolli hills affect the neighborhood household economy.

To assess the factors determines respondents Perception toward minor millets seed conservation in the study area.

Methodology

A sample of 40 respondents has been randomly selected from the hamlets situated in on a village "Valappur Nadu" in Kolli Hills. This village comes in the region which is benefited by the the Eastern Ghats. Among the 40 respondents, 30 were male respondent and 10 were female respondent.

The primary data has been collected through a well-structured questionnaire and the analyses of the data are discussed in this paper. Factor analysis is used as a statistical tool to analyse the primary data collected from the study area..

Factorial Analysis

Factor analysis is a very useful method of reducing data complexity by reducing the number of variables being studied. Factor analysis is a good way to identify latent or underlying factors from an array of seemingly important variables. Factor analysis is a set of techniques which, by analysing correlations between variables, reduces their number into fewer factors which explain much of the original data. The subjective element of factor analysis could be reduced by splitting the sample randomly into two, and extracting factors separately from both parts. If similar factors result, the analysis could be assumed as reliable or stable. The following factors have been studied in the survey. The analysis has also been performed and the results are presented below.

The result is obtained by the principle component analysis. There are five factors which has the Eigen values of more than one. These five factors extracted together account for 83.560 percent of the total variance. From the rotated component matrix the researcher observed that the variables 1, 2, 8, 12 and 14 have loadings of 0.797, 0.625, 0.818, 0.550 and 0.749 respectively on factor one. This suggests the factor one is a combination of the above mentioned four original variables. Factor one can be named as '**PERSONAL THINKING**', about seed conservation. Factor two is a combination of the variables 4, 6, 9, and 10 with the loading of 0.838, 0.524, 0.852, and 0.772 respectively. These factors can be named by the researcher as '**AWARENESS**'. The third factor is a linear combination of 7, 11, and 15 with the loadings 0.661, 0.933, and 0.938, respectively. These variables are mainly expressing the protective nature of it and hence the factor can be named as '**SAVINGS**'. The fourth factor is a linear combination of the variables 3, and 5 with the loading 0.959, and 0.732 respectively. These variables are mainly expressing the satisfaction from the reduces stress about the seed conservation. Hence this factor is named as '**RELAX**'. The last factor is a combination of the variables 13 with the loading 0.941 respectively. These variable are mainly expressing the expectation of other benefits which may be received from the government. Hence this factor may be named as '**COMMUNITY DEVELOPMENT**'.

Peer Reviewed Journal

Conclusion

Farmers mainly occupied in traditional minor millets cultivation. Minor millets seed conservation plays vital role in head to manage the demand and supply of seeds for further cultivation. MSSRF helps the tribal farmers to bring awareness on cultivating high yield varieties so as to create a huge production in fewer spans of time. Farmers exchange seeds through Self Help Groups and hence it helps to create a good communicating relationship in the tribal community society. Farmers sell the excess conserved seeds for the welfare of the family so it develops the economic status and helps to fulfill the requirements of basic needs.

Reference

1. The Annie E. Casey Foundation Economic Security
2. Tribal development in India: the contemporary debate,Editor: Govinda Chandra Rath, Sage Publication India Pvt Ltd, B-42Panchsheel Enclave, New Delhi 110 017.
3. ILO socio economic programme
4. Planning Commission, 'Migration of Tribal Women: Its Socioeconomic Effects - An in-depth Study of Chhattisgarh, Jharkhand, M.P and Orissa' Government of India Yojana Bhawan, Sansad Marg, New Delhi 110 001. October 2010.
5. S. Bala ravi, S. Swain, D. Sengotuvel and N.R. Parida. 2010. Promoting nutritious millets for enhancing income and improved nutrition: a case study from Tamil Nadu and Orissa. Minor Millets in South Asia *Learnings from IFAD-NUS Project in India and Nepal.* Bioversity International, Rome, Italy. December. 19-46.
6. K.T. Krishne Gowda, S. Reddy, Jayarame Gowda, J. Musthari Begum, J. Vijayakumari, N. Reddy and K. Shantha Kumari. 2010. Enhancing Food Security and Income of the Rural Poor through Technological Support for Improved Cultivation of Finger Millet: A Case Study from Southern Karnataka. Minor Millets in South Asia *Learnings from IFAD-NUS Project in India and Nepal.* Bioversity International, Rome, Italy. December. 47-68.

Peer Reviewed Journal

Trend and Forecasting Analysis of Tapioca Cultivation in Salem District

Introduction

According to FAO classification, root and tuber crops form staple diet for three percent of the global population and it is grown widely in Thailand, Indonesia, Vietnam and India. Among all the tubers, tapioca has highest rate of dry matter production and constitutes low-priced food and energy for weaker sections (Thamburaj, 1996). Tapioca is known for different names in like Cassava, bitter-cassava, manioc, mandioca, aipim, macaxeira, manioca, boba, tapioca plant and yucca. The botanical name is referred as Manihot *esculenta*. Nigeria, Brazil, and Thailand are the world's largest producers of cassava. Thailand accounts for 60 percent of worldwide exports. Commercially, the starch is processed into several forms such as powder, fine or coarse flakes or meal, rectangular sticks, and spherical pearls. In many countries, significant research has begun to evaluate the use of cassava as an ethanol bio-fuel stock. It has the richest sources of starch and it is an important staple food, industrial (textile, paper, adhesive, dextrin, soap and detergent industry, laundry starch, cosmetic uses, pharmaceutical uses, fire proofing preparation, explosives, drilling mud's, optical whiteners, leather treatment, beverages, food and sweetener industries) cum animal feed crop of the tropics.

Methodology

Temporal and spatial analysis makes the study in intensive manner for both horizontally and vertically. This study relies on time series data over a period of two decades from 1990-2009. Information's are gathered from the official report of Ministry of agriculture, crop and seasonal reports, official websites and Insurance reports. Statistical tools like percentages, Mean, Standard Deviation, Co-efficient of Variation and Regression lines are computed for empirical analysis. Mean (μ) refers to the average of the given data. Standard Deviation ($\acute{o}$) refers average deviation of the series.

Analysis

Tapioca Cultivation in Salem District

Tapioca is the third largest source of food carbohydrates in the world and Nigeria is the world's largest producer. Tamil Nadu stands first in respect of processing of tapioca into starch and sago and hence this crop has acquired a status of one of the important commercial crops in the State. Tapioca is cultivated in large scale in Tamil Nadu and occupies second place next to Kerala. The tapioca research station is run by the Tamil Nadu Agricultural University, located in Ekthapur, Salem District for catering the needs of the tapioca growers. In Salem district 29 per cent of the total population accounted for agriculture population. The Salem district is bounty in tapioca production due to their natural factor endowments, good sunshine and favorable agro climatic conditions which ensures leading district in producing tapioca and the Salem District is named as land of sago even in the international forums. Banana, mango, Guava, Sapota, Amla, tapioca, Onion, tomato, Chillies, Turmeric, chillies, tamrind, Arecanut, coffee, jasmine and marigold are the major horticultural crops grown in the district and tapioca is the most significant horticultural crop which constitutes 83 percent of total horticultural crops in the district (as per the agricultural reports of 2008-09). The production of tapioca for the same period is 175.77 lakh MTs and 205.95 lakh MTs respectively. The Sago Serve is a central place which has forward linkages from farmers, brokers and sago producers' and backward linkages to Merchants, Wholesaler, Retailer and final consumer.

The mean value of the tapioca cultivation in terms of area and production shows 96662.68 Ha and 3547341.32 MT respectively for a period of 1990-2009. During the same period the tapioca cultivation

B.Gandhimathy, Guest Lecturer, Department of Economics,
Periyar University, Salem.

Peer Reviewed Journal

recorded as 27094.89 Ha and 980421.68 MT respectively. The share of Salem district to Tamil Nadu are reduced for more than fifty percent for the past two decades which starts at 43 percent in 1990-01 to 20.81 percent in 2008-09. During the same period, the production of tapioca also reduced from 47.48 percent to 18.53 percent respectively. Higher the C.V indicates lower level of consistency and the result of the study shows that cultivated area is more consistent than production in both State and District.

Linear trend line is computed with the help of Microsoft excel 2007 to exhibit the trend line of area under tapioca cultivation. The R^2 value (0.66 units) also indicates that the fitting of line is good for Tamil Nadu where as in the Salem district it is only 0.17 units. The following chart 2 shows the production of tapioca in Tamil Nadu and Salem district.

Tamil Nadu is an upward movement where as in the Salem district it is downward trend. The reduction of area under tapioca reduces the production level in the Salem Region. The R^2 value for Tamil Nadu shows 0.54 units where as Salem district it is lower level of 0.26 units. The sago and starch industry is an agro based industry using tapioca root/tubers as the raw material and Sago and Starch manufacturing factories are more in Salem district.

All food crops, commercial and horticultural crops are covered in this scheme for natural fire, lightening, storm, hailstorm, cyclone, typhoon, Tempest, Hurricane, Tornado, Flood, Inundation, landslides, Drought, Dry Spells, pests and diseases. For the past ten years (2000-10), 33.14 lakh farmers were participated and 11.94 lakh farmers were benefited. Collections of premium and claims setteled are Rs. 169.80 Crores and 1136.66 Crores respectively. According to the report of NAIS, among 11 districts of Tamil Nadu, 50 blocks and 81 Firkas are notified under crop insurance during the Kharif Season 2010 for Tapioca alone. The premium subsidy of fifty percent is offered for all types of farmers (small, marginal, loanee and non-loanee farmers). It is essential to raise sum insurance for the benefit of tapioca growers and hence the officials of NAIS tried to canvass the available schemes among the farmers.

Peer Reviewed Journal

Conclusion

Amongst the cereals, tubers and root crops, it is considered as the cheapest source of starchy content. It can be capable of adjusting and adapting any climate and all types of soil except saline, alkaline and ill drained soils. The study revealed that the position of tapioca in the state is an increasing trend where as Salem region it is and downward trend. The Cross section of data reveals that the farmers in Salem region shift their cropping pattern from tapioca to sugarcane and paddy. Comparatively the avenues from sugarcane/paddy are more than tapioca if they raise their irrigation facilities. For the past several years the farmers of tapioca are suffered from an insect (*Papaya Bee*) which affects the tapioca stems and demolished the plant. The insects' attacks stems of tapioca are the common problem faced by the farmers. In order to raise the production of tapioca, the research programmes has been under taken by the Tamil Nadu Agricultural University from time to time. Rectifying the defects of co-operative marketing systems and enhancing the quality of co-operative management will do better at some extent. The new generation cooperatives and horticultural producers' cooperative enterprises can cope up the problems of horticultural growers. Introduction of minimum support prices, easy transportability and marketing and ensuring logical supports to the farmers and introduction of hi-tech tuber varieties helps to expand the tapioca cultivation. Effective and efficient co-operative marketing system is essential pre-request for the perishable agricultural commodities in general and horticultural crops in particular.

References

1. Edison S, Anantharaman and Srinivas (2006), Status of Cassava in India – An Overall View, Central Tuber Crops Research Institute, Kerala.
2. Frederick E Croxton Dudley J. Growden, Sidney Klein (1979), Applied General Statistics, Pretence Hall, Pp 319.
3. Gururswamy K and Kaliamoorthy C (1986), Tapioca in Hilly Regions (in Salem Ditrict), TNAV Research Centre, Salem.
4. Iqbal Badar Alam (2007), Agro-Industries: Key to Economic development, Serials publications, New Delhi.

Sugarcane Productivity in Salem Region

Introduction

Sugarcane cultivation originated in New guinea around 8000 years ago and began to spread into Southeast Asia and India about 1000 B.C.E. The Arab conquests of North Africa and Europe were responsible for the spread of the plant cultivation into these regions, first to Egypt then to middle East in the 7th Century C.E finally entering spain at the beginning of the 8th Century. Portugurese colonizes further expanded the reach of sugarcne into West Africa in the 15th Century. From there the plant made its foray into the Americas, entering what is now the Dominician Republic in 1493. It spread into Central and South America in the mid 16th Century and later into the West Indices. The development of the West Indices was entered on sugarcane production until the independence movement in the early 19th century and production dependend on imported Africane slave labour. As a consequences the growth of sugar plantations in the new world. Sugar developed into a major commodity during the industrial revolution and initiated changes in European and North African dies Today over 1 billion tons of sugarcane are produced annually North and South Africa , East Asia and Indian Subcontinent[1].

Brazil is a major grower of sugarcane which is used to produce sugar and provide the ethanol used in making gasoline-ethanol blends gasoline for transportation fuel. In India, sugrcane is used for the production of Jaggery and also refined into sugar, primarily for consumption in tea, sweets and for the production of alcoholic beverages. In India 2007-08 produced 26.3 million tons of sugarcane. Uttar Pradesh and Maharashtra together contributed around 64 per cent to the total production. Maharashtra production decreased from 9.3 million tons to 9.064 million tons in the year 2011-2012. Lower yields and lesser cane acreage contributed to this decrease[2].

According to the Indian Sugar Mill Association (ISMA) the yield of sugarcane in India is among the lowest in the world. There are several factors that lead to the higher yields in the forign countries. In countries like Guyana, Barbados, Indonesia and Mouritius. Sugar is the principle Industry. They enjoy favorable climatic conditions being within the tropics. In addition to all these factors, sugarcane is grown in these countries on extensive contiguous areas. Although the average yields in India as a whole is among the lowest, certain states in India like Andhra Pradesh, Mysore (Karnataka), Maharashtra and Tamil Nadu being in the tropical region have average yields which compare favorably with those is the foreign countries[3].

In Tamil Nadu 293 ('000 hectares) of area under sugarcane. Salem region is one among the sugarcane flourish cultivated area in Tamil Nadu. However, the mean of a number of values in Salem region of Dharmapuri District is 18642 (in hectares) and Namakkal District is 19050 (in hectares) and production of 29746 ('000 tonnes) in Tamil Nadu. Whereas, Salem region of Dharmapuri, Namakkal, Salem and Krishnagiri Districts were 1357964 (tonnes), 2571979 (tonnes), 930663 (tonnes) and 205762 (tonnes) in the year 2009-10 respectively.

Objective:

To find out the trend of sugarcane production and productivity in Salem Region.

T.S.K. Dhanam, (Ph. D in Economics) & **M.Nithya**, (Ph. D in Economics),
Centre for Youth Development and Studies,
Bharathidasan University, Tiruchirappalli.

Peer Reviewed Journal

Methodology:

Sugarcane is an principle crop of sugar industry. In Tamil Nadu have the suitable climatic condition of the favorable to the sugarcane cultivation and the yield of sugar. The cane crop are generally sown in January-May and harvested in November- April. Apart from the factors such as irrigation and fertilizer use, climatic and soil differences between sub-tropical and tropical belts have their effect on the average yield of sugarcane acre as also on its quality. Since, the researcher to find out the trend of sugarcane production and productivity in Salem Region. To analyze the given objective the researcher used the secondary source. The data's are collected from various seasons and crop reports from 2000 to 2010 in Tamil Nadu, Tamil Nadu Economic Appraisal, Cooperative Sugar Journal, Economic and Political Weekly and various Journals, Books etc., The data's were collected from the period 2000-01 to 2009-2010. To data analyze the data researcher used the tools of percentage change method. The researcher has been choose this period of study because, these years many changes occurred in the field of Agriculture. Moreover, Sustainable Sugarcane Initiative(SSI) policy in Krishnagiri District fragmented from Coimbatore, T-Sunami and other natural disaster affected the environment.

Only in 2003-04, the Krishnagiri district was splited from Cimbatore. So, from 2000-01 to 2002-03, the data is not available for Krishnagiri District. It is clear from the table that as per hectare, the Dharmapuri District was cultivating sugarcane more but it was decreasing slowly. Whereas in Namakkal District it was slowly increasing, it increased by more than 43 per cent from 2000-01 to 2009-10. The sugarcane cultivation was increased in the year 2005-6 and 2006-07 drastically in all the four districts as well as in Tamil Nadu and India because that year recorded higher rainfall around 5 per cent. Since, 2006-07 it was falling except in Namakkal and Dharmapuri District.

The production had increased desperately in the years 2005-06 and 2006-07. Since 2006-07, the sugarcane production was falling in all the districts except in Namakkal district in the year 2009-10. As per actual production, Namakkal contributes more to the total production compare to other districts.

The Salem District registered highest productivity in the year 2002-03, Dharmapuri registered highest in the year 2007-08. In the year 2000-01, Namakkal registered the highest productivity. In the year 2006-07, the percentage change in the productivity is highest in 3 Districts namely Dharmapuri, Namakkal and Krishnagiri.

Summary and Conclusion

Among the states in India, the productivity is highest in Tamil Nadu but there is wide fluctuation. So, it is necessary to identify the reasons for the fluctuations in the productivity in the districts of Tamil Nadu and rectify it to have a sustainable production and productivity. The country Brazil place first in sugarcane productivity and India is in second place but there is wide gap between the two countries which shows India needs to concentrate more on productivity. The sugar has more demand in local and outside, so it may help to earn more foreign exchange.

References:

1. "Green Food, The sage reference series on green society, towards a sustainable" by Dustbin Mulraney, Generl – Editor "Paul Bobbins", Sage Publication-2011.
2. Vijay Gorakh Patil, "Marketing Analysis of Sugarcane Production Shirpur Tahasil of Dhule District of Maharashtra", Financing Agriculture, Vol.41, Issue 4, July-August 2009.
3. Ram vichar Sinha, "Sugar Industry in India(1988)", Deep & Deep Publication.
4. M.C.Madhavan (1972), "Acreage responses of Indian Farmers: A case study of Tamil Nadu", Indian Journal of Agricultural Economics, Vol. XXVII, No.1 January-March 1972, P. No. 67-85.
5. U.S.Natarajan and S.R.Sree Rangasamy (1993), "Genetic Variation and Nature of Character Association in Sugarcane Germplasm", Madras Agricultural Journal, Vol. 80, Jan-1993, P. No. 1-7.

Peer Reviewed Journal

A Comparative Study on Economic Analysis of Systematic Rice Intensification and Traditional Methods of Paddy Cultivation in Nalikkalpatti Village in Salem District

Introduction

India is primarily an agricultural country. Agriculture is the back bone of Indian economy. Agriculture is one of the primary sectors of the economy that provides the basic need for the existence of mankind. Almost 65 percent of the people in India is depending on agriculture for their livelihood paddy production has significant role in Indian agriculture. The world paddy cultivation or production is 614.65 million tons in 2010-2011 covering an area of 153.51 million hectors. With an average yield of 3.87 tons per hectors. Developing countries are cultivating about 90 per cent of the total world rice production.

Rice is consumed both in urban and rural areas and it is consumption is growing due to high income elasticity of demand. To meet the growing demand, a rapid increase in paddy production is needed. But there is little scope to increase the production. Hence increase in production and productivity with an improvement of production act. as a technological breakthrough to meet the growing demand.

Rice is stable food for about 50 percent of the world's population that resides in Asia where 90 per cent of the worlds rice is grown and consumed. In Asia, India has the largest area under rice (41.66mmillions) accounting for 29.4percent of the global rice area. Of the total harvested area. About 46percent is irrigated with 28 percent of rained low land. 12per cent rain fed up land and 14per cent flood prone. Rice is one of the largest trade commodities in the world with a total quantity traded toughing 16.4million tons. South east countries accounts for about 40 percent of rice trade in world.

Peer Reviewed Journal

Statement of the problem:

Paddy is the stable food in the Tamilnadu.Paddy is largely cultivated in the Salem district. The main focus of this project is that to study the comparative advantage of the both (SRI AND TRADTIONAL) methods of the cultivation. Further this study is raised the following questions, what will be the cost and return structure of the both methods of the cultivation? What will be the cost output ratio of the both methods? What are the problems faced by the farmers in the study area? And what are the suggestions to be made for the betterment of the paddy yield in the study area? In order to find out the answer for the above questions this study is under taken.

Objectives:

- To find the production trend of paddy in Salem district.
- To compare and contrast the cost and returns of paddy cultivation in Traditional and SRI methods.
- To decompose the contribution of resources to the productivity differences between traditional and SRI methods paddy cultivation.
- To suggest appropriate police for improving resource productivity in paddy cultivation.
- To study the technical and allocate efficiency in paddy cultivation in TR & SRI methods.

Methodology:

The study area Nalikkalpatti village in Salem district was taken as study area to analyses the paddy cultivation in SRI and TR methods. Primary and secondary dates were used for this study. Primary dates

M.Govindaraj, Ph.D Research Scholar, Department of Economics, M.D.T College, Tirunelveli.

were collected from sixty four farmers by using sampling methods. Secondary data are collected from statistical office agricultural department in Salem.

Findings and Suggestions

The Systematic Rice Intensification and Traditional in paddy cultivation of the study area, they have been analyzed in the previous chapter, in this chapter the results of the previous chapter they are presented as the main finding followings by some suggestion.

The classification has three paddy cultivator groups for SRI & TR methods among the cultivators groups 40.6 per cent of the respondents belong to small farmers (2.51-50) the category wise in the SRI methods because 40.6 per cent belong to the same cultivators groups. It is observed from the table that 18.7per cent belong to above 5.01 acre group .for SRI methods and 18.7 per cent for TR methods because 40.6 per cent of the respondents belong to the below 2.5 acre marginal farmers in SRI methods and to the same methods.,

As per has three respondents groups for SRI &TR methods .among the respondents group 43.7 per cent of the respondents belongs to small land holding category Wise in the SRI methods and 43.5 per cent belong to the same TR methods it is observed from the table ,that ,34.6 per cent belong to the semi medium land holding for SRI methods and 34,2per cent for TR methods because the first 21.4 per cent of the respondents belong to the marginal land holding for TR methods

The classification has four assets for faction Paddy cultivation used machinery for SRI&TR methods .among the assets 78.1 per cent of the respondent's sprayers use for SRI. And 93.75 per cent belong to for TR methods. Because 81.25 percent Dusters in SRI methods. Because 100 per cent two methods. Same used in pump set further the first assets 65.6 per cent the respondents belong to the SRI methods. And 68.75 per cent in TR methods total of own assets 104 all the number of the respondents belongs to the SRI methods And 84 number of TR methods.

The respondents produce five verities of paddy namely pooni, Ir 20 Adt 45, Adt 36, and Adt 39, in the study area. The respondents produce 162900 kg of pooni verities of paddy in 89 acres with average yield rate of 1830 kg per acre, also 15450 IR 20 verities in 7.5 acres with average yield rabe of 2060 kg per acre. Further 36000 ADT 45 verities in 2060 kg per acre. Also 7500 kg adt 36 verity in 19.5 acre with average yield rape of 1875 kg per acre. But 8000 kg adt 39 verity in 4acre with average yield rate of 1600 kg per acre. And total produce 229850 kg of all verities in 135.5 acres with average yield rate 2838 kg in TR methods.

The cost of cultivation seed cost. labour cost nursery cost fertilizer cost and pesticides cost, are involved in the paddy production. Seed cost has account RS 11872 per 135.5 acres. With average cost of RS 87.6 per acres. Also labor cost has accounting RS 250475 per 135.5 acres with average cost of RS 1110.5 cost per acre. Further 44000 RS per 135.5 acres with average cost of RS 324.70.cost per acre. in nursery cost .190315 RS per 135.5 acre. With average cost of RS per 135 acres with average cost and 63850 RS per 471.2 acre. With average cost of RS 471.20 per acre in pesticides cost for SRI method. it is observer from the table that 9.5 percent belong to nursery cost.41.3 percent belong to fertilizer cost,13.8 percent and 28 farmers in Traditional methods get loan from commercial Bank.

Suggestions

The classification has three age groups for SRI and TR methods. Among the age groups wise Average cost and Average returns40199 Rs. per acre of respondents belong to (41-60) age wise 3,348Rs.Per Acer average returns in SRI methods. Also 25,538 Rs per acre average returns and 5049.6 Rs per acre average cost in Traditional methods. It observed from table. That Rs 55,000 per acre and Rs4313.2per acre average cost and average returns in SRI methods. Also Rs25, 538per acre and Rs7415.0 per acre average cost and average return s in Traditional methods. Only Rs63480 per acre and Rs 5,495.2per acre

Peer Reviewed Journal

average cost and average returns in SRI methods and 30,555Rs.per acre and 3055.5 Rs per acre average cost and average returns in Traditional methods.

* The government has to take all efforts to ensure agricultural development especially rice production in SRI Methods.
* The Indian agriculture depart mend new varieties introduce paddy production in SRI methods.
* Agricultural Department must provide enough input and machineries rice production in SRI methods.

Conclusion:

The encouraging Recently SRI methods used by farmers to paddy production. Yield and also returns have increased in SRI methods and Traditional methods used by farmers to paddy cultivation yield and also Returns have decreased in Traditional methods. also less water ,seeds, lab our, fertilizer, are enough in Sri methods than the in Traditional methods and more profit will be get in SRI methods than the in Traditional methods.

References

1. Adhikari .P. Sen.D. and N. Uphoff(2010) : 'System of Rice Intensification as a Resource- Conserving Methodology' : Contributing to Food Security in an Era of Climate Change (http:// www.novapdf.com
2. Alshi MR,(2009): "Impact of technological chance on production employment "to Indian agriculture Research institute new Delhi.
3. Gaddi G.M. Mumdinamani S.M. and Patilsa (2002): " Yield gaps constraints and potential in paddy production in North Karnattaka" –An econometric analysis Indian journal of agriculture economics, 57 (2), P.722-734.
4. Sita Devi k, ponnarasi,T.(2009) : "an economic analysis of modern rice production technology and its adoption behavior " in Tamilnadu by agriculture economics research review vol22 pp341-347.
5. Vishnudas ck. research officer Rasta "system of rice intensification in wayand experiences of Rasta" www rastaindia. Org.

Peer Reviewed Journal

Empowering Rural Women Through Micro Finance- A Study in Namakkal District

Introduction

Women constitute the 50 percent of total population. Women are considered as eyes of economic development, because they performing two-third of the worlds work hours. Women comprise 50 percent of the world's total population, but they are receiving just 10 percent of world's income and own less than one percent of total assets, still they form the most disadvantaged group in the world.

Now a days the development of women has become the prime concern of each and every government of the low income countries. This is also true of India. Over the decades of planned development, the shift in emphasis of women's programmes from a welfare oriented approach has acknowledged women as a productive worker and contributor to the economy. There has been an increased concern for developing the skills of women.

Empowerment of women consist many things like, education, employment assets, technology, credit, etc, Among the these, access of credit constitutes the crucial input for their ability to earn an income, leading to increase in their status and autonomy. Micro Finance is emerging as a one of the most effective instruments to alleviate poverty among rural women. Micro credit is defined as provision of thrift, credit and other financial services and products of very small amount to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and to improve living standards.

Micro finance is playing a vital role in poverty alleviation in the rural economy of a country. Financial services enable the rural poor particularly rural women to leverage their initiative, accelerating the process of generating income and economic security.

Micro credit or extension of small loans for income generating activities to the poor, particularly the women in predominantly developing countries has become one of the most popular development strategies of the last few year, they are promoted as a strategy for poverty alleviation and women's empowerment

Objectives of The Present Study

1. To study the extent of women's control over loan use
2. To examine the diversion of loan use
3. To examine the level of empowerment off women in the study region.

Methodology

The study is based exclusively on primary data collected from a selected sample beneficiaries of the micro-credit programme initiated by the Indian Bank in Namakkal district (Tamil Nadu).100 women beneficiaries are selected as a sample purposively. Data's are collected by using a well structured pre-tested questionnaire during March and April 2012. The data were then classified and analyzed.The Indian Bank which is one among the nationalized Bank, which is actively involved in women empowerment by giving micro credit for self help groups in these region.

Peer Reviewed Journal

Dr. K. Saravanan, Assistant professor, Department of Economics,
Kandaswami Kandar's College, Velur-Namakkal.

Area of Study

Namakkal District of Tamil Nadu was selected as the study area. This region was chosen mainly because of two reasons: 1) the no of self help groups functioning in the region is large comparing to other region. 2) Agriculture is the main occupation in this region , more than 50 percent of rural women folk in this region agri laborers who are getting employment only few months in a year.

Selection of SHGs for The Study

Given the time constraint and the exploratory nature of the study, it was decided to focus on only a few selected SHGs. The SHGs have been functioning at least for five years. This selection was preceded by a pilot study of a SHGs functioning since 2006. The pilot study gave very useful insights about the functioning of the SHGs.

Socio Economic Profile of The Sample Respondents

Living condition

These include items like type of the structure of the house, provision of amenities like water supply, electricity etc, type of fuel used. The types of structure of house was divided viz., pucca and kutcha. 47 percent of them were living in pucca houses and the remaining 53 percent in kutcha houses. 54 percents depending public taps for their drinking water. The remaing 46 got water connection to their house from panchayats. With regard to the type of fuel used we found that 24percent use firewood for cooking purposes and the remaing the 76 percent use both firewood and cooking gas.

Women's Control Over Loan Use

Majority of respondents i.e., 68 percent reported that they had complete control over the loan. Their husbands did not ask them to make use of the loans to be given to them. Rather they helped their wives in their activities and encouraged them to make use of the loans properly. Some of their husbands even helped them in taking the finished products to the market. They also helped their wives by taking care of the children or assisting them in the household chores. But 16percent of women enjoyed only partial control. This was because of the drinking habit of their husbands. Their men demanded money for alcohol, smoking and other kinds of expenses. Due to this the women could not invest the loan fully in the income generating activity, which she was pursuing. Women had to pay money to their husbands otherwise they would be subjected to some kind of verbal abuse, physical torture.

Diversion of Loan Use

Diversion of the use of loan is also found among the women. While interacting with the respondents the women reported that they never liked to divert the loan for any other use than was specified in the loan application. But circumstances compel them to utilize the loan in different ways. To some, it may be due to acute poverty. To others, illness of the husband, educational needs of the children, sickness of the respondent herself, and unemployment of the husband or some other needs.

Empowerment

groups may thus be viewed as one of the forms of empowerment.

Here an attempt is made to know whether the micro credit programme has enhanced the economic, social and political empowerment of women. Economic empowerment is analyzed by examining variable like reduction in the dependence on money lenders, change in income and savings.

Micro finance reduced the dependence on money lenders

Before the setting up of the SHGs , the women in the study region have largely depended on money lenders to meet their urgent and immediate credit needs. The money lenders charged an exorbitant rate of interest which these people could not afford to pay. But with the setting up of the SHGs the dependence

Peer Reviewed Journal

of the women on the money lenders have been significantly less though not absolutely reduced. The poor women in SHGs have given loans to take up and manage on their own productive activities which would enable them to earn income. Some of them have taken loans even more than five times. After repaying the loan fully a second or third loan is sanctioned. The proper functioning of the group has reduced their dependence on money lenders.

Conclusion

Micro credit through SHGs is now a vital weapon for the rural poor to fight against poverty. Now both government and non-governmental Organizations are working extensively in this field. This paper addressed three main issues-control of loan, diversion of the use of loan and the extent of empowerment gained by women. From the study it was found that micro finance programmes in the study region achieved some sort of success by improving their level income, savings and decision making power. Economic freedom enable the rural women in the study region to get social and political empowerment. From the study it was also found that along with giving credit facilities government must take effort to give proper training to these women's, which help them to take up new enterprises independently.

References

1. Lakshmi Devi, K.R., 2006, Micro-credit Programmes, Income Generation and Empowerment of Women: Some Empirical Evidence from Kerala, in Meera Bai, M., Serials Publications, New Delhi.
2. Narayana Reddy, G., 1997, "Empowering Rural Poor Study", Kurukshetra, Vol 35, No.11: 20-24.
3. Rajasekhar, D., 2000, "Micro-Finance Programmes and Women's empowerment: A Study of Two NGOs from Kerala", Journal of Social and Economic Development.
4. Rajasekhar, D., 2002, "Impact of Micro-Finance Programmes on Poverty and Gender Equality: Some Evidence form Indian NGOs" in S. Razavi, Shifting Burdens: Gender and Agrarian Change under Neo Liberalism, Kumarian press, Bloomfield.

Peer Reviewed Journal

Effects of Wastewater Use on Vegetable Crop Production in Salem, Tamil Nadu

Introduction

With increasing global population, the gap between the supply and demand for water is widening and is reaching such alarming levels that in some parts of the world it is posing a threat to human existence. Since 1950 the world population has doubled while water consumption has increased six-fold. By 2025, it is expected that 3.4 billion people will be living in countries defined as water-scarce (DFID, 2007). Scientists around the globe are working on new ways of conserving water. It is an opportune time to refocus on one of the ways to recycle water-through the use of wastewater for irrigation and other purposes.

Wastewater refers to water whose quality might pose a threat to sustainable agriculture and/or human health, but which can be used safely for irrigation provided certain precautions are taken. It describes water that has been polluted as a result of mixing with Waste or agricultural drainage (Cornish et al, 1999).

This study is justified based on the hypotheses that wastewater use has no effect on crop production in Salem and that wastewater irrigation is not profitable. Again, the practice of wrong wastewater for irrigation is widespread, but has hardly been studied because the norm has always been that wastewater should be treated before use. However, increasing water scarcity, lack of money for treatment and clear willingness by farmers to use wastewater has led to an uncontrolled expansion of wastewater use. It is therefore important to better document the practice of irrigation using wastewater in order to find out how it could be improved within the finance possibilities of the resource poor farmers. More so, one-tenth of the world's population eats food produced using wastewater (Luven, 1992).

Peer Reviewed Journal

Methods

Salem pronunciation is a city and a corporation in Salem district in the Indian state of Tamil Nadu. Located in the north central part of the southernmost state of India, it is the fourth largest city of Tamil Nadu, with Chennai, Coimbatore and Madurai. Almost completely surrounded by hills, it is also a part of the Kongu Nadu (Tirupur and Coimbatore) region. The estimated sewage generations 325.75 MLD among corporation and municipalities and 55.75 MLD and town Panchayats. In Salem Corporation, water treatment facilities have not been established and hence there is no organized disposal of sewage water. Nature of Disposal and quantity through river water is 124.75 MLD in Municipalities and 29.47 MLD in Town Panchayats. The district also lacks underground drainage system except Salem Corporation.

A multi state random sampling technique was adopted. 3 local areas were selected from each zone, giving a total of 9 Local Areas. At the Local Areas level, 2 communities were taken from each area giving a total of 18 communities. Again, 2 respondents were selected from the list of registered vegetable farmers compiled at the community level by the researcher from each of the communities. This gave a total sample size of 36. 47 percent of the respondents have been using wastewater for the past 5 years; 36 percent for the past 7 years, 11 percent for the past 15 years and 6 percent for the past 20 years. Further investigation shows that most of the respondents have been using wastewater since they started cultivating vegetables, and have continued to use it without bothering to find out neither its components nor its effect on the crops.

B.Suresh , Research Scholar **& D.Janagam,** Assistant Professor, Department of Economics
Periyar University, Salem

Majority of the vegetable farmers depend solely on wastewater for their production. Further investigation showed that most of them use wastewater because of the scarcity or unavailability of freshwater. Others use it because of the nutrients contained in it.

MThe figure shows that more than a half of the respondents use wastewater because of the nutrients it contains, while about a third of the respondents use wastewater because of unavailability of or high cost of freshwater. However, further investigations showed that the farmers have never attempted to find out the constituents of the wastewater and how these affect the crops.

The four functional forms used in estimating the regression model for the farmers' revenue function during wastewater use. The semi-log function gives an R-square value of 0.784 and a significant F-value of 21.777. Vegetable seedlings (X 1), land (X 2), wastewater (X 3) and labour (X 4) are statistically significant at 10% level of probability. To that end, the semi-log function was chosen as the lead equation for the analysis as it has a satisfactory statistically significant F-value and the highest R-square value. Also, four coefficients of the explanatory variables are statistically significant. Summarily, it gave the best fit as its economic, econometric and statistical parameters were the best of all the functional forms.

Constraints

The figure below presents the distribution of the respondents according to constraints experienced in their use of wastewater. Water (X3), is statistically significant at 10% level of probability. Its positive value denotes that an increase in the value of water supplied results in increase in the farmers' output value. Labour (X4), and fertilizer (X5) is neither statistically significant at 10% nor at 5% level of probability. This implies that labour and water had no effect on the farmers' revenue.

Profit function of the farmers

" = TR – TC

Before wastewater use

TR = Rs. 171,200

TC = Rs. 68,958

" = Rs. (171,200-68,958) /annum

= Rs. 102,242 /annum

After wastewater use

TR = Rs. 252,300

TC = Rs. 89,043

" = Rs. (252,300 - 89,043)

= Rs. 163,257 /annum

From the figures above, it can be seen that the profit after wastewater use is greater than the profit before wastewater use. Therefore, we conclude that wastewater use in vegetable crop production is profitable.

Recommendations

Education programmes should be developed for farmers who use wastewater and for the general public on the risks associated with wastewater use.

1. Guideline on wastewater use should be developed and applied. These guidelines must be developed based on the farmers' socio- economic and environmental context.
2. Wastewater treatment facilities should be made available to the farmers who depend on wastewater for production.

Peer Reviewed Journal

3. Innovative indigenous practices can be built upon to help reduce health risks from wastewater agriculture. For example, farmers can store wastewater in ponds to allow suspended solids to settle out before use in irrigation.

Conclusion

From the foregoing, it can be concluded that vegetable crop producers are mostly within the age bracket of 46 - 55 years, mostly women whose reasons for vegetable cultivation is the simple and less tedious nature of the job. Also, their major reasons for wastewater use are the nutrient content of the wastewater and the inaccessibility of freshwater.

They are mainly married, with families, of the female gender, and have undergone formal education. Most of them take up vegetable farming as a secondary occupation, and depend on wastewater for irrigation. Succinctly, the study has shown that wastewater irrigation is practiced in Salem and that it reduces the value of output produced by the vegetable farmers, which may be attributed to untreated nature of wastewater used.

References

1. Cornish, G.A.; Mensah, E and Ghesquire, P (1999) An Assessment of surface water quality for irrigation and its implication for human health in perr-urban zone of Kumasi Ghana. Report OD/TN/95, Sept. HR Wallington, UK. Pp. 460
2. Developments (2007):A Publication of Department for International Development - DFID Issue 37, pp 5-7. Doll and Orazem (1984): *Economic Theory with Applications.* John Wily and Son NYP pp 470.
3. Ezedinma, C.I. (2000): Farm Resource Allocation and Profitability of Arable Crops and Enterprise in the Hurnan Forest Inland Valley Ecosystem. A Case Study of Osu Aham in South Eastern Nigeria UNISWA Journal of Agriculture. Vol. 9, 2000, pp 48-55.
4. Federal Office of Statistics (2000): Statistical Year Book: A Publication of the Federal Office of Statistics, Nigeria.
5. Hepang, Jia (2008): Wastewater Widely used in Urban Agriculture, Report finds. Pp 1-2, available on line at www.scidev.net/en/navs/wastewater-widelv- used-in-urban-aqriculture-report.html
6. Hussain I., L. Raschid, M.A. Hanjra, F. Marikari, and W. Van der Hoek (2001): A Framework for Analyzing Socio-economic, Health and Environmental Impacts of Wastewater Use in Agriculture in Developing Countries. Working paper 26, Columbo, Sri Lanka: IWMI. Pp 1-7.

Peer Reviewed Journal

Impact of Solid Waste Management on Health Status in Salem District

Introduction

In India the significant increase in the generation in the municipal solid waste (MSW) during the last decades is due to rapid population and economic development. Though the appropriate attempts are made through the 3-'R' principles (recycle, reduce, reuse). The waste management still needs to be envisaged seriously by everybody for a cleaner and greener environment

Health impact of solid waste management

Waste from household and the community, are a serious health hazard and lead to the spread of infection disease. Unattended waste lying around attracts flies, rats, and in turn spread diseases. Normally it is wet waste that decomposes and releases the bad odour. This leads to unhygienic condition thereby to a rise in the health problems. The plague outbreak on Surat is a good example of a city suffering due to the callous attitude of the local body in maintaining cleanliness in the city. Plastic waste is another cause for ill health. Thus excessive solid waste that is generated should be controlled by taking certain preventive measures.

The Problem Settings

The improper disposal of solid wastes constitutes a source of land air and water pollution and poses risks to human risks to human health and the environment. On the other hand there are various sources which are available for the removal of solid waste in major cities through both government and private sector. The municipal workers also playing a predominant role in the removal of solid wastes. Along with this, the government is not the only source for this removal of solid waste and their sector can not clean all waste materials in the city. Due to the Public Private and Panchayat Partnership (PPPP) concept, maximum extent the solid waste has been removed through the four Ps. Hence the sanitary works for their livelihood mostly depend upon the collection of solid wastes. While picking up the wastes, they themselves inviting some health hazards and problems. Hence the present study focus on how best solid wastes management and what are the health impact for them. An attempt will be made on "Impact of Solid Waste Management on Health Status".

Objectives

To explore health status of Sanitary Workers

Methodology

To study the framed objectives of the research, both primary and secondary data will be collected. 80 respondents were identified as sample respondents. . Compost yard for depositing these Solid Waste were in four places viz. Erumapalaiyam, Veeranam, Suramangalam and Maniyanoor. The area for the study is taken as Erumapalaiyam around Salem old bus stand. The sample respondents will be selected by using random sampling method. Moreover, the study area will be restricted to Salem City Corporation, where the solid waste dumping yards also available. . To analyse the received information the researcher used mean percentage and scale in techniques were adopted.

Salem City Municipal Corporation

Salem corporation has an area of 91.34 sq.k.m. 350 MT Solid Waste is generated daily within the limit of Salem Corporation. Compost yard for depositing these Solid Waste were in four places viz. Erumapalaiyam, Veeranam, Suramangalam and Maniyanoor. The depositing of Solid Waste stopped at

A.Saranya, Research Scholar, Department of Economics, Periyar University, Salem.

Peer Reviewed Journal

Maniyanoor, Veeranam, Suramangalam because of public protest. The solid wastes are dumped at Erumapalayam compost yard for more than 50 years and the quantity of the Garbage is dumped in the dumping yard is more than 2.00 lakhs MT. The public in the that area are protesting further dumping.The Salem Corporation has proposed to establish the facility for scientific disposal of solid waste management under BOOT (Build-Operate-Own-Transfer) basis for which M/s Mahendra & Mahendra Engineer Pvt Ltd was appointed as consultant to prepare the D.P.R. The consultant has prepared the D.P.R. and tenders were invited on 25.11.2008. M/s Gujarat Environ Protection infrastructure Ltd. Surat (L1) was awarded for establishing the facility.

The socio-economic background of the sample household. Along with the general detail of the households, the Age of the respondents more than one third of (38.75 percent) of the respondents were under the age group of 40 years. The educational attainment was collected in years of schooling such as primary schooling was 44 respondents lead to (55.0 percent). The household members about half of the members 40 lead to (50.0 percent) male. Along with these general details of the households, the size of family also analysed. The result shows that the about 50 percent of the households had minimum 4 or 5 members like the average size of the Indian family system. Apart from these social factor namely, income of the family also studied. The result shows that the nearly one fourth (21.25 percent) of them were getting up to Rs 5500 per month.

16 respondents leading to the 20.0 percent were told the have respiratory problem, and 10 respondents leading to the 12.5 percent were told skin disease. Next to the 15.0 percent were suffering body pain. Remaining 8, 5, 29 leading to the 10.0, 6.2, 36.2 percent respondents were told respiratory and skin disease, both respiratory and body pain, both skin disease and body pain.

Peer Reviewed Journal

Conclusion

From the analysis it is found that the sanitary works suffer from a multiple health problems which seem related to their occupation. This shows that the sanitary workers, they themselves inviting and affected by major health problem and their livelihood is also poor. Hence it is suggested to safely manage wastes with minimal environmental impact.

References

1. Claus Hvashoj Jorgensen and Jens Bjorn (1994) Institutional and Socio-economic Constraints experience From The Mediterranean Region" *Waste management and research* .vol:12 pp233-242
2. Anon (2006)"Note on municipal solid waste, TNPCB, Chennai.
3. urbanindia.dic.in/public info/swm/chap".
4. Ramachandra T.V, and Shruthi Bachamanda (2007)"Environmental Audit of Municipal Solid Waste Management".vol:10, Pp:31-42
5. Manas Ranjan Ray, et al.. (2009) Respiratory and general health impairments of rag pickers in India: a study in Delhi

Dairy Farming As Source of Livelihood For Rural Mass: A Case in Namakkal District

Introduction

Dairy farming plays a vital role in rural economy of India. Dairy farming not only generates additional income, but also provides much larger employment opportunities to rural population. The agriculture, being only seasonal, the dairy industry provides off-season work, steady income and keeps the rural population employed throughout the year.

Dairy sector plays an important and vital role in providing nutritive food, rich animal protein to the general public and in supplementing family incomes and generating gainful employment in the rural sector, particularly among the landless, small, margir al farmers and women. Distribution of livestock wealth in India is more egalitarian, compared to land. Hence, from the equity and livelihood perspectives, it is considered as an important component in poverty alleviation programme. In this task of development of dairy industry, cooperative have been recognized as an effective institution to improve the milk production potential and there be ameliorate the socio-economic life of millions of small, marginal and landless cattle owners scattered over large areas.

The dairy sector in India has the major responsibility of providing milk to the growing population, ensuring animal protein in their diets and thus ensuring better health. Among farm animals dairy cows and buffaloes are major producers of valuable human foods such as milk and meat and thus play a vital role in improving the nutritional status of people especially in villages. The raw materials for this are mainly wastes and by products of agriculture and other industry enabling its effective utilization, reducing disposal burden and at the same time converting into highly nutritious human food.

Peer Reviewed Journal

Description of the study area

Namakkal is recently created district, which is bifurcated from the larger Salem district in the year 1997. It consists of four taluks viz. Namakkal, Tiruchengode, Paramathi Velur and Rasipuram and two Revenue Division, viz., Namakkal and Tiruchengode. There are five municipalities, fifteen panchayats unions, nineteen special village panchayats and three hundred and thirty one village panchayats in Namakkal district. The present Namakkal district having headquarters in Namakkal started functioning from 01.01.1997. Namakkal district is completely a landlocked district. The total geographical area of the district is 4376 sq.k.m. Agriculture is the major source of livelihood of the people in the district. The major food crops are paddy, cumbu, cholam and the pulses are redgram, greengram and blackgram. Chief commercial crops are tapioca, oni on, groundnut, sugarcane, turmeric, banana and betel vine. The major irrigational source in the district is well irrigation. A portion of this district is irrigated by the rivers Cauvery and its tributary Thirumanimutharu. Tank irrigation constitutes some area of this district.

Animal husbandary and dairying:

The livestock population of the district includes the major constituent poultry; dairy includes cow and buffaloes, sheep and goats. Poultry is the major off farm activity in this district. Nearly 50 percent of the state poultry population is in the Namakkal district. Namakkal is fondly called 'Egg city'.

Cooperatives play a leading role in the procurement and distribution of milk. At present 490 Milk Producer Cooperative Societies which is functioning over the fifteen block of Namakkal district, covering nearly 148000 milk producer. There are two milk chilling centers one in Namakkal and the other in Velur, operated by 'aavin', the Tamil Nadu Milk Producing Agency.

S. Parvathi, Assistant professor, Department of Economics,
Kandaswami Kandar's College, Velur-Namakkal.

Objectives Of The Present Study

1. To study the socio-economic condition of Milk producer in the study region
2. To examine the cost and return in Dairy farming
3. To offer suggestion on the basis of findings

Methodology:

Namakkal district consist of 15 blocks, out of the fifteen blocks 2 blocks namely Paramathi Velur and Mohanur block were selected purposively for the present study. Both blocks consist of 78 MPCSs. Out of the 78 MPCSs 5 MPCSs from Paramathi Velur Block and 5 MPCSs from Mohanur block was selected by using random sampling method for present study. 10 milk producers from each MPCSs , totally 100 milk producer are selected as a sample for the study. Data's are collected by using a well structured pre-tested questionnaire during March and April 2012. The data were then classified and analyzed for the interpretation.

Discussion and Analysis

The sample respondents were selected in 10 sample MPCSs of Mohanur and Paramathi Block. In each MPCSs 10 dairy farmers were selected as a sample for the present study. Out of 100 sample respondents, male respondents are forty-four and female respondents are fifty six. From the table it is concluded that more females are took dairy farming as their source of income. Dairy farming enhanced their economic status by giving employment and income.

It shows that 37 respondents are getting upto 10000 Rs as their annual income from the dairy farming. Fifty seven respondents belongs to income range of 10000 – 20000. 9 respondents belong to the income range of 20000 – 30000. Only 2 of them are getting above 30000 Rs as their annual income from the dairy. From the table it is proved that majority of the sample respondents are belong to the income range of 10000 – 20000.

Possession of the cow by the Respondents

27 respondents using paddy straw for the cow. 15 respondents are giving Cholam Straw for their cow. The remaing 42 respondents giving grass, paddy straw and cholam straw for their cows. It was found that Gross, Paddy straw and Cholam Straw are used by the respondents for their cow as fodder.

Findings of the study

1. From the study it is observed that 56 percent of the respondents are female. It was find from the study that dairying is one of the important livelihood source for the rural women in the study area.
2. Majority of the respondents i.e. 52 percent of the respondents are getting income of 10000 – 20000 Rs. from the milk production.
3. No one spent below 20 Rs for their cow. Majority of the respondents spending more than 60 Rs for per cow per day.
4. 57 percent of the respondents are possessing two cows in their household.
5. Majority of the respondents use oilcake and ricebran and cotton seed as a supplementary food to enhance the milk production.

Problems and Suggestion

1. Milk Producer Cooperative Societies (MPCSs) play a significant role in the study region, even though now a day the MPCSs reduced the loan facilities to the members. Majority of the respondents opined that they need the loan to purchase cattle, fodder etc.,

Peer Reviewed Journal

Government must take necessary steps to provide loan facilities to these members through the MPCSs.

2. Milk producer paying high cost for feed. Government must take necessary steps to give feed at a subsidized price to the Milk producer.

Conclusion

Agriculture is the main occupation in Namakkal District. Dairy farming plays a vital role in rural economy of Namakkal. Dairy farming not only generates additional income, but also provides much larger employment opportunities to rural population, particularly the rural women. The agriculture, being only seasonal, the dairy industry provides off-season work, steady income and keeps the rural population employed throughout the year. Diary farming enhanced the economic status of the rural people by supplementing their income.
So Dairy enterprises emerged as important source of livelihood for the rural people of Namakkal district.

References

1. B. Heamalatha and Y.V.R. Reddy.2001. Dairy Enterprise; Effective Tool for poverty Alleviation, Kurukshetra, p.10.
2. S.K.Bhanj and Hema Tripathei. 2004. Strategic Interventions Through Dairying For Rural Development, Journal of Rural Development, vol.23(1),p83.
3. C.Gnana Desigan. 2004. Production and Marketing of Aavin Milk and Milk Products- A study, Tamil Nadu Journal of Cooperation,p.10.
4. S.K.Bhanj and Hema Tripathi, op. cit., p.85.
5. B.Heamalatha and Y.V.R. Reddy, op cit., p. 10.
6. http;//www.fao.org,op.cit.
7. http;//www.fao.org,op.cit.

Peer Reviewed Journal

A Study on Economic Conditions of Powerloom Weavers in Thathampatti Area of Salem District

Introduction

The textile industry occupies a unique place in the Indian economy in terms of its contribution to industrial production, employment and exports. Apart from its pivotal place in Indian economy it provides the largest employment opportunity for rural, semi – urban and urban population. Only to agriculture and acts as catalyst to industrial growth of Tamil Nadu as well as India. Unlike agriculture, which is practiced in rural areas, weaving is practiced both in rural and urban areas. Further it is capable of providing part – time occupation along with agriculture. Thus, it provides additional income to their livelihood and for a large number of rural households. The Indian textile industry is one of the largest in the world with a massive raw material and textiles manufacturing base.

In power loom industries as the quota restrictions are removed, to compete with the global completion our power loom entrepreneurs should concentrate on modern technologies, innovative designs and improved quality to run the industry with higher profitability (Manivannan, Mngalam and Suresh 2012). The Structure of power loom sector in Tamil Nadu differs from that observed in other states like Maharashtra and Gujarat. It varies in respect of the production pattern, size of the unit, concentration of power loom centers (Manikandan and Thirunuvakkarsu 2010). The power loom weavers should adhere to the fast changing environment and fashion. A drastic shift in the method and style of weaving would place the m different in the global area. This would go along way in improving the socio – economic conditions of the power loom weaving community (Rajasekaran and Jayalakshmi 2009)

In Tamil Nadu have more than five lakh power loom units, which provide employment to thousands of people. It consumes more than 55 percent of the yarn produced in the country. A majority of the fabric produced in the state are being exported. But the union government continuous to ignore the concernsraised by the power loom sectors (Mathivanan 2012).

The decrntralized powerloom sector came into existence, mainly with the conversion of handloom into power driven looms and the mill sector looses the ground. The powerloom sector is the second largest employer after agriculture. The performance of the industry within last few years has proven that the industry is standing against the age of globalization. The industry has transforming itself into a modern industry (Thakor, Pawar, Md Saeed 2009). Salem and Erode is the major weaving centre of Tamil Nadu, Tamil Nadu Electricity Board enforcement of weekly power holiday, which insists on a voluntary shout down between 6 a.m. and 10 p.m (Anon. 2011). Against this, the researcher focuses one important basic objectives analyse the economic conditions of powerloom weavers in Thathampatti Area.

Methodology

Both primary and secondary data are used in the study. Secondary data are collected from the government of India publication, Ministry of textiles and internet sources. Primary data are collected from 50 sample respondents conveniently. Simple statistical tools used like percentage and simple table.

Peer Reviewed Journal

N. Rajasekaran, Ph.D., Research Scholars, Department of Economics, Periyar University, Salem.

Profile of the study area

Thathampatti village is situated within the Salem taluk limit. This area located in the northern side of Attur main road. The total population is 18,243 where 9,627 persons are male and 8,616 persons are female. Total land area is 364.5 hectares with three lakes. In Thathampatti area mostly 50 percent people are weavers in power loom, 10 percent are farmers and 40 percent are other works.

Results and Discussion

Power Loom in India and Tamil Nadu

Our economy is largely depending on the textile manufacturing and trade in addition to other major industries. The Indian textile industry consists of three distinct sectors representing broadly three levels of technology and organization, namely, mills, power looms and handloom. The handloom sector is oldest among them with a long tradition method. The mill sector is over one hundred and fifty year old and the power loom sector which over last three decades has come to occupy a prominent position with a 22.91 lakh powerlooms in the country.

Level of Education

Level of education of power loom respondents, 12 percent are illiterates, 60 percent have completed primary level of education, and 14 percent up to secondary level, 10 percent up to higher secondary level only 4 percent of the sample respondents are graduates.

Motivating factors

Maximum 40 percent say that they are motivated by others like friends, relatives etc., 32 percent say that it is mother, 12 percent say that they selected this job due on their own initiative.

Type of Occupation

The above shows that among power loom respondents, 38 percent have their own loom, 58 percent are weaving workers and the remaining 2 percent are other workers in weaving.

Number of Family Members Engaged in Weaving

Among the families of power loom respondents, 50 percent have one family member engaged in weaving, 40 percent have two family members engaged in weaving, 6 percent have three family members engaged in weaving and only4 percent have four family members engaged in weaving.

Number of Earning Members

Maximum 42 percent have one earning member in respondent family, 34 percent have two earning members, 18 percent have three earning members and only 6 percent have more than 3 earning members.

Working Hours Per Day

Maximum 94 percent work for less than 5 hours per day, 6 percent work for 6 to 7 hours per day and only 2 percent work for above 8 hours. In the study area working hours is declined, because high power cuts and not continuously supply the current in study area and also, generally in Tamil Nadu.

Peer Reviewed Journal

Working Days Per Week

The power loom respondents, 16 percent work on the average of 3 days per week, 8 percent work for 4 days, 4 percent work for 5 days a week, highly 52 percent work for 6 days a week and 20 percent of them work for 7 days.

Weekly Wage

In study area, weavers are wage received generally in last day of the week. Highly 76 percent have less than Rs.500 as weekly wage, 14 percent have income between Rs.501 and Rs.1000 and only 10 percent have income of Rs.1001 and above.

Spending Habit of Respondents

The respondents average spending per month before entering into weaving there are, 9.12 percent spend for rice, 2.82 percent spend for milk, 8.16 percent for vegetables, 4.23 percent for education, 3.85 percent for travel, 3.34 percent for dress, 3.38 percent spend for electricity and 7.21 percent spend for fuel. At that same time, after taking up weaving as their occupation, it is mildly negatively downwards the dietary intake of the weavers' family. The consumption of milk has decreased by 2 percent, vegetables by 5.4 percent percent and meat by 3 percent. Only 6 percent say that they are satisfied, 28 percent say that not satisfied and 54 percent say that they are highly dissatisfied of their earnings from loom occupation no any other person said highly satisfied from power loom earnings because highly power cut, low level of labour supply and most of them weavers not interested to continues this work and also ready to shit any other job.

Change of Income Level

The respondents are asked to state the income level. The level of income is an indicator to decide the standard of living of individuals. Aamong power loom respondents, 2 persons feel that their loom income has increased and mostly 25 persons feel that their loom income has decreased; only 23 persons feel that it has increased other income level who are go to other occupation like construction work, paintings etc., in family members, 14 persons feel that it has decreased and 6 persons feel highly decreased. For main reason mildly change weavers not satisfied his income, it is too scarce to maintain family and also last one year current not properly supplied to public it is main reason to affect the power loom weaver and also weavers ready to shift another sector.

Change in Consumption and Spending Levels

The respondents are asked to state the change in the levels of spending after entering the job. The respondent state that level of spending with respect to food items, marriage spending, celebrating a festival, and other social occasions have decreased tremendously. People not use modern technology and lack of technical knowledge about marketing their products. In study area people not directly sell his product, some private management export this product and earn more profit, this is main drawback of weavers. But still awareness pertaining to education and grooming of children must be developed which will go a long way in improving their socio – economic status.

Concluding Observation

The economic conditions of the sample respondents are not encouraging. The sample respondents reported that they are unaware of the welfare schemes, meant for them. The weaver are not technically

Peer Reviewed Journal

component. Most of the power looms functioning in the study area are remain unregistered. Registration of power loom should be made mandatory because only the registered units are entitled to avail bank loans and enjoy various government schemes. Frequent campaign in the welfare schemes be arranged. Co – operative sector in power loom should be developed so that the power loom weavers get fair price for their products which will patch them normal profits.Marketing network should be improved because at present the power loom products are procured by the mill owner at a low price. Due to lack of alternative marketing channels, the power loom workers are exploited.

References

1. Manikandan S and Thirunuvakkarsu S (2010) "Tamil Nadu Powerloom Industry Issues & Challenges: A Critical Study", International Research Journal, 1(10), Pp – 74-76.
2. Manivannan L, Mangalam Chandrakumar S and Suresh G (2012) "A Study on Production and Marketing of Powerloom Products with Special Reference to Select Clusters in Tamil Nadu, India", European Journal of Social Sciences, 28(2), Pp - 295-307.
3. Mathivanan (2012) "Ban Export of Cotton Union Government Ignoring our Concerns, say Loom Owners", The Hindu, October, Pp-5.
4. Rajasekaran N and Jayalakshmi V P J (2009) "A Study on Socio Economic Conditions of Power Loom Weavers in Thathampatti Area, Salem District", M.A., Project Submitted to Government Arts College (Autonomous), Salem, (Unpublished).
5. Thakor D V, Pawar Y T and Md. Saeed Arif Anjum (2009) "Indian Powerloom Industry: Challenges & Perspectives", International Referred Research Journal, 1(9), Pp - 61-62.

Peer Reviewed Journal

A Study on Factors Influencing the Cotton Cultivation in Salem District

Introduction

Cotton is one of the important cash crops of the country. It occupies a significant place in the agricultural and industrial (textile) economy of the country. Nearly 15 million farmers spread out in over 10 States are dependent on cotton cultivation for their livelihood (Sharma, 1998). At the end of 2002 the total area under cotton crop in the country was about 6 per cent of net cropped area (GOI, 2002 and CACP, 2004). India, which is the third largest producer of cotton in the world behind China and the US, accounts for 25 per cent of the world acreage but only 14 per cent of world production. Despite being one of the largest cotton growers in the world, cotton yield in India is one of the lowest in the world because of severe pest ravages and its predominant cultivation under rainfed conditions.

Farmers cultivating cotton crop have been encountering many problems in India, some of which are totally different from other crops. While predominant cultivation of cotton under rainfed condition increase the uncertainty in getting the expected yield, different kinds of pest attack significantly reduce the yield of crop. Controlling bollworms is a major as well as persistent problem standing before the farmers throughout different region in the country. The indiscriminate use of pesticide not only increase the financial burden of the farmers and reduce the profit margins by increasing the cost of cultivation but creates health hazards and environmental risks. In fact, due drastic decline in yield mainly due to bollworms attack and increase in cost of cultivation the cotton cultivation is increasing become uneconomical, which may have in some instances lead to farmers suicides (Deshpande, 2002). The Bt stands for *Bacillus Thuringiensis* cotton introduced recently for commercial cultivation considered to be an important variety, which can overcome the problems of bollworms in economy (Mayee et al., 2001).

Peer Reviewed Journal

Economics of Bt and Non – Bt Cotton Varieties

Whether the cultivation of Bt Cotton crop is economically viable for Indian farmers is an important issue that has been under discussion since the introduction of Bt Cotton. The existing studies somehow are unable to provide a convincing answer on this trend. Since the present study is carried out using field survey data that too covering relatively a small sample, it is expected provide some answers as well as to resolve the controversies in the economics of Bt and Non – Bt Cotton cultivation. The primary problem for India's cotton farmers is instability of income. Holding sizes are small: the average size of cotton farm varies from 0.93 ha in Tamil Nadu to 4.74 ha in Punjab. Yields are highest in Gujarat, averaging 416 kg per ha in 2000; the lowest average yields were in Punjab – 180 kg/ha. Cotton is a high – input crop, necessitating either deep pockets or extensive borrowing for cash inputs. Yields are unstable, producing fluctuations in income, depending on water, insects and prices.

In the ICAR (2001) study for the GEAC's biosafety assessment of Bt Cotton, even though the three Bt hybrids yielded from 60 – 90 per cent more than their isogenic non – Bt hybrid comparisons, gross income per hectare came to only Rs.23604. Another important aspect of employment opportunity in Bt Cotton cultivation. In this regard the new technologies will have a certain impact on employment of human labour. These technologies generally are expected to have a positive impact on employment, as there is always a huge under – employment and disguised unemployment in the country. The green revolution in the early sixties introduced biological and mechanical technologies in agriculture. While the introduction of new high yielding varieties of seeds, fertilizers, pesticides and multiple cropping are a part of the biological technologies, the use of tractors, harvestors, threshers formed the mechanical technology. Several studies conducted after the green revolution found that the biological technology favoured employment creation and the mechanical technology displaced labour

P.Satheswaran, Ph.D., Research Scholar, Department of Economics, Periyar University, Salem.

Objective

1. To find out the factor influencing the Bt and non-Bt Cotton in sample area.

Methodology

The study mainly depends on the secondary and primary data. Secondary data were collected from District Agricultural Office, Books, Journals, Annual Reports and Internet Source. The primary data were collected from selected farmers through canvassing interview schedule. The interview schedule contains relevant questions that were gathered from the farmers.

Statistical tools like regression and percentage, averages have been used. These give clearing pattern of the Bt Cotton. For the present study, farmers were contacted. The proportionate random sampling technique was used. Here 90 sample farmers have been grouped into two; the Bt cotton growers (45) and Non-Bt cotton farmers (45). By and large both the set of farmers do have similarly socio-economic features.

The researcher has selected the Kolathur Block of Salem District. This block has been selected as the Bt Cotton and Non - Bt cotton varieties are grown almost equally. In this block, Alamarathupatty was selected as the cotton crop is grown largely among different villages in Kolathur. yield and value of the Bt and Non – Bt cotton farmers in Alamarathupatty village. In this connection 60 per cent of the respondents come under the Bt cotton cultivation and remaining 40 per cent come under the classification of Non – Bt cotton in the study village. This result shows that the majority of the farmers are interested to cultivate the Bt cotton compared to the Non – Bt cotton in the study village. The another reason the respondents also got the highest yield (23 bags / per acre) of Bt cotton compared to Non – Bt cotton (16 bags / per acre) in the study village.

Factors influencing the yield in the Sample Area

In the present study, a modest attempt was taken to explore the factor responsible for yield per acre in the sample area. In this connection, the variable such as type of cotton seed used for the production (Bt and non- Bt cotton) cost incurrent per acre by the farmers and the type of irrigational source available to the farmers were taken as exogenous variable.

* *Indicates 1 percent level of significance.*

It is known from the above table that, type of cotton and total cost incurred per acre have emerged as statistically significant variables as expected. Further it is depicted from this table that, farmers who are using the Bt cotton seed for production, getting good yield compare to the non-Bt cotton seed users. It is due to the reason that genetically improved seed Bt cotton intakes less amount of fertilizers, low amount of irrigational cost and needs less labour cost. Besides, it is revealed from this table that total cost incurred positively associated with the amount of yield per acre. Though well source plays dominate role in the amount of yield, it was checked that whether the well source holding farmers had the chance to get good yield of not. It was found that no significant difference in the yield per acre among the different irrigational source holders.

The R^2 value indicates that more than 50 percent of the variables were used to explain the independent variable namely the yield per acre.

The above table shows operation cost of Bt and Non – Bt cotton farmer in the study village. Operation cost includes ploughing, seed purchasing, manuring, ridge and furrowing, seed sowing, weeding, pesticide, harvesting, transporting, pesticides and fertilizer. In this regard lion's shares (23 and 24 per cent) of the cost come under the distribution of harvesting in both cases respectively in the study village. But the harvesting cost is higher than the Bt cotton compare to Non – Bt cotton in the study village. In addition to

Peer Reviewed Journal

this seed cost is higher than the Bt cotton compared to Non – Bt cotton farmers in the study village i.e., 17 per cent 5 per cent respectively.

Suggestions

- To need the good cotton seed varieties among the farmers.
- To increase the knowledge of the rural farmers (crop insurance, farm school)
- To increase the institutional credit among the farmers.
- To increase the transport facility among the farmers.

References

1. Alagh Y K (1988), "Pesticides in Indian Agriculture", Economic and Political Weekly, 23(38): 1959-164.
2. Central Institute for Cotton Research (CICR) (2001) Organic Cotton Farming, Nagpur.
3. Central Institute for Cotton Research (CICR) (2001), Annual Report 2000-01, Nagpur.
4. Dshpande R S (2002), "Suicide by Farmers in Karnataka: Agrarian Distress and Possible Alleviatory Steps ", Economic and Political weekly, 18 (26):1959 -1964.
5. GOI (2002), "Agricultural Statistics at a Glance", Directorate of Economic and Statistics, Ministry of Agriculture, Government of India, New Delhi.
6. Iyenger S and N Lalitha (2002), "Bt Cotton in India: Controversy which", Indian Journal of Agricultural Economics, 57(3): 459-66.

Peer Reviewed Journal

Rural Health:A Case of Tribes in Kolli hills

This paper focuses on health problem of the tribe residing in Kollihills of Namakkal district of Tamil Nadu. The total land area of Kollihills is 371.3 sq.k.m. There are 14 revenue village called 'Nadus' as per the 2001 census the total population of Kollihills is 36.525. of the 18511 (50.68%) are males and 18014 (49.3%) are females. In the total population 95.43% is Scheduled Tribes . Hence, Kollihills is totally a Land Scheduled Tribes i.e. Malayalis.. An assortment of tribes resides in villages located in the periphery of its major towns and remote hills.

Being located in areas adjacent to the town they have frequent interaction with the town dwellers. This has influenced food and clothing pattern of few younger tribal men. But their attitude towards life, belief and thinking which have descended down from time immemorial and preserved by successive generations is less porous for penetration of new ways of thinking and belief generated through processes of modernization. Specific religious beliefs and rituals keep their group identity intake. Kollihill is not very far from the district head quarters. Proximity to urban areas has not impacted much the tradition and beliefs of majority of the people specifically those related to health and hygiene.

Peer Reviewed Journal

Approach towards health

Simply absence of disease is not health. Health is multidimensional concept includes a state of physical and mental well being which is influenced by several factors like awareness, attitude, culture, individual and community predispositions; geographic, demographic, economic and educational, hygiene, government interventions to provide health care facilities, professional ethics and commitment of service providers etc. Almost all these determinates are absent in the tribe under discussion which indicates poor status of physical and mental health. Tribes of kollihills are backward in education. Poverty compels each member of the family to tarn his or her livelihood at a time which could have been utilized for learning and improving their mental ability. This compulsion impedes their education and limits awareness of hygiene and health care. Illiterate parents, unaware of health care have little time to spare for the upkeep of children. Unclean habits have passed on from generation to generation though each succeeding generation has been provided with better opportunities and amenities compared to the preceding one.

Primitive nature of socio-economic life of tribes reached its peak in health care se aspects. It is their psyche which has primarily impacted understanding of health. One important psychological reason is the belief in the supernatural, the malevolent spirit which causes disease and death. Therefore, curative methods are resorted by appeasing the spirit through rituals like animal or bird sacrifice. Besides they do not trust modern curative process and medicine for cultural factors, Economic reasons also account for not accessing health care facilities provided by government. It the ailment advances few of them refer to the nearby health care centre which it does not respond to treatment and possibilities.

Nature of diseases

The tribes of kollihills suffer from diseases which are genetic as well as ecological. Some people suffer from sickle cell which is genetic. But quite a few suffer from anemia due to malnutrition, water and airborne diseases like gastroenteritis, tuberculosis, measles etc. and vector borne diseases like malaria. Their consumption habit is utterly disgusting. Regular bath is few and far between especially among children. Children moving with running nose are a common sight. Mostly women and children walk barefoot. Worm infection causes anemia. Pot bellied children are believed to be the curse of the presence of malevolent spirit in the body. Their homes are constructed to accommodate people as well as and domestic animals.

P. Tamizhchelvi, Assistant Professor, Department of History,

Kandaswami Kandar's College, Velur-Namakkal.

Cow dung cake and wood are burnt for cooking and driving out mosquitoes and fleas. Obviously exposure to smoke affects lungs and eye sight.

The complexity of Socio-cultural factors influences the treatment of diseases. Their rudimentary always successful in curing diseases. Tribal's of this area have knowledge of herbal medicine. Plants, flowers, leaves, juice of leaves, seeds etc., are used for treatment of diseases. In most cases such treatment does not yield favorable result. Herbs apart faith healing is embedded in their culture. Health disorders are reported to the person who gave treatment to these disease. They are invited to perform specific rituals which also includes healing. Epidemics are believed to be caused by the spirit for some forbidden acts committed by the villagers.

Both adults and infants are affected by the Common diseases like respiratory track infection. Inadequate vaccination, lack of early diagnosis, use of local knowledge to cure account for high mortality. The area is malaria prone. Malaria control measures have been implemented but without success. People are disinclined to use mosquito nets. Of course vectors are active all around for which cow dung cake is burnt but that causes serious respiratory and sight problems.

One of the fatal food and waterborne infection is diarrhea causing large scale morbidity and death. Poor sanitation, improper disposal of excreta, lack of safe drinking water, stale food, unclean habits account for diarrhea and epidemics like cholera. The number of affected people increases during the rainy season. Nutritional disorder causes micronutrient deficiency and affects various vital organs of the body. Majority of the children are affected by skin and other diseases due to worm infection, defecation in the open field, barefoot walk, consumption of dirty water and no regular medication to weed out the worm in the body. Herbal treatment without proper diagnosis has increased the number of affected persons. Tuberculosis patients are many. Particularly men working in unhygienic places are affected by this fatal disease. People also suffer from leprosy. Lepers are not allowed to stay in the village. This is considered as the most dreadful of all diseases. Patient is ostracized. Many of them come to the nearby town and survive by begging. Sexually transmitted skin diseases are however absent. Such cases are rarely reported.

Women suffer from gynecological diseases due to early marriage, frequent pregnancy, lack of care during pre and post natal periods, inadequate rest, poverty, lack of awareness to use better medical facilities, vaccination, vitamin and care during delivery and thereafter. They also suffer from air and waterborne diseases, worm infection and genetic disorder. They are in a most disadvantageous position in the family as gender prejudices prevail on treatment of diseases. Reluctance to accept modern health care during pregnancy and gynecological disorder adds to their health problem. Besides with meager earnings they are not able to meet the heavy expenses for treatment in the health centre of town hospital.

Peer-Reviewed Journal

Policy intervention

Since independence health policy of the union as well as state Governments have been emphatic on rural health in various five year plans which have provided for integrated curative, preventive, promotive and rehabilitative services. The two health policies adopted in 1983 and 2002 and the National Rural Health Mission (NRHM) have opened up an array of opportunities for the villagers to refer to better trained health care personnel. Herbal medicine along with cheaper homoeopathy, ayurveda, unnani are also provided in the view of the economic problems of the people. Mobile health centers have been incepted to facilitate speedy treatment. Sanitation and hygiene awareness is created through specific programmes. The inception of 108 which is one of the revolutionary step to improve health facilities of the tribes in kollihills.

NRHM was launched to give specific focus on the backward districts. The poor and marginalized which includes women were to be given special attention under the progrmme. It has adopted a comprehensive approach by including the departments of Panchayat Raj, Women and Child Development, Rural Water Supply and Sanitation and Education. This is different from the previous approaches to

ameliorate health problems of the rural poor. Accredited social Health Activists (ASHA) are recruited from the local populace, who provide care to the pregnant women. A composite ayurveda., Yoga, Naturopathy. Unani, Siddha and Homoeopathy medication has been introduced to save the cost and provide traditional curative methods of our country. Public involvement in solving health problems as well as suggesting improvement is ensured through primary health care centers. The objective of NRHM is to reduce maternal and child mortality rate. Besides it envisages universal access to public services for food and nutrition, sanitation and hygiene, prevention of communicable and non communicable disease. These objectives have remained unachieved in this village.

Many of villages in the kollihills has no health centre. Interaction with some people revealed that they have not availed delivery facilities in the hospital because of lack of awareness. It is the personal factor which is affecting policy intervention for which massive awareness campaign is needed.

Success of policies depends on the commitment of service providers as well as response of the people. Economic reason is a primary factor dissuading the people to refer their ailments to the government hospital. Medicines are not always available for free. The taboo attached to free allopath medicine and its damaging side effects are often raised in interpersonal interactions. Interventions in their traditional belief pattern is essential with comprehensive programmes for providing health care. For success of health care programmes and its effectiveness can be appraised by the person who possess supernatural power. Educated local people can be convinced about the comprehensive approach. Availing medical facilities should be linked to accessing various types of subsidies. The cost of treatment should take into account their affordability. Commitment of all the stake holders is essential to penetrate the cultural environment so that the taboos attached to modern medicine and treatment can be done away with.

Peer Reviewed Journal

Reference:

1. Shah, C.H. "Tribal Poverty and Hope (ed) by Centre for Policy Research, (New Delhi, 1983), pp. 403 -433.
2. Nayak and Prasad, " Levels of Living of Scheduled Castes and Scheduled Tribes". Economic and Political weekly, Vol XIX: No 33, 1984.
3. Udya Bhaskara Reddy : " Socio Economic Conditions of Rural Poor", A Study", Vol XXXIV, No. 6, (March 1986) pp. 18-20.
4. Tamil Nadu Social Development Report, 2000.
5. P.C. Sikligar, "Food Security in Tribal Areas: Problem and Policy", Vision Vol: XXVI. No 1-2 January-June, 2006.

An Economic Analysis of Water Consumption Patterns in Domestic Households in Salem City – A Contingent Valuation Method

Introduction

Water is an essential component of life, and its availability and quality are crucial. Safe and affordable supply of drinking water is basic need for human life. There is positive correlation between increased national income and the proportion of population with access to improved water supply. A 0.3 percent increase in investment in household access to safe water is associated with a 1percent increase in Gross Domestic Product (GDP). Unreliable supply, shortage of water and poor quality of water affects life of human being in various ways. Of the 6 billion people on earth, more than one billion i.e. one sixth lack access to safe drinking water. Goal 7, target 10 of Millennium Development Goal (MDG) aims at reducing the proportion of people without sustainable access to safe drinking water and basic sanitation to half by 2015 MDG (Hari Katuwal 2007). Thus household water supply has become an important public policy issue.

Objectives

This study based on two bold objectives such as;

1. To study the WTP for water quality and
2. To evaluate the awareness of conservation of water in study area.

Methodology

The empirical study is based on both primary and secondary data. While the secondary data are to a large extent documentary, the primary data have been collected with help of interview schedule. A random of 120 samples has been chosen for this study. In this study the simple statistical tools used like average, percentage and also the willingness to pay for quality water has been unlisted with the help of contingent valuation method. Salem is one of the most important Steel city in India and with 5th Corporation of the Tamil Nadu State. Salem Municipality which was formed in 1866 with an area of about 21sq km has been upgraded as Municipal Corporation (SMC) with effect from 01-04-1994 by extending the adjacent areas such as Suramangalam, Jagirammapalayam Municipalities and 21 other villages to cover an extent of 91.34 sq km. As per the 2011 census a result, Salem City has population of 831,038 within Municipal Corporation limits and Salem urban agglomeration has a population of 919,150. City Population grew from 696,760 in 2001 to 831,038 in 2011. The corporation is presently responsible for the sanitation of the city, construction of roads, drainage, street light, park and garden, public amenities etc.

Result and Discussion

The majorities of 39.2 percent are studied up to School level, 23.3 percent are UG, 12.5 percent are diploma level, 10 percent are PG, 9.2 percent are illiterate and a small proportion 5.8 percent are professionals. 8 percent of the respondents are Self-employed, 21 per cent are salaried people, 66 percent are Construction labourers and 5 percent are non workers. 54.2 percent of the respondents are belong to the family size of 4-5 members, 24.2 percent of the respondents belong to above 5 members and 21.7 percent of the respondents belong up to 3 members. 54.2 percent of the respondent's have been 301 – 600 lts of water per week, 35.8 percent of them have been 601-900 lts, 5.8 percent of them have been 100-300 lts and 4.2 percent of them have above 1000 lts. At the same time, 70.83 percent of the respondents spent their time spent 3-4 hours for Water Collection and the remaining 29.17 percent of the respondents spent 1-2 hours for collection of water.

A. Saravanakumar, Ph. D Scholar, Department of Economics, Periyar University, Salem.

Peer Reviewed Journal

The most of the respondents have both water (48.3 percent), 8.3 percent of the respondents fetch ground water and municipal water (43.3 percent). It is clear that 83.3 percent of the respondents access of water is 1-250 meter and 16.7 percent of them the distance of 250-500 meter. 62.50 percent of the respondents face insufficient water during summer and the rest 37.50 percent feels that the water available is sufficient. The women are traditionally loaded with the responsibility of fulfilling the water needs of the family; it is evident from the field observation that the water collection is entirely a woman's job. 17.5 percent of respondents meet shortage of municipal water, 16.7 percent of the respondents meet shortage poor water quality and 57.5 percent of the respondents face both. In this contrast, 8.3 percent of respondents indicated that they don't face problem with municipal water services. It is clear that 63.3 percent of the respondents WTP Rs. 100-250 for water in table 4, 17.5 percent of them are not WTP for water, 12.5 percent of them are WTP less than Rs. 100 and 6.7 percent of them are WTP Rs. 251-300 for water. Overall, it is shows that different socioeconomic variables, such as household size and composition, access to water sources, wealth and time required for fetching water, are the most important determinants of water demand.

The demand for water not only determinants by households types, but also the rainy and dry seasons. Time for fetching water, access to water sources and wealth were found to be important variables that differently determine water use between seasons.

It is observed from the table 4 reports that 85 percent of them are close the tap well after use, 73.33 percent of them are seal all leaks, 53.78 percent of them are reporting to concerned authority, 36.67 percent of them are getting new appliance for water saver and 29.17 percent of them are leave the tap running in brushing or washing.

Peer Reviewed Journal

Conclusion

The supply of water in Salem district is going to be challenge in the future. The rapid increase in the population in these cities, depleting water resources and enhanced consumer needs are going to create a difficult situation. Market-oriented development with new needs in sectors like the entertainment industry, the building industry, new technologies with increasing water needs, enhanced supply in shopping malls, and simultaneously, the alarming rise in pollution levels in surface water bodies and even in groundwater is going to exacerbate the situation. Therefore, an urgent need is felt for a comprehensive water policy for city.

References

1. Raucher R., D. Chapman, J. Henderson, M. Hagenstad, and J. Rico (2005), "The value of Water: Concepts, Estimates, and Applications for Water managers", AWWA Research Foundation, USA.
2. Rogers P., R. Silva, and R. Bhatia (2002), Water is an Economic Good: How to Use Prices to Promote Equity, Efficiency, and Sustainability, *Water Policy*, 4: 1-17.
3. Turner K., S. Georgiou, R. Clark, R. Brouwer, and J. Burke (2004), Economic Valuation of Water Resources in Agriculture: From the Sectoral to a functional Perspective of Natural Resource Management, FAO, Rome.
4. Mitchell R. and R. Carson (1989), Using Surveys to Value Public Goods: The Contingent
5. Valuation Method, Resources for the Future. Washington DC, p- 436.
6. Haab T. and K. McConnell (2003), *Valuing Environmental and Natural Resources*. The Econometrics of Non-Market Valuation (Paperback edition), Edward Elgar, Northampton, MA (2003).

An Economic Evaluation of Quality Water to Households in Salem District

Introduction

Water is a natural resource which is an essential content in every part of life on the earth. Everything is originated from water and everything is sustained by it. "Water" said by the eminent Greek Philosopher Pinder is the "best of all things". As the twenty first century dawns, the importance of this statement is becoming evident in many parts of the world, even though Pinder lived some two and a half millennia ago.

Water is the most precious natural resource for the existence of life on the earth. Increasing population and higher levels of human activities, including effluent disposals to surface and ground water sources, have made sustainable management of water resources a very complex task throughout the world. Besides the percapita demand for water in many countries is steadily increasing and more people are achieving higher standards of living and life styles are changing rapidly. (Naik et. al., 2006)

Research problem formulation

Water and sanitation have been recognized by the World Health Organisation (WHO) as a basic right and as key extensions of the concept of the right to health. Hence, water supply is a priority area and records massive public expenditures year after year, but services remain unsatisfactory in terms of quality, quantity and equity at the delivery end. The poor state of municipal water and sanitation facilities are incongruity and it is a rapidly urbanizing phase of development. The social scientists propose that the continuing water deficit is the result of middle class disinterest in building infrastructure for clean, safe and adequate drinking water and scientific sewage disposal. This is partly attributable to the way it has insulated itself from the twin problems of water shortage and water borne disease. Furthermore, the problems encounter now-a-days are wide gap between demand and supply of water, pollution of water, over exploitation of ground water excess wastage and transmission loss absence of proper management policies, rise in population economic development and shrinking supplies of water.

Keeping these problems related to water, an attempt has been made to study the economic evaluation of quality water in households. Due to the fact that the domestic or household demand for (drinking, cooking, bathing and washing clothes) accounts for 5 to 8 percent only. However, it is expected to grow at a much faster rate than agricultural and industrial demands in the years ahead. This is a real and key factor because there is a strong linkage between water, sanitation and public health. The reduction of maternal and infant mortality is a major goal linked to the United Nations Millennium Development Goals (MDGs).

Objective

To examine the impact of quality water on health of the members in the households

Methodology

In order to study the research problem which is related to economic evaluation of quality, water by using the concept of water consumption pattern in households. To proceed this research work, primary data was collected from 245 households and which was equally distributed in both regions (rural 121) and urban 124). The sample households have been selected, based on the existing secondary data of Tamilnadu Water Supply and Drainage Board of Salem about the information related to litre per capita daily (LPCD) of rural block wise of Salem District. For rural sample, the researcher selected the households by using random sampling method and blocks has been identified for the present study (Dalavaipatti, Majara Gollapattai, Mallamoopampatti, Sarkar Gollapatti, Tirumalagiri and Dasanaickenpatty). From each block minimum three habitations have been covered and sample households have been identified based on the LPCD classifications namely, fully covered (40 and above LPCD), partially covered (39-10 LPCD) and not covered (below 9 LPCD). Similarly, in case of urban, the sample households have been selected from 5 wards (Thiruvagoundanur, Thathagapatty, Alagapuram, Bodinaickenpatty and Suramangalam) and which

Peer Review Journal

Mr. J. Govindaraj, Vice-Principal, P.V. Matric. Hr. Sec. School, Sivadhapuram, Salem.

are neither fully nor partially covered due to the fact that these areas come under Salem City Corporation limit. The selected samples represent 10 percent of population from each and every survey region which are listed above. The survey period covers 6 months (March – August 2007) due to the reason, that the time period includes both summer and rainy season which reflects the concepts and helps to identity the demand and supply of water in the area selected for the study.

In addition to these in formations have been collected which are related to health aspects of the respondents like using chemicals to purify or cleaning the water, type of disease the individual suffered prior to three months of survey period, the length of morbidity, reasons for the occurrence of disease, type of treatment received, loss of income and preventive or precautionary measures taken by the respondents in both the regions.

Result and discussion

Socio-economic background of sample households

We found that more than half (58 percent) of the households those who are in rural and urban area have been using public water service facility (or) street pipes. It is followed by in-house water connection which is another source of water which scored more than two fifth (41.2 percent) of the households. This shows that, the government is unable to give private of in-house water connection those who applied for this in order to meet the demand. The remaining less than one percent (0.8 percent) of the households have well water which is now-a-days a unusual water source not only in urban side but also in rural area.

Two third (65.79 percent) of the households have experienced that the mixing of both pure and hard water which reduces the quality of water or the water is fully contaminated one. Next to this, the water is not in a pure manner or while in colour but the sample respondents had received the colourful water for their usage including drinking also. Likewise, our sample also they responded that the received water from public service or in-house connection is also yellow colour (13.15 percent) which is due to the mixing of the unwanted water to the drinking water and also the level of ground water is in a decreasing trend. The another reason for non-quality water is due to the taste which is salty in nature. More than one fifth (21.06 percent) of the households have been experiencing these kinds of contamination of water in the study area.

In the concept of direct **burden of illness** which incorporates the expenditure on various aspects such a, medicine expenses, doctor fees, lab charges and transportation charges etc. The received information has been categorised into five heads. Nearly one third (31.8 percent) have incurred the expenditure up to Rs.250 in order to cure the illness. Followed by this about more than one fifth (21.4 percent) spent up to Rs.500. Similarly upto Rs.750 (18.1 percent), upto Rs.1000 (15.7 percent) and above Rs.1001 (13 percent) respectively. This shows that few respondents only spent more expenditure on health. The average amount spent for health was about Rs.458 only.

Conclusion

Improved water supply protection, waste water and drinking water treatment using a multiple barrier approach and adequate protection of distribution systems will be needed to reduce the risk of infectious water borne diseases. Until recently, water supply was regarded, as a vital service that had to be kept in the public sector to avoid health hazards and possible abuses from a natural monopoly, which is naive attitude. Many water supplies in developing countries can never be guaranteed to be safe due to the fact that with old leaking pipes. Using the private sector or converting municipal utilities to privately or publicly own commercial enterprises, can bring substantial efficiency benefits. In addition to this people need to be kept informed on what is happening in the sector, what their technical options are, what these will cost them and how they can participate in planning affecting their lives.

References

1. David Brandling Bennett (1999), "The Water Challenge Providing Safe Drinking Water in Small system: Technology, Operations & Economics"- Joseph A Gunthere F. Gaur. Navay Hearne. Lewis Publishers, Washington.
2. Harender Raj Gautam, Robtashav Kumar (2006), "Rain Water Harvesting: Vital for Growth", Kurukshetra, (8).
3. Naik N TK, S. Mansoor Rahiman, K. Chinna Venkatawamy (2006), "Integrated Water Resources Management Practices". Kisan World 33(2)

Peer Reviewed Journal

Market Efficiency of Ammapet Uzhavar Sandhai in Salem District

Introduction

Generally the middlemen and wholesale businessmen purchase the Agricultural products from the farmers at a lower price. They also get the commission from the farmers for the transactions made. In turn, fresh vegetables and fruits purchased at the lower price from the farmers are sold out to retail businessmen at higher price and the retail businessmen sell those Agricultural products further at higher price to the consumers. As a result, the farmers get only the lower price for their produce whereas the consumers have to pay higher price for the same produce. Hence, the Government of Tamil Nadu has introduced an alternate scheme of marketing, which is known as "UZHAVAR SANDHAI" in order to derive more benefits to the farmer as well as consumers.

Uzhavar sandhai of Tamil Nadu taken from 'Apna Mandi' of Punjab and Hariyana. The former agriculture secretary to the government of India, M.S. Gill, during his trip to the former U.S.S.R happened to visit 'KALGHOJ' a farmer's market where farmers were selling fresh and green vegetables on the road side or a collective basis, at a high premium directly to the consumers depressed by this, he mooted the idea of farmer's market in the early 1990, and initiated 'Apna mandis in Punjab and Haryana, which proved to be a phenomenal success. Andrapradesh followed suit and started the 'Ryothu Bazaar' on lines similar to that of Punjab and Haryana. The concept of farmers market was initiated in Tamil Nadu by the DMK government in October 1993.

Farmers arrival, quantity arrival, values and consumers arrival of Ammapet Uzhavar Sandhai were given in 1'999-2000 to 2011-12, it is found that farmers arrival in 1999-2000 was 10355, 2011-12 was 28.588 farmers. The farmers arrival in year 2000-01 was 31748. it was maximum of farmers arrival. Further shows that the farmers arrival in year 1999-2000 was at minimum when compare to other years. Quantity arrival in year 1999-2000 was 9108.6 MT it was increased to 5516.3 MT in 2011-12. The quantity arrival was increased in every year. The value of vegetable arrival was 510.4 lakh in 1999-2000 and increased in 2011-12 833.7 lakh respectively. From the table observed that consumer arrival was 3.52 lakh in 1999-2000. The arrival of consumers were further increased in subsequent years. In 2011-12 the consumer arrival was 13.78 lakhs which is the maximum among all the years. The market efficiency of Ammapet Uzhavar Sandhai shows that 321.325 farmers brought 60959.6 MT of vegetables with a value of 5338.1 crores and the consumers 103.01 lakh were visited.

Conclusion

The market efficiency of Ammapet Uzhavar Sandhai was high. During the years of 1999-2000 to 2011-12, 321325 farmers had brought 60959.6 MT of vegetables with value of 5338.1 crores and 103.01 lakh consumers had purchased the vegetables and fruits. Marketing efficiency was high in Uzhavar Sandhai due to direct marketing. Farmers arrivals and prices and consumers arrival also increase level.

References

1. Indian society of Agricultural Economics (1965) "Marketing of Agricultural Commodities, Vikas publishing House Pvt Ltd.
2. Archana Sood (1999) "Agricultural Marketing needs Strengthening', *Kurushetra,* Vol. xxxix, No.3 December, PP.19.
3. Rajasekara Babu and Sambasiva Rao, (2000),"Functioning of Rythu Bazaar – A Qualitative analysis". Agriculture in India policy and performance.
4. Kiran Sankar Chakraborty (2001), "Market and Marketing channel of agricultural process on Tripura", *Southern Economist*, Aug 15.

Dr. A. Saravanadurai, Assistant Professor, & **S. Madheswaran,** Research Scholar,
Department of Economics, Periyar University, Salem.

Peer Reviewed Journal

Empowerment of Women Through SHGs in Dharmapuri District

Introduction

Women constitute around fifty percent of the total human resources in our economy. Yet women are the poorer and under privileged than men as they are subject to many socio-economic and cultural constraints. The situation is more severe in the rural and backward areas. Women development activities must be given importance to eradicate poverty, increase the economic growth and for better standard of living. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country **(Tiyas biswas, 2007).**

Statement of the problem

Several studies indicate that self-help group programmers often in the form of credit or micro credit schemes and savings have succeeded in changing the lives of poor women by making way for enhanced income and increased self-esteem. This is evident from the mushrooming growth of self- help groups in the state. This study is undertaken to analyze the structure, conduct and performance of self-help groups and their impact on the women in Dharmapuri District of Tamilnadu.

Objectives

1. To study the socio-economic profile of women self-help groups
2. To analyze the due to for joining self-help groups
3. To study the structure conduct and performance of women self-help groups
4. To find the impact of self-help groups of women

Research Methodology

The study is analytical based on collection of data from both primary and secondary sources. Primary data is collected from well-structured questionnaire; Secondary data is obtained from various published and unpublished records, books, journals and information given by the Mahalir Thittam office of Dharmapuri. Multi stage purposive and random sampling has been adopted for the present study. At the first stage all the five talks have been selected for the study. The twenty women of self-help groups(WSHGs) established in not less than one year have been randomly selected from each talk.

Location of Dharmapuri District

Dharmapuri district, which came into existence from 2.10.1965 is located in the North Western Corner of Tamil Nadu and is bounded by Tiruvannamalai and Villupuram districts on the East, Salem district on the South, Krishnagiri district on the North and Cauvery river on the West. It is located between latitudes N 11°.47' and 12°.43' and longitudes E 78° 02' and 78° 40'. The total geographical area of Dharmapuri District is 4497.77 sq.kms. i.e. 3.46 per cent of the state. The location of the district in Tamil Nadu state, the district map and the block-wise locations are indicated.

Dr. V.Dharanimalai, Assistant Professor of Economics,
Swami Vivekananda Arts & Science College, Lakshmipuram, Villupuram.
S. M. Dhanush, XIIth Commerce,
Sacred Heart Convent Anglo Indian Higher Secondary School, Villupuram .

Peer Reviewed Journal

Socio – Economic Profile of SHGs

The study reveals that out of 600 respondents selected for the study, 2.3% of the members are below 20 years of age. The 27.35 percentage of the members are in between 20 to 30 years. 35.30 percentages of the members are in the age group of 30to 40 years. The 26.8 percentage of the members are in the age group of 40to 50 years. The 7.5 percentage of them are in the age group of 40 to 50 years. The 0.7percentage of there are above 60 years. The 8.7 percentage of the members are illiterates. The 6.5 percentage of the members have no formal education but know to read and write. The 14.3 percentage of the respondents have education fromclass1to5. The 19.3 percentage are in the category of 5to 9 classes.18.3 percentage of them are educated to SSLC Level. 23.3percentagesof them have education up to plus two. 8.7 percentage of the respondents are undergraduates.

One percent of the respondents have other type of education like teacher training ITI and the like. The 5.3 percentage of the respondents are unmarried. 85.3percentageof them are married. The 8.3 percentage of them are widow. The one percent of the respondents are divorcee.

Results and Discussion

Majority of respondents 47percentage belonged to the groups which were established five years age. The 28 percentage of respondents belonged groups with age of 3-5 years. 25percentage of the respondents groups were established less than three years age. Majority of the respondents 69.40 percentage have taken 2-4 loans The respondents who have taken loans 4-6 times and more than 6 times are 11.30percentage respectively. The 8percentage of the respondents have taken only one loan. The latest loan taken by the respondents majority of them 37.70percentage have taken loan above Rs.20,000. The 31.30percentage of respondents have taken loan from Rs.5000-10000.16.30percentage of the respondents have taken loan from Rs.10,000-15,000. The 9percentage of respondents have taken loan from Rs15000-20000.Only 5.70 percentage of the members have taken loan below 5.70 percentage 60.84percentageof the respondents have repaid loan 2-4 times. The 21.83percentage of the respondents have repaid only one loan. The 9percentage of respondents have repaid more than 6 loans and 8.33percentage of the respondents have repaid 4-6 loans. The weighted average scores on empowerment after joining SHG ranges from 2.762 to 4.293. The statement of breaking social, religious and cultural barriers, has secured least mean score and stood at last and the statement, Understand the banking operation and knowledge on credit management has secured highest mean score and stood at top.

Peer Reviewed Journal

Consolidated Discussion

1. To promote income generating activities .
2. Majority of the respondents were experienced 47 percentage belonged to the groups established five years age.
3. It is inferred that 31.50percentage of the respondents are members in the group for 3-5 years. Similarly respondents who are members in the group for 2-3 years is also 31.5%.
4. Majority of the respondents 69.30 percentage have taken 2-4 loans. The respondents who have taken the highest number of loans i.e. more than 6 times are 11.30percentage.
5. Majority 60.83percentage of the respondents have repaid loan 2-4 times. The comparison between loans availed and repaid shows that the respondents are prompt in repaying their loans.
6. Regarding the latest loan taken by the respondents majority of them 37.70percentagehave Taken loan above Rs.20,000/-.

7. From the mean scores among the respondents a null hypothesis is established and the result Shows that there is no significant difference in the mean scores on factors of empowerment after joining the group among respondents.
8. The factor analysis condensed and simplified the eight statements on indicators of empowerment and was grouped into two factors explaining 57.10percentage five of the variability of all the statements.

Conclusion

The study shows that the main reason for joining SHG is not be merely to get just credit, it in an empowerment process after joining the self-help group the women are economically and socially empowered. This empowerment cannot be transformed or delivered. It must be self-generated such that it enables those who are empowered to take control over their lives. The table -2 shows that majority of the respondents 69.40percentage have taken 2-4 loans. The respondents who have taken loans 4-6 times and more than 6 times are 11.30percentage respectively.

References

1. Karl, M (1995) "Women and Empowerment: Participation and Decision Making", Women and World Development Series, United Nations, New York.
2. Rekha, R . Gaonkar (2001) "Working and impact of Self Help Groups in Goa ",Indian Journal of Agricultural Economics, Vol.56, No.3, P .465.
3. Susy Cheston and Lisa Kuhan (2002) "Empowering Women Through Microfinance", New York, 10-13 November.
4. NABARAD (2003- 2004) "SHG—Bank linkage in India", National Agricultural Development Programme Dharmapuri District.
5. Naila kabeer (2005) "Is Micro Finance a Magic Bullet For Women's Empowerment? Analysis of Findings from South Asia "Economic and Political Weekly October 29, 2005.
6. M.Anjugam and C. Ramasamy (2007) "Determinants of Women's participation in Self-Help Group led micro finance programme in Tamil Nadu", Agricultural Economics Research Review, 2007, Vol. 20.
7. Tiyas Biswas(2007) " women empowerment through micro finance: A boon for Development",Indian Statistical Institute 1-2-Feb .

Peer Reviewed Journal

"An Economic Study of Women Agricultural Workers in Pottipuram Village Theni District"

Introduction

The woman is the backbone of agricultural workforce and is a vital part of Indian economy. In recent years, there is a gradual realization of the key role of women in agricultural development and their contribution in the field of agriculture, food security, horticulture, dairy, nutrition, sericulture, fisheries, and other allied activities. Woman agricultural labourers have been putting in labour not only in terms of physical output but also in terms of quality and efficiency. With various targeted efforts, their development will change the face of rural India. Following are the key points, which will help in creating respectable role of women in Indian agriculture: skill empowerment through multi level training, technology development for women, creation of self help groups, equality in work and wage structure and providing financial powers.

Statement of the Problem

The women agricultural workers were largely discriminated both in terms of wage and employment. Modernization has already transferred many rural productive activities from agriculture to industries and modernization of agriculture process yet another threat to rural female workers. In the absence of any substitute economic activity, female workers are the worst sufferers. All problems of women must be eliminated to ensure that they find themselves on equal terms with men in all works of life, cultural, social, economic and political. Growth in Indian agriculture needs to be matched with feminization of agriculture for an overall development of rural economy.

It is increasingly being noticed that the nature and dynamics of discrimination variety of social attributes, such as gender, class, caste, ethnicity, religion, and disability. Consequently, multiple forms of discrimination in India can be experienced in different ways among and between social positions, features, and relations is not easy, there is a need to pursue these research questions, especially in view of the focus on inclusive growth. Considering the facts and plight of the women agricultural workers this paper intends to study the agricultural workers in pottipuram village of Theni district.

Peer-Reviewed Journal

Objectives of the Study

i. To find the level of income, expenditure and savings of the women agricultural labourers in the study area,

ii. To study the work participation of women in the study area.

Methodology

Nature of Research Design

This study aims to know about the socio-economic conditions of rural agricultural women. Hence, the nature of the present study is both descriptive and analytical.

Nature of Data

The study is based on primary data. The Household level data were collected from the selected women workers by using an interview schedule.

Dr. R. Ravikumar, Assistant Professor, & **A. Jagan Gopu ,** Ph.D. Scholar,
Department of Economics, PSG College of Arts and Science, Coimbatore.

Period of Study

The study covers a period of one year for the household level data (2011-2012).

Selection of Study Area

Theni District has 5 taluks and 8 blocks. Out of this Uthamapalayam block has been selected as it is one of the agriculturally prosperous regions of Theni District. This block has 39 revenue villages and out of this pottipuram revenue village has been selected randomly.

Selection of Samples

The Pottipuram revenue village has seven hamlets. The total number of workers in this revenue village is 3300 of this 750; 1200 and 1350 are marginal, small and large workers respectively. The number of male and female workers are 2800 and 500 respectively. Since the study aims to concentrate women agricultural workers it was decided to select 15 percent of women agricultural workers in the study area. That comes to 75 women agricultural workers as sample size. The same was selected at random.

Tools of Data Analysis

Statistical tools like percentage, average, correlation and regression were used to analyse the data. Pictorial representations were also used to represent data at appropriate places.

Peer Reviewed Journal

Results And Discussion

The socio and economic details such as personal and family details, occupation, income and expenditure, saving and other information of the sample respondents were collected and the same were discussed below.

Low income is one of the important reasons for the poor socio economic condition of any community. It is a known fact that women contribute both physically and financially to the family for centuries in rural India. Income is an important factor, which determines the economic conditions of the people. The women agricultural workers earn Rs. 4323 at an average per month. Hence it is concluded that women contribute a significantly to the family income.

It is noted that a significant proportion of that is up to Rs. 2000 was miscellaneous expenditure from their income. Further noted that majority of the respondents did not incur education and electricity.

Savings is the excess of income over expenditure, saving leads to capital formation. 39 percent of the respondents do not have the habit of savings in the study area, because, their income is not enough for their day to day living. However, the remaining 61 percent of the respondents were having savings ranging from Rs.25, 000 to Rs.1, 00,000 and above.

Main Findings Of The Study

1. It was found that out of 75 respondents 41 percent of the respondents engaged in non-agricultural works and followed by 36 percent of the workers engaged in agricultural activities.. It is noted that only one respondent (1.33 percent of the total) had total family income 40, 001 and above.
2. It is found that majority that is 35 percent of the women were engaged in paddy related work, followed by 32 percent of the respondents were going for weed removal and the percent of women engaging in flower picking, vegetable picking were 12 percent and 16 percent respectively. It is noted that 5 percent of the respondents were going for all kind of agricultural work in the study area.
3. The study reveals that 39 percent of the respondents do not have the habit of saving as their income is not enough for their day to day living. However, the remaining 61 percent of the respondents were having savings ranging from Rs.25, 000 to Rs.1, 00, 000 and above.
4. There is a strong positive correlation between monthly family income and monthly expenditure.

Conclusion

From the analysis the study concludes that the work participation of women in farm sector is more and at the same time they are getting low wages compared to men workers in the study area. Further the study concluded that the socio-economic conditions of the women agricultural workers especially Scheduled Caste category is poor in the study area. They lack proper basic amenities like sanitation and drinking water. It was noted that most of the women and their family were in the clutches of local money lender hence the institutional financial facilities is the need of the labour in the study area.

References

1. S. Madheswaran, "Labour market Discrimination in India: Methodological Developments and empirical evidence", 'The Indian Journal of Labour Economics, Vol.53 (3), July-Sep, 2010, pp. 457-480.
2. G.K.Chadha,"The Landless and Poor in Green Revolution Regions of India" Agricultural Situation in India, Vol.34 (3) August 1984 pp.295-302.
3. Raj Kishor Bhauvana Gupta, Yadav. S.R, Singh .T.R "Role of Rural Women in decision making process in agriculture in sitapur (Uttar Pradesh)" Indian Journal of Agricultural Economics, Vol. 54 (3) July-sep 1999 pp.282-290.
4. R.Saravanan and M.Bharathi, "Problem of Farm women and their empowerment", Third concept, Vol.15 (180), Feb 2002 pp.41-48.

Peer Reviewed Journal

Socio Economic status of Hogenakal fishing community in Dharmapuri District

Induction

The climate of the Dharamapuri District is generally warm area. Climate change is environmental change, but given that human societies are affected directly and indirectly by the climate system – and given that human activities are driving climate change – it is fundamentally a human problem. The hottest period of the year is generally from the months of March to May, the highest temperature going up to 38C in April. The Climate becomes cool in December and continuous so up to February, touching a minimum of 17 C in January. Dharamapuri being an inland district, fishing is restricted to inland only here. In Hogenakal the river Cauvery enters into Tamil Nadu as a big river with gushing water presentably as a natural falls. Parisal ride will give an enthralling experience. Main varieties of fish available are katla, rogu, mirgal, and common corp. Oil massaging by local people is a different experience. Alternative economies, such as those based on the presence of community, are always seen as either existing before or beyond the dominant economic formation. Community can be identified, documented, and analyzed but always only as a site of economic impact and never as a constituent of the economic itself.

Impacts of climate change on the fisheries sector, and more widely in national economies Changes in fish populations and ecosystems from climate change are likely to have resulting impacts on the fisheries sector and national economies. Climate change may also directly affect fishing operations and fishing communities independently of impacts on fish and ecosystems (e.g. through sea level rises and increased storm severity affecting fishing and fish-farming people's homes and productive assets). Impacts can occur at two main levels, which correspond approximately to the domains of micro- and macro-economic analysis: Within the sector - impacts on the incomes, assets, and livelihoods of individual fishers, fish farmers, processors, and those engaged in marketing and the provision of inputs to the sector; and at the national level - impacts on revenues, per capita fish supply, and contributions to employment and GDP.

The potential impacts on these two levels will vary by region/location, and differing levels of adaptive capacity of individuals, communities, fleets and economies and societies. In general terms, the impacts of climate change are likely to be experienced by all those within the sector, regardless of the relative importance of the sector in the wider economy, and investment in adaptation that is commensurate with the size of the sector will be required. Macro-economic concerns arise only when fisheries are sufficiently prominent in society and the economy to be a concern for national economic planning.

Damage to productive assets –flooding and destruction of fish-farming installations and loss of fish stocks; loss and damage to boats and fishing gear , and to business assets in ancillary occupations (boat-building yards, marine engineers workshops, fishing gear shops, fish processing equipment, retail premises etc). As fisher folk and fish-farmers often have diverse income sources that complement or supplement often seasonal fishing income, such damage can also include loss of perennial and annual crops and livestock, salinization of farm-land, and loss of assets from non-natural resource enterprises; Damage to sector infrastructure and institutional capacity, including to harbors, research and extension facilities, input and output marketing networks; Damage to coastal and floodplain fisher folk's homes, lives and health - including loss of life and increase in post-disaster epidemic disease, such as cholera and other enteric diseases, and pathogens with aquatic life-stages, such as malaria and bilharzias; and Destruction of coastal

Peer Reviewed Journal

R. Chinnasamy, PhD Research Scholar **& Dr. D. Kumar**, Associate Professor ,
Department of Economics, Jamal Mohamed College, Tiruchirappalli

ecosystems – Severe storms may directly damage coral reefs and mangroves, reconfigure the topography and water-flow of coastal lagoons and estuaries and erode beaches, leading to ecological damage that can slow the recovery of fisheries and aquaculture.

Extrea

The potential impacts of climate change more specifically on trade competitiveness, before examining inter-linkages between climate change policies as they pertain to the fisheries sector and fisheries trade policy, and we identify a number of policy options supportive of enhanced trade and competitiveness of the fisheries sector. We conclude the report with a short section highlighting a number of areas worthy of additional policy research. The impacts of climate change on the production and trade of different species will vary depending on the magnitude of the physical change brought about by climate change, the ability of fish species and ecosystems to adapt to deal with physical changes or their adaptive response to avoidance of these changes, and the response of fishers, communities and nations. The impact pathways have been described earlier in this report. These potential changes and impacts, all of which may affect competitive positions and require appropriate policy responses, are summarized schematically in Figure 9, before being elaborated in the subsequent text.

Aquaculture development could also plan for adaptation through investment in technologies that reduce loss of stocks during floods. Examples include building higher pond dykes, switching to cage aquaculture, or surrounding flooded ponds with netting strung on poles – a simple but effective method for reducing stock losses that has successfully been used by Bangladeshi farmers exposed to recent cyclones. These technological innovations can be supported in policy through grant and finance schemes for climate proofing 'and by provision of technical advice through extension services.

Peer Reviewed Journal

An Overview of NGOs and Rural Development in Salem District

Introduction

A rural development is an important sector of national development of any developing economy. Rural development includes poverty alleviation, poverty reduction coupled with agriculture development and rural industrial development. Poverty is often referred as a severe failure of basic capabilities and often related to inadequate incomes. Poverty as a concept encompasses many aspects of wants and disadvantages. International, national and local government organizations and non-government organizations are involved in various experiments of women empowerment in region.

The aim of the study is to discuss the micro-credit does small scale loans to poor people, work in poverty alleviation and building social capital in Salem district. The major objective of the study is to show how the NGO activities help to rural development agriculture, Small and Medium Enterprises (SMEs), health, education, sanitation, eradication of child labour, women empowerment, community development and skill development programmes to women and poorest of the poor in order to reduce unemployment and poverty in rural regions.

Peer Reviewed Journal

NGOs in India

NGOs or voluntary agencies in India have a history of involvement in a wide range of social welfare and development work. They have existed and played various roles since the colonial period. Given diversity in types, scale of activities, approaches, and so forth, it is very difficult to count the number of Indian NGOs. Riddell & Robinson (1995) estimate that up to early 1990s, the number of NGOs active in rural development would be in the 15-20,000 range, including local and regional branches of national organizations which operate as NGOs in their own rights. By the end of 1990s, as quoted from an NGO directory published by DAINET (Development Alternative Information Network), the number of Indian NGOs was 21,828. In regard to the type of activities, almost all NGOs are engaged in education and campaign activities, with one-third involved in advocacy activities. Most NGOs are also active in economic activities aimed at low-income groups, such as income generation, appropriate technology, agriculture, and micro-credit besides activities in social sectors especially in the issues of health, education and environment. Given the development of Indian NGOs, and the apparent limitations of government poverty reduction programs, there is a widespread agreement among development scholars that NGOs play an important role in helping to alleviate poverty, complementary to that of government, both in terms of providing additional resources and in making government programs more effective. To have a closer picture on how Indian NGOs attempt to alleviate poverty, it will be described a case study of Gram Vikas.

Microfinance

The role of microfinance institutions for local development processes is widely recognised, but does not play a prominent role in the policy paper. Locally based micro finance institutions designed as means to stimulate local economies and which offer various financial products tailored to the specific problems and potentials of small scale producers (savings, credits, deposit, insurances, money transfers etc.) play also a major role to strengthen the asset base of resource poor farmers. Various organisational forms of institutions are required to reach out to the poor in rural areas. Governments should create a supportive environment for micro finance institutions committed to rural development. Financial assistance should provide capital for viable, community controlled, micro finance institutions.

R. Arithar, PhD Research Scholar, Department of Economics, Periyar University, Salem.

Agriculture and Rural Development

NGOs focus on various types of extension work, the distribution of agricultural inputs, increasing agricultural production and revenues, and food security.

Major programmes for rural development of the selected NGOs in Salem district

S.No	Programmes	Activities	
		KESS	AVARD
1	Agricultural programmes	Distribution of planting materials Distribution of dairy cattle Poultry Demonstration farm Minor irrigation Lift irrigation Land development Contour bonding Community irrigation	Distribution of planting materials Sericulture Distribution of dairy cattle Distribution of poultry Lift irrigation
2	Health programmes	Free medical care, Safe drinking water by providing wells Smokeless choola Sanitary latrines	Immunization of children Health education Family counseling centre Sanitary latrines
3	Community development programmes	Housing Repairing of house IRDP model village Village development project Common well	Construction of house Land for landless Roofing of house Bore well
4	Human resource development	Training programme Education promotion Earn while you learn programme Integrated community development projects Creches	Vocational training programmes Education programmes Creches and balwadies
5	Trade and industrial promotion	Fabrication works Wood works Umbrella assembling Beedi rolling Printing press Quarry Khadi Stabilizer assembling	Fiber and rope making unit Apex stabilizer industries Stabilizer assembling

Above table shows that the major rural development programmes of selected NGOs are agricultural programmes, health and hygiene, human resource development, community development and trade and industrial programmes. Both the organisations put considerable efforts for rural development. A perusal of their programme activities provides a view on the combination of delivery and service activities and employment generation activities in the case of KESS while AVARD had made more efforts in delivery services. It is to be mentioned that both the organizations have taken location specific activities, which were formulated after analyzing the needs and priorities of their target. The study indicated that majority of the programme activities ultimately lead to progress in health and hygiene, education, technology transfer, employment generation, self reliance, economic development and behavioural changes. Importance to ecological preserva tion, safety and security feeling and community development was also there.

Peer Reviewed Journal

Conclusion

The NGOs are also concentrating on various grounds such as; agriculture, Small and Medium Enterprises (SMEs), health, education, sanitation, eradication of child labour, women empowerment, community development and skill development programmes to women and poorest of the poor in order to reduce unemployment and poverty in rural regions.

References

1. SAMY Trust Documents year 2009-2010
2. Dhillon, D.S. and Hansra, B.S. 1995. Role of voluntary organisations in rural development. *Kurukshetra* 18(5): 10-13
3. Indu Bhaskar and P. S. Geethakutty, "Role Of Non-Governmental Organizations In Rural Development: A case study", *Journal of Tropical Agriculture* 39 (2001) : 52-54

Peer Reviewed Journal

Living Environment and Health Conditions of Slum Dwellers in Salem District

Introduction

Rapid increase in urbanisation together with expanding number of urban slums pose considerable challenges to the process of socio-economic development in India, especially with regards to construction of suitable and sustainable human settlements. Vast areas in Indian cities have unsafe dwellings, overcrowded, condition, and lack basic infrastructure. Slum dwellers are faced with insecurity of tenure, lack of basic services, especially water and sanitation, unsafe building structure, over-crowding, limited access to credit and formal job markets. The poverty is the main reason for slums. At the same time slums also provide low cost accommodation to poor migrants and necessary support to city. In these areas, residents live in poor and squalid conditions, and lead economically insecure life. Normally slums exist on polluted land.

There were no sanitary latrines and drainage facilities at studied slum. The literacy rate was higher among males. The morbidity rate for both sexes was one third of the total respondents. Respiratory tract infections and diarrhea were present in studied population. Slum clinic or mobile clinic van should be arranged for treatment of common morbidities and health promotional activities.

Statement of the problem

Slum dwellers are highly vulnerable because of poor hygiene, over-crowding, lack of basic amenities such as water and sanitation, low availability and use of formal health services. Inadequate sanitation remains a leading cause for disease and mortality among children in urban slums. An open sewer runs through the centre of few slums. When it rains, the sewage overflows, making its way into people's homes. The open–air waste attracts rats and is a breeding ground for pestilence and disease. Some of the waste dumped around proved extremely toxic and hazardous, which through their indiscriminate dumping, have brought about the death of livestock, environmental pollutions, and an increasing number of incidents that have caused ill-health and epidemic of diseases which in some cases have led to lost of human lives. Additionally, urban air quality is polluted from industry and vehicles, and indoor air can be especially toxic from fumes of indoor cooking stoves. Though there are various studies which present slum housing problem, environmental conditions, slum upgrading and related policy analysis. There is dearth of studies seeking to correlate the degree of health injuries caused by poor human living environment in urban slum communities. Hence the study focuses on this issue particularly.

Objective

- To examine the living environment and health conditions of slum dwellers in Salem district

Methodology

The study is based on primary data. Primary data was collected through well structured interview schedule. Using simple random sampling method, the data was collected from 145 respondents residing in urban slums in Suramangalam zone of Salem district. For the purpose of study the slum areas has been selected based on different income levels and cultural groups, commercially developed area with good transport links, the proximity to labour market, most hazardous slum, and industrialized areas. For the data analysis the appropriate statistical tools such as mean, percent were employed.

M.Radhika, Ph.D Research scholar, Department of Economics, Periyar University, Salem.

Peer Reviewed Journal

Results and discussion

The living environmental conditions considered for the study focuses on housing characteristics, sources of water supply, number of rooms available, sanitary conditions in terms of the types of bathroom and toilet and methods of refuse disposal. It found that 40 per cent of slum dwellers had pucca houses, while the rest had semi-pucca houses (37 per cent) and kacha houses (33 per cent). The quality of housing is generally low due to poor quality materials used for construction, the inadequate technology and poor housing standard of handling the building components. About 80 per cent of these houses had one or two rooms whereas the remaining 20 per cent had more than two rooms. 75 per cent of the slum dwellers did not have a separate kitchen because the number of rooms available is one or two. This made the slum dwellers to use the small place for cooking foods and for other purposes such as sitting, sleeping etc. Hand pumps and tank water (42 per cent) were the main source of drinking water in slums. The remaining respondent use public taps (40 per cent) and buying water (18 per cent). There was an intermittent drinking water supply through piped tap water at public place. Due to irregular drinking water supply purchase of drinking water was common among the slum dwellers.

Electricity was available to 90 per cent of houses. The remaining houses (10 per cent) did not have electricity connection. But these respondents get electricity on shared basis with their neighbourhoods. The facilities for proper disposal of garbage were mostly available in the slums. In certain places, there was no garbage disposal facility. About two-thirds of the houses did not have a separate bathroom. Some of them use corner of the room as bathroom which have drainage facility. Most of the respondents have a temporary bathroom facility which is made of sheets i.e. coconut leaf sheet. Nearly 76 per cent of the respondents use public toilets and 18 per cent of them have in-house toilet facilities. The remaining 6 per cent of the slum dwellers use the open space around. This tended to create a serious problem of sanitation. About 63 per cent dwellers were reported to have no proper drainage system rather they had so called kacha drains in their localities.

There is a complex relationship between environment and health. Slums are usually devoid of services, prone to all types of natural hazards, have poor housing and living conditions and hence can pose severe environmental problems, including health risks. The unhygienic slum environments make slum dwellers more susceptible to certain types of diseases like respiratory problem, skin diseases, malarial fever, etc. Unfortunately, the economic circumstances of the slum dwellers are such as they do not allow them to improve their living conditions.

Peer Reviewed Journal

Table

Health conditions of Slum Dwellers

Type of problems	No. of Respondents	Percent
No. health Problem	55	38
Fever	41	28
Respiratory problem	17	12
Cold & cough	23	16
Anemia	9	6

Source: Primary Data

It was observed that 38 per cent of the respondents were not suffering from any illness in the past one month. Fever was found in 28 per cent of the slum dwellers. Respiratory tract infections, cold and cough were present in 22 per cent and 16 per cent of studied population respectively. The incidence rates for

respiratory tract infections were found higher among 0-4 year age group children. It was due to the reason that they spend most of their time in and around polluted environment. Anemia was found in 6 per cent of females particularly in the reproductive age group. Living environment is not the only reason for morbidity, the nutritional intake of the slum dwellers also plays a vital role here. Rice and vegetables were consumed daily by all, but foods with higher protein, iron and vitamins content were consumed less than the recommended dietary intake.

Conclusion

There is need for some policy guidelines, including redevelopment, upgrading and provision of basic facilities through the UBSP scheme. Besides, regular sanitary inspection, public enlightenment and regular environmental campaign were recommended for sustainable management of the area. It was also expected of the three levels of governments (local, state, and federal) to take active part in the programme particularly in the area of mobilization, training of staff and funding. In this regard, Non-Governmental Organisations (NGOs) with their local knowledge, skill and practical experience can play very effective role in improving living and economic conditions of slum dwellers.

References

1. African Population and Health Research Center (APHRC) (2002), "Health and Livelihood Needs of Residents of Informal Settlements in Nairobi City. Nairobi", African Population and Health Research Center.
2. Subhash Kumar (2012), "An Economic Analysis of Environmental and Health Conditions of Urban Dweller Slums in Vizag", International Journal of Social Science Tomorrow, 1(10):1-13.
3. Owoeye, J.O and Omole, F.K (2012), "Built Environment Decay and Health Situation of Slum Dwellers in Residential Cores of Akure, Nigeria", American Journal of Human Ecology, 1(2): 33-39.
4. Goswami Mihir, Kedia Geeta (2010), "Socio-Demographic and Morbidity Profile Of Slum Area In Ahmedabad, India", National Journal of Community Medicine, 1(2):106-110.

Peer Reviewed Journal

Study of Community Score Card Method in Health Care Sector

Tamil Nadu health systems

The World Bank supported Tamil Nadu Health Systems Project is being implemented from 2005 onwards. The Project aims to improve the effectiveness of the Secondary Health Care System in Tamil Nadu. The original outlay of Rs.597.15 crores was revised to Rs.482.49 crores due to diversion of funds for Tsunami relief activities in Tamil Nadu during 2005. However, the World Bank has assured consideration of reallocation of the diverted funds during phase III of the Project. The Project is being implemented in three phases.Phase I from January 2005 to June 2006 Phase II from July 2006 to December 2007 Phase III from January 2008 to March 2010

The Project has undertaken improvements to hospitals in 5 districts namely Dharmapuri, Krishnagiri, Theni, Pudukottai and Kanniyakumari districts during Phase I. Now all the hospitals in the remaining districts are being strengthened with provision of buildings, equipments and staff. The activities which are continued and being taken up now are as follows

Understanding the Health Care System in Tamil Nadu

The four basic objectives of a health care system are equity, access, quality, and efficiency. In order to evaluate the health care system in Tamil Nadu on public-private utilization of health care services as a basis by which to assess these criteria. The all India household survey of 33,000 rural households conducted by the National Council for Applied Economic Research in 1994, focusing in particular on Tamil Nadu. Along with general household characteristics this survey has data on short term and long-term illness, including type of provider, health expenditures, and access to health care,

Objectives of the study

Keeping this research problem in mind, the following objectives are framed for the study.

1. To compare the level of benefits received from both private and public hospital; and
2. To investigate the gap between health service providers and consumer through score care method.

Methodology

To analyze the framed objectives of the study, the researcher has collect primary data through interview schedule from the rural stakeholders about the services provided in primary healthcare centers as well as from the private hospitals. In addition to this information were also collected from the services providers from PHCs and private hospitals in Tharamangalam. By using random sampling techniques the samples has been selected and the sample size is restricted to 120 due time and resource constraint. The researcher has also used 5 point scales to identify the gap between the providers and stakeholders about the services in hospitals. Moreover, for the analysis of data, simple statistical tools viz., percent and mean also used.

Analyse of the study

27% of the respondents suffer from cold and cough problem, 13% of the respondents suffer from head ache, 8% of the respondents suffer from nervous problems, 3% and 10% of the respondents suffer from diabetics and others respectively comes to primary health centre for the treatment.54% of the respondents suffers from fever, 20% of the respondents suffers from cold and cough problem, 7% of the respondents suffers from headache, 8% of the respondents.Suffer from nervous problem, no respondents suffer from

T.Piramban, Research Scholar, Department of Economics, Periyar University, Salem.

Peer Reviewed Journal

diabetes and 16% of the respondents from others health problems, comes for treatment in private health centers. From the table in clean that most of respondents comes to primary health centre that is 40% suffers from fever and 54% of the respondents comes to private health centre who suffers from fever only.

most of the respondents 80% goes to primary health centre in time of suffering and for the same reason 70% of the respondents goes to private health centre.

The table show the extra amount paid by respondents to primary health centre that is 13% of the respondents are paying and 87% of the respondents are not paying.

The table shows the total score given by 60 respondents, in doctors responses, respondents given 212 score for primary and 230 score for private health centre in nurse responses respondents gave 184 scores to primary and 216 scores to private health centre. Score given by respondents to regular doctors visit is 184 and 204 to primary and private respectively. Ward boys response, 168 scores to primary and 180 scores to private health centre given by respondents. About quality of medicines 236 scores given to primary and 240 scores given to private health centre by respondents.

The cleaning equipment facility, 226 score and 234 score given to primary and private health centres respectively by respondents. The bed facilities, 158 and 174 scores by respondents given to primary and private health centres. Surrounding facilities, 166 and 170 scores given by respondents to primary and private health centres respectively. About water facilities, 134 and 168 scores given by respondents to primary and private health centres respectively. In toilet facilities 134 scores and 174 scores given by respondents to private and primary health centres respectively. Therefore, by comparing both primary and private health, high scores are given to private health by respondents. It means that respondents feel that better facilities are given in private health centres.

To nurse responses, patients gave 92 score and 141 score given by service provider for regular doctors, patients gave 92 scores and 138 scores given by service provider. Ward boys responses, patients gave 84 score and 141 scores given by service provider quality of medicine, patients gave 118 scores and 147 scores given by service provider. Cleaning of equipments, 113 scores given by patients and 135 scores given by service provider due to surrounding facility, 79 scores given by patients and 129 scores given by service provider.

About bed facility patients gave 83 scores and service provider gave 135 scores. About water facility patients gave 67 scores and service providers gave 132 scores. Finally for toilet facility patients gave 67 scores and service provider gave 126 scores. By comparing the scores given by patients which is less than the service provider. It cleans patients feels that service given to them is not fulfill.

Before going to analyze the exact objective of the study is to compare the level of benefits received from PHC and private hospitals, it is necessary to have a knowledge on the health problems they had and amount paid by the respondents. In both cases, the respondents have suffered from fever only when compared to all other diseases, viz., cough, head-ache, nervous problem and diabetes. Most of the respondents goes to both the health care centres at the time of suffering only. Moreover, by comparing both primary and private health, higher scores are given to private hospital by the respondents. It means that respondents feel that better facilities are given in private hospital in the form of doctor and nurse response to the patients quality medicine, cleaning of equipments bed facilities, surrounding facilities the basic facilities such as water and toilet facilities also.

The third objective of the study the gap between health providers and consumers through score card method. The gap is too wide in PHC between health providers and consumers. By comparing the scores given by patients which is less than the service provider. It clearly explains that patients feel that service given to them is not that much level. Further, in case of score given by patients and service providers in private health care centres, the gap between these two groups is not too wide when compared to PHC.

Peer Reviewed Journal

Hence, it is concluded that patients gave high scores to facilities provided in private hospital compared to PHCs.

Conclusion

The purpose of having PHCs is that to provide better health care facilities to the down trodden people. But the facilities are too poor to the requirement of the society. Even in private hospital also certain facilities are poor and amount paid to the hospitals are high. It is concluded that both the hospitals should uplift their grade in terms of facilities to the consumers.

References

1. British Medical Association; Board of Science. Healthcare in a rural setting. (Online) 2005. Available: (Accessed 3 March 2007).
2. Campbell N, et al., (2001) "Rural and urban Differences in Stage at Diagnosis of Colorectal and Lung Cancers". British Journal of Cancer, (847): PP.910-914.
3. Chapman JL, Zechel A, Carter YH, Abbott S. (2004) "Systematic Review of Recent Innovations in Service Provision to Improve Access to Primary Care". British Journal of General Practice; 54: PP.374--381.
4. Desentralisering av spesialisthelsetjenester i Helse Nord. Rapport fra prosjektgruppe oppnevnt av Helse Nord RHF. (Online) 2005. Available: (Accessed 3 March 2007).
5. Donoghue A, Hodgins G, Judd F, Scopelliti J, Grigg M, Komiti A et al., (2004) "Training case Managers to Deliver Focused Psychological Strategies", International Journal of

Peer Reviewed Journal

A Study on Marketing of Banana in Paramathi - Velur of Namakkal District

Introduction

The record of development of the population involved in the agriculture sector so far has been a mix of both encouraging and discouraging trends and that there is need to enhance both the pace and the level of development. To do this, it is necessary to identify the causes, which are affecting the development of Indian farmers particularly rural agricultural farmers.

Paramathi Velur is one of the important area producing banana in high level. They face many problems in marketing their products. They are not able to reap reasonable profit due to the intermediaries. The present study made at attempt to analyse the profit spread in banana marketing in Paramathi Velur Block.

Marketing of plantain in Paramathi Velur starts on the evening c f Friday and is completed on the afternoon of Saturday every week. On an average 10,000 plantain Thars[1] are usually traded every week. It is worth Rs.1.5 lakhs. In this, freightage, processing cost, transport cost, etc., are included. The plantain marketing happens to be the major activity of the local shandy which serves an area with a radius of 20 kilometers. There is no other big plantain market anywhere near. There are many plantain gardens on either bank of the river Cauvery.

Plantain Marketing Structure

The plantain garden of Paramathi Velur is a mono-commodity farm. There are three major varieties of plantain. They are (1) Poovan (2) Rasthali (3) Monthan. There is quality variation but it is not much noticed. There are indeed seasonal fluctuations in production.

The market organization for plantain at Paramathi Velur consists of components of farmer-producer-seller, wholesalers (Intermediate buyers) retailers and consumers. There are many producer-sellers. There are wholesalers too and their number is 20.

It is a fact that there is no well developed marketing organization for this important crop here. It is also true that there is considerable difference between the producer's sale price and the consumer's purchase price. However there is a possibility for minimizing the spread so that both the producer and consumer could benefit. It has been observed here that the producer remains positive in the process of price fixation. The following research questions are postulated:

- There is much profit to the seller, whether wholesaler or retailer.
- Consumer's pay a high price for plantain fruits but is not fully enjoyed by the producing farmer.

Objectives

- The main objectives of this study are as follows:
- To estimate the producer's net price, wholesaler's net price and retailer's net price individually and examine their net price ratios comparatively.
- To examine the abnormal profits of the wholesalers and retailers.
- To study the various marketing problems connected with the marketing of plantain.

Peer Reviewed Journal

Dr. A. Shanmugasundaram, Department of Economics & Research Advisor,
Kandaswami Kandar's College, Velur-Namakkal.

Methodology

Paramathi Velur is the universe of the present study. Paramathi Velur has a weekly shandy. Plantain thars come from the neighboring villages of Paramathi Velur. Villages which lie on the other side of the river Cauvery are in Karur district but they also supply plantain thars to the Paramathi Velur market. A few villages on the eastern tail and of Erode district lying contiguous to the borders of Salem and Karur district also supply plantain thars to this market. The plantain marketing commences on Friday night and ends on Saturday afternoon.

Producer-Seller

The farmers are categorized as marginal farmers, small farmers, medium farmers and large farmers. The period of the present study is during the financial year of 2011-12. There were 52 shandy days during that year. All the shandy days were considered for the present research work. During the study year, totally 22 villages supplied plantain thars to the market. Of this 11 villages are in Namakkal district, 9 villages in Karur district and 2 villages in Erode district. Data were collected from the producer-sellers. Random sampling techniques were employed in this study. 55 farmers were randomly selected for the study. There are about 25 processing laborers and they all happen to be females. Of that 5 were selected for study. Jobbers or bargainers in the Paramathi Velur plantain market were about 20 in number and of this 10 were taken for study. Intermediate buyers numbered 20. Of this 5 were taken for this study.

Results and Discussion

The tabular and percentile analyse of the present study exhibits the comparison between the producers annual average sale price, wholesalers annual sale price, wholesalers annual net price, profit margin of the wholesaler, wholesalers annual average sale price retailers annual net price and the profit margin of the retailers. The initial cost of a plantain thar was Rs.129.00. The annual average sale price at the retailers was Rs.225.00. Wholesaler and retailer incur the marketing costs. After the deduction of these marketing costs, the wholesaler received Rs.46.20 as the profit margin per thar at the rates calculated on the average per year. The retailers profit margin, after deductions of marketing costs was Rs.27.00. The total profit margin was therefore Rs.73.20 whose initial cost was Rs.129.00. One can see the wide profit margin that were going to the wholesalers and the retailers. The producers annual average sale price per retailers. The producers annual average sale price per thar was Rs.129.00. The consumers annual average price was Rs.225.00 per thar. Out of Rs.96.00 as the difference, Rs.73.20 constituted the profit and Rs.22.80 formed as transport and other marketing costs of both the wholesalers and the retailers. The profit spread or difference per that is too wide. Hence there is wide profit spread.

The consumers paid Rs.300.00 as the highest price per than on certain months and on the average they paid Rs.225.00 the average purchase price per thar. The plantain thar entered with its average tag price as Rs.125.00. But the consumer received it on the average for Rs.225.00. The marketing costs except the component of profit for both the Organisational machineries viz. wholesalers and retailers were Rs.22.80. Now therefore the cost of plantain thar was Rs.151.80 except the profit element. But the consumer had paid on an average of Rs.225.00 and therefore the wholesalers and the retailers earned abnormal profit. Hence consumer paid high price for plantain fruit.

Estimation of Retailers Profit Margin

The Table 3 shows the retailers profit margin during the study period. The highest profit margin was Rs.82.50. The retailer had incurred loss in two months, January 2012 and March 2012.

The following results are drawn from the present study.

- The initial cost of plantain thar at the market was Rs.125.00. The wholesaler received a profit margin of Rs.46.20. The retailer got a profit of Rs.27.00 per thar. Hence Rs.73.20 constituted the

Peer Reviewed Journal

profit margin of both wholesalers and retailers excluding the marketing cost of Rs.22.80. There is a wide profit spread.

- The average price the consumers paid during the period of study was Rs.225.00. The initial cost of plantain thar at the market was Rs.129.00. The consumer paid an extra amount of Rs.73.20. It is identified that the consumer paid very high price for plantain thars.
- The present study found that the producers net price as Rs.129.00. The wholesalers net price was calculated as Rs.139.80. The retailers net price was estimated at Rs.192.00.
- The role of commission agent was different at Velur Plantain market. They were merely labourers. They had no capital, wage was paid for their bargaining operations.
- The processing component was very simple. Women folk were employed for that purpose.
- A sizable number of transport vehicles were used for the arrivals of plantain thars and for the transportation of the same from the market. Women and men workers are employed for loading and unloading operations.
- The labours, transport, bargaining and processing cost are all on the average a fixed component in the marketing margin mix.

References

1. Amarchand, D and Varadarajan, B, "An Introduction ot marketing Vikas Publication, New Delhi,2002.
2. Edward W. Cundiff et-al, Fundamentals of Modern Marketing, Prentice Hall of India, 1973.
3. F.J. Mc. Carthy, Basic Marketing, Richard D. Irwin, 1971,
4. John R. Moorse S.S. Johl, A.M. Khusro-Indian Foodgrains Marketing,
5. Richard, L.Kohls and David Downey – marketing of agricultural products.
6. Manendra Mohan, The Dynamic Concept of marketing Economic and Political weekly (Vol no. 22) Review of Management, May 1970.
7. S.C.Verna, Secretary, Union Ministry of Rural, Reconstruction – Recent trends in Agricultural Marketing Kurukshetra Vol. XXIX, June 16,30,

Peer Reviewed Journal

Health and Occupational Risks For Road Transport Drivers

Transport Contribution in India:

Transport sector accounts for a share of 6.4 per cent in India's Gross Domestic Product (GDP). Road transport has emerged as the dominant segment in India's transportation sector with a share of 5.4 per cent in India's GDP. Road transport demand expected to grow by around 10% per annum in the backdrop of a targeted annual GDP growth of 9% during the Eleventh Five Year Plan. The road network can be broadly classified into five broad categories: Expressway, National Highways (NHs), State Highways (SHs) , Other Roads and Rural Roads. National Highways comprise less than 2 per cent of the road network, but carry 40 percent of the road-based traffic. The State Highways connect National Highways, district headquarters, important towns, tourist locations and minor ports. About 61% of the total road length in India accounted for by rural roads.

Health Related Risks for Road Transport Drivers:

The transport sector and Road transport also an important source of emissions of nitrogen dioxide and benzene in cities. In the future, alternative vehicle technologies such as fuel cells, electric vehicles and hybrid vehicles are likely to play a major role in the market and to have a significant impact on emission of the pollutants. This paper focuses on the state wise road transport emissions (CO2, CH4, CO, NOx, N2O, SO2, PM and HC), using region specific mass emission factors for each type of vehicles.

Peer Reviewed Journal

Increased The Accident Risk of Trucks:

Driving mistakes made by heavy goods vehicle drivers may be more serious because of the weight, size, shape, maneuvering abilities, braking abilities, etc., of the vehicle. Transport drivers are not only at risk from road accidents. The wider range of occupational safety and health issues that may affect transport drivers include: Accidents and injuries related to loading, unloading vehicles, Falls climbing in and out of cabs, Rest and toilet facilities, Vehicle design and maintenance, Musculoskeletal and vibration related disorders, Exposure to dangerous substances, Hot and cold cabs, Stress and Violence from members of the public.

Fatigue-related Accidents:

Long work hours cut into time available for sleep, and work-related stress makes it hard for drivers to sleep when the time is available. Shiftwork and irregular schedules lead drivers to go against their body clock by sleeping in the day and being awake when they should be asleep. Drivers who have completed a long shift or journey in the day or in the days before may also increase the risk of fatigue-related crashes.

Diabetics:

Ysander L (1966) interviewed 612 drivers with chronic disease, diabetes, cardiovascular disease, renal disorders, and diseases of the sense organs investigated with regard to the frequency of road accidents and serious driving offences during a 10-year period. Road accidents directly caused by the disease or its treatment occurred, all due to hypoglycemic attacks in insulin-treated diabetics. **Vernon et al (2002)** found that drivers with diabetes on restricted licenses while drivers with diabetes without license restrictions had a significant elevation.

M. Vadivel, Ph.D Scholar, & **Dr. S. Ponnarasu,** Assistant Professor,

Department of Economics, Gobi Arts and Science College, Gobichettipalayam.

Whole-Body Vibration:

Lings and Leboeuf- Yde (2000) found that Locomotor diseases expose whole body vibrations (WBV) is a risk factor for low back disorders among drivers. **T.D. Gillespie et al. (1982)** measured Exposure to vibration of drivers of trucks and reported links between the trucks rides vibration environment and accident involvement. He demonstrated that truck vibration level related to road roughness from which may be infer that the vibrations levels will increase in the future if the highway system continues to deteriorate.

Risk of stroke : Tuchsen F et al (2006) estimated the relative risk of stroke among various groups of professional drivers and (car, taxi, and van drivers) compared to drivers of heavy trucks all groups of professional drivers were at increased risk of stroke was higher among drivers carried passengers than among drivers carried goods. **Alcohol and drug Abuse:**

ORF (2006) calculated that Alcohol and drug abuse and Long hours caused psychological stress and may lead the driver to use stimulating drugs which were potentially a ldictive. **Millies (1998)** identified that Time pressure, stress and peer pressure may lead to drug and alcohol use and said that Lifting vehicles without paying attention to safety measures can lead to severe or fatal accidents with crush injuries. **The Australian Institute of Health and Welfare (2006)** reported drivers usage of all other drug types was at least double that of population norms. Additional risk factors for taking a drug in the past 30-days were being single, being Owner / operator long haul, working more than 80-hours per week or less than 40-hours per week. **Lam T H et al. (2002)** focused on driver's exposure to vehicle exhaust and the effect of smoking. The relative risk of overall mortality for ever smoking professional drivers had similar risks of death and overall mortality. Smoking was a more important cause of death than professional driving itself. **Korelitz et al. (1993)** found truck drivers smoked cigarettes did not exercise regularly, were overweight, and/or were not aware they had high blood pressure. Also, truck drivers tested positive on one measure of alcoholism which can be broadly categorized as obesity, work/life balance and workplace injury issues.

Stress:

The road transport sector faces enormous and increasing competitive pressure. According to the **European Survey on Working Conditions, 2005,** workers in the transport sector have more stress than the average working population. Within the EU-27, about 22% of the workers report that work affects their health in terms of stress. **Van Der Beek et al (1995)** evaluated lorry drivers' work stress by measurement of adrenaline and noradrenaline excreted in the urine. The urinary excretion of adrenaline and noradrenaline of 32 lorry drivers, they classified for one working day and one rest day.

Hypertension and Obesity:

Luciane Cesira Cavagioni and Angela Maria Geraldo Pierin (2010) verified the prevalence of hypertension and obesity among professional freight truck drivers and associate them with studied variables which logistic regression analysis indicated that hypertension was associated with increased body mass index blood glucose and habit of using drugs that inhibit sleep. They came to Conclusion among professionals was significant the presence of hypertension, overweight and obesity.

Sleep:

Stansfeld S A and Matheson M P (2003) analyzed Exposure to transport noise disturbs sleep in the laboratory. Noise exposure associated with hypertension and cardiovascular disease. **Philip Pierre (2004)** identified Sleepiness at the wheel, sleep restriction and nocturnal driving has been incriminating in 20 per cent of traffic accidents. Drugs affecting the central nervous system (i.e., narcotic analgesics, anti histamine drugs), nocturnal breathing disorders and narcolepsy have been also associated with an increasing risk of accidents.

Peer Reviewed Journal

Conclusion:

Driving is one of the highest-risk occupations. Road accidents to transport drivers remain high. Another big issue for road transport accidents identified the lack of training and instruction for drivers they have occupational stress and Drivers need to be trained regularly to use and handle vehicles equipped with new technologies. Drivers driving many thousands of kilometres per year drivers faced many occupational stressors including constant, time pressures, social isolation, and disrespectful treatment from others, driving hazards such as weather changes drivers who were away from home, family, friends, and other support networks for several days or weeks at a time. Long-distance drivers on the road for long periods and cannot take time off to see a doctor because it would interfere with their delivery schedules. Hence drivers often ignore their health problems and carry on driving with headaches and other health impairments, or take over-the-counter medicines to relieve pain. They affected some habits actions by Alcohol drug abuse appears to include an element of self-medication for an illness among the contributing factors are traffic, and road conditions, and violence or fear of violence, and risky behaviors including, drug use and, paying for sex. This leads to road accidents by drivers.

Suggestions

- Government and NGO's must spend time for them to avoid illness of health and improve health status among them by innovation health care services. Health care facilities for them must improve all over India.
- Every government must give the health care services for them on the roadways because of they travelled many years in entire life for transporting the goods or people and reached particular time at pressure level.
- Because of they didn't get facilities for health status improves level in highway/ roadways for some critical situation to demand for health care services.

Peer Reviewed Journal

Self Help Groups of Women in Rural Areas: A Study in Nagapattinam District

Introduction

Any developing country like India can achieve its potential with adequate investment in developing the capabilities of women and encouraging the empowerment of women. Nowadays, the traditional family form and segregated labour market are disintegrating under modernization. The apparent invisibility of women's family work and their work on the whole has been severely devalued in LDCs. However, the main concern is the failure of development policies to accommodate women and to recognize the value of their contribution to the processes of production both in the rural and the urban sectors.

There is a growing concern over women empowerment in India. The reason is that women in Indian society were subjected to various social and economic disabilities for many centuries. However, their status began to change during early part of the twentieth century by the efforts of various social movements, nationalist movements and reform movements. After Independence, the Government of India enacted various legislations to safeguard the rights and privileges of India women and also provision of adequate means of livelihood like that of men. Despite the above efforts, still the majority of the women in India suffer due to suppression, oppression and exploitation.

Statement of the problem

In the early decades of planning problems of women were looked upon as problems of social welfare, rather than of development. The drawback of the welfare approach was that it did nothing to eliminate the social discrimination against and subordination of women. In almost all plans for poverty alleviation and social change, disadvantaged women became a 'target' in developmental activities rather than a group to be co-opted as active participants (Beijing Conference, 1996). Since 1970, policy makers and academicians started thinking as to how development programmes could be linked to poor women. Women issues are development issues and by-passing them in development programmes means leaving almost half of human resources outside development intervention (CIRDAP Development Digest, 1998).

Issues of poverty among women are quite district and complicated. Their general poverty conditions, morbidity, lack of food, drinking water, and sanitation facilities are some of the major issues that need attention.

Objectives

This paper includes the following objectives.

1. To evaluate the performance of SHGs in Tarangambadi Taluk.
2. The identify the socio- economic status of members of sample SHGs in rural areas.
3. To Highlight the types of benefits derived by SHGs in rural areas.
4. To estimate the poverty among the SHGs members.
5. To suggest policy measures for effective functioning of SHGs.

Peer Reviewed Journal

Dr. S. Mathavi, Guest Lecturer, Department of Economics, Periyar University, Salem.

Hypotheses

On the basis of these objectives following hypotheses are considered for verifying the results.

1. There is consistently higher growth rate in the establishment of SHGs in rural areas than in urban areas in Tarangambadi Taluk.
2. There is significant positive association between total number of SHGs and loans availed by SHGs in different Panchayats of Tarangambadi Taluk.

Methodology

Nagapattinam District comprises of seven taluks namely; Sirkazhi Taluk with two blocks Sirkali and Kollidam, Mayiladuthurai Taluk with two blocks Mayiladuthurai and Kuttalam, Tharangambadi Taluk with one block Sembanarkoil, Nagapattinam Taluk with two blocks Nagapattinam and Thirumarugal, Keevalur with one block Keelaiyur, and Vedaranyam Taluk with two blocks Vedaranyam and Thalainayar. From these seven Taluks, Tarangambadi Taluk with the second maximum share of rural population in total population and very high sex ratio of 1102 in urban areas and 1022 in rural areas was reelected for the present study of SHGs of women in Rural areas. The selected taluk has 699 SHGs established during 1995 to 2004. Details regarding number of SHGs, members, and loans availed were collected from the Panchayat union Record. From these 699 SHGs located in 59 Panchayats, five panchayats with large number of SHGs and borrowings from different sources were selected for the study. From each of the selected panchayats namely, Arupathi, Eluppur, Merikkapangu, Parasalur and groups were selected. For analyzing time series data, simple growth rate is used to find out the trend in the growth of SHGs in rural and urban areas in Tarangampadi Taluk. The motivating factors for the promoters and members of the sample SHGs are tested for their association with the impact of SHGs using Chi-square test for association of attributes. Simple averages and percentages are used for highlighting the salient features through the tabular analysis of data

Analysis and Discussion

In this paper reflects the results of both time series data from 1995 - 2004 and cross section data from a sample of 30 SHGs in Tharangambadi Taluk are discussed. The various findings of the study are classified under three divisions namely; Performance of SHGs in Tharangambadi Taluk, Socio-Economic Features of SHGs and it also provide testing of first and second hypotheses.

Testing of First Hypothesis

Except in the years 2003 and 2004, there is consistently higher growth rate of SHGs formed in rural areas compared to urban areas. It ascertains the first hypothesis, "There is consistently higher growth rate in the establishment of SHGs in rural areas then in urban areas in Tharangambadi Taluk".

Findings

- The motivation of women in joining SHG in large numbers are due to borrow money at short notice to meet essential needs, elimination of Kandhu-Vatti, internal lending from their own savings, improve their awareness and move things that can be achieved as a group.
- After joining in SHG, the respondents expressed that it has developed self confidence, bring out capabilities of women, self-reliance, respect from the family and the community, gender equality, unity among women, abolition of dowry, eradication of poverty, economically gainful activity and to take part in political process.
- It is interesting fact to note that half of the respondents contribute 10 - 50 per cent of their total household income.

Peer Reviewed Journal

- The contribution of the respondents to their total household income, which lies in between 50 - 100 per cent for 38 per cent of total respondents and it is less than 10 per cent for less than 12 per cent of the total sample.
- From this, it is clear that the influence of SHG has made a tremendous improvement in the financial position of the members.

Suggestions

Most of the past attempts like IRDP to provide the poor with easy access to formal credit have hard only limited success. Going by the experience so far, the prospects for the poor to obtain their due share in the formal finance appear relatively better under the SHGs- Bank linkage programme to promote MFD and MED. Not only the targeting of the poor is much better but the programme also seems to have enabled the poor to have sustained assess to formal finance.

The key to the success lies in retaining the basis, character and strength of SHGs along with integrating them appropriately with outside systems to meet the needs of the members in an endearing way to co-ordinated effort among all the stakeholders of different levels is needed. Otherwise the SHG linkage programme goes the same way as the past interventions which were intended to help the poor.

Conclusion

The micro credit is seen as a powerful catalyst of social and economic change. It is defined as a provision of thrift of credit and other financial services and products of very small amount to the poor in rural, semi-urban and urban areas, for enabling them to raise their income levels and improve living standards. Micro credit has emerged as a viable alternative credit channel to the poor in as much as the access to conventional credit channels, which are constrained by the requirement of collateral, high transaction cost, less impact on poverty reduction due to wrong selection of beneficiaries, leakage, corruption, malpractice, absence of backward and forward linkages. In this context, micro finance through SHG is playing dominant role in the economic development.

Peer Reviewed Journal

References

1. Delay – Harris, Sam (2004): State of the Micro credit, Summit Campaign Report (world bank: New York).
2. EDA (2004): The Maturing Indian microfinance: A Longitudinal Study. (Mimeo, EDA Rural System).
3. Meyer, Richard L (2002), Micro Finance, poverty Allaviation, and improving food Security: implications for India in Rattan Lal (ed.,) Food security and Environmental quality (CRC press).
4. Tandon R.K., (2001) Women in Modern India, Publisher: New Delhi.
5. Dwasakanth, H.D (2002), Rural Credit and Women Self Help Groups, Krukshetra, 51(1) : 9-15.
6. Galab.S, Chandrasekhara Rao, N., (2003) Women's self – Help groups, poverty Alleviation and empowerment, Economic and Political Weekly, 38 (12 and 13): 1274-1283.

Problems Faced by Groundnut Growers: A Study in Erode District of Tamil Nadu

Introduction

Technological change is one of the crucial factors in determining the agricultural growth exclusively of the oilseeds. A drastic change has been taking place in oilseeds production after the introduction of green revolution/ technology mission on oilseeds. After the launching of the green revolution in 1968, the production of oilseeds increased manifold due to availability of good soil, weather and cheap labourers are the crucial factors in the development of groundnut cultivation. Oilseeds are the second largest agricultural commodity after cereals in India.

Due to wide gap between production and demand for oilseeds, it becomes impossible to achieve a noticeable progress. The groundnut growers are still finding a lot of constraints viz., decreasing soil quality, high cost of seeds, natural disasters, incidence of pest, severity of diseases, shortage of labour, lack of improved varieties of seeds, high wage rate and lack of finance. Keeping in view of the above realities, this paper focuses on highlight the existing cultivation practices of groundnut, factors motivating the farmers to cultivate the groundnut and problems faced by them.

Peer Reviewed Journal

Statement of The Problem

The situation of the oilseeds in the India is perplexing, with a sluggish and erratic growth in the production of oilseeds in the face of a relatively higher growth of population. This has resulted in a gap between demand and supply and has necessitated a large scale import of edible oils causing depletion in foreign exchange reserves. In spite of several possibilities, area expansion under oilseeds has limited scope. Bringing larger areas under irrigation can perhaps be achieved over a long period.

Cultivation of groundnut crop is the most popularised oilseed crop among farming community and this is an important crop which helps to increase the economic conditions of the groundnut growers. Almost, every part of groundnut is of commercial value. The groundnut oil has several uses but it is mainly used for cooking. It is used in many preparations like soap making, fuels, cosmetics, shaving cream, leather dressings, furniture cream and lubricants. In fact, it plays a pivotal role in the oilseed economy of India. Against this background, the present study is a modest attempt to find out answers to the following questions:

1. What cultivation practice is being followed by groundnut growers? and
2. Is there any constraint to growers in cultivation and marketing of groundnut?

Objectives of The Study

1. To study the existing groundnut cultivation practices and
2. To study the factors influencing and cultivation problems faced by the groundnut growers.

Sampling Design and Methodology

This study is an empirical research based on survey method. The present study is confined to Erode district of Tamil Nadu. The Erode district is one of the leading districts in groundnut cultivation and groundnut is being cultivated in 24,994 hectares (as per the records of District Statistical Department) in this district. Hence, this district has been chosen for the present study. To elicit the required primary data, it is decided to use multi-stage sampling technique. In the first stage, Erode district has been purposively selected.

Dr. K.Kannusamy, Assistant Professor, Department of Commerce,
Gobi Arts & Science College (Autonomous), Gobichettipalayam.

Selection of The Blocks

In Erode district, there are 14 blocks. Groundnut is being cultivated in the blocks viz., Perundurai (5,413 hectare), Nambiyur (4,131 hectare), Ammapet (3,291 hectare), Bhavanisagar (2,998 hectare) and Gobichettipalayam (2,808 hectare) in a considerable area and this accounted for 74.57% of the total area of the groundnut cultivation of the district. Hence, these five blocks have been selected purposively in the second stage.

Selection of The Revenue Villages

In the third stage, a list of Revenue villages in the selected blocks have been identified and it is found that there are 204 Revenue villages (Gobichettipalayam block 21, Nambiyur block 32, Ammapet block 25, Perundurai block 100 and Bhavanisagar block 26). Further, with the co-operation of Divisional Statistical Officials, Block Development Officials, Village Administrative Officers and Groundnut growers, a detailed list of groundnut growers along with area of groundnut cultivation is prepared and the same has been arranged in a descending order. It is decided to select the top 50% Revenue villages and this is accounted for 102 Revenue villages.

Selection of The Groundnut Growers

Data have been collected by survey method. The sample farmers are interviewed personally with the help of well designed and pre-tested schedule to elicit accurate and reliable data with minimum errors. Owing to non-response to some questions and non-co-operation of the sample farmers, 86 have been ignored. Thus, the total sample farmer is 500.

Peer Reviewed Journal

Summary

Factors motivating the groundnut cultivation have been examined with Garrett Ranking Technique. It is found that the main factor felt by the sample farmers is the more returns as indicated by its highest mean score of 70.58, this is followed by suitability of soil, less risk, suitable for rain-fed cultivation, less input cost, less labour requirement, short term crop, experience, more demand, cash crop and availability of land.

Cultivation problems faced by the groundnut growers have been analysed with Garrett Ranking Technique, it is found that the main problem felt by the sample farmers is the labour shortage as indicated by its highest mean score of 55.26, this is followed by high wage rate, lack of finance, damage by rodent and birds, lack of water facility, irregular supply of electricity, natural disasters, decreasing soil quality, severity of pest and diseases and high cost of inputs.

Suggestions

1. In the present study, it is found that labour shortage as an important problem in groundnut cultivation and the same has been ranked by the groundnut growers as first in Garret Ranking Analysis. Due to this, groundnut growers are facing a lot of problems. Farm mechanization is the viable solution to overcome this problem. Despite the introduction of mechanization in groundnut cultivation, most of the groundnut growers are not reaping the benefits of this as they could not avail the machineries at an affordable cost. Hence, it is suggested that Government of Tamil Nadu should take necessary steps to provide loans at subsidized rate to purchase the farm equipments needed for groundnut cultivation.
2. It is suggested that the Government of Tamil Nadu should take necessary steps to increase the returns to the groundnut growers. In this regard, Government has to fix the price for groundnut by considering the cost of cultivation. Further, it is suggested that existing Co-operative System in Tamil Nadu should be revamped for the benefit of groundnut growers.

Conclusion

From the foregoing analysis, it is obvious that present cultivation system of groundnut is not efficient as evident from high wage rate, unremunerative prices and many other problems faced by both groundnut growers and traders. On the basis of the findings in the present study, various constructive suggestions have been offered. If all suggestive measurements have been considered by the Central and State Government, Planners and decision making Authorities for the betterment of the groundnut growers, definitely groundnut growers' life will be shine.

References

1. Acharya,S.S. and Agarwal, N.L., (2004) Agricultural Marketing in India, New Delhi, Oxford & IBH Publishing Company Private Limited.
2. Badi, R.V. and Badi, N.V., (2004), Rural Marketing, Himalaya Publishing House, New Delhi.
3. Dhanasekaran, K., (2010), Computer Applications in Economics, New Delhi, Vrinda Publications (P) Limited.
4. Gilbert A.Churchill, JR. and Dawn lacobucci, (2008), Marketing Research, New Delhi, Cengage Learning India Private Limited.
5. Gupta, S.P., (2007), Statistical Methods, New Delhi, Sultan Chand & Sons.
6. Jagadish Prasad, (2002), Encyclopaedia of Agricultural Marketing, V.6, New Delhi, Mittal Publication.

Peer Reviewed Journal

Marketing Problems of Groundnut Growers: A Study in Erode District of Tamil Nadu

Introduction

In India, Groundnut marketing has its own relevance and significance. It is identified through preliminary investigation the problems like Forced sales, Price fluctuation, Lack of storage facility, Lack of finance facility and Labour shortage. These problems are common in groundnut marketing but they may vary from district to district.

Erode district occupies major area of groundnut cultivation in Tamil Nadu. The present system of marketing of groundnut consists of certain practices and conventions which are unfavourable to the groundnut growers. On the basis of the review of literature and discussion with experts, groundnut growers and traders, the problems such as Forced sales, Price fluctuation, Less price, Lack of storage facilities, Lack of credit facilities, Malpractices in weighing, Labour shortage, Middlemen's intervention and Lack of Regulated Market are identified as major problems. By way of giving these problems in the final interview schedule, sample farmers are given the option to rank these problems. According to the magnitude of the marketing problems, the order of merit given by the sample groundnut growers is converted into ranks. Keeping in view of the above realities, this paper focuses on marketing problems faced by the groundnut growers.

Peer Reviewed Journal

Statement of The Problem

Marketing plays a vital role in agricultural production. At the same time, there are more constraints in agricultural marketing. These problems are very series in oilseeds, particularly in groundnut. In fact, it plays a pivotal role in the oilseed economy of India. Efficient marketing is being increasingly recognised as a powerful drawing force for groundnut cultivation. Marketing of groundnut remains highly unorganized and it is marketed through various private traders and agents. This process itself discourages the growers to cultivate more areas. Apart from these, groundnut marketing poses with problems like Forced sales, Price fluctuation, Lack of transportation, Lack of storage facilities, Lack of credit facilities, Malpractices in weighing, Labour shortage, Middlemen's intervention and Lack of regulated market. On the other hand, inadequate technical know-how and Government's apathetic attitude have compounded the problems of cultivation and marketing of this crop.

Objectives of The Study

The present study is undertaken by marketing problems faced by groundnut growers in Erode District of Tamil Nadu.

Sampling Design and Methodology

This study is an empirical research based on survey method. The present study is confined to Erode district of Tamil Nadu. The Erode district is one of the leading districts in groundnut cultivation and groundnut is being cultivated in 24,994 hectares (as per the records of District Statistical Department) in this district. Hence, this district has been chosen for the present study. To elicit the required primary data, it is decided to use multi-stage sampling technique. In the first stage, Erode district has been purposively selected.

Selection of The Blocks

In Erode district, there are 14 blocks. Groundnut is being cultivated in the blocks viz., Perundurai (5,413 hectare), Nambiyur (4,131 hectare), Ammapet (3,291 hectare), Bhavanisagar (2,998 hectare) and Gobichettipalayam (2,808 hectare) in a considerable area and this accounted for 74.57% of the total area of

K.Vijaya Kumar, Assistant Professor, Department of Commerce,
Bharathidasan College of Arts & Science , Erode.

the groundnut cultivation of the district. Hence, these five blocks have been selected purposively in the second stage.

Selection of The Revenue Villages

In the third stage, a list of Revenue villages in the selected blocks have been identified and it is found that there are 204 Revenue villages (Gobichettipalayam block 21, Nambiyur block 32, Ammapet block 25, Perundurai block 100 and Bhavanisagar block 26). Further, with the co-operation of Divisional Statistical Officials, Block Development Officials, Village Administrative Officers and Groundnut growers, a detailed list of groundnut growers along with area of groundnut cultivation is prepared and the same has been arranged in a descending order. It is decided to select the top 50% Revenue villages and this is accounted for 102 Revenue villages.

Selection of The Groundnut Growers

In the next stage, to select the groundnut growers, a list of groundnut growers who cultivate the groundnut atleast ½ acre of land with minimum 5 years of experience during the year 2008 is prepared. As per this list, it is found that there are 1465 groundnut growers. By using simple random sampling technique, 40% (586) of the groundnut growers have been selected.

Data have been collected by survey method. The sample farmers are interviewed personally with the help of well designed and pre-tested schedule to elicit accurate and reliable data with minimum errors. Owing to non-response to some questions and non-co-operation of the sample farmers, 86 have been ignored. Thus, the total sample farmer is 500.

Marketing Problems Faced By the Groundnut Growers: Ranking Analysis

To identify the significant marketing problems faced by the groundnut growers, the Garrett Ranking Technique is used. The farmers are asked to rank various marketing problems. Accordingly, score value as per Garrett Ranking Technique for first rank to ninth rank is as 80, 69, 51, 55, 50, 44, 38, 31 and 19 respectively (Vide Appendix i and ii). The percentage position of each rank is made into score by referring to the Table given by Henry Garrett.

It is observed that the main marketing problem felt by the sample farmers is the price fluctuation as indicated by its highest mean score of 55.52, this is followed by labour shortage, middlemen's intervention, lack of credit facilities, lack of storage facilities, forced sales, malpractices in weighing, lack of Regulated Market and less price.

Summary

By using Garrett Ranking Technique, it is found that the main marketing problem felt by the sample farmers is the price fluctuation as indicated by its highest mean score of 55.52, this is followed by labour shortage, middlemen's intervention, lack of credit facilities, lack of storage facilities, forced sales, malpractices in weighing, lack of Regulated Market and less price.

Suggestions

In the present study, it is found that price fluctuation has been identified as an important marketing problem to the groundnut growers and the same has been ranked first in Garret Ranking Analysis. In this regard, Government of India has to provide a Price Support Policy (MSP) in order to protect the sample farmers from the exploitative practices of the private traders.

Conclusion

From the foregoing analysis, it is obvious that present marketing system for groundnut is not efficient as evident from labour shortage, middlemen's intervention, lack of credit facilities, lack of storage facilities, forced sales, malpractices in weighing, lack of Regulated Market, less price and many other problems faced by groundnut growers. On the basis of the findings in the present study, various constructive suggestions have been offered. If all suggestive measurements have been considered by the Central and State Government, Planners and decision making Authorities for the betterment of the groundnut growers, definitely groundnut growers' life will be shine.

Peer Reviewed Journal

A Study on the Impact of Hike in FDI Ceiling of the Indian Insurance Sector

Indian Insurance Sector: An Overview

The insurance sector in India has grown at a fast rate post-liberalization in 1999. In the last decade, total premium grew at a CAGR of 25% and reached a total of $67 billion in 2010. Indian Life insurance industry (which contributes 88% of total Life and General insurance premium in India) has emerged as the 9th largest life insurance market in the world. Yet, Insurance penetration (measured as ratio of premium underwritten to GDP) was only at 5.2 % in 2010 – significantly lower than Asian peers like South Korea, Taiwan, Japan and Hong Kong which boast an insurance density greater than 10%. With low insurance penetration levels, growth potential remains promising. More importantly, the pace and nature of growth will likely see a change where new behaviours and dynamics of demand and supply will apply. On the demand side, growth is being fuelled by the growing population base, rising purchasing power, increased insurance awareness, increased domestic savings and rising financial literacy. The suppliers are correspondingly playing a market making role as competition heightens and differentiation becomes necessary for profitable growth. In the new order, innovating across the business lifecycle has become a necessity

Debate on FDI in Insurance

After increasing the FDI cap in the Multi-brand Retail sector, Aviation sector, Power Trading, and Broadcasting sector, the Indian Cabinet Committee on Economic Affairs (CCEA) is strongly expected to raise the FDI ceiling in the Insurance and Pension sectors and the Pharmaceutical sector of India. A robust proposal for raising FDI threshold to 49% in the Insurance sector from the existing limit of 26%, has been submitted to the cabinet for proper approval in the quickest possible period. Such an increment in the FDI ceiling in the insurance sector of India, will certainly be highly and greatly appreciated by domestic and foreign insurance companies, for the purpose of expanding and enriching their insurance and re-insurance businesses under diverse insurance categories. More information regarding the insurance sector of India, is separately offered in the following section in details. Here, it may be noted that, the existing limit of foreign direct investment in the insurance sector of India, which is just 26%, is permitted to be made through the Automatic Route with proper license from the Insurance Regulatory and Development Authority (IRDA) of India. It means that a foreign investor cannot acquire more that 26% stake in the private insurance companies anywhere in India. As in all other economic sectors of India, ours prestigious and globally reputed law firm well-based in India, has been providing perfect and swift legal services for secure and profitable foreign direct investment in the insurance sector of India or abroad, for a long successful period.

Described explicitly in the Seventh Schedule of the Constitution of India, Insurance is one of the significant economic sectors of the country, which at present has extensive scope for expansion and development, to be at par with the insurance sectors in developed countries of the world. Progressing fast with an average yearly growth rate of over 30%, the current worth of Indian insurance industry is about $41 billion. Based on these statistical facts, the insurance industry of India has been ranked as the fifth largest and booming insurance market in the whole world. At present, merely two million Indians are covered under any insurance schemes like Mediclaim, which is just 0.2% of the total Indian population of one billion. In developed countries like USA, this percentage is about 75%. Hence, there is vast scope for development and refinement in the insurance sector of India in future times. But, at present, only about 50

Peer Reviewed Journal

R.Ramesh & S.B.Inayath Ahamed
Ph.D., Research Scholars in PRIMS, Periyar University, Salem, Tamilnadu, India.

life insurance and general insurance companies are active in the insurance sector of India. For such purposes, the Insurance Regulatory and Development Authority (IRDA) of India requires a capital infusion amounting to over US $12 billion in the next five years, by domestic and foreign insurance companies.

Conclusion

The proposal to increase foreign direct investment (FDI) cap in insurance from 26 per cent to 49 per cent has been debate for over nine years. According to the 12th Plan, India has to spend $1.2 trillion on infrastructure and faces a gap of nearly $300 billion in funding. Raising the FDI cap for the insurance sector will provide a strong impetus for meeting the long-term financial needs of infrastructure companies. Investor sentiment towards emerging markets, including India, is edgy. Under the circumstances, should we further delay giving global investors a positive signal? India's domestic life insurance industry has undergone de-growth and market consolidation over the last few years, despite being one of the top ten insurance markets in the world. If we do not immediately seize the opportunity to encourage more capital, our long-term growth will be hit. Global investors will be disappointed and revisit their options. The government is reportedly contemplating a sovereign bond issue. In addition to NRIs, global insurance companies and pension funds are typically potential subscribers to sovereign bonds. The rupee has been under immense pressure in the last few months. Stable FDI inflows will put pressure on the speculators. When the Standing Committee on Finance deliberated on insurance FDI, the economy was not faced with such a grim situation. This is not a time for grandstanding. It is time for increasing the FDI cap to 49 per cent, commensurate with voting rights. Indian industry would also expect similar rights while investing abroad. If we do not do it now, foreign capital will find its way to other competing markets. Thus Insurance which is at nascent stage in india will gain momentum if foreign players give the required competition thereby improving the economy.

Peer Reviewed Journal

References

1. FICCI s FDI Survey2002, 2003 and 2004: The Experience of Foreign When to make India a manufacturing base.
2. German Federal Statistics and International Trade Statistics (2005).
3. KPMG Corporate Tax Rates Survey USA (2004)
4. Alam MS. (2000) "FDI and economic growth of India and Bangladesh: a comparative study" Indian Journal of Economics vol.80.
5. Alam Feroz Mohd. (2005) "Impact of foreign direct investment on Indian Economy since economic liberalization", public opinion
6. monthly survey, vol.2,no.8.
7. Bhandari, L.S Gokara. A. Tandon (2002), „Background paper: Reforms and foreign direct investment in India DRC working paper:
8. Reforms and foreign direct
9. Investment in India DRC working papers, No 4 centre for new emerging markets, London Business school, p.p 1 - 23.

Hedonic Analysis of Location Specific Environmental Attributes of Housing and Related Properties

Introduction

Real estate markets are important. Shelter is among the most basic of commodities, and one of the things to which much of our income is devoted. Real estate comprises the bulk of a typical household's asset portfolio and real estate cycles are quite influential on the aggregate business cycle. Local real estate prices are among the surest barometers of the vigor of the local economy.

The information is limited because every piece of property is different. This heterogeneity that is endemic to the commodity we call real estate makes the creation and transmission of price information problematic. Knowledge about what else is happening in the real estate market is valuable only to the extent that (say) one's own house has something in common with the houses that created that information.

More particularly it is about how to distill the informational content of individual housing prices into something that one can use to analyse real estate markets and make inferences about them. By necessity this means taking the heterogeneity of housing markets and turning it into something homogeneous. There are two basic methods to do this.

Peer Reviewed Journal

Objective

Following is the framed objective of the study

- To identify the location specific environmental attributes of housing.

Methods and Materials

The present study is based on primary and secondary data. The total number of primary data samples were 98 and investigated in areas of Alagapuram, Alagapuram Puthur, Bodinaikanpatty, Narasothipatty, Suramangalam, Kandampatty,Jagir Ammapalyam and Sivathapuram through simple random sampling method. By using interview schedule method the required necessary information were collected from the sample respondents. The sample areas were identified, where the registration was taken in a large number when compared to all other places in Salem District. Secondary data were also collected from District Registrar Office inorderto identify the sample areas. For the analysis of factors which are influencing the housing prices, the Ordinary Least Square (OLS) regression was used and simple statistical tools like mean and percentage also employed in the present study.

Results and Discussion

Before going to the exact analysis of factors determining housing prices it is necessary to gain information about the type of assets purchased by the respondents, number of visits made to identify a particular plot/house, value of property purchased, expenditure incurred for construction of a house and the sources of finance used by the respondents also raised to then and received for the same. The following table shows the above said information.

Dr. A. Sugirtha Rani & Mr. V.Vaithianathan, Assistant Professors, Department of Economics, Periyar University, Salem.

Table -1

Details of property purchased

Particulars	No. of respondents
Purchase of house	53 (60.9)
No. of plots/houses seen (More than three items)	59 (60.2)
Value of property (Rs.10,00,001 – 30,00,000)	83.7
Total	**98 (100.00)**

Note : Figures in parentheses are percent

Source : Primary Survey

It is inferred that nearly two third (60.9 percent) of the respondents were purchased in the form of houses. Followed by this, about two third (60.2 percent) of them had made more than 3 visits to purchase an asset either in the form of house or plot. More than eight tenth (83.4 percent) of the respondents purchased the property for the worthiness of Rs.10,00,001 – 30,00,000/- by the respondents.

Reasons for neglecting plots/ houses

The respondents were neglected the plots/houses due to higher level of price for the property and the non-availability of basic amenities like transport, educational institutions and health care services etc.

Table – 2

Reasons for omission

Reasons	No. of respondents
High price	18 (30.51)
Lack of basic facilities	38 (64.41)
Both the reasons	3 (5.08)

Note : Figures in parentheses are percent

Source : Primary Survey

With respect to number of visits or attempts made by the respondents to identify and select a plot/ house, the two important reasons were spelled out by them. Among the 59 respondents due to huge price of land or house (30.51 percent) and there were no basic facilities (64.41 percent) and some of the respondents (5.08 percent) given the combination of both responses.

In addition to this, the respondents were purchased the assets, if they are economically strong they can purchase their own assets by their own savings. Some of the respondents purchased the assets due to their financial inability, they have gone for getting loans from banks or other financial institutions or relatives.

Table – 3

Sources of finance

Sources of finance	No. of respondents
Availed loan from financial institutions	64 (65.3)
Own money / savings	4 (4.1)
Borrowings from relatives	15 (15.3)
Sale of some other property	15 (15.3)
Total	**98 (100.00)**

Note : Figures in parentheses are percent

Source : Primary Survey

Peer Reviewed Journal

The above table shows that, more than two third (65.3 percent) of the respondents were purchased the plots/houses through loans from financial institutions. Each more than one tenth of the respondents were met the finances by borrowings (15.3 percent) and selling some other property (15.3 percent) also another source of finance which was mentioned by the respondents. Nowadays, the availability of credit facilities are more and easy for the purchase of property in the form of houses/plots by the people. This may also be the reason for the increase in demand for houses/plots.

The respondents selected the location to purchase the assets based on the basic facilities. Together the information related to basic amenities, we have collected the following list of facilities along with the proximity to access the same. There is a positive and direct relationship with the value of the real estate and the proximity to the facilities. In order to test this functional relationship between these two we found that this is proved with R2value of 0.89 which shows the 89 percent. The proximity to basic facilities have statistically significant and explained the endogenous variable of value of property. In addition to this, a simple attempt was made to give a brief bout the available facilities in a particular locality and the proximity to the facilities. The following table – 4 explores the same.

Table – 4

Available facilities in the property location

Available facilities	Responses of the respondents	Proximity to facilities
Provisional store	Yes (98)	Less than 1km
Road facilities	Yes (90)	–
Swimming pool	No (98)	–
Ground	No (72.4)	Less than 1km
Gym	No (68.4)	More than 4 km
Ventilation	Yes (98)	–
Drinking water	Yes (97)	Less than 1 km
Drainage	Yes (62)	–
Green space view	Yes (56.1)	–
Common dust bin	Yes (77.6)	Less than 1 km
Waste dumping yard	No (98)	–
Ground water	Yes (84.7)	–
Transport	Yes (97)	0.5 km
Sport	No (85.7)	6 kms
Bus stand	Yes (98.2)	4 kms
Railway station	Yes (43.8)	3 kms
Hospital	Yes (45.9)	1 kms
Market	Yes (45.9)	3 kms
Educational institutions (Schools / Colleges)	Yes (57.1)	4 kms

Note : Figures in parentheses are percent

Source : Primary Survey

Peer Reviewed Journal

With respect to road (90 percent), ventilation ((98 percent), and drinking water (97 percent) were available in the respondents residential locality. Similar to this, the proximity to certain facilities viz., provisional store (98 percent), common dustbin (77.6 percent), transport (97 percent) and hospital (43.8 percent) were nearer to their residential area for which the respondents could able to access these facilities to about less than 1km from their house/plot. In continuation of this, some of the respondents replied that, they have little bit access and less availability of certain facilities namely playground (72.4 percent), gym (68.4 percent), drainage (6.2 percent), green space view (56.1 percent), waste dumping yard (98 percent), sports (85.7 percent), railway station (41.8 percent), market (45.9 percent) and educational institution (57.1 percent). For the above said facilities the proximity to these was minimum 6 kms from the respondents' residential area.

Factors determining the prices of housing and related properties

The core objective of this study is that to find the factors which are responsible for identifying a property. The following table shows the Ordinary Least Square (OLS) method to study the above said objective.

Table – 5

Environmental attributes of housing and related properties

Variable	Variable type	Expansion of the variables	Coefficients	
	Constant		B	Std. Error
			-7084335.163	3817411.637
FM	Q	Family members	17332.658	106213.772
FI	Q	Total family income	**35.364***	6.21
TA	Q	Total land area	**367.798 ****	189.51
TF	Q	Type of floor	-186040.084	266726.257
CA	Q	Constructed area	**321.333*****	179.268
NB	Q	No. of bed rooms	93328.327	161354.521
PS	D	Plot seen (Yes – 1 & No-0)	-59258.74	239908.606
BF	D	Bus frequency (Yes – 1 & No – 0)	558008.32	444183.805
SP	D	Swimming pool (Yes-1 & No-0)	1950457.161	1192918.618
G	D	Ground (Yes – 1 & No-0)	136010.896	327736.279
GM	D	Gym (Yes – 1 & No-0)	**-728372.326***	307780.456
BSD	Q	Proximity to bus stand	-14202.6	156005.775
RD	Q	Proximity to railway station	138006.717	105810.696
GW	D	Ground water (Yes – 1 & No-0)	-556600.496	423358.532
DF	D	Drainage facilities (Yes – 1 & No-0)	-1435434.712	899946.813
TF	D	Transport facilities (Yes – 1 & No-0)	**6801893.02***	1338458.28
HD	Q	Proximity to hospital	**1124956.548***	433603.961
MT	Q	Proximity to market	228045.843	154157.929
TN	D	Traffic network (Yes – 1 & No-0)	587910.398	486979.856
PD	Q	Proximity to pharmacy	-456272.221	412496.121
RS	D	Retail services (Yes – 1 & No-0)	-114480.871	72508.515
SF	D	Sports facilities (Yes – 1 & No-0)	155190.317	454513.736
GF	D	Green facilities (Yes – 1 & No-0)331812.328	77701.614	288013.438
CD	D	Common dustbin (Yes – 1 & No- 0)	281624.733	331812.328
WY	D	Waste dumping yard (yes – 1 and No-0)	**2805534.357*****	1342145.513
ED	Q	Proximity to educational institutions	-259384.951	183993.284
NE	Q	Neighbour's education	-8774.514	335044.534
NEW	Q	Neighbour's work status	-320528.819	1177363.671
NS	Q	Neightbour's status	-198187.958	163426.359

***D** – Dummy Variable; **Q** – Quantitative Variable*

*Note: * 1 percent level of significant*

*** 5 percent level of significant*

**** 10 percent level of significant*

It is explained from the regression analysis table, the relationship between the dependent and independent variables where the R2 value shows that the exogenous variables explained endogenous variable by 73 percent.

Moreover the explanatory and significant variables were size of the family, plinth and constructed area, proximity to gym, transport, hospital and dumping yard facilities influences on the dependent variable of the prices of houses and related properties.

The total family member's income influenced at 1 percent level of significant. The reason behind this was the total family income increases the value of property prices.

Peer Reviewed Journal

The total land area influenced at 5 percent level of significant. And the constructed area determined the total house value at 10 percent of significant. It was due to the reason that constructed land includes all cost. In this connection, gym facilities negatively influenced at 1 percent. Transport is one of the important determinant factors of property price. The transport facility influenced at 1 percent. The reason behind this was frequent transport facility near by land area automatically increase the housing and related property prices.

Similarly it was found from the result that proximity to hospital influenced at 1 percent level of significant. It was due to the reason that the people think that nearby hospital helps for the emergency situation. Next of this dumping yard one of the environmental attribute affected the housing and related prices.

It was expected that if family member, type of floor, number of bed rooms, number of attempts made to identify a property, frequent bus services, bus stand distance, swimming pool. Ground railway station, availability of ground water and its quality, drainage facilities, distance to market, proximity to pharmacy, available retail services, sports facilities, common dustbin, proximity to educational institutions and neighbourhood status did not influence the housing and other related property prices.

Conclusion

The real estate comprises the bulk of a typical household's asset portfolio and real estate cycles are quite influential on the aggregate business cycle. Hence an attempt has been made to find out the location specific environmental attributes of housing and related properties by hedonic analysis. From the analysis, this may be concluded that apart from price of housing and related properties, there are factors viz., household income, total and constructed area, availability of facilities plays an important role to purchase an asset in the form of housing and related properties.

References

1. Abbigail J Chiodo and et al., (2010), "Nonlinear Effects of School Quality on House Prices", Federal Reserve Bank of Review, 92(3):185-204.
2. Chong Wom Kim and et al., (1999), "Measuring the Benefits of Air Quality Improvement: A Spatial Hedonic Approach", Journal of Environmental Economics and Management, 45; 24-39.
3. Colwell , Peter F and Gene Dilmore (1999), "Who Was First? An Examination of an Early Hedonic Study", Land Economics, 75 (4): 620-626.
4. Muth Richard F (1965), "House Production and Consumer Demand Function", Econometrica, 34; 699-708.

Peer Reviewed Journal