

**ADDITIONAL TEXTBOOK  
FOR CLASS XI**

**ECONOMICS**



**Government of Kerala  
Department of General Education**



**State Council of Educational Research and Training (SCERT) Kerala**

**2023**

## THE NATIONAL ANTHEM

Jana-gana-mana adhinayaka, jaya he  
Bharatha-bhagya-vidhata  
Punjab-Sindh-Gujarat-Maratha  
Dravida-Utkala-Banga  
Vindhya-Himachala-Yamuna-Ganga  
Uchchala-Jaladhi-taranga  
Tava subha name jage,  
Tava subha asisa mage,  
Gahe tava jaya gatha  
Jana-gana-mangala-dayaka jaya he  
Bharatha-bhagya-vidhata  
Jaya he, jaya he, jaya he,  
Jaya jaya jaya, jaya he.

## PLEDGE

India is my country. All Indians are my brothers and sisters.

I love my country, and I am proud of its rich and varied heritage. I shall always strive to be worthy of it.

I shall give respect to my parents, teachers, and all elders, and treat everyone with courtesy.

To my country and my people, I pledge my devotion. In their well-being and prosperity alone lies my happiness.

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*Dear learners,*

*As learners of Social Sciences, internalising the principles of democracy, secularism and humanism is of cardinal importance in making learning organic and meaningful. Developing and strengthening democratic values help one adhere to higher ideals such as social responsibility and commitment. The publishing of Additional Textbooks was necessitated by the omission of some pertinent areas from the content in History, Economics, Sociology and Political Science textbooks, prescribed for Class XI and XII. The purpose of this additional textbook is primarily to bridge the gap created by the deletion of certain topics and also to make you get familiarised with the values and ideals embedded in what has been removed. The sections incorporated herein have been meticulously chosen in strict accordance with the directives of the Kerala State School Curriculum Steering Committee. I hope this venture will be highly beneficial for you, enabling you to make learning meaningful and fruitful.*

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## Instructions for Readers

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- 1.3 How are Poor People Identified?
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- 1.11 Process of Poverty Alleviation in Kerala should be read as a separate chapter after the completion of Chapter No 3 - *LIBERALISATION, PRIVATISATION AND GLOBALISATION : AN APPRAISAL*

# POVERTY

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*“Poverty is not just lack of money; it is not having the capabilities to realise one’s full potential as a human being” - Amartya Sen*

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## 1.1 INTRODUCTION

Have you ever noticed that all around us cannot enjoy the school reopening in the same way? Some of your friends do not have anyone to support their studies while some others are given guidance by many. Some have good houses with separate rooms for personal use, but some may sleep in the veranda of the house where there is no separate room or even a table to study properly. As an Indian, you may get enough chance to know what poverty is either directly or indirectly. On the one hand, we can find people who suffer out of poverty and starvation, while on the other we can experience exploitation, inequality, injustice and vulnerability. What do you think about Poverty? Is it a natural phenomenon? It is a social creation and hence, can be resolved. How can we solve a social issue like poverty? Understanding poverty is the first and foremost step towards solving the issue. In this chapter, we will discuss various concepts of poverty, different methods to measure it, the extent of poverty in India, Kerala’s experience of poverty, the reasons behind poverty and finally the ways to get rid of this social evil.

## 1.2 WHO ARE THE POOR?

Have you got any idea of the number of Indians who live in rural areas and those who lead an urban life, enjoying many facilities? According to the census of 2011, of the 121 crore Indians, 83.3 crore (68.8%) live in rural areas while 37.7 crore (31.2%) stay in urban areas. Now, shall we estimate the number of poor people among these? NITI Aayog’s press note on poverty estimates shows that the percentage of people below the Poverty Line 2011-12 has been estimated as 25.7% in rural areas, 13.7% in urban areas and 21.9% for the country as a whole.

As a social being, you might have noticed the life of the people around you. All of them are engaged in different economic activities. Are they enjoying the same living conditions? Have you ever observed the people whose living conditions are the most vulnerable? Generally, they are considered as poor. What kind of economic activities are they engaged in? Are their activities similar in both rural and urban areas? In urban areas mainly there are casual labourers, push cart vendors, street cobblers, ragpickers, flowersellers etc. Besides, beggars also come under the category of urban poor. The urban poor are largely the overflow of the rural poor who migrate to urban areas in search of alternative employment and livelihood. They live in poor circumstances with a low income, as well as lack of essential utilities for maintaining a decent standard of life. Most of the poor are unable to get employment because they do not have the necessary knowledge and skills to do it. A steep rise in the price of essential commodities intensifies the hardship and deprivation of lower-income groups in urban areas. Better health care facilities are not often affordable for them. Drop out of children, lack of clean drinking water, sanitation issues, poor hygiene etc. are other challenges. These issues of urban poverty are not desirable for a modern society. Can you suggest some remedies?



Who are the rural poor? Let's discuss. As we know, more than 70 per cent of India's population still lives in rural areas. And no fewer than three-fourths of the Indian poor live in villages. Moreover, the weaker and poorer sections of the rural society are confronted with caste and class divides and male female disparities. The rural poor are not a homogeneous group. They depend largely on agriculture, fishing, forestry and related small-scale industries and services. They are usually small landowners and tenants, landless agricultural workers,



unskilled informal workers, artisans etc. The poor women in rural areas deserve special mention here. They tend to suffer far more than rural men.

### 1.3 HOW ARE POOR PEOPLE IDENTIFIED?

Presently, India is the fifth largest economy in the world, but, home to more than 230 million poor. Poverty is still an important issue in India. Addressing the diverse reasons leading to poverty is necessary to frame lasting and sustainable solutions. By tackling the root causes of poverty, societies can promote inclusive development, reduce inequality and foster economic growth.



Identifying and tackling poverty in India is a critical challenge due to its vast population and diverse socio-economic conditions. Identifying poor people accurately is vital for designing and effectively implementing poverty alleviation programmes and social welfare initiatives. Measuring poverty requires developing a scale that considers the socio-economic conditions of the country's diverse population. The criteria used in this mechanism need to be carefully chosen so as to accurately identify and address poverty.

#### Box 1.1 United Nations' Definition of Poverty

“Fundamentally, 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 cloth[e] 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 on marginal or fragile environments, without access to clean water or sanitation.”

—United Nations, 1998

Dadabhai Naoroji's "Jail Cost of Living" concept was a pioneering attempt to address the concept of Poverty Line in pre-independent India. His concept was based on the notion that the minimum level of income needed to survive in jail should also be the minimum income required to survive outside the jail. Hence, a similar amount should be considered as poverty line for the general public. He studied the menu for a prisoner and used appropriate prevailing prices to arrive at what may be called 'jail cost of living'. However, only adults are put in jail whereas, in an actual society, there are children also who get imprisoned. He, therefore, appropriately adjusted this cost of living to arrive at the poverty line and calculated the jail cost of living by the following method.

He divided the population into two parts and assumed that the proportion of children in the total population was nearly 1/3. While half of the children out of the 1/3 children consumed a negligible amount, almost zero, the rest consumed half of an adult diet (1/6) (Nil) + (1/6) (Half). Adults consumed a full diet (2/3) (Full). Thus, he got an average poverty line from the weighted average of consumption of the three segments.

$$(1/6) \text{ (Nil)} + (1/6) \text{ (Half)} + (2/3) \text{ (Full)} = (3/4) \text{ (Full)}$$

The poverty line was 3/4 of the adult jail cost of living.

In post-independent India, many task forces, groups and committees were set up to estimate poverty officially. You will learn about these in the coming session. Nobel Laureate Amartya Sen developed 'Sen Index' based on Capability Approach as an alternative to the official estimate. Other tools that are generally applied at the international level are Poverty Gap Index, Squared Poverty Gap, Multi-dimensional Poverty Index, etc.

Two main categories in poverty analysis are 'the poor' and 'the non-poor'. The poverty line demarcates 'the poor' from 'the non-poor', i.e., the poor are those who fall below the poverty line (BPL) and 'the non-poor' are those who stay above the poverty line (APL). The living conditions of all the poor need not be the same. They may be the

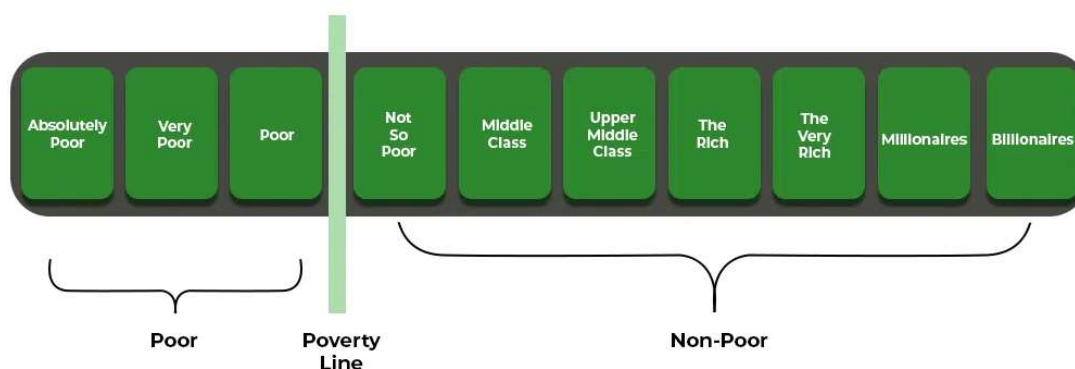
absolutely poor, the very poor and the poor. By understanding the varying degrees of poverty, policy makers can address the specific needs of different groups. Likewise, there are diverse segments of non-poor viz., the middle class, the upper middle class, the rich, the very rich and the



absolutely rich. These groups help in understanding the distribution of economic well-being among the non-poor population in the country.

Figure 1.1

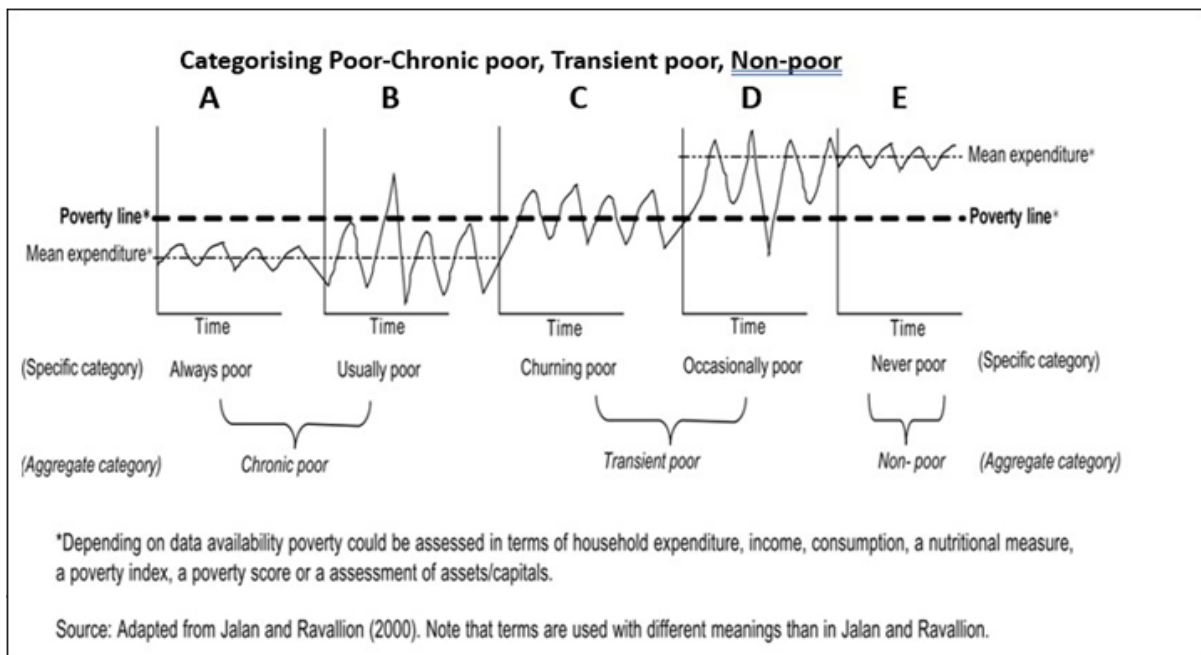
## POVERTY LINE



### 1.4 CATEGORISING THE POOR

Do you think the extent of poverty is the same for all the poor? No, there are variations. On the basis of the severity of poverty, we can categorise the poor into Chronic poor, Transient poor and Non-poor as seen in figure 1.2.

**Figure 1.2**



Source (Hulme et al., 2001)

In figure 1.2 Poverty Line is shown as a bold broken line in all diagrams. The A and B part of the figure together explains what the Chronic poor is. Here, you can observe that the mean expenditure is always below the poverty line and the income (shown as a zigzag line) crosses that line once in a while. So, we can say that chronic poor are those who are below the poverty line most of the time and reach above the poverty line once in a while. This chronic poor includes 'always poor' and 'usually poor'. People who are always below the poverty line are termed as always poor, as shown in diagram A. Those who are mostly below the poverty line, but crossing the poverty line once in a while are categorised as 'usually poor' and are represented in diagram B in the figure.

Diagrams C and D together represents the Transient poor, where people keep fluctuating between the category of poor and non-poor. Transient poor includes Churning poor and occasionally poor. In diagram C, the mean expenditure is the same as the poverty line, where the people are regularly moving in and out of poverty (as the income line moves in and out of poverty line) and they belong to the category of Churning poor. They are seasonally employed people. As

we observe diagram D, the mean expenditure is above the poverty line most of the time, but they are forced to be below the line occasionally. That means, people who belong to this category are rich most of the time but sometimes, they become poor out of some unexpected mishaps in life.

Another categorisation is the non-poor, who have never gone below the poverty line as shown in diagram E.

### Relative Poverty

On the basis of the definition of absolute poverty, some of your parents may consider that your generation is living in a somewhat better condition when compared to their life. But some of you have a feeling that you are poor because you do not have high speed internet at home, good mobile phones or good dress like your friends. Your generation might think that these are the signs of poverty. But your parents may not agree with this. They may argue with you, saying that they lived in poverty but your generation does not know what poverty is. You may be getting enough food to eat, comparatively better shelter, education facilities and medical facilities which were not available for the older generation. In this situation you should know that you are talking about relative poverty and your parents are talking about absolute poverty. As societies become more prosperous, poverty comes to describe situations in which people cannot afford to buy and do the things that most people take for granted. Relative poverty is a demonstration of social inequality. Unlike absolute or extreme poverty, it cannot be eradicated by economic growth. Relative poverty can be reduced by state policies to curtail inequality through social protection measures and progressive taxation. Relative poverty is therefore, distributional in nature.

## 1.5 POVERTY LINE

What is poverty line? How can it be determined? In India, Poverty Line is referred to as the minimum monthly consumption expenditure required to get minimum amount of calories, i.e., 2400 and 2100 calories for a person in rural and urban areas respectively. Based on the Tendulkar Methodology in 2011-12, poverty line is defined as the per capita monthly consumption expenditure worth Rs 816 and Rs1000 for rural and urban areas respectively.

The income expenditure poverty line is a critical concept in measuring poverty and identifying individuals or households living

below the poverty level. Even though it serves as a useful tool, it has some limitations. This poverty line groups all the poor together and does not consider the inequality within the group. This is often a one-dimensional measure, focusing solely on income or expenditure. This approach may overlook other important aspects of poverty such as access to education, healthcare, nutrition, drinking water, sanitation and overall quality of life.

The mechanism focuses exclusively on monetary aspects and does not consider other aspects of well-being such as lack of access to resources, lack of civil and political rights etc. Also, this fails to assess the role of people's diverse capabilities in promoting human well-being.

To overcome some of these limitations, policymakers and researchers often use a multidimensional approach to measure poverty, which considers various aspects of well-being and living standards and not just income or expenditure levels. This approach provides a more comprehensive understanding of poverty and allows for targeted and effective poverty alleviation strategies.

## **1.6 HOW MANY ARE POOR IN INDIA ?**

According to the 2011 census report, the population of India is 121.09 crore. Many are in poor living conditions. Shall we search and find the number of poor people in our country and where they live? Let's discuss these things.

By estimating poverty, it is possible to identify the people who lie below the poverty line i.e., the total number of poor. The most popular index of poverty is the Head-Count Ratio (HCR); It is the number of poor people as a percentage of the population.

$$\text{HCR} = \frac{\text{Number of poor}}{\text{Total population}} \times 100$$

The Govt of India still uses the Tendulkar Committee's findings (21.9percent) as the official estimate of the number of Indians who are below the poverty line. Officially, a person who lives on a monthly expenditure of Rs 1,000 or less in cities and Rs 816 or less in villages, as per the prices in 2011-12 is considered below the poverty

line determined by an Expert Group (Tendulkar) that year. This is the threshold used to determine the poverty status in India.

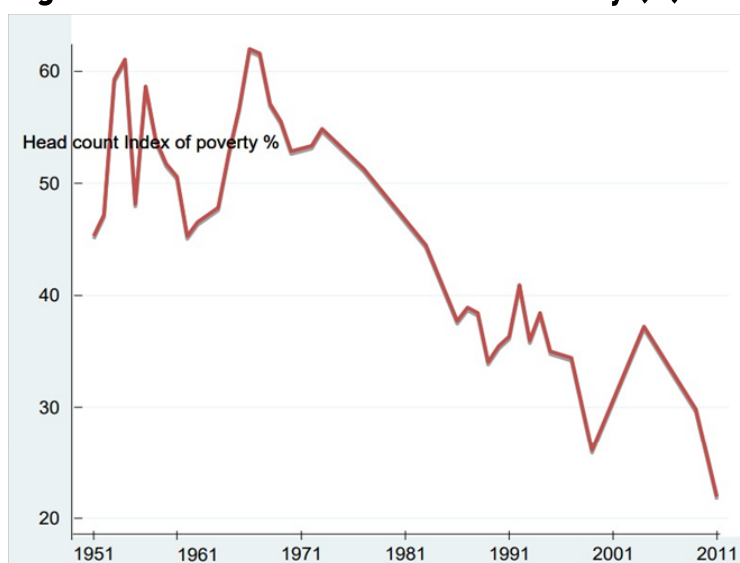
The official data on poverty was published by the Planning Commission till the formation of NITI Aayog in January 2015. Since then it has been made available to the public by the NITI Aayog. It is estimated on the basis of consumption expenditure data collected by the National Sample Survey Organisation (NSSO). NSSO is renamed as National Statistical Office (NSO) by merging Central Statistical Office (CSO) with NSSO. For this purpose, it conducts consumption expenditure survey every five years.

In July 2013, based on the Tendulkar Poverty Line, the Planning Commission released poverty data for 2011-12. As per this estimate 269.3 million people were poor. Out of this, 216.5 million are living in rural areas and 52.8 million are in urban areas. After this, no official poverty estimate has been released in India.

The erstwhile Planning Commission has released the estimates of poverty as number of persons below poverty line, as a percentage of Indian population for the years 1973-74, 1977-78, 1983, 1987-88, 1993-94, 1999-2000, 2004-05, 2009-10 and 2011-12 respectively.

In India, the war on poverty was officially launched in 1947 by the then Prime Minister Jawaharlal Nehru. Since the first Five Year Plan the government adopted so many measures to reduce poverty in India. The head count poverty ratio highly fluctuated during 1961-1973. It can be identified from the figure 1.3.

**Figure 1.3 : Head Count Index of Poverty (%) 1951-2011**



*Source: Computation based on Gaurav Datt (1998) and Government of India Planning Commission (2014)*

Observe the figure 1.3 and answer the questions given below.

- Identify the period which marked the highest percentage in head count index.
- Head count index of poverty continuously declined after a particular year. Identify the year.
- Analyse the trend of poverty evolution in India from 1951 to 2011 and state your findings.

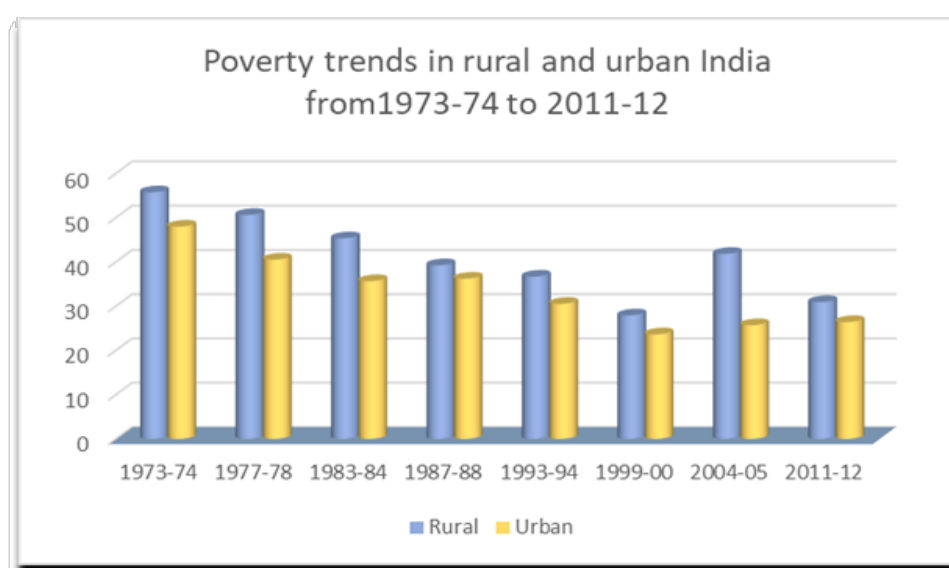
### Trends in Poverty 1951-2011

From 1951 to 1974, India's poor population rose from 47 to 56 percent. The rate fell sharply to 21.9 percent in 2011-12.

Between 1952 and 1974, the share of the population in poverty fluctuated cyclically because of slow economic growth. After 1974, Indian economic growth began to accelerate. In the agricultural sector pricing reforms and new technologies (Green Revolution) led to a faster growth in gross production and productivity.

Both rural and urban poverty have tended to decline together. India is still a predominantly rural country with more than 70% of the population living in rural areas. As indicated in figure 1.3, the Head Count Poverty Ratio during 1973-2012 has declined, but this rate of decline is not satisfactory.

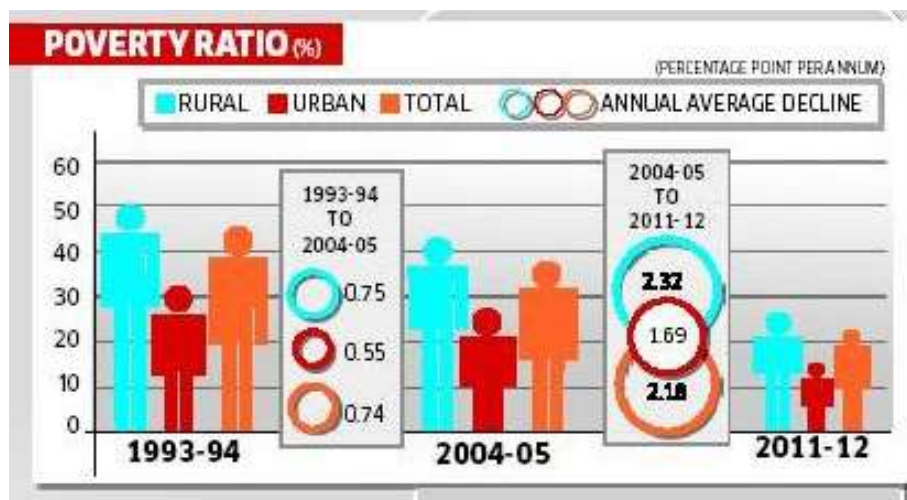
Figure 1.4



Source: Data are compiled from Datt(1998) and Planning Commission of India (2014)



**Figure 1.5**



Source: Sharp decline in poverty levels - Poverty Ratio 1993-94 to 2011-12.

As you observed, the volume of both urban and rural poverty substantially declined during 1973-74 to 2011-12.

The state level trends in poverty are shown in the table given below.

**Table 1.1**

<b>Population below poverty line in some states, 1973-2012 (%)</b>		
States	1973-74	2011-12
Andhra Pradesh	48.86	9.2
Bihar	61.91	33.74
Madhya Pradesh	61.78	31.65
Gujarat	48.15	16.63
Karnataka	54.47	20.91
Tamil Nadu	54.94	11.28
Kerala	59.79	7.05
Maharashtra	53.24	17.35
Odisha	66.18	32.59
West Bengal	63.43	19.98
Uttar Pradesh	57.07	29.43
All India	55	21.9

Source: Compiled and computed from Planning Commission

It reveals that six states – Bihar, Madhya Pradesh, Uttar Pradesh, Kerala, West Bengal and Odisha - contained a large section of poor

in 1973-74. During 1973- 2012, many Indian states reduced poverty levels to a considerable extent. Unfortunately, poverty rate of some states still remains above the national average of 21.9%.

By observing the data given in the table 1.1 attempt to answer the questions given below.

- Identify the state with the highest poverty rate in 1973 and find out its poverty position in 2011-12.
- What is your opinion about Kerala's experience over these years?
- List out the states which still remain above the national average.
- Prepare a multiple bar diagram by using the data in the table.
- Represent the national average for the respective years by drawing two straight lines parallel to X axis, in the same diagram.

As we observed, almost all states could reduce the incidence of poverty through deliberate action. States like Kerala and Andhra Pradesh made impressive achievements in reducing poverty.

## 1.7 WHY DOES POVERTY EXIST?

You have learned various aspects of poverty in the previous session. Have you ever noticed any individual who is living in poverty? There are many individuals similar to him, living in vulnerable conditions. Can you cite some reasons for poverty?

The socially and economically weaker sections of the population are highly vulnerable to poverty.

They are deprived of all kinds of qualitative aspects of life due to multidimensional factors. Causes of poverty in India can be classified under economic, social and institutional factors.

**Slow economic growth and development:** Poverty is widespread in countries with a slow economic growth and development. When a country experiences low or stagnant economic growth, it faces challenges like limited employment opportunities, inadequate investment in infrastructure and public services, limited access to education, skill development, etc.

## Unemployment

One of the major reasons of poverty is unemployment. Without work, people will not have access to the money required to afford goods and services. Poverty is just the reflection of unemployment.

**Heavy pressure of population:** India's population was 84.63 crore in 1991 which eventually became 121.085 crore in 2011. This tendency of a rising population accelerates poverty in India.

**Low agricultural productivity:** Low agricultural productivity is the root cause for rural poverty. Presently, 72 per cent of India's population and 75 per cent of the country's poor live in rural areas. Nearly two-thirds of the Indian population still depends on agriculture for their livelihood.

**Weak infrastructure:** Poor infrastructure such as roads, transportation network, healthcare, education, etc hampers economic growth and development and perpetuates poverty.

**Inadequate industrialisation in some areas:** Industries generate jobs for the people. Inadequate industrialisation leads to poverty since work prospects in that location are restricted.

**Unequal distribution of wealth and resources:** Economic inequality is the unequal distribution of income and opportunity among different groups in the society. A country with an uneven distribution of wealth and resources is more likely to be poor than one with a uniform distribution.

### Box 1.2 Inequality Trends

Concentration of income and assets among a few hands due to the above factors gave rise to the formation of two groups in the economy - the rich and the poor.

Top 1% of India's population earned more than one-fifth (21.7%) of the country's total national income in 2020 - 21 while the bottom 50% made just 13.1% (World Inequality Report, prepared by the World Inequality Lab, Lucas Chancel co-ordinated by Thomas Picketty). But in the year 1980, top 1% of India's population earned only 7.2% of our country's total national income and bottom 50% earned 23.8% .

What conclusion do you reach by comparing the above data regarding inequality?

**Underutilisation of natural resources:** Underutilisation of natural resources will retard economic growth and development. Optimum exploitation of natural resources is more important than its availability.

**Inflationary pressure:** A sustained increase in the general price level of goods and services in an economy indirectly aggravates the incidence of poverty and creates economic challenges for poor people from all walks of life.

**Widespread ignorance and illiteracy :** People who are uneducated and illiterate cannot realise their full potential, and as a result, their opportunities to earn are limited. They are unable to compete with their educated counterparts and continue to remain poor.

**Indebtedness:** Small and marginal farmers depend on local moneylenders to incur loans to buy agricultural inputs. When they are unable to repay these liabilities, they become victims of indebtedness. This problem is not just related to one individual but is passed on from one generation to the next.

**Outdated social institutions:** The social structure of our country is full of outdated traditions and customs like caste system, laws of inheritance and succession. These hamper the growth of the economy. Caste system has significant implications on poverty as it can contribute to the perpetuation of socio-economic inequalities and marginalisation.

**Lack of social welfare nets:** Social protection is crucial in tackling extreme poverty and ensuring equitable development. About 80 percent of the country's total workforce is informal workers. Almost all these continue to be excluded from current social-protection schemes.

### Box 1.3 Poverty and Backward Classes

According to the report of The Global Multi-Dimensional Poverty Index produced by UNDP, "Overall, five out of six multidimensionally poor people in India live in households whose head is from a scheduled tribe, scheduled caste or other backward class" This shows that the socially and economically weaker sections of the population are highly vulnerable to poverty.

Marginalisation of the backward classes has some historical implications. Do you agree with this statement?

As we learned earlier, the roots of these issues can be traced out from the colonial British rule. Stagnant agricultural sector, de-industrialisation, conversion of India as a market for foreign goods, high rate of rural taxes and frequent famines due to export of food grains during the British rule, made India a poverty ridden country. Some of these issues remained unsolved even after independence. Failure of the implementation of land re-distribution measures in most of the states in India, fragmentation of agricultural land holdings due to population pressure, problems and issues on credit availability, overdependence of population on the agricultural sector, failure in creating adequate employment opportunities especially among backward regions and classes, steep increase in prices of essential commodities, etc. intensified the vulnerable condition of the poor.

### Work these out

#### Effects of Poverty in India

As we have learnt, the difficulties of poverty adversely affect the poor people of a country in various ways. Do you think, the incidence of poverty is similar to all segments of the society? It is generally believed that it mostly affects the children of the society than any other category of population. Do you agree?

List out the important impacts of poverty and analyse their effect on different segments of the society. Complete the following table by identifying the segments of population that suffer from the impacts of poverty (an example is given).

Impact	Children	Women	Ageing population
Malnutrition	✓	✓	✓

State your findings

- 
-

The impact of poverty is mainly witnessed in the health of individuals due to lack of sufficient food, proper clothing, medical services, and proper sanitary facilities in actual living conditions. Malnutrition is a problem for these people and their families. Poverty is linked to unfavourable situations such as inferior housing, homelessness, inadequate food and nutrition, insecurity, poor care for children, lack of access to healthcare, etc.

#### **Box 1.4 Global Hunger Index**

The Global Hunger Index (GHI) is a tool designed to comprehensively measure and track hunger at global, regional, and national levels, reflecting multiple dimensions of hunger over time. The GHI is intended to raise the awareness and understanding of the struggle against hunger, provides a way to compare levels of hunger between countries and regions, and call attention to those areas of the world where hunger levels are the highest and where the need for additional efforts to eliminate hunger is the greatest.

##### **How the GHI is calculated**

Each country's GHI score is calculated based on a formula that combines four indicators that altogether capture the multidimensional nature of hunger.

**Undernourishment:** the share of the population with insufficient calorie intake

**Child stunting:** the share of children under age five who do not have the required height for their age, reflecting chronic undernutrition

**Child wasting:** the share of children under age five who have low weight for their height, reflecting acute undernutrition

**Child mortality:** the share of children who die before their fifth birthday, partly reflecting the fatal mix of inadequate nutrition and an unhealthy environment

Indicators used in the calculation of the Global Hunger Index relate primarily to children, because children are particularly vulnerable to nutritional deficiencies.

This calculation results in GHI score on a 100-point scale, where 0 is the best score (no hunger) and 100 is the worst. In practice, neither of these extremes is reached.

### Work these out

India is ranked 107<sup>th</sup> out of 121 countries in the Global Hunger Index (GHI) 2022.

- a. Find out the ranks, in terms of Global Hunger Index 2022, of India's 5 neighbouring nations.
- b. Find out the nations which are ranked as the top five.
- c. Find out the nations which are ranked as the last five.
- d. Suggest some measures to improve the position of India with respect to Global Hunger Index.

## 1.8 ESTIMATION OF POVERTY

As you know, poverty line divides the population into two categories – the rich and the poor. To identify the number of poor who are below the poverty line, it is necessary to estimate the extent of poverty. Estimation of poverty helps to make plans for eradicating poverty and to evaluate the functioning of poverty eradication strategies.

### History of poverty estimation in India

#### Pre independence poverty estimates:

One of the earliest estimations of poverty was done by Dadabhai Naoroji in his book, 'Poverty and the Un-British Rule in India'.

The **National Planning Committee (NPC)** in 1938 setup under the chairmanship of Jawaharlal Nehru suggested a poverty line based on a minimum standard of living.

The Bombay Plan (1944) had suggested a poverty line of Rs 75 per capita every year.

#### Post- Independence Poverty Estimate

Various expert groups and task forces constituted by the Planning Commission have estimated the number of people living below poverty line.

In 1962, the Planning Commission constituted a working group to estimate poverty nationally, and it formulated separate poverty lines for rural and urban areas.

VM Dandekar and N Rath made the first systematic assessment of poverty in India in 1971, based on National Sample Survey (NSS) data from 1960-61. They argued that the poverty line must be derived from the expenditure that was adequate to provide 2250 calories per day in both rural and urban areas.

**Alagh Committee (1979):** In 1979, a task force constituted by the Planning Commission, chaired by YK Alagh, constructed a poverty line for rural and urban areas on the basis of nutritional requirements.

**Lakdawala Committee (1993):** In 1989, the Planning Commission constituted the Lakdawala Expert Group which submitted its report in 1993. It generally accepted the recommendations of Alagh Committee.

**Tendulkar Expert Group (2009):** Tendulkar Committee used a consumption-based approach to estimate poverty. Those whose daily consumption of goods and services exceeds Rs 33.33( Rs 1000 per month) in cities and Rs 27.20 (Rs 816 per month) in villages are not poor according to the Tendulkar Committee methodology. The current poverty estimate is based on the methodology recommended in 2009 by an expert group chaired by Suresh Tendulkar. Its recommendations were made using Mixed Reference Period (MRP) based estimates instead of Uniform Recall Period (URP).

*Source: Report of the Expert Group to Review the Methodology for Estimation of Poverty (2009) Planning Commission; Poverty Estimates 2009-10 and Poverty Estimates 2011-12, Planning Commission; PRS*

## **1.9 POLICIES AND PROGRAMMES TOWARDS POVERTY ALLEVIATION**

As we observed, poverty is a social issue as it rejects all the basics of social justice which the constitution firmly emphasises on. In other words, to maintain social justice, we have to eliminate this evil of poverty from our country. Indeed, poverty is a global issue and its eradication is considered integral to humanity's quest for sustainable development. Therefore, in India, reducing poverty is vital to the attainment of international goals. Poverty is a socio-economic phenomenon in which a section of the society is unable to fulfill even



its basic necessities of life. Poverty is the principal cause of hunger and undernourishment.

The National Planning Committee in 1936 under the leadership of Nehru had made an economic review and recognised that “there was lack of food, clothing, housing and every other essential requirement of human existence”. Against this assessment, the Committee declared that the development policy objective should be to ensure an adequate standard of living for the masses, in other words, to get rid of the appalling poverty of the people.

As we have learned earlier, the causes of poverty are multifaceted and so, the programmes to eliminate poverty should also be multi-dimensional. Such a high incidence of poverty is a matter of concern in view of the fact that poverty eradication has been one of the major objectives of the development planning process. Poverty, however, can be eradicated only when the various facilities and concessions for the upliftment of the downtrodden actually reach them. Then, there should be proper utilisation of these concessions and facilities. Several poverty alleviation programmes have been launched by the central government for the rural poor, comprising of small and marginal farmers, landless labourers and rural artisans. The poverty alleviation programmes in India can be categorised according to the region that is targeted whether it is for rural areas or for urban areas. Most of the programmes are designed to target rural poverty, as the prevalence of the same is high in rural areas and it is a great challenge there due to various geographic and infrastructural limitations. Immediately after independence, the five year plans tried to focus on poverty alleviation through sectoral programmes.

### **Strategies for Poverty Alleviation in 1950s and 1960s**

In the 1950s and 1960s, it was generally believed that poverty in India can be significantly reduced by accelerating economic growth. According to this, benefits of economic growth will trickle down to the poor in the form of more employment opportunities, greater productivity and higher wages. With this, it was expected that the poor will be raised above the poverty line. However, this approach was not much successful because of high population growth, low rate of increase in per capita income, widespread inequalities, regional

disparities, imbalance between large and small farmers due to Green Revolution, failure in the implementation of land reforms etc. The ineffectiveness of this strategy compelled the policy makers to switch on to specific employment generation programmes.

A wide range of such employment generation programmes implemented so far can be mainly grouped as; Self-employment and Wage employment programmes.

**Deendayal Upadhyaya Antyodaya Yojana(DDU-AY) :** DDU-AY is a self-employment scheme which was formed by integrating the National Urban Livelihood Mission(NULM) and National Rural Livelihood Mission (NRLM). NRLM lays emphasis on building strong community institutions by mobilising them to setup strong self-help groups, to increase opportunities of self-employment in rural areas and to provide shelter to rural homeless people. NULM focused the creation of employment opportunities and poverty reduction in urban areas. The earlier employment generation programme IRDP (Integrated Rural Development Programme) and allied programmes were merged into a single programme known as Swarnajayanti Gram Swarozgar Yojana (SGSY) from April 1999. Later, this programme was restructured and implemented as two separate programmes like National Urban Livelihood Mission(NULM) and National Rural Livelihood Mission (NRLM).

**Prime Minister's Employment Generation Programme (PMEGP):** PMEGP is a flagship scheme of the Ministry of Micro, Small and Medium Enterprises (MoMSME) which was launched by merging the earlier programmes REGP (Rural Employment Guarantee Programme) and PMRY (Prime Minister's Rozgar Yojana). It is a credit-linked subsidy programme. Financial assistance was provided to individuals or households to setup a self-employment project. Since 1990s, this was given to Self Help Groups (SHGs).

The National Food for Work Programme (NFWP), National Rural Employment Programme (NREP) and the Rural Landless Employment Guarantee Programme (RLEGP) were the earliest wage employment programmes implemented by the government. In April 1989, the government integrated NREP and RLEGP into Jawahar Rozgar Yojana

(JRY). In October 1993, the Employment Assurance Scheme (EAS) was initiated to provide employment to agricultural labourers during agricultural off seasons. On 1<sup>st</sup> April 1999, the JRY was revamped and renamed as Jawahar Gram Samridhi Yojana (JGSY) with the same objectives. On 25<sup>th</sup> September, 2001 to converge employment generation, infrastructure development and food security in rural areas, the government integrated EAS and JGSY into a new scheme named Sampoorna Grameen Rozgar Yojana (SGRY). Later, this programme was merged with National Rural Employment Act in 2006.

**Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):** MGNREGA was launched on February 2, 2005. The Act provides 100 days of assured employment every year to at least one member of every household whose adult member volunteer will be assigned an unskilled manual work in a rural area. One-third of the proposed jobs would be reserved for women. The main source of employment initiatives under this scheme is to create community assets like road building, water conservation and afforestation. The central government will establish National Employment Guarantee Funds for this programme. Similarly, state governments will also establish State Employment Guarantee Funds for the implementation of this scheme. Under this programme, if the applicants are not provided employment within 15 days, they will be entitled to a daily unemployment allowance as per norms.



*Pond construction, Kaniyambetta GP, Wayanad by MGNREGA workers.*

*(Courtesy: NREGS Kerala)*

Salient features of MGNREGA are right-based framework, time bound guarantee of employment, labour intensive work, women empowerment, transparency and accountability, equal pay for men and women etc. Social audit is a must for all the works implemented under MGNREGA.

**Antyodaya Anna Yojana (AAY):** AAY is a central government sponsored food security programme in order to provide highly subsidised food to millions of the poorest families. It was launched on 25<sup>th</sup> December, 2000. A unique “Antyodaya Ration Card” is given to those families which are eligible for AAY and this card is called the PDS yellow card. The chosen households are entitled to 35 kg of food grains per month through this scheme.

The National Development Council (NDC), 2007 adopted a resolution to launch a **Food Security Mission**. Accordingly, a Centrally Sponsored Scheme named ‘National Food Security Mission’ (NFSM), was launched in October, 2007. The Mission continued during the 12<sup>th</sup> Five Year Plan with new targets. Based on past experience and performance of the 12<sup>th</sup> Plan, it has been decided to continue the programme beyond the 12<sup>th</sup> plan.

### **National Food Security Act (NFSA)**

The Public Distribution System (PDS) is now governed by provisions of the National Food Security Act, 2013 (NFSA). This act encompasses the Midday Meal Scheme (MMS), the Integrated Child Development Scheme (ICDS) and the Public Distribution System (PDS). Furthermore, the NFSA 2013 recognises maternity benefits. The Act provides coverage for nearly 2/3<sup>rd</sup> of the country’s total population, based on Census 2011 population estimates. 75% of rural and 50% of the urban population is entitled



*Courtesy: Public distribution System, Govt. of India*

to receive highly subsidised food grains under two categories i.e., Antyodaya Anna Yojana (AAY) households and Priority Households (PHH). State/Union territory-wise coverage is determined by the erstwhile Planning Commission which is now NITI Aayog on the basis of the 2011-12 Household Consumption Expenditure Survey of NSSO. Many states use the Socio-Economic Caste Census (SECC) data for the identification of beneficiaries. The Act entitles 35 kg of food grains as per Antyodaya Anna Yojana every month. At the same time 5 kg of grains per person is also being distributed to each priority Household. The eldest woman of the beneficiary household (18 years or above) is considered 'Head of Family' for the purpose of issuing ration cards.

**Pradhan Mantri Kaushal Vikas Yojna (PMKVY):** PMKVY was implemented on 21<sup>st</sup> March, 2015. This programme is an initiative to encourage and promote skill development in the country by providing free, short-duration skill training along with free monetary rewards to the youth for skill certification, recognition and standardisation of skills.



**National Social Assistance Programme (NSAP):** NSAP was launched in the year 1995, with the objective of giving social security to the neglected categories of the society i.e., widows, disabled persons and aged persons belonging to the BPL section. Presently, NSAP comprises of five schemes, namely – *Indira Gandhi National Old Age Pension Scheme (IGNOAPS)*, *Indira Gandhi National Widow Pension Scheme (IGNWPS)*, *Indira Gandhi National Disability Pension Scheme (IGNDPS)*, *National Family Benefit Scheme NFBS*) and *Annapurna*.

**Pradhan Mantri Jan Dhan Yojana (PMJDY) :** It is considered as one of the biggest financial inclusion initiatives, which came into force on 28<sup>th</sup> August, 2014. The plan envisages universal access to

banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension facility.

**Pradhan Mantri Gram Sadak Yojana (PMGSY):** Pradhan Mantri Gram Sadak Yojana (PMGSY) was launched to provide an all weather road connectivity to unconnected habitations as part of a poverty reduction strategy.

**Pradhan Mantri Awas Yojana -Rural (PMAY-R):** It is a major scheme for the deprived sections of the society in the construction of houses, basically in rural areas. This scheme was ratified during March, 2016. Earlier, it was popularised as Indira Awas Yojana (IAY).

**Pradhan Mantri Awas Yojana -Urban (PMAY-U):** This scheme was initiated in June, 2015 and its primary purpose is to provide reasonably priced houses to the urban poor by 31<sup>st</sup> March, 2022 with a target of constructing 20 million affordable houses.

**Valmiki Ambedkar Awas Yojana (VAMBAY):** VAMBAY is a centrally-sponsored scheme which strives to uplift the living conditions of people living in slums across the country.

## 1.10 CRITICAL ASSESSMENT OF POVERTY ALLEVIATION PROGRAMMES

Poverty alleviation programmes in India have been implemented with the objective of reducing and eliminating poverty by improving living conditions and promoting inclusive development. While these programmes have made significant efforts to alleviate poverty, there are certain areas that need a critical appraisal. Here are some key aspects for consideration.

**Targeting and Effectiveness:** One critical aspect is the effectiveness of targeting beneficiaries. Some poverty alleviation programmes have faced challenges in accurately identifying and reaching the intended beneficiaries. There have been instances of inclusion and exclusion errors, where those who deserve are left out while others who may not be in need receive the benefits. This can lead to inefficiency and undermine the impact of poverty alleviation efforts.

**Implementation Challenges:** The effective implementation of poverty alleviation programmes has been a challenge. Issues such as bureaucratic hurdles, corruption and lack of capacity at the grassroots level have affected the efficient delivery of benefits to intended beneficiaries. Delays in disbursing funds, inadequate infrastructure, monitoring and evaluation mechanisms, etc can hinder the effectiveness of these programmes.

**Sustainability and Empowerment:** Some critics argue that certain poverty alleviation programmes in India focus more on providing immediate relief rather than fostering sustainable solutions. While short-term interventions are necessary, long-term strategies that address the root causes of poverty such as access to education, healthcare, and skill development, are equally important. Additionally, empowering marginalised communities and involving them in decision-making processes can contribute to sustainable poverty reduction.

**Regional Disparities:** India's vast geographical and cultural diversity poses a significant challenge to poverty alleviation. There are regional disparities in terms of poverty rates, with certain states and rural areas experiencing higher levels of poverty compared to that of others. Poverty alleviation programmes should take into account these regional variations and ensure targeted interventions that address the specific needs of different regions and communities.

**Gender Inequality:** Gender disparities and discrimination are important considerations in poverty alleviation. Women in India face unique challenges and vulnerabilities, including limited access to resources, education and employment opportunities. Poverty alleviation programmes need to address these gender-specific issues and ensure that women are included and empowered in the process.

**Monitoring and Evaluation:** Robust monitoring and evaluation mechanisms are essential for assessing the impact and effectiveness of poverty alleviation programmes. Regular and transparent evaluation can help to identify strengths, weaknesses and areas for improvement. It is crucial to ensure that these programmes are regularly evaluated and adapted based on evidence-based findings.

Despite these critical appraisals, it is important to recognise that poverty alleviation programmes in India have had significant positive impacts. They have helped millions of people escape from extreme poverty, improved access to basic services and enhanced the quality of life for many. It is vital to continue refining and strengthening these programmes based on the lessons learned and feedback from beneficiaries to ensure their effectiveness and long-term impact.

### **1.11 THE PROCESS OF POVERTY ALLEVIATION IN KERALA**

The process of poverty alleviation in Kerala has a history of several decades of public action and capability building. The advent of colonialism restructured the economic, social and cultural fabric of Kerala. The penetration of the colonial capital led to the formation of large and small manufacturing units. Expansion of the cultivated area as plantation and for food crops further accelerated the process of commercialisation of agriculture. These resulted in the formation of a labour class of the poor in Kerala. The emergence of this labour force became the breeding ground for the growth of secular forces. Meanwhile, social reform movements against untouchability and other social exclusion movements that prevailed in the caste hierarchy also contributed to the formation of collectives and unions. Enrichment of educational opportunities also was a major demand from such social reform movements. These movements took on a large scale cutting across caste identities, that resulted in the formation of powerful political organisations with secular perceptives.

In Kerala, the first democratic government came into power in 1957, which initiated so many progressive policy measures. In addressing poverty and related issues, the state of Kerala has followed a different path compared to other Indian states. Social and political awareness unleashed by the social reforms and national movements helped the state to take radical decisions. These include the implementation of land reforms, universal education and healthcare, democratic decentralisation of power, extensive social security schemes, public distribution of food grains and other necessary policy options.

Along with the radical change in agrarian relations, the expansion of the formal education system created revolutionary changes in the capacity building process of Kerala society. According to the



first economic census (1977) 99.7 percent of villages in Kerala had a primary or junior school within 2 km, 98.6 percent had a middle school within 2 km and 96.7 percent had a high school within 5 km.

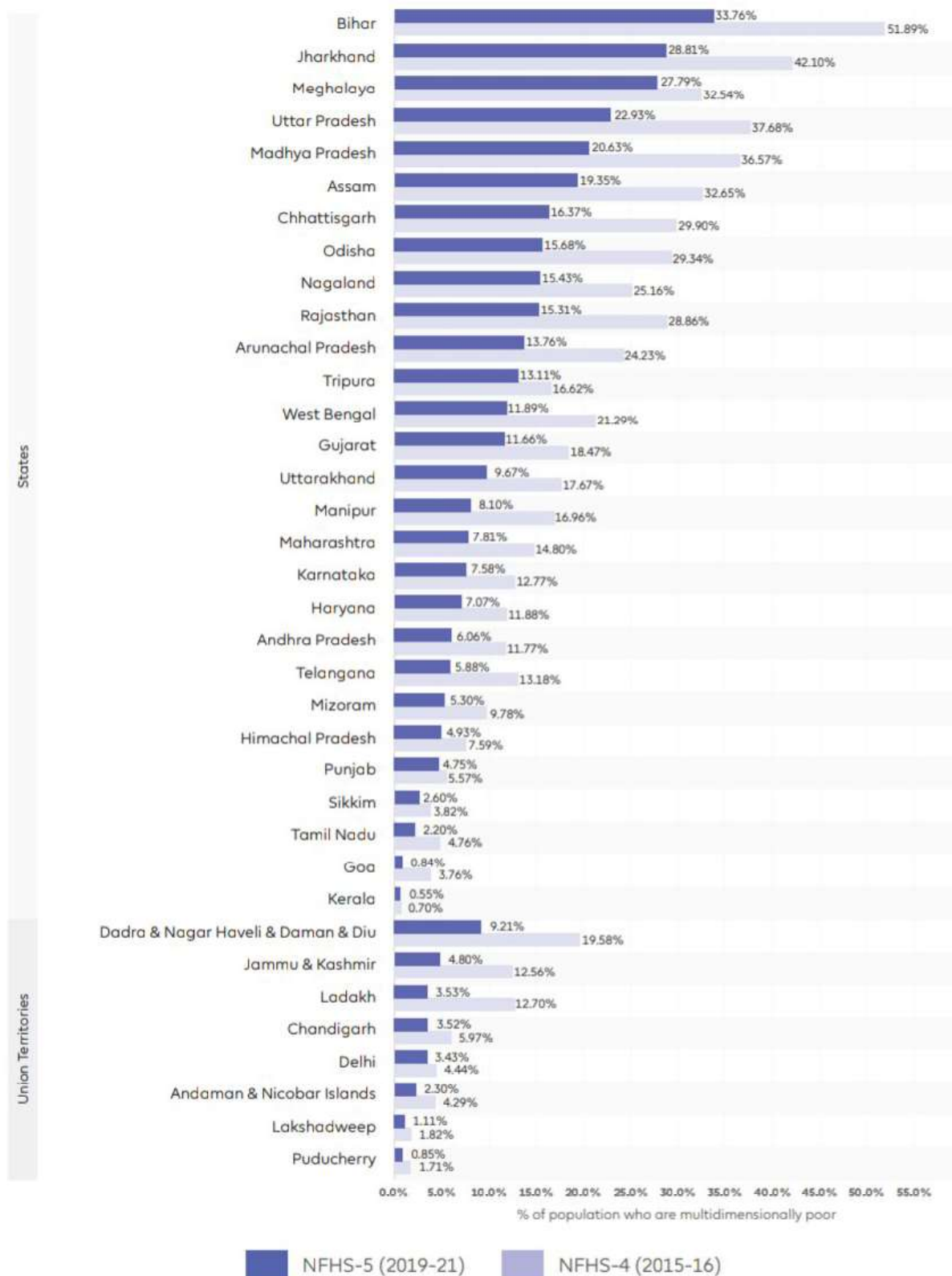
The spread of education created the movements at large for the health transition of Kerala. The spread of female literacy became an important causative factor. It resulted in child survival rate, controlling the size of the family, school enrolment of children and better nourishment of children. Public action also has been initiated, contributing to the creation of a health infrastructure. Every district has an apex district hospital, a community health centre at the block level and a primary health centre at the panchayat level. The proportion of government expenditure by Kerala is the highest among all other states in this direction.

Another impressive movement in the direction of poverty alleviation was the introduction of the public distribution system in Kerala which was started in the early 1960s. By mid 1970s the quantity of the commodities could be increased. The establishment of 'Maveli Stores' and super markets is also to be mentioned in this respect. The introduction of free midday meals to school children is also a remarkable feature.

Recently, different types of empowerment and poverty eradication programmes under the auspices of state departments have contributed significantly to the overall enhancement of quality of life at large. This socio-political background had helped Kerala to a great extent in reducing both rural and urban poverty. As per the Economic Review 2022 of the State Planning Board, during the period from 1973-74 to 2011-12, the rural poverty ratio declined from 59.19 percent to 7.3 percent. During this period urban poverty also declined from 62.74 percent to 15.3 percent. According to National Multi Dimensional Poverty Index (NMDPI) Progress Review 2023 by NITI Aayog, our state has emerged as a state with the least poverty index i.e., 0.55 percent.

## India: Headcount Ratio

Percentage of the total population who are multi dimensionally poor in each State and UT



Source: NITI Aayog, National Multidimensional Poverty Index (A progress review 2023)

*Observe the figure and answer the following.*

- Identify the Head Count Ratio of our neighbouring states.
- Identify the states which have a very close HCR to that of Kerala.

The map shows that Kerala stands first in terms of average poverty estimates.

The reason is that Kerala has registered low counts on almost all the parameters of poverty calculation. But, still, there exists several pockets of deprivation among the marginalised social categories. This situation warrants locally specific focused interventions. To reduce poverty and eradicate it, we need specific intervention programmes at the local level. To fulfill this objective, the programme of democratic decentralisation process at the Local Self Government level is of great help. In this regard, the Government of Kerala has already initiated an Extreme Poverty Identification Programme (EPIP). The programme is based on the state of deprivation of food, health, income and shelter. This is being implemented and monitored by the Local Self Governments with the support from **Kudumbasree Mission** – the poverty eradication wing of the Government of Kerala.

In India, Kerala still upholds and stands as a model of public action, to improve the overall well-being of the people at large. This has helped the state to top in almost all the human development Indicators. Nowadays, the state is struggling to improve the quality of these programmes that have made this achievement possible.

## **Conclusion**

Poverty in India remains a significant challenge despite progress in reducing poverty rates. While the national poverty rate has declined over the years, the absolute number of people living in poverty is still high due to India's large population. The causes of poverty in India are multifaceted and include factors such as inadequate access to education, healthcare and basic services, limited employment opportunities, gender inequality, social discrimination, and structural issues.

Addressing poverty in India requires a comprehensive approach that tackles root causes and structural barriers. Government policies and programmes aimed at poverty alleviation, such as MGNREGA and financial inclusion initiatives, have shown some positive impact, but their effectiveness and implementation need continuous evaluation and improvement. Reducing regional disparities and addressing urban poverty are also crucial aspects of poverty reduction efforts.

Furthermore, addressing income and wealth inequality is vital for sustainable poverty reduction. Inequality exacerbates poverty and limits social mobility. It is important to promote inclusive growth and equitable distribution of resources and opportunities.

The pursuit of the Sustainable Development Goals (SDGs) provides a framework for addressing poverty in India. By integrating economic, social and environmental dimensions of development, India can work towards eradicating poverty in all its forms, ensuring a better quality of life for all its citizens.

### **Recap**

- Rural poor who had migrated to urban areas in search of alternative employment and livelihood
- Addressing the diverse reasons for poverty is necessary to frame lasting and sustainable solutions.
- Socially and economically weaker sections of the population are vulnerable to poverty.
- To identify the number of poor people who are below poverty line, it is necessary to estimate the extent of poverty.
- One of the earliest estimations of poverty was done by Dadabhai Naoroji in his book, 'Poverty and the Un-British Rule in India'.
- The poverty alleviation programmes in India can be categorised based on the target either for rural areas or for urban areas in the country.
- MGNREGA is a right-based framework.

- Poverty alleviation programmes in India have been implemented with the objective of reducing and eliminating it, improving living condition, and promoting inclusive development.
- In addressing poverty and related issues, the state of Kerala has followed a different path compared to other Indian states.

### **Excercises**

1. MGNREGA is a wage employment programme and it differs from other employment generation programmes. Do you agree? Substantiate.
2. Most of the poverty alleviation programmes targeted the elimination of rural poverty. Why?
3. Urban poverty is an outburst of rural poverty. How can you explain this phenomenon?
4. Unemployment leads to poverty and in turn poverty leads to unemployment. Explain the complementary nature of poverty and unemployment.
5. Why is poverty called a multidimensional problem?
6. Poverty Line is the amount of money that an individual requires to meet his basic needs, whether it is enough to reveal the vulnerability of poverty or not. Why?
7. Social security schemes are essential to eliminate poverty. Do you agree with the statement? Substantiate your arguments.
8. Suggest some measures to the effective implementation of poverty alleviation programmes in India.
9. Land reforms were effectively implemented in Kerala. According to the National Multidimensional poverty index - A progress Review 2023, multidimensionally the poor in Kerala is 0.55 percent, the lowest in Indian states. Can you establish any kind of relationship between land reforms and poverty reduction?

## SUGGESTED ADDITIONAL ACTIVITIES

- I. Visit a work site of MGNREGA and prepare a field study report by considering the following.
  1. Organisational structure of MGNREGA Kerala
  2. Name and category of work
  3. Wage rate
  4. Number of employees
  5. Total number of working days completed during the year
  6. Number and type of assets created during this year
- II. Visit a Kudumbasree unit and prepare a field visit report with special reference to the role of SHGs in women empowerment and poverty alleviation.
- III. As part of your project, conduct a survey in your locality to identify the following and prepare a project report.
  1. Number of BPL families and their proportion to the population. (Head Count Ratio)
  2. The educational and employment status of BPL families
  3. Number of Antyodaya Anna Yojana (yellow) ration card holders
  4. Number of people who receive social welfare pensions
  5. Number of children who are suffering because of poverty
- IV. Visit a Public Distribution Centre in your locality to collect the following information and prepare a report based on the points given below.
  1. Number of households with Yellow, Pink, Blue and White ration cards.

Type of Ration card	Yellow	Pink	Blue	White
No. of households				

2. List out the features/benefits of each of these cards.

3. Identify the segment of the population that utilises the service/benefits more from fair price shops.
- V. List out the various social welfare pension schemes that prevail in Kerala and prepare a chart to be displayed in your classroom.

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