

## Challenge of Poverty Reduction Programmes: A Study on Women and Poverty in Developing Countries

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**Abstract:** *It is estimated that nearly 40 per cent of the world's poor, who earn less than a dollar a day, live in South Asia. While this estimate reflects income or consumption expenditure, poverty has other attributes such as powerlessness, dependence, or isolation. Low economic status and social exclusion combine to influence health and educational status, nutritional levels, access to sanitation and safe drinking water, to credit and ability to exercise one's democratic rights. So the incidence of poverty among women in South Asia is especially high, with women and men experiencing poverty differently and often becoming poor through different processes. The process of feminization of poverty in South Asia is closely linked to the cultural and institutional constraints that restrict women's participation in economic activity, the macro economic framework and technological choices that have often tended to reinforce pre-existing constraints. Women continue to largely concentrated in informal employment, as unprotected and sub-contracted labour, there are persistent wage gaps between men and women, and women bear near total responsibility for care and nurture. With increasing migration and displacement, new groups of vulnerable women and greater numbers of female headed households have emerged.*

*This paper attempts to explore and understand the challenges involved in making the policies on poverty and gender issue a reality. To understand the ways and manner in which poverty and other forms of deprivation affect women participation decisions in variety of contexts. Further, to discuss about the micro credit programmes, the role of commercial banks; To analysis the current policy frameworks in the sub-sector with perspective developed through the above understanding.*

### Introduction

While poverty studies are innumerable and are on the increase, unfortunately very few of them throw light on poverty among women. This issue assumes special significance in view of the fact that the incidence of women headed households is on the increase due to various reasons such as divorce, widowhood, separation, desertion, male migration in search of wage labour, increase in the number of unmarried women and finally breaking up of the joint family system and consequent non-absorption of widowed daughters-in-law by husband's families. Another reason as to why poverty among women needs special concentration is the absence of equality in consumption of food by members within the family. For reasons well known, women show a lower amount of calorie intake when compared to men. The assumption of equality in intra-family

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consumption of food hides much of the deprivation suffered by women especially at the lower rung of society.

### **Poverty among Female Headed Households (FHH)**

As per Census ( of India) definition 'Head' is the person who is the household's chief decision maker, chief economic provider, a person who is entitled to claim certain benefits such as land or membership in a co-operative on behalf of the household and he is a person whose characteristics provide the best indication of the status of the household as a whole. This definition assumes total harmony within the household and completely ignores the power exercised by different members within the household. The commonly used economic criteria such as 'principal earner', 'chief provider' and 'person who takes decisions on behalf of the household' are all misnomers especially in a traditional society like India where kinship relations, family ties and obligations are very strong. So for purposes of identification of FHHs one simplest way of defining FHHs is to define it as a household where a female member is the chief provider/protector and the contribution of all others are negligible or nil.

While some studies conclude that FHHs are severely disadvantaged and poverty stricken (Merrick and Schmink, Buvinic and Youssef 1978) some others conclude that FHHs are not disadvantaged than male headed poorer households (Visaria 1980). Studies undertaken in India come to the conclusion that majority of the FHHs are either close to poverty line or below poverty line. (Parthasarathy 1984; Visaria and Visaria 1983; Ranjanakumari 1987). So research studies are highly warranted for highlighting the variability in the characteristics of FHHs so that one could understand the basis for the diversity of opinion on the economic status of these households. Besides economic deprivation these households suffer additional social segregation, stigma and oppression. For purposes of analysis of poverty among female headed households, the following things need to be identified and ascertained – the composition of the household, females level of economic responsibility in family maintenance compared to that of others in the household; data about remittance from the migrant members, the amount and regularity of remission, allocation and control over remittance, women's access to land and other resources, her age, marital status and finally her work load as compared to that of males in the family.

### **Accentuation of Female Unemployment and Poverty**

Green revolution and consequent mechanization has increased the incidence of unemployment among women in agriculture. In 1951 there were 408 women workers for every 1000 men. By 1971 this had declined to only 210 women per 1000 men. In agriculture the number of women workers declined from 31 to 25 million while in the non-agricultural sector it declined from 9.3 to

6.2 million. Women's employment in village industry has decreased since 1964, their share being reduced from 11.43% in 1951 to 9.1% in 1971. According to the National Plan of Action for Women the number of women employed in mines declined from 109,000 to 75,000 between 1951 and 1971.

Poverty among women is not only an issue in developing countries; it is equally an issue in developed countries. The I.L.O. notes that pensioners are the least affluent social group in the industrialized world. But here too women are the worst off partly because inequality during their working life is reflected in the lower pensions. In the U.S. for example the eight million women who are over the age of 65 make up by far one of the poorest groups in America with almost half of them living below the poverty line (Kapoor 1985). Social security and tax systems in advanced countries take the family as the basic unit of assessment on the assumption that money coming into the family is shared equally. In this connection Jane Lewis (1980) rightly observes that in regard to the division of resources within the family, studies have shown repeatedly that wives often do not know how much their husbands earn and that money controlled by the wife (which often takes the form of house keeping allowance paid by the husband) frequently fails to keep up with wither inflation, increase in the husband's pay or increases in family size.

In a country like India where men hardly allow their working wives to enjoy their earnings, it is impossible to think of economic equality within the family. Rights and privileges enjoyed by women are few. Since most of the men at the lower rung of society are addicted to social evils like smoking, gambling and alcoholism, they not only do not contribute to family maintenance but even grab women's earnings. They accumulate debt and the women of the family are forced to pay back the loan. Devaki Jain (1985) is quite correct when she says that the concept of 'Household' is an issue since the family hides the devastation taking place within the household. She deplores that the tendency for all statistics to be shown in the aggregate with stratification being done either as educated/uneducated, rural/urban, agricultural labourer/non-agricultural labourer and self employed fails to take notice of the critical issue viz. the economic situation of the family and the individuals within it.

### **Empirical Evidence on Female Poverty**

The poor nutritional intake of women has never been paid attention to by the government. Researchers on sex bias in population characteristics of India find greater extent of malnutrition among females when compared to males and this malnutrition including shorter period feeding among females starts even from their childhood (Sen Amartya 1981; Sen Amartya and Sen Gupta Sunil 1988). The reports of the National Nutrition Monitoring Bureau (1980) reveal that while only 28.4% of the adult Indian males are suffering from caloric inadequacy, for non-pregnant, non-lactating Indian women the percentage suffering from caloric inadequacy is 57.3 and for lactating Indian women it is 46.5. Gopalan (1982) has referred to a household survey in the villages around Ludhiana showing 50% of the girls and 20% of the boys below five year of age as severely malnourished. Maitreyi Chaudhuri (1980) in her work 'Sex bias in child nutrition' comes to the conclusion that the percentages of severely and disastrously malnourished girls are higher than the percentages of severely and disastrously malnourished boys. Even in households having a small number of children the discrimination exists against girls. Another survey by Batliwala (1985) shows that Indian women's caloric intake is about 100 calories (per woman per day) less than they expend. Women contribute 53% of human energy required for survival tasks but their food intake is less than what they require. This disparity between women's caloric expenditure and caloric intake has manifested into illness especially anaemia. Intervention at the time of maternity does not make any impact on the well being of women. But unfortunately since the caloric gap suffered by women has not been brought to lime light, women's health has been identified only with maternal health by policy planners. The only women oriented programmes in the national health sector are maternal and child health schemes and to some extent family planning. The realization has not yet dawned that there are a large number of women in need of health care who are neither pregnant nor lactating.

Many rural health surveys reveal a much higher incidence of illness among women and girls than men and boys. This is noted in health surveys for Maharashtra and Gujarat (Dandekar 1975) West Bengal (Chakraborty et al 1978) and Uttar Pradesh (Khan et al.). It is also found that while more males get medical treatment, majority females do not receive medical treatment at all. Even if it is provided, less is spent on female medical care (Dandekar 1975). Female ailments are ignored in the initial stages and medical help is sought only when the disease becomes chronic or serious. (Khan et al., 1983, Chatterjee 1983; Miller 1981).

### **Gender inequality, poverty, and human development**

At the World Conference on Women in Beijing in 1995, the UN said that "poverty has a women's face" and that 70% of the worlds poor were female. This simple statement hides a complex reality. The 'bottom line' measure of poverty is lack of income, but it also consists of lack of

access to services and opportunities for human development, lack of a voice in political life and decision making, and social subordination and exclusion. All poor people experience these deficits, but in almost all cases women and girls suffer from them to a greater degree than men.

In the same year as the Beijing conference, the United Nations Development Programme (UNDP) launched two new measures to track progress in tackling inequalities between women and men. These were the Gender-related Development Index (GDI) and the Gender Empowerment Measure (GEM). These measures have been used every year since then in UNDP's annual Human Development Report, alongside a broad-based Human Development Index (HDI), to assess the progress of nations towards the elimination of poverty.

Since 1995- the GDI and GEM have shown the gender gap it shows: in no society do women fare as well as men; while there has been a closing of gender gap in human development, there is still a long way to go in sharing political and economic opportunities; women continue to suffer high levels of violence and abuse; many countries continue to discriminate against women in the law. A key conclusion drawn from the UNDP analysis is that progress towards gender equality is not dependent on the income level of society, but is more dependent on political will. Governments have made the most progress when they have been willing to put concerns about women empowerment at the heart of policy, and drive through the changes necessary for real progress. The income level of society appears to be less important than a serious commitment to improve opportunities for women. Some developing countries outperform much richer countries in the opportunities they afford women.

**Key areas of inequality:**

Inequalities between women and men manifest themselves across all key areas of development in a variety of ways which vary significantly from place to place.

*Economic development and livelihood security:* The women perform 53% of all economic activity in developing countries, but only about a third of their work is currently measured and acknowledged in national accounts: - share of national income provides a rough measure of economic inequality between men and women – in South Asia- women with Rs.1000/- (and men Rs.7000/-) are in bottom of this GDP per capita. Moreover the distribution of income and consumption within the household show the inequalities. In South Asia, there is evidence that women get a lesser share than men of food and other consumption goods. Again the women receive only a very small share of credit from formal banking institutions, often because they are unable to provide collateral (for example, micro credit and its role in poverty alleviation policies). Privatization of the banking sector and the withdrawal of the State for the provision of easy loans

are some aspects of the program. The theory of micro credit as a poverty alleviation program was picked up by the World Bank on the basis of the experience of the Grameen Bank.

*What is Micro credit?*

Micro credit would appear to have become the mantra of today's development orthodoxy. While the World Bank hosts annual international micro credit summits, our own SIDBI has created a Foundation for Micro Credit and NABARD does not lag far behind. But what is it about?

Micro credit is a scheme whereby the poor lend to the poor. This is in the background of current policies of structural adjustment where it is taken as a given that the formal banking sector has no such responsibility. Since the gap is being filled by usurious moneylenders reflected in higher figures of rural indebtedness, funding agencies like the World Bank are pushing micro credit as a viable alternative. The micro credit strategy is to organize a Self Help Group of 15-20 local residents in a neighborhood, usually women, who meet regularly to save and circulate their savings as low-interest loans within their group, whenever a member needs a loan. The peer pressure exerted by the groups and the local context of its operation usually ensure prompt repayment of loans. The safe savings mechanism that the SHGs promote also meet a desperate need of its members to save safely, as their savings capacity of Rs.5 or Rs. 10 a week cannot be accommodated by today's rigid banking structure.

**Women's need for credit:**

Millions of women working in the household sector, in home based work, in dairy and animal husbandry and other sectors of the unorganized sphere, desperately require credit to make their work viable as also as a means to break dependence on the middlemen. But women's credit needs, particularly poor women's credit needs have been completely ignored both in the earlier schemes as well as in the structural adjustment blueprints Credit is almost always given to male members of the family. Women were rarely consulted. Yet in a situation where more and more women are taking primary responsibilities for family survival reflected in Government statistics, credit becomes a crucial element in poor women's economic strategies. This requires immediate recognition and redress. Women do look at micro credit as a mean of immediate relief. Immediate relief from moneylenders

Indebtedness of poor rural families for personal loans for expenses like doctors' bills, medicines, marriages, repair of huts etc is increasing. Moneylenders charge high interest rates between 60 and 120 percent per annum, which vary from region to region. Self help groups provide some relief from these blood sucking money lenders. That even the small, easy access consumption loans provide women immediate economic relief is evident from the number of members who used these loans to retrieve mortgaged ration cards and family' jewellery and repay earlier high-

interest loans from usurious moneylenders. Even this credit assistance can enhance their maneuverability in an economic environment growing increasingly hostile to their survival struggles.

Women's independent access to easy credit certainly plays a role in enhancing her status both within the family and the community. There are some examples from Orissa where groups who have saved a substantial amount of money decided to extend loans to the community at rates that were much less than rates charged by moneylenders. They certainly earned the wrath and enmity of the moneylenders but their standing in the community went up.

Poor women are sometimes forced to leave their savings group due to inability to save the required minimum monthly amount and to repay any future loan due to the death of a husband and consequent setback to family income. The group sympathizes with the woman's predicament but its capacity to accommodate her crisis in such circumstances, is limited unless the organization has an easy-access, and highly effective, emergency or contingency fund. Even Grameen Bank's track record in this area is unimpressive.

Low economic status and social exclusion combine to influence health and educational status, nutritional levels, access to sanitation and safe drinking water, to credit and skill training, and ability to exercise one's democratic rights. The incidence of poverty among women in South Asia is especially high, with women and men experiencing poverty differently and often becoming poor through different processes. The process of feminization of poverty in South Asia is closely linked to the cultural and institutional constraints that restrict women's participation in economic activity, the macro economic framework and technological choices that have often tended to reinforce pre-existing constraints. Women continue to be largely concentrated in informal employment, as unprotected and sub-contracted labour, there are persistent wage gaps between men and women, and women bear near total responsibility for care and nurture. With increased migration and displacement, new groups of vulnerable women and greater numbers of female headed households have emerged.

Tables 1 and 2 show the persistence of high levels of poverty, and the disparities in earned income of men and women.

**Table 1: Persistence of High Levels of Poverty**

Country	Population below Income Poverty Line (%) \$ 1 a day (1990-2002)	Population Below Income Poverty Line (%) National Poverty Line 1984-1999
Bangladesh	36	49.8
Bhutan	**	**
India	34.7	28.6
Nepal	37.7	42
Pakistan	13.4	32.6
Sri Lanka	6.6	25
Maldives	**	**

Source: HDR 2004.

**Table 2: Estimated Earned Income of Men and Women (US\$) 2002**

Country	Women	Men
Bangladesh	1150	2035
Bhutan	**	**
India	1442	3820
Nepal	891	1776
Pakistan	915	2789
Sri Lanka	2570	4523
Maldives	**	**

Source: HOP 2004

This paper seeks to highlight some recent initiatives taken to eradicate poverty, with a focus on women. The need for sex disaggregated data to evaluate the impact of such policies and



programmes is an area in which sustained effort is still needed. In South Asian countries poverty levels vary across regions (including rural-urban gaps), gender, and ethnicity (such as caste).

A broad picture of poverty levels is presented below with some selected indicators

*(a) Choice of an indicator:* It is not always obvious which is the best indicator. For example, in the case of education, one could use gross enrolment ratio of women in primary education, or adult literacy rates, or the level of computer literacy among women. While composite indices can be used, the process of averaging may hide important differences. Selection of indicators, therefore, gets influenced by the objective behind any particular comparison, as much as the data availability itself.

*(b) Lack of correlation among various gender-based indicators:* In addition, not all indicators may show the same pattern of change.

*(c) Incompatibility of data from different sources:* There may be contradictions among the data from different official and non-official sources.

*(d) Unavailability of data:* Sometimes it might happen that sex disaggregated data in specific areas in all the countries for all the years are not available. Thus, the human Development Reports from 2000 to 2004 show that Gender Empowerment Measures could not be calculated for all countries in South Asia for all the years.

*(e) Qualitative versus quantitative data:* Some aspects of discrimination are difficult to quantify, such as mental health and well being. Similarly, data generated from micro-level surveys and studies cannot be aggregated at the national level, and have limited use in cross country comparisons through estimates of the head count ratio and Gini-coefficient figures (see Appendix A). For all the countries, the head count poverty ratio (or poverty incidence) is higher in the rural areas compared to the urban areas, whereas the value of the Gini coefficient (or inequality) is higher for the urban areas and lower for the rural areas.

### **Strategic Objectives and Steps Taken**

*1. Review, adopt and maintain macro-economic policies and development strategies that address the needs and efforts of women in poverty:*

The PRSP process (Poverty Reduction Strategy Papers) has been introduced in several countries, and some efforts are under way to ensure gender sensitivity of the process. In Bangladesh, the PRSP is in the final stages of formulation. The process is under way In India. The Ninth Plan introduced the Women's Component Plan to ensure that 30% of funds! Benefits under various welfare and developmental schemes were to be earmarked for women, and the Tenth Plan reaffirms the major strategy of mainstreaming gender perspectives in all sectoral policies and programmes and plans of action. Women specific interventions will be undertaken to

bridge the existing gaps. The commitment of the Government of Maldives to sustainable human development and gender equity is reflected in its allocation of 40 per cent of public expenditures for social services in 2001. In Nepal the Medium Term Expenditure Framework (MIF) and associated budget reforms provide an effective mechanism to adjust the annual expenditure programme to the changes in the government's resource position. while protecting the Tenth Plan's priorities including poverty alleviation programmes. In Pakistan, a number of tangible recommendations have been made for gender mainstreaming in the PRSP. In Sri Lanka the Poverty Reduction Strategy (PRS) is being launched. The impact of conflict on women and households is an area of concern, and Sri Lanka has given top priority to developing poverty eradication programmes for female headed households' in areas affected by conflict.

*2. Revise laws and administrative practices to ensure women's equal rights and access to economic resources:*

The Government of Bangladesh has formulated a National Policy for the Advancement of Women in 1997. This seeks to make women's development an integral part of all national development programmes, remove barriers to equal participation, create awareness and increase commitment. Promoting gender equality, and "realizing the constitutional goal of equality between all citizens - women and men", was a major aim of the Fifth Development Plan (1997-2002).

India announced the National Policy for Empowerment of Women in 2001 to bring about the advancement, development and empowerment of women. One of the commitments made in the National Common Minimum Programme for the empowerment of women concerns ensuring women's equal rights in ownership of assets like houses and land. The Government of Tamil Nadu has already taken steps towards increasing women's access to land. The Comprehensive Wasteland Programme, initiated in 2001-02, allows the allotment of land to Federations of Self Help Groups and Self Help Groups with a minimum of one year track record

In Bangladesh, an estimated 12 million women are micro credit borrowers, with loan of Tk.1.2 billion and a loan repayment rate of over 90%. The Vulnerable Group Development Programme, a multi-donor nationwide programme, currently reaching 7.5 million hard core rural women, seeks to provide poor women with training to encourage self employment, and nutrition support. An innovative intervention has been the 'Village Phone', Grameen Bank's unique method of bringing the information revolution to the rural people of Bangladesh. There are currently 1,425 Village Phones in operation and the emphasis is on developing women's entrepreneurial skills.

In India, the Self Help Group (SHGs) movement has been supported through schemes of a large number of departments including the Women and Child Development, Rural Development, Urban Development, Handlooms' and Handicraft, Sericulture, Agriculture, etc., at the national and state levels Rashtriya Mahila Kosh (RMK provides credit for livelihood and related activities to poor women The Indira Mahila Yojnana has been more successful in states like Andhra Pradesh, Maharashtra, Karnataka and Tamil Nadu. An estimated 19 million women are beneficiaries of schemes run by the National Bank for Agriculture and Rural Development (NABARD and RMK) (March 2003). SHGs have also been formed under the South Asia Poverty Alleviation Programme (SAPAP). The Kudumashree programme in Kerala is a poverty alleviation initiative based on the SHG concept, Skill and capacity building interventions for self-employment are supported through programmes such as STEP (Support to Training and Employment Programme), Swawamban, Swashak Swayamsiddha, Integrated Women's Empowerment Programme and Swarnajayantram Swarozgar Yoj'na. Wage employment programmes such as Sampoorna Grameen Rozgar Yoj'ana (SGRY) aims at 30 per cent of the employment opportunities created to be provided to women. Programmes such as the targeted Public Distribution System, Antodaya Anna Yojana are also run by the government to ensure food security for the poor. The Indira Awas Yojna stipulates that houses under the scheme are to be allotted in the name of the female member of the beneficiary household.

In Nepal, a Poverty Alleviation Fund has been incorporated into the government's Tenth Five-Year Plan. Gameen Bank facilities are available in some areas to provide low interest loans for income generation to poor women who have no collateral. NGOs and CBOs are conducting various income generation and micro-enterprise development programmes for women in low income families. Provisions are being made by the Council of Technical Education and Vocational Training for skill up gradation among women.

Pakistan is working towards providing women's access to micro-credit especially through channels such as Pakistan Poverty Alleviation Fund (PPAF), Rural Support Programmes (RSPs), First Women Bank (FWB), Agricultural Development Bank (ADB) and Khushali Bank. The Government of Pakistan is making targeted interventions to address poverty and generate income and employment through public works, Programmes such as Khushal Pakistan programme, Tameer-e-pakistan programme, Tameer-e-Punj'ab, Tameer-e-Sarhad Programme, Drought Emergency Relief Assistance and micro-credit are aimed at improving life in the rural areas, and facilitating development of small and medium enterprises.

*3. Develop gender based methodologies and conduct research to address the feminization of poverty*

In Bhutan, the Gender Pilot Study has helped to know the extent to which women have access to resources. Efforts are on in India for systematic production and dissemination of gender disaggregated data, with the lead being taken by the Central Statistical Organisation. In Nepal, UNIFEM and the U', system collaborated to engender the Population and Housing Census, 2001. One of the activities of the engendering process was the adoption of the System of National Accounts (SNA) 1993, to capture women's work in the care economy. For the first time, the Central Bureau of Statistics produced classification beyond 4 digits in the Occupation and Industry Sector, The National Planning Commission in collaboration with the Ministry of Women, Children and Social Welfare has developed gender sensitive indicators with support from the Mainstreaming Gender Equity Project. The National Planning Commission with assistance from UNIFEM has started the setting up of a Gender Management System. The Ministry of Women's Development in Pakistan commissioned a study of the interim PRSP document with the assistance of members

### **Continuing Gaps and Challenges**

- Poverty reduction strategies need to examine the impact of macro economic policy on poverty, and address gender as a cross cutting issue
- Strengthen efforts to increase women's access to productive resources, skill training, new technologies and social protection
- In addition to micro credit programmes, ways in which commercial banks could mainstream credit programmes for women need to be developed
- Ineffective
- Need for more extensive sex disaggregated data

Gender budgeting is another tool to sensitizes development strategy. Pilot work by the Policy Research Unit of the Ministry of Health in Bangladesh has attempted to link gender disaggregated beneficiary assessment with local service delivery. In India, the Government of India with UNIFEM support has introduced the concept and all Departments have been advised to present gender budgets. The Gender Sensitive Budget initiative in Nepal consisted of a gender audit of the health education and agriculture sectors. Sri Lanka has undertaken a gender-disaggregated public expenditure incidence analysis.

### **Poverty Alleviation Programmes**

Rural development in India is identified largely with the poverty alleviation policies. Perhaps no country in the world has invested so much time and resources on poverty alleviation and achieved so little as India. Over the 25 year period, 1973-74 to 1999-2000, the poverty ratio, i.e.

the percentage of the poor in the total population, has been halved from 55 per cent to 27 per cent.

#### *Poverty Alleviation Programme*

The rural poor can be divided into three main categories: (i) those with land, (ii) those with skills and (iii) those without land and skills. During the initial stages of rural development through the community development program (CDP), a holistic approach to develop agriculture, infrastructure and basic facilities in the villages was adopted. It was assumed that as the process of development progresses, it would take care of each and every category of the rural population. During the 1960s, when the CDP was gaining momentum, the country was faced with food crisis and, therefore, the entire rural development effort was directed to the development of agriculture. As a result, we achieved green revolution towards the end of that decade and the country gained self-sufficiency in food production. While this event was most welcome, it was not without side-effects. The farmers with small and marginal holdings did not gain from the green revolution and they remained poor. The benefits of agricultural development did not percolate to the large numbers of agricultural labourers either. Introduction of modern farm technology and use of modern factory made equipment rendered a large proportion of rural artisans jobless. The overall situation was that a visible disparity between the rich and the poor emerged. There were many reasons for this situation. Some of the important ones are as follows:

Modern farming being cost intensive, the small and the marginal farmers could not adopt modern farm technologies due to the lack of credit facilities and thus remained poor.

The green revolution was confined to agro-climatically rich areas, while the other regions remained backward.

Intensive farming did increase the absorption of labour, but it was proportionately too low as compared to the supply of manpower in the labour market due to population explosion.

There was no appreciable growth in the non-farm sector to absorb surplus labour from the farm sector.

There was no attempt for upgrading the skills of artisans for them to stay in the job market. This resulted in vast unemployment among them.

In order to counter these maladies of the development process, a series of special rural development programs as corrective measures were introduced during the early seventies. The most important among these, which was directly focused on the small and marginal farmers, agricultural labourers and rural artisans, was Small Farmers Development Agency (SFDA), introduced in 1973-74. In 1974-75, Marginal Farmers and Agriculture Labourers (MFAL) Agency

Program was also introduced to take specific care of the marginal farmers, the rural artisans and the agriculture labourers. The MFALA, which was similar to SFDA, was merged with SFDA in 1976. Though SFDA was supposed to take care of all categories of the rural poor, it mainly concentrated on those with land assets and neglected labourers, causing serious problems of unemployment among them. Unemployment was severe among the asset-less and the skill-less poor in the villages.

To provide relief to the rural poor, who mainly depended on daily wages, a Crash Employment Programme was introduced in 1974-75 in selected districts followed by another wage employment programme called Pilot Intensive Rural Employment Programme (PIREP). It was introduced during 1975-76 in the blocks which had chronic unemployment problem. These programs emerged with two distinct characteristics: (a) programs for self-employment mainly focused on those with assets and/or skills; and (b) programs for wage employment targeting those who did not have any source of income other than their physical labour. During 1978-79, SFDA and the beneficiary oriented element of all other programs were merged into one and a new programme for self-employment, called Integrated Rural Development Programme (IRDP), was introduced in 2000 blocks, initially with a provision to bring 300 blocks under the programme every year. Similarly, all programmes aimed at wage employment were merged and brought together under the food for work Programme. In 1980, IRDP was expanded to all the blocks in the country and simultaneously the Food for Work Programme was also reorganized as the National Rural Employment Programme (NREP) and extended to all the blocks of the country.

In order to upgrade the skills of the rural artisans and also develop skills among those without any skill, a sub-programme of IRDP called Training of Rural Youth for Self-Employment (TRYSEM) was introduced in 1981. Though the provision of covering 40 per cent of women under IRDP and TRYSEM was already there, a new programme called Development of Women and Children in Rural Areas (DWCRA) was introduced on a pilot basis in 50 selected districts, again as a sub-programme of IRDP. Towards the end of the eighties, DWCRA was to organize the poor women into groups and help them in self-employment by providing them income generating activities.

In the case of wage employment, it was realized that NREP was not able to provide the minimum guaranteed wage employment to the rural labourers and therefore a programme fully financed by the Ministry of Rural Development, Government of India, called Rural Labour Employment Guarantee Programme (RLEGP) was launched in 1983 with universal coverage.

The year 1987 was the worst drought year of the century and the small and the marginal farmers suffered most. For relieving them from the vagaries of the monsoon, a programme called Jeevan Dhara (later named Million Wells Scheme - MWS) with hundred per cent subsidy to the small and

the marginal farmers, belonging to Scheduled Castes and Scheduled Tribes mainly, was introduced. The NREP and RLEGP, with similar objectives, caused overlapping and therefore the Ministry of Rural Development, Government of India, decided to merge these two into one programme in 1989. It was named Jawahar Rozgar Yojana (JRY) and the Village Panchayats were assigned the task to implement it. Again, to supplement the wage employment efforts, a new programme called Employment Assurance Scheme (EAS) was introduced in about 1700 blocks with chronic unemployment problems during 1992-93. Later, EAS was extended to cover all the blocks of the country during 1996-97.

During 1991-92, another programme for self-employment with specific focus on rural artisans was introduced. It was called Supply of Improved Tool-Kit to Rural Artisans (SITRA). In 1994-95, a minor irrigation programme called Ganga Kalyan Yojana (GKY) was introduced for those small and marginal farmers who were not eligible under MWS. While MWS was a fully subsidized programme, GKY was only partly subsidized. A detailed list of programmes and the events related to rural development in India is provided in Annexure – I.

Towards the end of nineties there were six programs for self-employment and two programs of wage employment being implemented by the Ministry of Rural Development (see the boxes).

#### Box 1

##### **Programmes for Self-Employment (IRDP and its sub-programmes)**

**IRDP** (Integrated Rural Development Programme)

**TRYSEM** (Training of Rural Youth for Self-Employment)

**DWCRA** (Development of Women and Children in Rural Areas)

**MWS** (Million Wells Scheme)

**SITRA** (Supply of Improved Tool-Kit for Rural Artisans)

**GKY** (Ganga Kalyan Yojana)

#### Box 2

##### **Wage Employment Programmes**

**JRY** (Jawahar Rojgar Yojana)

**EAS** (Employment Assurance Scheme)

Since the target group for all the self-employment programmes was the same and the procedure of selection of beneficiaries was also more or less the same, the multiplicity of the programmes created a number of problems in their execution. The more troublesome ones were as follows:

Due to multiplicity, many influential persons were able to get the benefit of more than one programme at the cost of many poor families.

Since considerable amount of subsidy was involved, in some cases hundred percent subsidy (MWS & SITRA), it encouraged the involvement of middlemen and local leaders and even senior politicians in the selection of beneficiaries resulting in considerable number of non-eligible families taking the benefits of these programmes.

Lack of proper planning was another cause of low performance.

Poor recovery of loans made banks reluctant to advance loans causing significant set-back to these programmes.

Marketing of the produce by the beneficiaries was also a major problem which led to the failure of a large number of income generating schemes taken up by the beneficiaries.

Keeping the above factors in mind, the Ministry of Rural Development, Government of India, decided to restructure the self-employment and wage employment programmes. Accordingly, all the six self-employment programmes namely, IRDP, TRYSEM, DWCRA, SITRA, MWS and GKY were merged into a single programme called Swarnjayanti Gram Swarozgar (SGSY) made operative on the first of April, 1999. Also, JRY was redesigned and named Jawahar Gramin Rozgar Yojana (JGSY) on April, 1999. In 2001, however, JGSY and EAS were also merged into a single programme called Sampoorna Grameen Rojgar Yojana (SGRY).

#### Impact of Poverty Alleviation Programmes

In the foregoing details we have discussed the various programmes for rural development and poverty alleviation. Here, let us examine the impact of these programmes on the poverty reduction.

Based on the 55th round of the NSSO estimates, the percentage of people below the poverty line in 1999-2000 has, for the first time fallen below the 30 per cent mark. The Rural poverty ratio was 27.1, the urban 23.6 and the overall poverty ratio for the country was 26.1 by 1999-2000. The rate of decline in poverty was highest during 1993-94 and 1999-2000, as it fell from 36.0 per cent to 26.1 per cent recording an average annual rate of decline to a little above 1.6 per cent (see Table 2). In the field of human development also, there has been favourable trends of improvement. Indicators like health status reflecting in Crude Birth Rate, Crude Death Rate, Infant Mortality Rate (IMR), and Life Expectancy reveal encouraging trends. The literacy status,



particularly the female literacy, of the rural people too shows an upward trend. Even in the states like Rajasthan, where gender discrimination is high, the literacy levels show upward trends.

The process of reduction in poverty, however, has not been uniform all over the country. Some states have done exceptionally well, while a few states have not recorded much change in their poverty status. Table below provides state-wise percentage of the population below the poverty line. It is clear from the table that

**Table 3: State-wise Poverty Ratios (% of population below the poverty line) During 1999-2000**

States	Rural	Urban	Combined
1. Andhra Pradesh	11.05	26.63	15.77
2. Arunachal Pradesh	40.04	7.47	33.47
3. Assam	40.04	7.47	36.09
4. Bihar	44.30	32.91	42.60
5. Goa	1.35	7.52	4.40
6. Gujarat	13.17	15.59	14.07
7. Haryana	8.27	9.99	8.74
8. Himachal Pradesh	7.94	4.63	7.63
9. Jammu & Kashmir	3.97	1.98	3.48
10. Karnataka	17.38	25.25	20.04
11. Kerala	9.38	20.27	12.72
12. Madhya Pradesh	37.06	38.44	37.43
13. Maharashtra	23.72	26.81	25.02
14. Manipur	40.04	7.47	28.54

15. Meghalaya	40.04	7.47	33.87
16. Mizoram	40.04	7.47	19.47
17. Nagaland	40.04	7.47	32.67
18. Orissa	48.01	42.83	47.15
19. Punjab	6.35	5.75	6.16
20. Rajasthan	13.74	19.85	15.28
21. Sikkim	40.04	7.47	36.55
22. Tamilnadu	20.55	22.11	21.12
23. Tripura	40.04	7.47	34.44
24. Uttar Pradesh	31.22	30.89	31.15
25. West Bengal	31.85	14.86	27.02
26. A & N Islands	20.55	22.11	20.99
27. Chandigarh	5.75	5.75	5.75
28. D & N Haveli	17.57	13.52	17.14
29. Daman & DIU	17.57	13.52	17.14
30. Delhi	0.40	9.42	8.23
31. Lakshadweep	9.38	20.27	15.60
32. Pondicherry	20.55	22.11	21.67

ALL INDIA	27.09	23.62	26.10
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the states and the Union Territories with poverty ratios below 10 are Goa, Haryana, Himachal Pradesh, Jammu & Kashmir, Punjab, Chandigarh, Daman & DIU AND Delhi. The states between 10-20 per cent intervals are Andhra Pradesh, Gujarat, Kerala, Mizoram, Rajasthan, D & N Haveli and Lakhshadweep. The states with poverty ratio between 20-30 are Karnataka, Maharashtra, Manipur, Tamilnadu, West Bengal, A & N Islands and Pondicherry. The remaining states, which include most of the North-Eastern states, Orissa, Bihar, Uttar Pradesh and Madhya Pradesh continue to show a poverty ratio above 30 per cent – Orissa (47.15%) and Bihar (42.60 %) being the poorest states in the country. Some of the reasons for not achieving the desired impact of these programmes are as follows:

- 1) Implementation of the programmes was not effective.
- 2) Lack of area specific and integrated planning which was essential to sustain the benefits of the poverty alleviation programmes.
- 3) Most of the income generating schemes provided to the poor families did not match with their capability and hence the beneficiaries were not able to sustain them.
- 4) Lack of supporting infrastructure including marketing facilities.
- 5) Inadequate investment on the beneficiary projects.
- 6) At some places there was poor participation of the people in these programmes.
- 7) Corrupt practices in identifying, selecting and funding the beneficiaries have also had adverse effect on the programmes.

## **Conclusion**

The present paper focused attention on the following four issues:

The first issue related to the question of identifying Female Headed Households. Having identified how effective the data system could be in bringing out the poverty situation of such households was analysed. Can the data system throw light on the structure and degree of poverty suffered by this group? What are the definitional, conceptual and methodological difficulties involved in designing such a data system?

The second issue revolved round the concept of gender specific approach so that poverty suffered by women is brought to limelight. The new technique to be evolved in the collection of data on poverty should take into consideration the existing reality that women suffer more due to poverty than men. Because of the asymmetry in the consumption of food the relative deprivation suffered by female children is a matter for concern since at the growing age their needs are more and varied. Even in the case of working women, it is found that women have no control over their hard earned earnings. Social evils like gambling and male alcoholism have often led to grabbing of women's earnings by male members in the family. Is our data system attuned to capture this inter-personal poverty within the family?

The third issue pertained to 'couping up mechanisms' or 'survival strategies' adopted by women in poorer household. Two studies conducted by the author reveal that survival strategies adopted by women of poverty are varied and differ from occupation to occupation and region to region.

Finally attention was paid to the problem of suggesting specific and special data components to be incorporated to make the data collection system more focused on women. Thus the main thrust of the paper is to highlight the need for studies involving collection and tabulation of fresh data to analyse certain specific aspect such as female poverty. It is also emphasized that suitable modifications are required in the concepts and definitions adopted by national level data gathering agencies. An attempt should be made to pool the experiences of large and small surveys designed to capture women's activity and draw lessons from their experiences. The basic aim of data collection is to have proper understanding of the existing phenomenon so that suitable policy measures could be suggested to improve the situation. So unless the data on poverty throw light on the various dimensions of poverty with precision of tools and accuracy suitable alleviation strategies are difficult to be designed.

## **NOTES**

Batliwala works out the relative food intake per man, woman and child as 3270 calories, 2410 calories and 1649 calories per day respectively. She comes to the conclusion that women show an intake deficit of 100 calories per day while men show an intake surplus of nearly 800 calories. In spite of these programmes maternal mortality and child mortality are very high in India. The Registrar General's data show that it is still the case that except four states of the Indian union viz. Kerala, Tamil Nadu, Assam and Andhra Pradesh death rates in female children under four years of age is distinctly higher than in male children.

For the country as a whole child mortality was as high as 125 per 1000 births in 1988. It is 7 in Japan, and Sweden, 10 in France and Canada and 12 in New Zealand. Belgium and U.S.A. A recent study in Madras reveals that in IMR was 124 per 1000 in the slum areas compared to 73 per 1000 in the non-slum areas. It is as high as 246 for mothers who were working in the informal sector. (The Hindu dt. 4.12.87)

According to a UNICEF report on the state of the world's children lives of two million infants can be saved each year if their mothers have extra food during pregnancy. (The Statesman dated 16.11.87). The maternal mortality rate is between 500 to 800 per 100,000 births in India compared with 15 or 20 in the neighbouring developing countries such as Singapore, Sri Lanka etc. (Karkal Malini and Pandey Divya – Studies on Women and Population – A Critique; Himalaya Publishers 1989).

As per UNICEF finding (analysis of the situation of Children in India UNICEF p.40 1984) maternal mortality in the country ranged between 376 to 418 per 1000,000 live births in 70-72. Corresponding figures for Sweden (1979) U.S.A. (1978) and U.K. (1980) were reported to be 1, 10, 11 respectively. (Population Report Series 1, 27, 1984).

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1. The Gini-coefficient figures for at the years are taken from Jayasuriya (2002). But the poverty figures for 1991-92 and 2000 are taken from the Bangladesh Government document (2003). Data for 2000 (a) \* is taken from the World Development Indicators, 2004 (produced by the World Bank) and are based on expenditure and not income. The corresponding figures show the percentage of people living below the poverty line of \$1 per day, at the national level;

2. The data taken from Royal Government of Bhutan document (2004). m means the food poverty line. n means the income poverty line. (e) Nleans Gini coefficient based on expenditure;

3. Gini coefficients data for all the years have been taken from Jayasuriya (2002). Poverty data for 1993-94 and 1999-2000 has been taken from Deaton and Dreze (2002). Data for 1999-2000 (a) \* is taken from the World Development Indicators, 2004 (produced by the World Bank) and are based on expenditure and not income. The corresponding figures show the percentage of people living below the poverty line of \$1 per day, at the national level;

4. Data taken from Jayasuriya (2002) except for j and j'. means the data is taken from Government of Nepal (2003). j' means the data is taken from the background paper on "Poverty Over Time" in Prenzushi (1999). Data for 1995-96 (a) \* is taken from the World Development

Indicators, 2004 (produced by the World Bank) and are based on expenditure and not income. The corresponding figures show the percentage of people living below the poverty line of \$1 per day, at the national level;

5.. All the data pertaining to the year 1995-96 is taken from iayasuriya (2002). In Sri Lanka, the Ginis are for Locomo consumption Gini for 1995/96 was 0.33. 1995/96 was affected by a severe drought and that is likely to have resulted in a higher than normal level of income poverty; data from a survey that was conducted by the Central Bank in the following year estimated national poverty to be almost the same as that in 1990/91, though the surveys are not strictly comparable. 1995-96 (a)\* means the data is taken from the World Development Indicators, 2004 (produced by the World Bank) and are based on expenditure and not income. The corresponding figures show the percentage of people living below the poverty line of \$1 per day at the national level. o means the data is taken from: Regaining Sri Lanka: Vision and Strategy for Accelerated Development, Govt. of Sri Lanka, December, 2002. pp 132.

Sources: 1. Deaton, Angus and lean Dreze (2002), Poverty and Inequality hi India: a re-exaniniatioo, EPWSeptenther 7,2. Government of Bangladesh (2003): 3, Government of Sri Lanka (2004); 4. Prenoushi (1999,); 5. Government of Pakictan (2003); 6 Jayasurz)'a (2002); 7 Goveronient of Nepal (2003,); 8. Government of Bhutan (2004).

With- Dr.D. Parimala Completed paper for publishing.