



ECONOMICS

POVERTY AS A CHALLENGE

SOCIAL STUDIES

ECONOMICS

STUDY MODULE





## PROBLEM OF POVERTY

Though in five decades after India's independence, we have enjoyed many fruits of development still our economy is facing many problems. Poverty, unemployment, price rise and economic inequality are the major problems of India.

Poverty is a situation under which a person is unable to get minimum basic necessities of life. It also is a situation in which parents are not able to send their children to school or a situation where sick people cannot afford treatment. Poverty also means lack of clean water and sanitation facilities. It also means lack of a regular job at a minimum decent level. Above all it means living with a sense of helplessness. Poor people are in a situation in which they are ill-treated at almost every place, in farms, factories, government offices, hospitals, railway stations etc.

One of the biggest challenges of independent India has been to bring millions of its people out of abject poverty. Mahatama Gandhi always insisted that India would be truly independent only when the poorest of its people become free of human suffering.

## POVERTY AS SEEN BY SOCIAL SCIENTISTS

Since poverty has many facets, social scientists look at it through a variety of indicators. Income and consumption are the two most important indicators used for measuring **poverty**. But now poverty is looked through other social indicators like illiteracy level, lack of general resistance due to malnutrition, lack of access to healthcare, lack of job opportunities, lack of access to safe drinking water, sanitation etc. Analysis of poverty based on social exclusion and vulnerability is now becoming very common.



**Poverty:** Poverty is a situation in which a person is unable to get minimum basic necessities of life, i.e., food, clothing and shelter for his or her sustenance.

**Mass Poverty:** When a larger section of the people in an economy are deprived of the basic necessities, that economy is said to be in mass poverty.

When a larger section of the people in an economy are deprived of these basic necessities, that economy is said to be in **mass poverty**. During 1999-2000, approximately 26 crore people in India were reported to be poverty-ridden.

## POVERTY LINE

At the centre of the discussion on poverty is usually the concept of the "poverty line". A common method used to measure poverty is based on the income or consumption levels. A person is considered poor if his or her income or consumption level falls below a given "minimum level" necessary to fulfill basic needs. What is necessary to satisfy basic needs is different at different times and in different



countries. So poverty line also vary with time and place. Each country uses an imaginary line that is considered appropriate for its existing level of development and its accepted minimum social norms. For example, a person not having a car in the United States may be considered poor. In India, owning of a car is still considered a luxury.

While determining the poverty line in India, a minimum level of food requirement, clothing, footwear, fuel and light, educational and medical requirement etc. are determined for subsistence. These physical quantities are multiplied by their prices in rupees. The present formula for food requirement while estimating the poverty line is based on the desired calorie requirement.

**NOTE**

In India, the daily minimum nutritional requirement for a person has been fixed at 2,400 calories in rural areas and 2,100 calories in urban areas. Do you know why there is a difference between rural and urban areas? People living in rural areas engage themselves in tasks of physical labour. Hence, compared to urban people, they require more energy. This is the reason for the difference.

Food items such as cereals, pulses, vegetable, milk, oil, sugar etc. together provide these needed calories. The calorie needs vary depending on age, sex and the type of work that a person does. The accepted average calorie requirement in India is 2400 calories per person per day in rural areas and 2100 calories per person per day in urban areas. The monetary expenditure per capita needed for buying these calorie requirements in terms of food grains etc. is revised periodically taking into consideration the rise in prices.

On the basis of these calculations, for the year 2014-15, the poverty line for a person was fixed at ₹ 972 per month for the rural areas and ₹ 1407 for the urban areas. Despite less

calorie requirement, the higher amount for urban areas has been fixed because of high prices of many essential products in urban centers. In this way in the year 2015-16, a family of five members living in rural areas and earning less than about ₹ 4860 per month will be below the poverty line. A similar family in the urban areas would need a minimum of ₹ 7035 per month to meet their basic requirements. The poverty line is estimated periodically (normally every five years) by conducting sample surveys. These surveys are carried out by the National Sample Survey Organisation (NSSO). However, for making comparisons between developing countries, many international organisations like the World Bank use a uniform standard for the poverty line: minimum availability of the equivalent of \$1.90 per person per day.



**Poverty Line:** Poverty line is the line which indicates the level of purchasing power required to satisfy the minimum needs of a person.

**Public Distribution System:** Supply of essential commodities to the poor people through government agencies is know as *Public Distribution System*. Under PDS, the central government has assumed responsibility for the supply of essential commodities like wheat, rice, sugar, edible oil and kerosene to the poor people.

**Poverty Line**

According to Planning Commission report (2014-15) poverty line is fixed at ₹ 1407 in urban areas and ₹ 972 in rural areas.

**TABLE: ESTIMATES OF POVERTY IN INDIA (TENDULKAR METHODOLOGY)**

| Year    | Poverty ratio (%) |       |       | Number of poor (in millions) |       |       |
|---------|-------------------|-------|-------|------------------------------|-------|-------|
|         | Rural             | Urban | Total | Rural                        | Urban | Total |
| 1993-94 | 507               | 32    | 45    | 329                          | 75    | 404   |
| 2004-05 | 42                | 26    | 37    | 326                          | 81    | 407   |
| 2009-10 | 34                | 21    | 30    | 278                          | 76    | 355   |
| 2011-12 | 26                | 14    | 22    | 217                          | 53    | 270   |

**Source :** Economic Survey 2017-18.

### Poverty Estimates:

It is clear from Table that there is a substantial decline in poverty ratios in India from about 45 per cent in 1993-94 to 37 per cent in 2004-05. The proportion of people below poverty line further came down to about 22 per cent in 2011-12. If the trend continues, people below poverty line may come down to less than 20 per cent in the next few years. Although the percentage of people living under poverty declined in the earlier two decades (1973-1993), the number of poor declined from 407 million in 2004-05 to 270 million in 2011-12 with an average annual decline of 2.2 percentage points during 2004-05 to 2011-12.

### VULNERABLE GROUPS

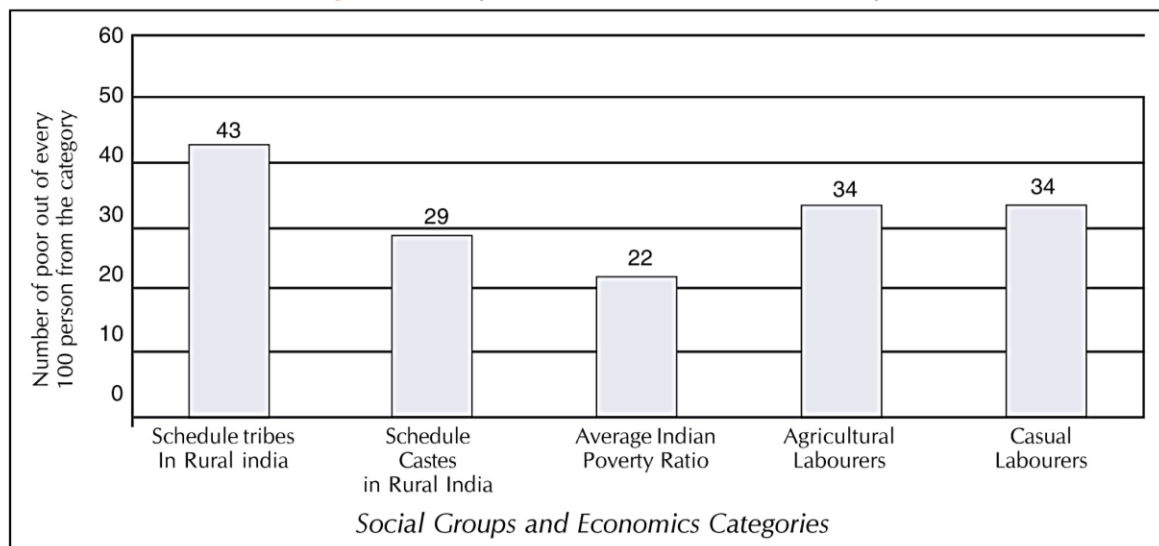
Poverty and occupation both are co-related. Most of the poor people include agricultural and casual labourers, the tribals and the disabled or the physically challenged. According to the estimates of Planning Commission, agricultural labour households constitute 25% of the total labour household and of these 57.60% live below poverty line. In those states where agricultural labourers form a great share, poverty is also higher. In case of urban poor, the poverty occurs primarily due to the outflow of the rural poor into urban areas. The casual workers, the unemployed dailywage earners, domestic servants, rickshaw pullers, hotel and restaurant workers fall in the category of the urban poor. Social groups which are most vulnerable to poverty are Scheduled Caste and Scheduled Tribe households. Apart from these social groups, there is also inequality of incomes within a family. In poor families all suffer, but women, elderly people and female infants suffer more than the others.

### INTER-STATE DISPARITIES

We have studied that approx. 26% of the population of India lives below poverty line but the proportion of poor people is not the same in every state. Odisha and Bihar continue to be the two poorest states with poverty ratio of 47% and 43% respectively. But states like Kerala, Jammu and Kashmir (Union Territory), Andhra Pradesh, Tamil Nadu, Gujarat, Punjab and Haryana have



**Graph :** Poverty 2000: Most Vulnerable Groups



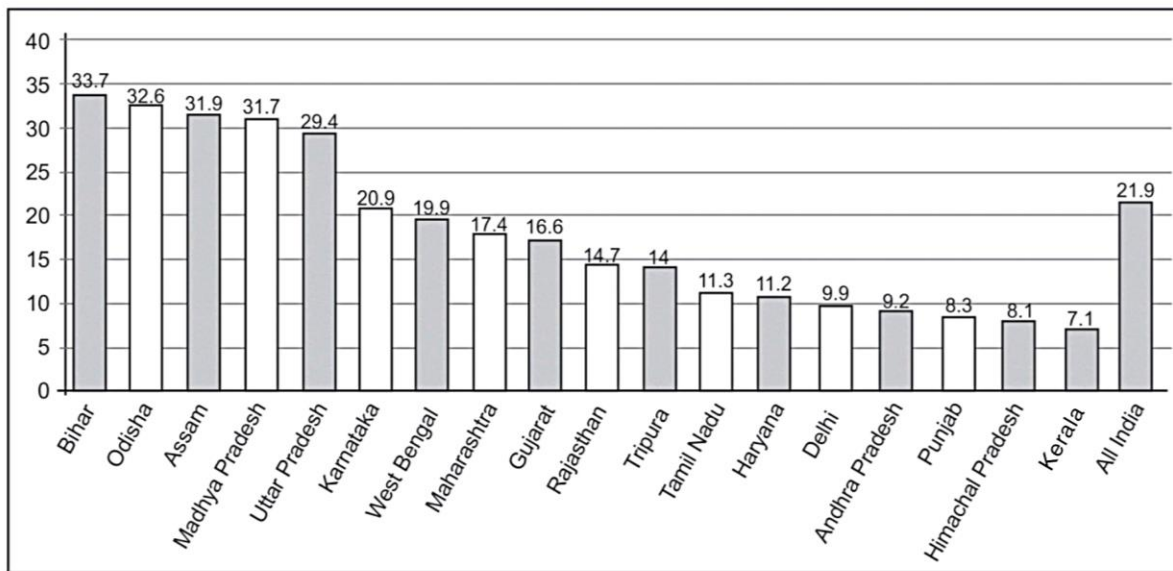
**Source :** [www.worldbank.org/2016/india-s-poverty-profile](http://www.worldbank.org/2016/india-s-poverty-profile)

succeeded in reducing poverty. Punjab and Haryana have achieved this through agricultural development whereas Kerala has focused more on human resource development. Do you know Kerala has the highest literacy level in India? Bengal has reduced the poverty through various land reform measures like land ceiling, redistribution of land to landless. Andhra Pradesh and Tamil Nadu have achieved the success through proper Public Distribution System (PDS). These states have laid emphasis on food security.

### CAUSES OF POVERTY

- 1. British Rule:** Britishers ruled India for more than 100 years. Prior to the British rule, traditional industries, for instance, textiles, flourished in India. During the British rule, the government adopted policies to discouraged such industries. This left millions of weavers poor. Even after fifty years of independent India, we can find a major section of the people engaged in handicraft industries as downtrodden.
- 2. Rural Economy:** Indian economy is predominantly rural economy. As such, the major production is of primary goods. In India, 64% of the total population is engaged in agriculture but its contribution to the national income is only one-third. It means that despite India being predominantly an agricultural country, it is very much backward in agriculture and agricultural output.
- 3. Heavy Pressure of Population:** Population in India has been increasing very rapidly. Main factors accounting for it is sharp fall in death rate but stable birth rate for the last many decades. Growth rate of population that was 1.0 percent in 1941-51 rose to 1.64 percent in 2011. In 2011, population rose to 1210.2 million as against 361 million in 1951. This pressure of population serves as a big stumbling block to economic development. In spite of an increase in total production, per capita income is very low.

**Graph:** Poverty Ratio in Selected Indian States (As per 2011 Census)



**Source :** Economic Survey 2017-18.

**4. Chronic Unemployment and Under-employment:** With constant increase in population there has developed a situation of chronic unemployment and underemployment. Due to increasing pressure on land per hectare availability of land is decreasing. Due to division of land production is decreasing. Agriculture sector is also facing problem of disguised **unemployment**.



**Unemployment:** Unemployment is a situation in which a person is willing to work at prevailing wages, but does not find any gainful work.

**5. Lack of Proper Industrialisation:** India is very backward from the industrial point of view. Hardly 3 per cent of working population is engaged in large scale industries. No doubt, consumer's goods industries like soap, cloth, sugar, leather, oil etc. have developed to a large extent but capital and producer's goods industries have not yet developed properly. We still have to depend on foreign countries with regard to these industries.

**6. Social Factors:** Social factors like illiteracy, large size of family, law of inheritance, and caste system are also responsible for prevalence of poverty-ridden people.

## REMOVAL OF POVERTY

Since Independence, removal of poverty has been one of the major objectives of the economic planning in India. The current anti-poverty strategy of the government is based broadly on two planks-promotion of economic growth and targeted anti-poverty programmes.

### 1. Trickle Down Effect:

- (i) Under this government laid stress on the development of agriculture and industries.
- (ii) It was assumed that the development of industry and agriculture would create employment opportunities and income, which would lead to rapid economic development.



(iii) It was assumed that the benefit to a particular section of society would finally trickle down to other sections across the country, particularly the poorer ones. This is also known as the **trickle down effect**.

**2. Land Reforms:** Due to economic policies of the Britishers there was a huge gap between the income of the rich and the poor. Wealth and other resources (like land) was concentrated in the hands of a few. In order to reduce the gap the government introduced following land reforms:

- (i) Abolition of Zamindari System
- (ii) Land ceiling
- (iii) Fixation of rents

**3. Promotion of Cottage and Small Scale industries:** Cottage and small scale industries, which employ more labourers and less machinery, are being encouraged. The government has reserved some products solely for these industries.

**4. Income Redistribution Measures:** In order to reduce the gap between the poor and the rich, the government made an attempt through income redistribution measures. This has been done by:

- (a) taxing the rich and middle classes
- (b) taxing the commodities of luxury consumption
- (c) subsidising the provision of essential goods to lower income groups.

### POVERTY ALLEVIATION PROGRAMMES

There are various policy measures and programmes which have been adopted by the government to remove poverty.

Most of them aim at providing employment or improvement of the asset-base of the poverty-ridden families. Some of these programmes are described below:

**1. National Rural Employment Guarantee Act (NREGA) 2005 or MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act:** The scheme was launched by the government in 2005. The Act provides 100 days assured employment every year to every rural household in 200 districts. Later on in 2008 the remaining districts with rural areas were brought under the act.

The salient feature of the act is that **1/3 of the proposed jobs have been reserved for women**. The central government has also establish National Employment Guarantee Fund for the scheme where as state governments have established State Employment Guarantee Funds for the implementation of the scheme. Under the programme if an applicant is not provided employment within fifteen days he/she will be entitled to a daily unemployment allowance.

The **MGNREGA** has successfully raised the bargaining power of agricultural labourers, resulting in higher wages and reduction in distress migration.



**Poverty Alleviation Programmes:** These are various policies, measures and programmes which have been adopted by the government to remove poverty.



**2. National Food for Work Programme (NFWP):** National Food for Work Programme, which was launched in 2004 in 150 most backward districts of the country. The programme is open to all rural poor who are in need of wage employment and desire to do manual unskilled work. It is implemented as a 100 per cent centrally sponsored scheme and food grains are provided free of cost to the states. The programme has since been subsumed in National Rural Employment Guarantee Act which has come in force in 200 identified districts of the country including 150 NFWP districts.

**3. The Prime Minister's Rozgar Yojana (PMRY):** Prime Minister's Rozgar Yojana was launched on 2 October, 1993 to assist less educated and poor unemployed youth in setting up micro level self-employment ventures. Initially, the PMRY was implemented only in urban areas of the country. Since 1994-95, it is being implemented in both urban and rural areas.

They are helped in setting up small business and industries.

*Rural Employment Generation Programme (REGP) was launched in 1995. The aim of the programme is to create self employment opportunities in rural areas and small towns. A target for creating 25 lakh new jobs has been set for the programme under the Tenth Five Year Plan.*

**4. Rural Employment Generation Programme (Prime Minister's Employment Generation Programme):** Government of India had approved the introduction of a new credit linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP) by merging the two schemes that were in operation till 31.03.2008 namely Prime Minister's Rozgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. PMEGP will be a central sector scheme to be administered by the Ministry of Micro, Small and Medium Enterprises (MOMSME). The Scheme will be implemented by Khadi and Village Industries Commission (KVIC).

**Objectives:**

- (i) To generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/projects/micro enterprises.
- (ii) To provide continuous and sustainable employment to a large segment of traditional and prospective artisans and rural and urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas.
- (iii) To increase the wage earning capacity of artisans and contribute to increase in the growth rate of rural and urban employment.

**5. Swarnajayanti Gram Swarozgar Yojana (SGSY):** SGSY was launched in 1999. The programme aims at bringing the assisted poor families above the poverty line by organising them into Self Help Groups (SHG) through a mix of bank credit and government subsidy.

**6. The Pradhan Mantri Gramodaya Yozana (PMGY):** The scheme was launched in 2000. Under this scheme additional central assistance is given to states for basic services such as primary health, primary education, rural shelter, rural drinking water and rural electrification.

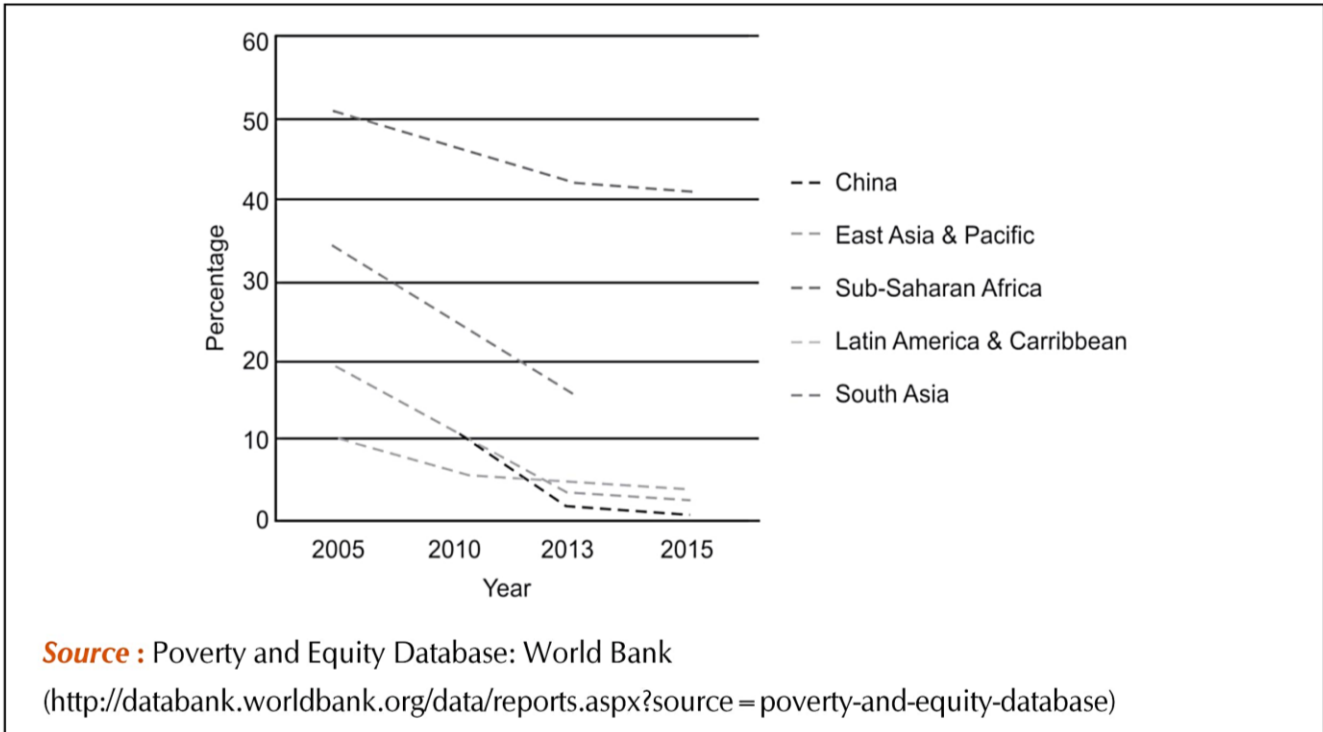
**7. Antyodaya Anna Yozana (AAY):** The Antyodaya Anna Yojana, an important milestone in providing foodgrains to the poor was launched on December 25, 2000.

Under the scheme the Government of India is to ensure food security for all, create a hunger free India in the next five years and to reform and improve the Public Distribution System so as to serve the poorest of the poor in rural and urban areas.

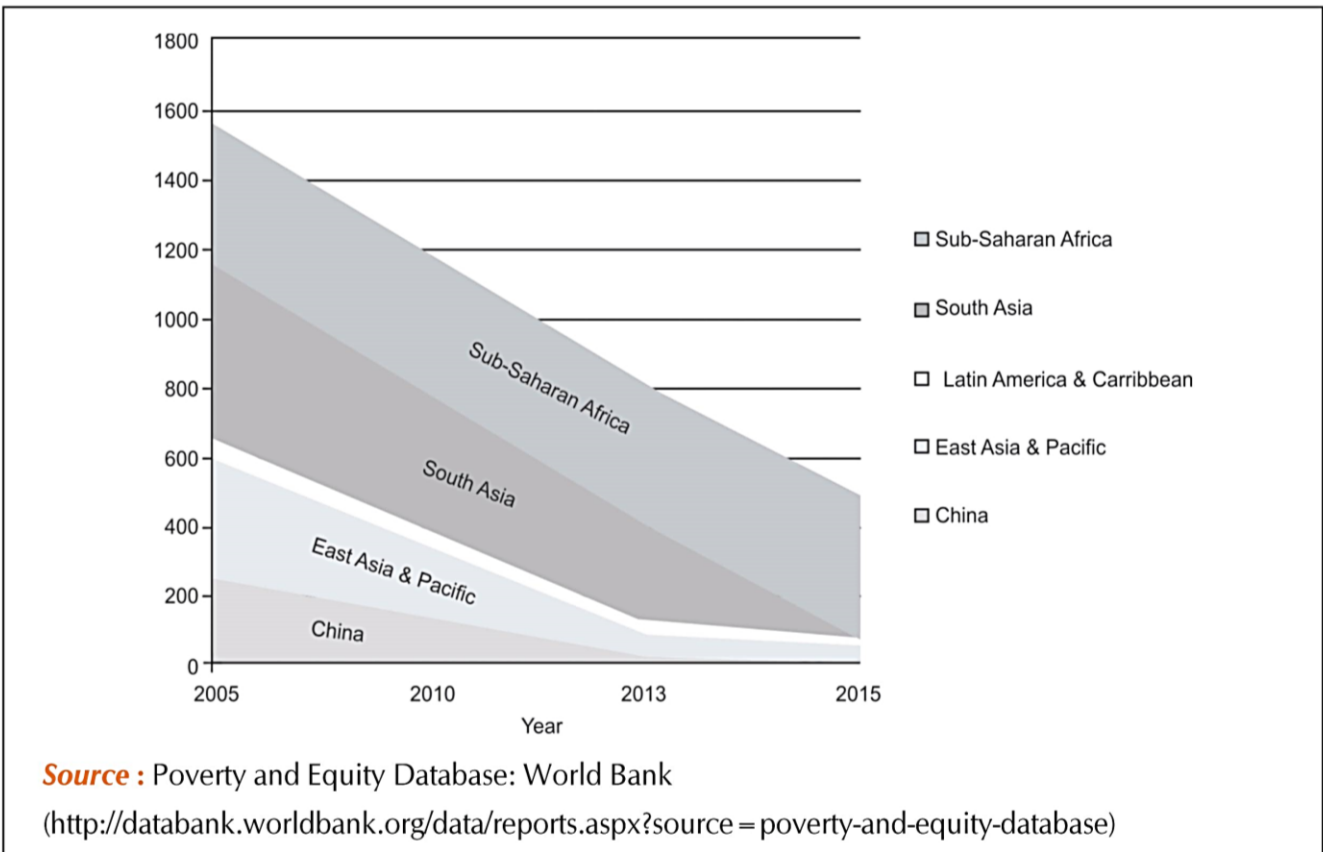
Under this each family falling under the poor of the poorest is being provided 25 kg. of foodgrains per month at highly subsidized rate of ₹2 per kg for wheat and ₹3 per kg for rice.



**Graph :** Share of people living on \$1.90 a day. 2005-2015



**Graph :** Number of poor by region (\$ 1.90 per day) in millions



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- Antyodaya Anna Yojana has started in six states - Himachal Pradesh, Rajasthan, Madhya Pradesh, Chhattisgarh, Andhra Pradesh, Uttar Pradesh and the UT of Dadra & Nagar Haveli. The result of these programmes have been mixed. One of the major reasons for less effectiveness is the lack of proper implementation and right targeting. Moreover, there has been a lot of overlapping of schemes. Despite good intentions, the benefits of these schemes are not fully reached to the deserving poor. Therefore, the major emphasis in recent years is on proper monitoring of all the poverty alleviation programmes.

## GLOBAL POVERTY

It is not only India or developing countries which are facing the problem of poverty but this problem is building its roots in all the regions of the world. Following are the major trends of global poverty:

- 1. Fall in Global Poverty:** The World Bank defines poverty as living on less than \$1.90. There has been a substantial reduction in global poverty. It has fallen from 43% in 1990 to 21% in 2001.
- 2. Regional Variations:** Though global poverty is reducing but with vast regional variations. Poverty has declined substantially in China and South-East Asian countries due to rapid economic growth and massive investments in human resource development. But the pace of reduction of poverty in South Asian countries is very slow.
- 3. Poverty in India:** Poverty in India has also declined but the pace of reduction is very slow. According to World Bank's definition 21.2% of the total population is still living below poverty line (2005).
- 4. Poverty in Sub-Saharan Africa:** Sub-Saharan includes Algeria, Libya, Niger, Chad, etc. The poverty in the Sub-Saharan has increased from around 41% in 1986 to 46% in 2001.
- 5. Poverty in South America:** The ratio of poverty in South America has not changed in the last two decades.
- 6. Poverty in Russia:** The poverty has resurfaced in some of the former socialist countries like Russia, where officially it was non-existent earlier.

**Poverty Comparison:** The following table shows the poverty situation in some of the countries of the world:

**Table:** Poverty: Head Count Ratio Comparison among some Selected Countries.

| Country       | % of Population below \$ 1.90 a day (2011 ppp) |
|---------------|--|
| 1. Nigeria    | 53.5 (2009)                                    |
| 2. Bangladesh | 14.8 (2016)                                    |
| 3. India      | 21.2 (2011)                                    |
| 4. Pakistan   | 4.0 (2015)                                     |
| 5. China      | 0.7 (2015)                                     |
| 6. Brazil     | 3.4 (2015)                                     |
| 7. Indonesia  | 5.7 (2017)                                     |
| 8. Sri Lanka  | 0.7 (2016)                                     |

**Source :** Poverty and Equity Database, World Bank Data; (databank.worldbank.org.)



## THE CHALLENGES AHEAD

Poverty has certainly declined in India. But despite the progress, poverty reduction remains India's most compelling challenge. Wide disparities in poverty are visible between rural and urban areas and among different states. Certain social and economic groups are more vulnerable to poverty. Poverty reduction is expected to make better progress in the next ten to fifteen years. This would be possible mainly due to higher economic growth, increasing stress on universal free elementary education, declining population growth, increasing empowerment of the women and the economically weaker sections of society.

The official definition of poverty, however, captures only a limited part of what poverty really means to people. It is about a "minimum" subsistence level of living rather than a "reasonable" level of living. Many scholars advocate that we must broaden the concept into **human poverty**.

Human poverty is more than a shortfall or lack of income. It is the denial of economic, political, social and physical opportunities to lead a long, healthy, creative life and to enjoy a decent standard of living, freedom, dignity, self-esteem and the respect of others. Poverty is a major cause of food insecurity. Its reduction is essential to improve the access of nutritionally adequate and safe food for all.

ASSIGNMENT

- Q.1.** Who advocated that India would be truly independent only when the poorest of its people become free of human suffering?  
Options:  
(a) Mahatma Gandhi (b) Indira Gandhi  
(c) Jawaharlal Nehru (d) Subhash Chandra Bose
- Q.2.** Which among the following is the method to estimate poverty?  
Options:  
(a) Income method (b) Estimate method  
(c) Capital method (d) Human method
- Q.3.** The calorie requirement is higher in the rural areas because?  
Options:  
(a) They do not enjoy as much as people in the urban areas.  
(b) Food items are expensive.  
(c) They are engaged in mental work.  
(d) People are engaged in physical labour.
- Q.4.** Which one are not the major causes of income inequality in India?  
Options:  
(a) Unequal distribution of land (b) Lack of fertile land  
(c) Gap between rich and the poor (d) Increase in population
- Q.5.** What is poverty?
- Q.6.** What are the two main causes of poverty in India?
- Q.7.** What is the accepted average calorie requirement in India?
- Q.8.** How do you define vulnerability to poverty?
- Q.9.** Which scheme was started in 1993 to create self-employment opportunities for educated unemployed youth in rural areas and small towns?
- Q.10.** What is the full form of MGNREGA?
- Q.11.** What are the indicators used by social scientists to understand poverty?
- Q.12.** How are socio-cultural and economic factors responsible for poverty?
- Q.13.** What does social exclusion mean?
- Q.14.** "Poverty is a curse upon humanity." Explain.
- Q.15.** Explain the two methods to estimate the poverty line.



**OBJECTIVE TYPE QUESTIONS (Self Practice)**

**A. Multiple Choice Questions:**

- ..... and ..... poorer state of India.  
 (a) Punjab and Haryana (b) Odisha and U.P.  
 (c) Odisha and Bihar (d) Karnataka and Odisha
- Andhra Pradesh and Tamil Nadu have achieved reduction in poverty rate because of proper .....  
 (a) Public Distribution System (b) Employment Schemes  
 (c) Infrastructure (d) Rules and Regulations
- Punjab and Haryana have low poverty ratio because of .....  
 (a) Agriculture Development (b) Public Distribution  
 (c) Infrastructure (d) Employment Schemes
- ..... guarantees 100 days of wage employment.  
 (a) NREGA / MGNREGA (b) SGRY  
 (c) SGSY (d) PMGY
- The World Bank defines poverty as living on less than ..... per day.  
 (a) 10 \$ (b) 30 \$  
 (c) 1.90 \$ (d) 15 \$

**B. Fill in the blanks:**

- Poverty trends in India the world are illustrate through .....
- A common method used to poverty is based on .....
- The accepted average calorie in India is ..... calorie person per day in rural and ..... in urban areas.

**C. Match the columns:**

| Column A                         | Column B                                      |
|----------------------------------|---|
| (i) Prime Minister Rozgar Yozana | (a) Self employment rural areas               |
| (ii) MGNREGA                     | (b) Self employment educated                  |
| (iii) REGP                       | (c) 100 days wage employed to every household |

- (A) (i) (b), (ii) (c), (iii) (a) (B) (i) (c), (ii) (a), (iii) (b)  
 (C) (i) (a), (ii) (c), (iii) (b) (D) (i) (b), (ii) (a), (iii) (c)

**D.Assertion and Reason Based Question:**

Two statements are given-one labelled Assertion (A) and the other labelled Reason (R). Select the correct answer to these questions from the codes, (i), (ii), (iii) and (iv) as given below:

- (i) Both A and R are true and R is correct explanation of the assertion.
- (ii) Both A and R are true but R is not the correct explanation of the assertion.
- (iii) A is true but R is false.
- (iv) A is false but R is true.

**Assertion:** Poverty has declined substantially in China and Southeast Asian countries.

**Reason:** These nations have achieved a rapid economic growth and has invested in human resources.

**Options:**

- (i)                       (ii)                       (iii)                       (iv)



**BOARD QUESTIONS**

1. Explain the two methods to estimate poverty line. [CBSE 2011, 2012]
2. "Poverty is a curse upon humanity". Explain. [CBSE 2016]
3. What are the major objectives of the National Food for Work Programme? [CBSE 2013]
4. Describe the Global Poverty Scenerio as studied by the World Bank. [CBSE 2012]
5. "Poverty line may vary with time and place". Support the statement with example. [CBSE 2014]
6. Which countries show decline in poverty substantially according to the World Bank? [CBSE 2014]
7. Describe the global poverty scenario as studied by the World Bank. [CBSE 2012]
8. What are the major reasons for the less effectiveness of poverty alleviation programmes? [CBSE 2014]
9. What is poverty line? [CBSE 2015]
10. What are the indicators used by the Social Scientists to understand poverty? [CBSE 2015]
11. Explain the historical reason for poverty. [CBSE 2016]

**QUESTIONS BASED ON SKILL**

(Note: 1.25 as per World Bank Report 2009)

- Study the given data carefully and answer the following questions:
  - What is the number of persons living below poverty line in 1999-2000?
  - Which region has high percentage of people living below poverty line? Why?

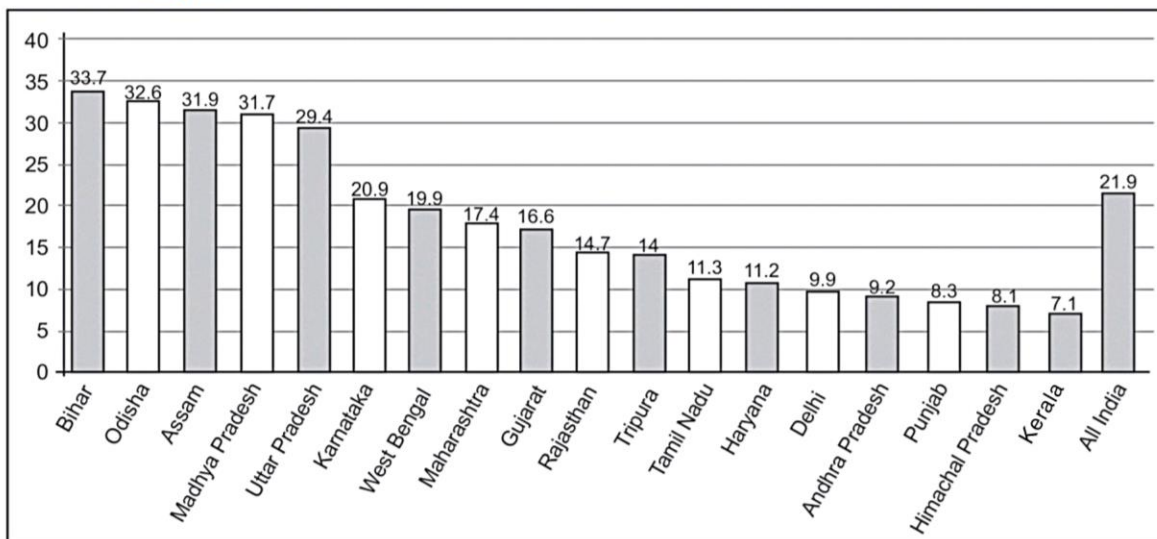
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Source : Economic Survey 2017-18.

- Study the given bar graph carefully and answer the following questions:
  - Identify the three states where the poverty ratio is very high.
  - Identify the three states where poverty ratio is low.
  - Why the states named by you in part (i) have high poverty ratio? Mention one reason.
  - Why the states named by you in part (ii) have low poverty ratio? Mention one reason.

**Graph:** Poverty Ratio in Selected Indian States (As per 2011 Census)



Source : Economic Survey 2017-18.