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Chief Editor  
Dr. Kalyan Gangarde

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## POVERTY IN INDIA : ISSUES AND CHALLENGES

Manik D. Sawandkar

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India is the world's largest democracy and stands second after China in population. India caters to over 1.3 billion citizens. India is among the fastest growing economies and has made very strong efforts towards the development of its Human Resource since its Independence in 1947, with life expectancy almost double and adult literacy more than quadrupling. But beside all these efforts 29.8% of the Indian population lives below the poverty line, this includes the people whose daily income is less than 28.65 rupees (56 cents/35p) a day in villages. The main reason of increase in poverty in India is mainly the population explosion. In spite of so many programmes being launched by the Government and many initiatives taken both at local and state level it was recorded that in 2010, 69% lived on less than US \$2 a day, and 33% on less than US \$1.25 a day. The rural welfare and development programs have measurably helped the Indian rural people. But in spite of these efforts, the overall poverty rate in India is increasing. And this is giving rise to many crimes both against women and children, involvement of youth in drugs, robbery etc.

India defines poverty using both income-based poverty and consumption-based poverty. Whereas the World Bank and institutions of the United Nations 's definition is much broader and is based on purchasing power parity (PPP), and on nominal relative basis.

In India the Tribal class, dalits and the labour class, normal workers in cities constitute to the people who are living below poverty line. Bihar, Jharkhand, Odisha, Chattisgarh, Uttar Pradesh, Madhya Pradesh, and Utrakhand are the states where 60% of the poor still reside. The most obvious reason why this is so, is because 85% of the tribal population lives in these areas. These areas are also both drought and flood prone. Thus this hampers agriculture to a great extent, which happens to be the most common occupation of Indians. Agriculture is also a way, which would provide food on daily basis to this category of the people, and also is the only source of their household income.

International Food Research Institute, India by its Global Hunger Index Report 2012 ranks India 65 in Global Hunger Index. Around three decades, India was home to one-fifth of world's poor but now it is a home to one-third of poor people. The International poverty line stands at \$ 1.25 per day and in 2010, 32.7% of the total population in India was below this line. India thus has a greater share of poor people in the world.

According to 2011 Poverty Development Goals Report, poverty in India is expected to drop by 22% in 2015. A variety of methods have been proposed to measure it. The Indian government's measurement (before 2005) is based on food security and is defined from per capita expenditure for a person to consume enough calories and be able to pay for associated essentials to survive. Tendulkar methodology has been adopted since 2005, which used rural, urban and regional minimum expenditure per capita necessary to survive.

Looking into history, we realize that with the coming in of British India has been engulfed with the epidemic of poverty. Under the British colonial rule this disease only magnified. There were a number of famines and diseases which killed many people every time. Though after 1947 when India got its independence, mass deaths from famines were prevented but this did not have any effect on increasing poverty. After 1960 a bulk of food security and welfare and development initiatives were taken and they have contributed to the economic growth since 1991. This has contributed to some reductions in extreme poverty, which India faces. But the areas we still need to pay attention are to basic essentials of life such as safe drinking water, sanitation, housing, health infrastructure as well as malnutrition, which impacts hundreds of lives.

Since the 1950s, Indian government and many NGO's have taken up several programmes to eradicate poverty. This typically includes subsidizing food and other necessities, easy ways to get to loans, innovation and improvement in the way agricultural is carried out, and most importantly promoting education and family planning. These measures have helped to a great extent to eliminate famines, reduce illiteracy and malnutrition and to some extent cut absolute poverty levels by more than half.

The last two decades have seen a growing index of Indian economy but growth has been uneven in both urban and rural areas. Besides this the growth is uneven even when we compare social groups, economic groups and geographic regions. Annual growth rate of states like Bihar, Uttar Pradesh, Jharkhand, Chattisgarh, Orissa, and

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## Women Entrepreneurs in Unorganised Sector

**Manik D. Sawandkar**  
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The word entrepreneur " is derived originally from French word "entrepredre" which means an organizer of musical or other entertainment. Oxford English Dictionary also defined the same as director or a manager of a public musical institution, one who „gets up“ entertainment, especially musical performance. (S. Kaliyamoorthy, K. Chandrasekar 2007). Richard Cantillon was the first to introduce the term „entrepreneur“. He defined an entrepreneur as "the agent who buys means of production at certain prices in order to combine them into a product that he is going to sell at prices that are uncertain at the moment at which he commits himself to his costs" (Richard Cantillon 1951).

The mainstream sector of Indian economy has always been the unorganized sector. Unorganized sector by and large, constitutes the dominant sector of employment in the economy. Majority of country's working population is found in the unorganized sector. This sector includes wage earners, piece-rate workers, casual labor, paid and unpaid family labor in both urban as well as rural areas. There is a dominating presence of women workers in the unorganized sector in rural as well as urban areas. These women are engaged in diverse economic activities remunerative as well as non-remunerative. The non remunerative activities though important for supporting their livelihoods these activities deprive them from monetary benefit. They do not have any legal protection for their jobs nor do they get any social security and their working conditions

are severe. They live in abject poverty and are excluded from the mainstream of the economy (NCTUS 2007).

Livelihood issues are related to one's capabilities, access to assets and entitlements as well as opportunities for income generation. The fact that the self-employed form the majority of workers in the Indian economy has not been sufficiently recognized by the policymakers. Promotion of livelihoods is the only route through which it is possible to deal with the issues of improvement in the conditions of work, poverty and vulnerability of unorganized workers. Strengthening the livelihoods through entrepreneurship is one important policy measure. The promotion of entrepreneurial activities will ensure livelihood security on a sustainable basis (Chadha 2002, NCTUS 2007).

### Review of literature

Women in India are in a vulnerable situation. Large numbers of women in rural as well as urban areas have engaged themselves in self-employed activities of unorganized sector either as home workers or in any other micro entrepreneurial activity to support the income of their families. Many of them are engaged in tiny enterprises. The unorganized sector has increased tremendously over the years and has been absorbing excess labor force. Low wages and insecurity are characteristic of the unorganized sector. There is absence of proper basic facilities for their progress. Therefore the promotional measures have to be designed and implemented both from the