

Impact Study of Women Self Help Groups in Nurturing Entrepreneurial Trigger for Economic Growth with Reference to Tamilnadu, India

M. Sivasubramanian* and M. I. Saifil Ali**

Abstract: Three out of ten Indians are living under the Below Poverty Line, according to Dr. C.Rangarajan's report on poverty. In spite of the various measures and schemes introduced by Government to address poverty, it was reported to decline in the recent past. However, it has not reached the bottom line of the society. In this scenario, Women-Self-Help-Group (WSHG) has registered a significant contribution to include the excluded sector in the main stream of the economic development of the country. The authors have conducted an empirical study and confirmed that WSHG in cultivate entrepreneurial culture among its members where group cohesion acts as an important factor for their success. Unity, leadership, periodical meeting and group co-ordination are the factors taken for study of cohesion among group members and analyzed using appropriated statistical tools.

Keywords: Self Help Groups, Women Entrepreneurship, Group Cohesion.

INTRODUCTION

Women-Self-Help-Groups (WSHGs) in India had registered a significant impact on women from both rural and urban areas by taking micro-finance to poor, in promoting strong informal community groups, helped them in developing various skills which resulted in rising entrepreneurial activities at grassroots level of the economy. Nurturing entrepreneurial activity is essential for developing countries where it is in the transition period from developing nation to developed country. The group activity resulted in creating over 1.97 lakhs of Joint Liability Groups who are active in enterprising activities. In Tamilnadu, state government was actively

* Research Scholar, Department of Management Studies, Sathyabama University, Chennai 600 119, Tamilnadu, India, E-mail: ms2008.sb@gmail.com

** Professor & Director, School of Management (DASM), Dhaanish Ahmed College of Engineering, Chennai-601 301, Tamil Nadu, Research Supervisor, Sathyabama University, Chennai, Tamil Nadu, India, E-mail: directordasm@gmail.com

implemented *Mahalir Thittam* from the year 1997-98. It helped over 4.93 lakhs of WSHGs through SHG-Bank linkage program for a credit amount of Rs 18,000 Crs.

STATEMENT OF PROBLEM

Government initiative only schemes to eradicate poverty at the ground level. But self-employment and facilitate them to enter into economic activity are the permanent solutions for their sustained development. Therefore, the scheme should assist its members to identify their weakness, share their knowledge and there by triggers their entrepreneurial dream. Although various studies were proved that WSHGs members benefited skill development, banking – linkage, community activities etc, only few studies are available on their entrepreneurial activities. On the basis of research gap, the study was given priority with group cohesion as influencing factor.

CONCEPT AND REVIEW OF LITERATURE

The authors conducted a detailed study on basic concepts of Group cohesion and previous studies relating Women-Self-Help-Groups. The details are as follows.

GROUP COHESIVENESS

Group cohesiveness means the degree of attraction of the members to their groups. If the group cohesion is high, the interaction among members of the group is high and the degree of agreement in group opinion is also high. According to Propinquity Theory, individuals affiliate themselves to one another because of spatial or geographical proximity. The theory explains that the group is formed on the basis of nearness. Nearness is only a facilitating factor for group formation and not the reason for it. The Exchange Theory explains that the individuals in the group on the basis of outcomes of reward and cost. If the reward is equal or more than the cost, the individual joins the group. On the reverse, the individual concerned will not join the group (Fred Luthans 2005). Both these basic theories hold good in SHG, as the group is formed within the neighborhood members and also the members benefited by a tangible financial assistance through the group.

The factors identified by the Reserve Bank of India to check the level of group dynamics are financial management capability and behavioral discipline of members, composition, age of SHGs, monthly meetings, attendance of members in the group meeting, participation of members in the group meeting, savings level, group lending of internal loan, interest rate on internal loan, members benefited out of group - internal loan, level of education, rotation of leadership, and maintenance of books and accounts. These norms were circulated to bankers for assessing the Self Help Groups. Bankers were advised to give rating according to each classification.

Group leadership according to Stephen Robinson is the quality of the leader that determines the extent to which the group members bind themselves with the group (Stephen Robinson 2009). If the leader is dynamic and energetic, the group members

are motivated to work with zeal for attainment of common goals. Robinson also mentioned about Group Status. A group of high status with success stories is more attractive to its members. It shows solidarity among them and group cohesion tends to be high. Besides, the group status indicated that because of the outside pressure members tended to herd together to face challenges from outside pressures. When they met pressures from outside, group members tend to minimize their personal differences in order to fight the common enemy.

Cohesion among members of formal or informal group acts as a facilitator in achieving its goals (Prasad 2007). The dependent variables such as *Unity* among members, *Leadership* quality of the group animator, convening of *Periodical Meetings*, *Co-ordination* among group members and members' *feeling towards satisfying the need* of the individual members are considered the major factors taken for the comparison among Self Help Groups belonging to rural and urban areas. These were measured using five point attitude scales by categorizing them with agreement propensities such as strong agreement, agreement, neutrality, disagreement and strongly disagreement. These responses were numerically scored.

Based on the earlier studies and theoretical background, the following factors were taken for the present study:

1. **Unity:** People are of the tendency to expend less effort when they work together than when they work individually. The individual joins the self help group believing that members can have access to financial assistance from banks / financial institutions.
2. **Leadership:** Leader in an informal group like the SHG plays a vital role in the effectiveness of group cohesiveness.
3. **Periodical Meeting:** SHGs conducted weekly meetings with members to discuss economic and non-economic problems of members themselves and try to find and suggest solutions for the same.
4. **Group Co-ordination:** In the informal groups, members' attendance is one of the variables to measure the faith of the members in its group.
5. **Fulfilling the Needs:** The productivity of the group is measured in terms of its quantum of saving, and the amount of loan availed from banks to its members. The Group acts as a platform to discuss the economic problem experienced by its members and to extend timely and speedy solutions. The productivity of a group depends on the degree of group cohesiveness.

RESEARCH STUDIES ON GROUP COHESIVENESS

In the opinion of Steven L Mc Shane *et al.* (2006) Group Cohesiveness means the degree of attraction people feel toward the team and their motivation to remain members, which is usually an important factor in a team success. Members feel cohesiveness when they believe that the group will help them to achieve their

personal goals, fulfill their need of affiliation or status or provide support during the time of crises. It is indicated that homogeneous groups become cohesive more easily than heterogeneous. The factors such as group size, members' interaction, difficult entry, team success and external challenges were taken for this study

Hashim (2007) in the article on poverty and inclusive growth analyzed poverty in the country since early eighties and noticed that despite the various measures taken by the government the level of poverty was still high. This was due to inefficiency in implementation. The steps taken by the government and its agencies brought down poverty from 54.88% in 1973-74 to 27.5% during 2004-05, as per the estimates released by the planning commission. The study also revealed the fact that the SHG brought much more cohesion among poor women. The authorities needed to take steps towards the direction of rural industrialization among rural poor and the groups (SHG). These members were initially hesitant to get into economic activities due to vagaries of markets at high risk. Rural areas especially lacked in infrastructure, skill and knowledge to support the system. Therefore, it was suggested to develop activity based clusters at the district level.

Sheefa (2008) in her study on empowering rural women took the factors such as co-operation among group members, attendance in the group meeting, submissiveness to group leaders, member's mutual trust, and regularity in conducting meetings to ascertain group cohesiveness. The author found out the favorable opinion of majority of the members towards group cohesiveness. From the results the researcher concluded that enrollment in SHG made an optimum change in their mindset. The members were regular in their payment of savings due to active participation of all members.

Murty and Pradeepa Kumar Samantha (2008) reported in their article on Microfinance that microcredit through SHGs was essentially meant for self-employment projects. However, due to various reasons, this was used for consumption purposes and therefore this needed to be changed to productive purposes. Besides, the microfinance article brought out that in the absence of market opportunities, the poverty line remained the same. They held that it was that the government coped up with private firms to make more people employable and make them earn sufficient income to exit from poverty.

Marie Wilson *et al.* (2008) argued that women empowerment could be achieved through micro finance in a better way. The author indicated that some of the elements which made women empowerment difficult were lack of knowledge, inadequate training book keeping, inadequate capital, traditional gender role, and high interest rates of loans. Therefore it was suggested that NGO, MFI and formal banking should have gender polices with target groups.

Reddeppa Reddy and Narasimahulu (2009) analyzed Self Help Groups as the tool for urban eradication. Many authors discuss poverty in rural areas paying least attention to urban areas. However, the poverty line equally gets the attention of

researchers and policy makers. The author brought out that the proportion of the urban poor living below the poverty line in many states is now higher than in the rural areas. The field study showed that there was an increase in the income of women taken from sample SHGs. The members sent their children regularly to school and invested in the education of their children. The members resolved the dispute themselves. It was suggested to further strengthen SHGs as it was functioning effectively to reach the poor. Through SHG thousands of women were spearheading a silent revolution. Even though SHGs were not magic makers, the group played a broader important role towards poverty elimination.

In a case study conducted by Amit Roy and Sumanash Dutta (2011) on the progress of SHG members before and after joining the group, it was found that the SHG movement helped them to learn “independent decision making in day today affairs” and played an independent role and control in running their family.

Ranjula Bali Swain and Adel Vargheese (2011) in their empirical study used the base factors like age, gender, number of dependents in the family, number of males in the family, education, land ownership, land cultivation etc. for assessing the impact on the economic conditions of SHG members and found positive.

Prakash Marpady and Mohan S Singh (2012) in a conceptual paper viewed economic empowerment of women as a key drive for national development. Women were still facing gender discrimination in regard to women entrepreneurship and were exploited by the men-dominated society, especially in India. Hence it was suggested that the State and Union Governments should spend more financial services on the capacity building, market expansion and entrepreneurial skill development.

OBJECTIVES

The study was carried out with the following objectives:

1. To analyze the progress of Self-Help-Groups (SHG) with reference to bank loan and re-finance by NABARD since inception of the scheme.
2. To compare the degree of group cohesion between rural and urban human settlements of the state of Tami Nadu.
3. To evaluate the factors of group cohesion among the districts of Tamil Nadu.
4. To study the impact of WSHG in nurturing entrepreneurial activity among its members.

METHEDOLOGY

The study is Descriptive in nature. It also compares the WSHGs between districts and rural and urban settlements with reference to their group cohesion. The data has been collected through multi-level sampling method using an interview schedule. The

opinion of members on group cohesion and economic activities were collected on five point scaling. Secondary data are collected from authenticated web sites, books, reputed journals, news papers and research thesis.

STUDY AREA AND DATA SOURCE

The study was conducted in Tamilnadu which is successfully implementing this program since its inception both in terms of physical and financial progress in availing loan from banks. The respondents from banks as well as NGOs are taken for the study. In the first stage of multi-level sampling, out of 32 districts in the state, six districts namely, Chennai, Coimbatore, Dharmapuri, The Nilgiris, Thiruvallur and Madurai, at least on district in each phases of implementations.

PROFILE OF TAMIL NADU

Tamil Nadu has a very ancient history which goes back to 6000 years. The Aryan culture in the country was preceded by the Dravidian culture of the state by almost a thousand years. Tamil Nadu is the southern-most state of India and nestles in the India peninsula within the Bay of Bengal in the east, the Indian

Ocean in the south and the Western Ghats and the Arabian sea on the west. Tamil Nadu has a geographical area of 1.30 Lakh Square Kilometer making it the eleventh largest state in India. In terms of population, it is ranked seventh with a total population of 721.38 Lakhs in the year 2011 comprising 48.45% of urbanization, and the population density of 555 per Square Kilometer. (Table 1).

Table 1
Statistical Highlights of Tamil Nadu

<i>Sl No</i>	<i>Particulars</i>	<i>Tamil Nadu</i>	<i>All India</i>
1	Area – Sq Km	1,30,058	32,87,263
2	Population	7,21,38,958	1,21,05,69,573
3	Urban Population %	48.45	31.20
4	Female per 1000 male	995	943
5	Literacy in %	80.33	73.00

Source: Statistical Hand Book 2012, Government of Tamil Nadu

PROFILE OF THE DISTRICTS

The Statistical highlights of the selected sample districts shows that these districts are distributed geographically in an even manner throughout the state. Among these districts, Chennai is the most urbanized followed by Coimbatore. In terms of population, Chennai has a higher population than other districts of the state; and Thiruvallur district is ranked second. The female population per 1000 male is higher than men in Coimbatore and The Nilgiris districts (Table 2).

Table 2
Statistical Highlights of the Selected Sample Districts

Sl No	Districts Particulars	Chennai	Coimbatore	Dharmapuri	The Nilgiris	Thiruvallur	Madurai
1	Area Sq Km	174	7,649	3,398	2,549	3,550	3,696
2	Population	46,81,087	34,72,578	15,02,900	7,35,071	37,25,697	30,41,038
3	Urban Population in %	100	75.83	17.33	59.32	65.3	60.64
4	Female per 1000 male	986	1001	946	1041	983	990
5	Literacy in %	90.33	84.31	64.71	85.65	83.82	81.66

Source: Statistical Hand Book 2012, Government of Tamil Nadu

The study covers rural and urban settlements from the representative districts of Tamil Nadu i.e. Chennai, Coimbatore, Dharmapuri, Madurai, Thiruvallur and The Nilgiris. Among the districts of Tamil Nadu, Chennai, Coimbatore and Thiruvallur are industry based. Dharmapuri is one of the most backward districts with mostly rural culture and the Nilgiris is a hilly district with an agricultural base. Madurai is a mixture of both urban and rural culture.

SAMPLE DESIGN

The overall population of WSHGs in Tamil Nadu is 5.56 lakhs till the financial year ending 2011. The researcher met the respondents in the field office and branches of banks. The groups with at least one members must be micro-entrepreneur are taken for the study. The selected districts were classification in to rural and urban based on the census report 2011 of Government of India. Totally 600 sample groups were selected covering 60 groups from each district.

DATA COLLECTION

An interview schedule with five point scale was designed and administrated to 50 members for a pilot study. Based on the pilot study outcome, the author redesigned and distributed to 550 members from WSHGs. In this process incomplete respondents, were replaced suitably with others to make the total as 600. All the groups were operated at least for a period on three years. The Profile of the selected state and districts are given below.

HYPOTHESES

The hypotheses taken for the study are as follows:

1. There is no significant growth in the development of WSHG in India
2. There is no significant difference between the mean values of group cohesion with reference to their settlements.
3. There is no significance difference between dimensions of group cohesion with reference to districts.

4. There is no impact members entering into entrepreneurial activity with reference to their period of joining the group.

DATA ANALYSES

The data analysis were done on the following areas

1. The progress of WSHGs
2. Group cohesion between rural and urban settlements
3. Examining group cohesion between districts
4. Analyzes the period of commencing business with reference to human settlements

THE PROGRESS OF WSHGS

Women-SHG's have made a tremendous growth in India, especially in Tamil Nadu since it is an initiative in the year 1992.

Table 3
The Progress of SHGs and Bank Loan Disbursal

(Rs. in Crores)				
<i>Sl No</i>	<i>Year Ending</i>	<i>No of SHGs</i>	<i>Bank Loan</i>	<i>NABARD Re-finance for the year</i>
1	1993	255	0.29	0.27
2	1994	620	0.65	0.40
3	1995	2,112	2.44	2.30
4	1996	4,757	6.06	5.66
5	1997	8,598	11.84	10.65
6	1998	14,317	23.76	21.38
7	1999	32,995	57.07	52.06
8	2000	1,14,775	192.87	150.13
9	2001	2,63,825	480.87	250.62
10	2002	4,61,478	1026.30	796.47
11	2003	7,17,360	2048.68	1,418.80
12	2004	10,79,091	3,904.20	2,124.20
13	2005	16,18,456	6,898.46	3,092.01
14	2006	22,38,565	11,397.55	4,156.56
15	2007	28,94,505	12,366.49	1,292.86
16	2008	36,25,941	16,999.90	1,615.50
17	2009	42,24,338	22,679.85	2,620.03
18	2010	48,51,356	28,038.28	3,173.56
19	2011	47.87 Lakhs	31,221.17	2,545.36
20	2012	43.54 Lakhs	36,340.83	3,072.59
21	2013	44.51 Lakhs	39,375.30	3,916.64

Source: NABARD.

With the promotional measures initiated by the central and state Governments the number of Women-SHG's and the quantum of loan issued by financial institutions have remarkably increased recently.

SHG-Bank linkage which was initiated in the year 1992 with 500 SHGs as pilot programme grew exponentially and over 73.18 Lakhs SHGs were benefited through mobilizing a savings of Rs 8,217.25 Crs. A loan of Rs 39,375.30 Crs was disbursed to 44.51 Lakhs of Self Help Groups (Table 1.1). The average loan amount outstanding per SHGs is Rs 88,455.31. It is estimated that 103 million families benefited from this SHGs programme. The SHG programme also resulted in creating 1.97 Lakhs of Joint Liability Groups undertaking enterprising activity. NABARD extended a cumulative refinance to banks 22,396.24 Crs. The region-wise progress is given in Table 3.

From the Table 4, it is inferred that in respect of rural settlements, faith in the leader is the most influential factor with the mean value of 4.84 in deciding the dimension of group cohesion, followed by loan disbursement without consulting its members (4.80) and unity among members while taking decision (4.72). In the case of urban areas, loan disbursement without consulting its members (4.72) is the most influential factor followed by disbursement of loan with discussion (4.70) and convening of frequent meetings (4.62).

Table 5
Group Cohesion and Human Settlements

Sl. No.	Dimensions of Group Cohesiveness	Mean value of Rural and Urban Settlements.	
		Rural	Urban
1	Co-ordination among group members is good	4.67	4.45
2	Contributing amount is adequate.	4.46	4.02
3	Group members are submissive to leaders.	4.66	3.97
4	Members are unite.	4.72	3.80
5	Group meetings are conducted frequently.	4.55	4.62
6	Members are shy to express their views.	1.52	2.24
7	Loan is distributed without consulting.	4.80	4.72
8	Members are regular in attendance.	4.63	4.56
9	Decisions are taken only by leaders.	1.59	2.00
10	Group succeeded in fulfilling the needs..	4.30	4.43
11	Loan distribution to members is discussed.	4.50	4.70
12	Solutions are arrived in the meetings for the economic problems.	4.39	4.35
13	Members are actively participating.	4.51	4.39
14	As a member, I could avail loan from bank.	4.66	4.21
15	Faith with leadership.	4.84	4.34

Source: Primary Data

It is observed from the above ANOVA Table 6 that P value is less than 0.010, and the null hypothesis is rejected at 1% level of significance; hence there is a significant difference among districts taken for the study and the mean values of *unity, periodical meeting, group coordination, fulfilling the needs and the overall group cohesiveness* (Table 5).

Table 5
ANOVA to Examine the Significant Difference between the Districts and the Dimensions of Group Cohesion

Dimension	Tool	Name of the Districts						F value	P value
		1. Chennai	2. Coimbatore	3. Dharmapuri	4. The Nilgiris	5. Tiruvallur	6. Madurai		
Unity	Mean	10.88 ^b	10.02 ^a	11.18 ^{bc}	11.62 ^c	10.70 ^b	10.86 ^b	10.293	<0.001**
	SD	2.01	1.90	1.93	1.81	1.74	1.47		
Leadership	Mean	10.75	10.33	10.60	10.61	10.78	10.77	0.994	0.420
	SD	2.18	2.14	1.85	1.49	1.88	1.58		
Periodical Meeting	Mean	14.11 ^{cd}	12.06 ^a	14.05 ^{cd}	14.14 ^d	13.48 ^b	13.70 ^{bc}	30.307	<0.000**
	SD	1.27	2.14	1.14	1.56	1.45	1.61		
Group Coordination	Mean	13.94 ^c	12.41 ^a	14.16 ^c	13.80 ^{bc}	13.42 ^b	13.78 ^{bc}	18.083	<0.000**
	SD	1.11	2.27	1.07	1.57	1.77	1.42		
Fulfilling Needs	Mean	12.63 ^b	9.98 ^a	13.39 ^c	14.27 ^e	13.96 ^{de}	13.54 ^{cd}	80.101	<0.000**
	SD	2.08	2.76	2.10	1.06	1.31	1.71		
Overall Group Cohesiveness	Mean	62.31 ^b	54.79 ^a	63.38 ^{bc}	64.43 ^c	62.33 ^b	62.64 ^b	52.600	<0.000**
	SD	4.28	7.72	4.60	4.28	4.64	4.77		

Note: 1. ** Denotes significant at 1% level.

2. * Denotes significant at 5 % level.

3. Different alphabets between districts denotes significant at 5% level using Duncan Multiple Range Test (DMRT).

Based on the Duncan Multiple Range Test (DMRT), in the case of Coimbatore district, the mean values with respect to all the dimensions of group cohesion are at the lower side. The Nilgiris district has the highest mean values in respect of *unity, periodical meeting and fulfilling the needs* of the members. *Group coordination* is high in Dharmapuri district when compared to other districts. As far as *leadership* is concerned, it is uniform in all the districts taken for the study.

From Table 6, it is inferred that as far as commencement of business is concerned, 63.2% from rural and 48.90 % from urban areas enter into business activity after becoming group members. This is due to the existence of higher economic pressure in rural family than in urban areas. There is an association between periods of starting business with reference to their human settlements as they are significant at 1% level.

Table 6
Chi square Test to Analyze the Association between the Period of Business and Human Settlements

Entrepreneurial profile	Human Settlements			Chi-Square value	P value
	Rural	Urban	Total		
	<i>Commencement business</i>				
Prior to joining	70 (37.6) [36.8]	116 (62.4) [51.1]	186		
After Joining	120 (51.9) [63.2]	111 (48.1) [48.9]	231	8.511	0.004**

Source: Primary Data

- Note: 1. The value within () refers to Row Percentage
 2. The value within [] refers to Column Percentage
 ** Donates significant at 1% level

SUGGESTIONS AND CONCLUSION

It is clearly understood from the above research findings that in the case of rural settlements, the WSHG members have more faith with their leader whereas urban group members felt that loans are being distributed without the concurrence of members. Among the study areas, The Nilgiris district is the best performing district in terms of unity, periodical meetings, and fulfilling the financial services. The group co-ordination among Chennai is on the higher side. In rural areas, the percentage of members becoming micro entrepreneurs is on the higher side compare to urban settlements. It is suggested that undergoing Entrepreneurial Development Program (EDP) and Management Development Program (MDP) are to be made mandatory before availing third loan from bank. As WSHGs acts as entrepreneurial trigger among its group members, in association with academic institutions, business development centers with all supporting infrastructures may be constructed in each district for their sustained development.

References

- Amit Roy and Sumanash Dutta, (2011), "Does Participation in SHGs Empower Women? – A Case Study of Selected SHGs in Karimganj District of Assam", *Indian Journal of Social Development*, Vol. 11, No.2, pp. 541-555.
- Hashim. S. R. (2007), "Poverty and Inclusive Growth", *Indian Economic Journal*, Volume 55, No. 2, pp. 1-8.
- Marie Wilson *et al.* (2008), "Women Empowerment Through Micro Finance", *International Journal on Information Science and Computing*, Vol. 2, No. 1, pp. 5-11.

- Murty. G. R. K. and Pradeepa Kumar Samantha (2008), "Micro Finance: A New Model for Effective Delivery of Credit to Reduce Poverty", *Indian Journal for Social Development*, Vol. 8, No. 1, pp. 87-94.
- Prakash Bakshi, (2012), "Financial Inclusion-BC/BF Model – What's New?" *Bank Quest*, The *Journal of Indian Institute of Banking*, Vol. 15, No.2 April-June, pp. 5-11.
- Prasad. L. M., (2007), "Organizational Behavior", Sultan Chand and Sons, New Delhi, pp. 330-378.
- Prasad. L. M., (2007), "Principles and Practice of Management", Sultan Chand and Sons, New Delhi, pp. 357-358.
- Ranjula Bali Swain and Adel Vargheese, (2011), "Reassessing the Impact of SHG Participation With Non-Experimental Approach", *Economic and Political Weekly*, Vol. XLVI, No 11, pp. 50-57.
- Reddeppa Reddy A. and Narasimahulu. K. (2009), "SHG in India: A Tool for Urban Poverty Eradication", *Southern Economist*, Vol. 48, No. 1, pp. 39-40.
- Sheefa. G. (2008), "Self Help Groups as Change Agent in Empowering Rural Women", Doctor of Philosophy in Home Science Extension Education, Avinashiligam University for Women, Coimbatore, pp. 132-140.
- Stephen P. Robinson *et al.* (2009), "Organizational Behavior", 13th Edition, Pearson Prentice Hall, Chennai, pp. 22, 324, 337.
- Steven L McShane, *et al.* (2006), "Organizational Behavior", The McGraw-Hill Companies, New York, pp. 25-26, 293 - 296.
- WWW.<http://indiatoday.intoday.in/story/rangarajan-committee-latest-report-on-poverty-political-parties-criticise/1/370294.html>
- WWW.<http://indiatoday.intoday.in/story/rangarajan-panel-report-poverty-line-suresh-tendulkar-committee/1/370207.html>