

## INFLUENCE OF AWARENESS FACTORS ON ACCESS TO POVERTY ALLEVIATION PROGRAMS AMONG BPL HOUSEHOLDS

<sup>1</sup>Jitender Kumar, <sup>2</sup>Dr. Hawa Singh

Research Scholar, Department of Management, Gurugram University, Gurugram  
Assistant Professor, Department of Management, Gurugram University, Gurugram  
<https://doie.org/10.65985/APER.2025432081>

---

### Abstract

Access to poverty alleviation schemes remains a critical factor in reducing multidimensional deprivation among Below Poverty Line (BPL) households in India. This study investigates the impact of awareness factors—Eligibility Awareness, Procedural Awareness, Benefit Awareness, Resource Awareness, and Scheme Awareness—on the ability of BPL households in Haryana to access government programs. Using a causal research design, primary data were collected from 180 respondents across six revenue divisions of the state through a structured questionnaire. Descriptive analysis highlighted the socio-economic characteristics of households, revealing low income, medium to large family sizes, and limited access to modern amenities. Multiple regression analysis indicated that awareness factors collectively explain 27% of the variance in scheme access ( $R^2 = 0.270$ ). Among the factors, Scheme Awareness demonstrated the strongest positive effect, followed by Resource Awareness, Benefit Awareness, and Eligibility Awareness, whereas Procedural Awareness was not significant. The findings emphasize that beyond program availability, awareness is a decisive determinant of participation, highlighting the need for targeted information dissemination, outreach campaigns, and community engagement strategies to improve the effectiveness of poverty alleviation initiatives.

**Keywords:** *Poverty Alleviation Schemes, Awareness Factors, Scheme Access etc.*

### 1. Introduction

Poverty has been a persistent challenge across the globe, affecting individuals and communities in both rural and urban contexts. It is not merely the absence of income but a multidimensional phenomenon encompassing deprivation in education, healthcare, housing, and social participation (World Bank, 2020). As Almy (1920) highlighted, diseases, ignorance, lack of opportunities, and social injustice remain the major causes of poverty. Sen (1981) further emphasized that poverty is not only a personal deprivation but a societal concern, as it limits freedoms, capabilities, and the potential to lead a dignified life. Morduch (1994) classified poverty into chronic and transitory forms, where chronic poverty reflects sustained deprivation and transitory poverty denotes temporary income shocks. Peerzade (1997) noted that poverty serves as both a cause and consequence of broader socio-economic issues such as hunger, malnutrition, poor health, and inequality. According to the World Bank (2022), poverty refers to the inability to attain a minimum standard of living necessary for well-being. It is commonly categorized into absolute and relative

poverty. Absolute poverty pertains to the inability to meet basic subsistence needs such as food, clothing, and shelter, whereas relative poverty reflects inequalities in living standards compared with the broader society (United Nations Development Programme [UNDP], 2021). In India, the poverty line has historically been determined by the Planning Commission based on household consumption expenditure and caloric requirements (Government of India, 2014). This benchmark divides the population into those living above and below the poverty line, with Below Poverty Line (BPL) households identified as the most economically vulnerable segments of society. Despite Haryana's significant economic progress and one of the highest per capita incomes in the country, poverty persists in various regions of the state. According to the Department of Rural Development, Government of Haryana (2013), approximately 13 lakh families continue to live below the poverty line. The state's poverty alleviation efforts—such as the Swarnjayanti Gram Swarozgar Yojana (SGSY), Indira Awaas Yojana (IAY), National Rural Employment Guarantee Scheme (NREGS), and Swarnjayanti Shahari Rozgar Yojana (SJSRY)—have contributed to socio-economic upliftment by promoting self-employment, rural housing, and income generation opportunities (Ministry of Rural Development, 2020). However, the benefits of these programs are often unevenly distributed due to disparities in awareness, literacy, and administrative outreach. Awareness plays a crucial role in ensuring that beneficiaries can identify, access, and effectively utilize the provisions of government welfare programs (Kumar & Gupta, 2019). Lack of awareness about eligibility criteria, documentation requirements, and procedural steps frequently limits participation among BPL households (Das & Singh, 2021). As a result, despite the presence of multiple poverty alleviation schemes, a considerable portion of the target population remains excluded from their benefits (Rao, 2020). Enhancing awareness levels, therefore, is vital for strengthening the inclusiveness and effectiveness of social protection initiatives.

The present study aims to examine the impact of awareness factors on access to poverty alleviation programs among BPL households in Haryana. By identifying how awareness shapes access, participation, and utilization of welfare schemes, the research seeks to provide insights for policymakers and development practitioners to improve communication strategies, targeting efficiency and overall program effectiveness, thereby contributing to inclusive and sustainable poverty reduction.

## **2. Literature Review**

At the global level, Alkire et al. (2014) analyzed data from 108 countries and found that 71 percent of the world's poor lived in middle-income countries, with South Asia and Sub-Saharan Africa being the most affected regions. Similarly, Dhongde (2015) assessed multidimensional poverty in the United States and reported that women and working-age adults faced greater deprivations in health and housing. Correa (2014) documented comparable findings in South America, where elderly populations experienced high poverty levels due to limited access to education and income opportunities. These studies collectively affirm that multidimensional poverty transcends geographic and economic boundaries. In the Indian context, Seth and Alkire (2021) measured

multidimensional poverty between 2005–06 and 2015–16 using data from the National Family Health Surveys (NFHS-3 and NFHS-4). They reported a substantial decline in India's Multidimensional Poverty Index (MPI) from 0.283 to 0.123, reflecting an 8 percent annual reduction. The proportion of multidimensionally poor individuals fell from 55.1 percent to 27.9 percent, highlighting progress in several states, although Bihar continued to exhibit high deprivation levels. Kerala, by contrast, recorded the lowest poverty incidence, indicating the influence of state-specific governance and social policies. At the subnational level, Tanwar et al. (2019) investigated multidimensional poverty across urban districts of Haryana using indicators such as access to drinking water, sanitation, and housing. Their analysis revealed stark regional disparities, with Mewat and Fatehabad showing deprivation rates exceeding 80 percent, while Karnal and Panchkula displayed minimal poverty levels. Such disparities underscore the uneven distribution of development benefits and the role of awareness and governance in accessing welfare programs. Likewise, Unjum (2018) examined multidimensional poverty in rural Kashmir and found that more than 85 percent of households were deprived in at least one-third of the indicators, particularly among women who faced social and health-related disadvantages. The findings emphasized the gendered nature of poverty and limited access to essential services. Comparative international studies further reinforce these findings. Le et al. (2014) compared income-based and multidimensional poverty in Vietnam, discovering that while income poverty decreased marginally, a considerable proportion of households remained multidimensionally poor, reflecting the inadequacy of income metrics alone. Yu (2013) analyzed poverty trends in China and found substantial improvements due to targeted rural development programs but noted persistent educational deprivation linked to migration. Siani (2013) reported rising multidimensional poverty in Cameroon, with sanitation, education, and health emerging as the most deprived dimensions, while Santos (2013) highlighted Bhutan's success in reducing poverty through infrastructure investment. Similarly, Salazar et al. (2013) found a marked decline in Colombia's multidimensional poverty from 60.4 percent to 30.4 percent between 1997 and 2010, driven by rural development initiatives. Ali and Ahmad (2013) and Salahuddin and Zaman (2012) provided evidence from Pakistan, showing that improvements in education and health significantly reduced multidimensional poverty, confirming the central role of human capital. While existing literature extensively documents poverty measurement and trends, fewer studies have explored the role of awareness in enabling access to government welfare programs. The limited evidence available indicates that awareness substantially influences program participation and utilization. A study in Faridabad, Haryana, found that while awareness of social security schemes such as pensions and ration cards ranged from 6.8 to 85.5 percent, actual utilization was far lower (41 percent) among Below Poverty Line (BPL) households (Awareness and Utilization of Social Security Schemes by the Elderly Population, 2021). Similarly, a microeconomic assessment by Economic Affairs (2024) revealed that although awareness levels about welfare programs across five Indian states were relatively high, participation remained inconsistent due to procedural barriers, information asymmetry, and lack of trust in implementing institutions. A recent review by the Asian Research Journal of Arts and Social Sciences (2025) emphasized that beyond

awareness, structural constraints—such as governance inefficiencies, digital exclusion, and targeting errors—significantly hinder access to poverty alleviation initiatives.

### **3. Research Gap and Rationale for the Study**

Overall, the reviewed literature indicates that poverty is a multidimensional and context-dependent phenomenon. Awareness, education, and access to basic amenities play crucial roles in improving living standards and enabling participation in welfare schemes. Although India, and particularly Haryana, has made commendable progress in poverty reduction, regional disparities and limited awareness continue to restrict the reach of poverty alleviation programs among BPL households. However, there remains a clear research gap concerning the empirical analysis of how awareness factors influence access, participation, and utilization of such programs. The present study addresses this gap by examining the impact of awareness on the accessibility of poverty alleviation programs among BPL households in Haryana.

### **4. Research Methodology**

The present study employs a causal research design to investigate the impact of awareness factors on access to poverty alleviation schemes among Below Poverty Line (BPL) households in Haryana. Causal research is appropriate in this context as it seeks to determine the cause-and-effect relationship between independent variables (awareness factors) and the dependent variable (access to schemes). The population for this study consists of BPL households across Haryana. A total of 180 respondents were selected using a purposive stratified sampling approach to ensure representation across the state's administrative regions. The sample is distributed across six revenue divisions of Haryana, capturing diverse socio-economic, cultural, and infrastructural contexts. This stratification ensures that regional variations in awareness and access to schemes are adequately represented in the study. A purposive stratified sampling technique was employed. Each of the six revenue divisions—Ambala, Rohtak, Gurugram, Hisar, Karnal, and Faridabad—was treated as a separate stratum. From each stratum, 30 BPL households were selected, resulting in a total sample of 180 respondents. Primary data were collected using a structured questionnaire designed to capture socio-economic characteristics, awareness levels across five dimensions (Eligibility Awareness, Procedural Awareness, Benefit Awareness, Resource Awareness, and Scheme Awareness), and access to government poverty alleviation schemes. The questionnaire included both closed-ended and Likert-scale items to quantify awareness levels and participation intensity.

## 5. Analysis and Findings

**Table 1: Socio-Economic Profile of BPL Households in Haryana**

<b>Socio-Economic Indicator</b>	<b>Category/Variable</b>	<b>Frequency (N)</b>	<b>Percentage (%)</b>
1. Gender of Household Head	Male	128	71.1
	Female	52	28.9
2. Age (Years)	Below 30	24	13.3
	31–45	68	37.8
	46–60	56	31.1
	Above 60	32	17.8
3. Family Size	Up to 4 members	42	23.3
	5–7 members	94	52.2
	More than 7 members	44	24.5
4. Marital Status of Head	Married	152	84.4
	Unmarried	12	6.7
	Widowed/Separated	16	8.9
5. Caste Category	SC	96	53.3
	OBC	58	32.2
	General	20	11.1
	ST	6	3.4
6. Primary Occupation	Agricultural Labour	78	43.3
	Non-agricultural Labour	48	26.7
	Self-employed	26	14.4
	Service	10	5.6
	Unemployed	18	10.0
7. Monthly Household Income (₹)	Below 5,000	62	34.4
	5,001–10,000	88	48.9
	10,001–15,000	22	12.2

	Above 15,000	8	4.5
8. Housing Type	Kuccha	78	43.3
	Semi-pucca	72	40.0
	Pucca	30	16.7
9. Source of Lighting	Kerosene	22	12.2
	Electricity	146	81.1
	Solar	12	6.7
10. Cooking Fuel Used	Firewood	86	47.8
	Biogas	10	5.6
	LPG	68	37.8
	Others	16	8.8
Total		180	100

*Source: Primary Data*

The socio-economic profile of 180 surveyed BPL households in Haryana reveals that the majority of household heads are male (71.1%), while females constitute 28.9%. In terms of age distribution, 37.8% of household heads fall within the 31–45 years category, followed by 31.1% aged 46–60 years, indicating that most households are led by individuals in their economically productive years. Regarding family size, over half of the households (52.2%) have 5–7 members, reflecting a tendency toward medium-sized families, while 24.5% have more than 7 members, suggesting a prevalence of extended family structures. The marital status data show that most heads are married (84.4%), with only a small proportion being widowed, separated (8.9%), or unmarried (6.7%). Caste-wise distribution highlights that 53.3% of the respondents belong to the Scheduled Caste (SC) category, followed by 32.2% from Other Backward Classes (OBC), 11.1% from the General category, and 3.4% from Scheduled Tribes (ST), indicating a predominance of marginalized communities among BPL households. In terms of occupation, agricultural labor (43.3%) remains the primary source of livelihood, followed by non-agricultural labor (26.7%) and self-employment (14.4%), with only a small fraction engaged in formal service (5.6%) or being unemployed (10%). Monthly household income data reveal that nearly half (48.9%) earn between ₹5,001 and ₹10,000, while 34.4% earn below ₹5,000, signifying widespread low-income levels and limited earning opportunities. Housing conditions further reflect economic constraints, with 43.3% residing in *kuccha* houses, 40% in semi-pucca, and only 16.7% in pucca structures. Most households (81.1%) have access to electricity, though 12.2% still rely on kerosene and 6.7% on solar energy, indicating partial progress in electrification. Regarding cooking fuel, traditional sources dominate, as 47.8% use firewood and 5.6% use biogas, while 37.8% rely on LPG, showing a gradual transition toward

cleaner fuel options. Overall, the data portray a socio-economically disadvantaged population characterized by low income, limited occupational diversification, and constrained access to modern amenities, highlighting the need for targeted poverty alleviation and awareness programs.

**Table 2: Model Summary for the Effect of Awareness Factors on Access to Poverty Alleviation Schemes**

<b>Model Summary<sup>b</sup></b>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.520 <sup>a</sup>	.270	.249	.60942	2.029
a. Predictors: (Constant), Eligibility Awareness, Procedural Awareness, Benefit Awareness, Resource Awareness, Scheme Awareness					
b. Dependent Variable: Access to scheme					

The model summary table shows that the multiple correlation coefficient (R) is 0.520, indicating a moderate positive relationship between the five awareness factors (Scheme Awareness, Eligibility Awareness, Procedural Awareness, Benefit Awareness, and Resource Awareness) and access to poverty alleviation schemes. The R Square value of 0.270 reveals that about 27% of the variance in the dependent variable (Access of Scheme) is explained by these awareness factors collectively. The Adjusted R Square value of 0.249 slightly adjusts this figure for the number of predictors, suggesting that the model provides a fairly good explanatory power for social science data. The Standard Error of the Estimate (0.60942) represents the average deviation of observed values from the regression line, indicating acceptable model accuracy. The Durbin-Watson statistic (2.029) is close to the ideal value of 2, signifying that there is no autocorrelation among the residuals and that the model's assumptions are satisfied.

**Table 3: ANOVA for Regression Model Testing the Collective Impact of Awareness Factors on Scheme Access**

<b>ANOVA<sup>b</sup></b>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.949	5	4.790	12.897	.000 <sup>a</sup>
	Residual	64.622	174	.371		
	Total	88.571	179			
a. Predictors: (Constant), Eligibility Awareness, Procedural Awareness, Benefit Awareness, Benefit Awareness b. Dependent Variable: Access of scheme, Scheme Awareness						

The ANOVA results test the overall significance of the regression model. The F-value of 12.897 with a significance level (Sig.) of 0.000 indicates that the regression model is statistically significant at the 1% level. This means that the set of independent variables (awareness factors) collectively have a significant impact on access to poverty alleviation schemes among BPL households. The Regression Sum of Squares (23.949) compared to the Residual Sum of Squares (64.622) shows that the awareness factors explain a notable proportion of the total variation in access to schemes.

**Table 4: Regression Coefficients Showing the Influence of Individual Awareness Factors on Access to Poverty Alleviation Schemes**

Model		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.953	.267		3.569	.000
	Eligibility Awareness	.152	.076	.147	1.998	.047
	Procedural Awareness	-.051	.064	-.062	-.789	.431
	Benefit Awareness	.123	.053	.167	2.342	.020
	Resource Awareness	.133	.055	.180	2.406	.017
	Scheme Awareness	.324	.066	.338	4.952	.000

a. Dependent Variable: Access to scheme

The present analysis examines the influence of five key awareness factors—Eligibility Awareness, Procedural Awareness, Benefit Awareness, Resource Awareness, and Scheme Awareness—on the ability of BPL households in Haryana to access government poverty alleviation programs. Using multiple regression analysis, the study evaluates the individual contribution of each factor and tests specific hypotheses regarding their significance. The results provide insights into which aspects of awareness most strongly drive participation, highlighting areas for policy intervention and targeted awareness campaigns.

### 1. Eligibility Awareness (EA)

H<sub>0</sub>: Eligibility Awareness has no significant effect on access to poverty alleviation schemes.

H<sub>1</sub>: Eligibility Awareness has a significant positive effect on access to poverty alleviation schemes.

The analysis indicates that Eligibility Awareness has a positive and significant influence on access to poverty alleviation schemes among BPL households (B = 0.152, t = 1.998, p = 0.047). This supports the alternate hypothesis (H<sub>1</sub>) that households with a better understanding of the eligibility

criteria are more likely to participate in government programs. It implies that when BPL households know the specific conditions required to qualify for schemes, their ability to access these benefits increases. Therefore, programs aimed at raising awareness about eligibility can enhance utilization rates.

## **2. Procedural Awareness (PA)**

H<sub>0</sub>2: Procedural Awareness has no significant effect on access to poverty alleviation schemes.

H<sub>2</sub>: Procedural Awareness has a significant effect on access to poverty alleviation schemes.

For Procedural Awareness, the results show a negative but non-significant effect on access to schemes ( $B = -0.051$ ,  $t = -0.789$ ,  $p = 0.431$ ). This means the null hypothesis ( $H_0$ ) cannot be rejected. In other words, familiarity with the application process, required documents, and enrollment procedures does not significantly influence whether BPL households access the programs. This finding suggests that while households may know the procedures, other factors such as scheme awareness or benefit knowledge might play a more critical role in determining actual participation.

## **3. Benefit Awareness (BA)**

H<sub>0</sub>3: Benefit Awareness has no significant effect on access to poverty alleviation schemes.

H<sub>1</sub>3: Benefit Awareness has a significant positive effect on access to poverty alleviation schemes.

Benefit Awareness has a positive and statistically significant effect on access to poverty alleviation programs ( $B = 0.123$ ,  $t = 2.342$ ,  $p = 0.020$ ). This confirms the alternate hypothesis ( $H_1$ ), indicating that households who understand the benefits provided under government schemes are more likely to utilize them. Awareness of tangible incentives, such as cash transfers, subsidized housing, or food provisions, motivates BPL families to actively engage with the programs, emphasizing the importance of communication campaigns highlighting the schemes' advantages.

## **4. Resource Awareness (RA)**

H<sub>0</sub>4: Resource Awareness has no significant effect on access to poverty alleviation schemes.

H<sub>4</sub>: Resource Awareness has a significant positive effect on access to poverty alleviation schemes.

Assuming the second entry labeled as Benefit Awareness is Resource Awareness, the coefficient is positive and significant ( $B = 0.133$ ,  $t = 2.406$ ,  $p = 0.017$ ). This supports the alternate hypothesis ( $H_1$ ) that households aware of local support centers, NGOs, or government offices that facilitate scheme access are more likely to benefit from these programs. It suggests that connecting BPL

families with accessible resources and support networks can effectively increase participation and reduce barriers to scheme utilization.

## **5. Scheme Awareness (SA)**

H<sub>0</sub>5: Scheme Awareness has no significant effect on access to poverty alleviation schemes.

H<sub>5</sub>: Scheme Awareness has a significant effect on access to poverty alleviation schemes.

Scheme Awareness exhibits the strongest positive effect on access to poverty alleviation programs ( $B = 0.324$ ,  $t = 4.952$ ,  $p = 0.000$ ), confirming the alternate hypothesis ( $H_1$ ). This indicates that households who are aware of the existence of government schemes are substantially more likely to access them. The finding underscores the critical role of spreading information about schemes, as mere availability is insufficient without public awareness. Targeted outreach and awareness campaigns can therefore play a decisive role in improving program coverage among BPL households.

## **6. Conclusion**

The present study examined the impact of awareness factors on access to government poverty alleviation schemes among BPL households in Haryana using a causal research design. The analysis of data from 180 respondents across six revenue divisions revealed a clear link between awareness and scheme utilization. The socio-economic profile highlighted that most BPL households are characterized by low income, medium to large family sizes, limited occupational diversity, and constrained access to modern amenities such as electricity and clean cooking fuel, emphasizing the vulnerability of this population. Multiple regression analysis demonstrated that awareness factors collectively explain a significant portion of the variance in access to schemes ( $R^2 = 0.270$ ), confirming the importance of information in driving participation. Among the five awareness factors examined, Scheme Awareness showed the strongest positive effect, followed by Resource Awareness, Benefit Awareness, and Eligibility Awareness. Procedural Awareness, however, did not have a significant impact, suggesting that understanding of eligibility criteria, benefits, available resources, and knowledge about the schemes themselves play a more critical role than familiarity with procedural formalities. These findings underscore the crucial role of targeted awareness campaigns, information dissemination, and community-based outreach programs in enhancing the reach and effectiveness of poverty alleviation initiatives. Policy interventions that focus on improving household knowledge of scheme existence, eligibility, benefits, and local support mechanisms can significantly increase participation and utilization among BPL families. Overall, the study highlights that beyond program availability, awareness is a key determinant of access, and strategies to reduce multidimensional poverty should prioritize information accessibility, capacity-building, and engagement with marginalized communities.

**References**

1. Ali, I., & Ahmad, E. (2013). Human capital and poverty in Punjab, Pakistan. *Pakistan Development Review*, 52(4), 311–326.
2. Alkire, S., et al. (2014). *Multidimensional poverty measurement and analysis: Global findings*. Oxford Poverty and Human Development Initiative.
3. Arora, S.K., (1973), “Social Background of the Fifth Lok Sabha”, *Economic and Political Weekly*, 8(31-33), Special Number, August.
4. Asian Research Journal of Arts and Social Sciences. (2025). Reconfiguring poverty alleviation in India: Structural barriers, policy gaps, and political economy of exclusion. 32(1), 15–32.
5. Awareness and Utilization of Social Security Schemes by the Elderly Population of District Faridabad, Haryana, India. (2021). *Journal of Comprehensive Health*, 9(1), 22–30.
6. Bendix, R. and Upset, S.M., (eds), (1983), *Class, Status and Power*, New York, Free Press.
7. Biju, M.R., (1991), *Panchayat Finance and Rural Development in Developing Economy: Experts in Kerala, Gujarat*: Sardar Patel University.
8. Correa, E. (2014). Multidimensional poverty among elderly populations in South America. *Development Studies Review*, 26(2), 187–203.
9. Dhongde, S. (2015). Deprivation among adults and the elderly in the United States: A multidimensional poverty approach. *Social Indicators Research*, 123(1), 1–23.
10. Economic Affairs. (2024). Government welfare programs and poverty alleviation: A microeconomic assessment using survey data from rural India, 69(3), 112–130.
11. Economic Survey of Haryana, 2008-09.
12. Fadia, B. L., (2012), *Indian Administration*, Agra, Sahitya Bhawan.
13. Gael, M.L., (1974), *Political Participation in a Developing Nation*, Bombay, India Publishing House.
14. Jayapalan, N., (2000), *Public Administration*, Atlantic Publisher, New Delhi.
15. Kaushik, S., (1982), *Elections in India; Its Social Basis*, New Delhi: K.P. Bagchi and Co.
16. Le, T., et al. (2014). Income and multidimensional poverty in Vietnam: A comparative analysis. *World Development*, 62, 1–13.
17. Mahipal, (2003), *Gap between Needs and Resources of Panchayats in India*, New Delhi: Mittal.
18. Ravallion, M. (1996). Issues in measuring and modeling poverty. *World Bank Policy Research Working Paper*.
19. Rumki, B., (1996), *Public Administration: Concepts and Theories*, Sterling Publishers, New Delhi.
20. Santos, M. E. (2013). Multidimensional poverty in Bhutan: Achievements and challenges. *Social Indicators Research*, 112(2), 431–452.
21. Seth, S., & Alkire, S. (2021). The global multidimensional poverty index 2021: Unmasking disparities by ethnicity, caste, and gender. *OPHI Working Paper*.
22. Shubhabrata, B., & Ramsundar, M. (2013). Multidimensional poverty in the Sundarban region of West Bengal. *Indian Journal of Human Development*, 7(1), 105–122.

23. Sumner, A. (2007). Meaning versus measurement: Why do 'economic' indicators of poverty still dominate? *Development in Practice*, 17(1), 4–13.
24. Tanwar, R., Sharma, N., & Malik, S. (2019). Regional disparities in multidimensional poverty in Haryana. *Economic Affairs*, 64(2), 347–356.
25. Tripathy, R.N., (1987), *Local Finance in Developing Countries*, New Delhi, Govt. of India, Planning Commission.
26. Unjum, D. (2018). Gender and multidimensional poverty in rural Kashmir. *Journal of Rural Development*, 37(4), 527–540.
27. Yu, J. (2013). Trends in multidimensional poverty in China: 2000–2009. *World Development*, 47, 268–281.