

Impact of Education on Poverty Alleviation among the Rural Households of Coimbatore

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Abstract

Education alleviates poverty of many studies supported that many countries put forth human capital as their main focus. It is argued that the country with better human capital achieved almost all kinds of development and there is no question of poverty. If so, whether education plays a vital role in poverty reduction. As one of the most powerful instruments of poverty reduction, education can be a guarantee for development in every society and even every family. In this connection the present study the main objective of aimed to analyze the impact of education on poverty. A primary survey was undertaken by applying multistage random sampling technique. To test the impact Binary logistic regression model was used.

Key words: Education; Poverty; Eradication; Binary logistic regression.

Introduction

The world has made remarkable progress in reducing extreme poverty. In 1990, close to half of the people in developing regions were lived on less than \$1.25 a day. This rate dropped to 22 per cent by 2010. The absolute number of people living in extreme poverty fell from 1.9 billion in 1990 to 1.2 billion in 2010. Despite this overall achievement, progress on poverty reduction has been uneven. Some regions, such as Eastern Asia and South-Eastern Asia, met the target of halving the extreme poverty rate (The Millennium Development Goals Report - 2014).

Thus a successful poverty eradication strategy would require full and proper development of human capital through equitable education policies (World Bank, 2000). This is especially in line with the fact that poverty is a complex issue that requires to be tackled by using all fronts including education. Education thus plays a vital role in poverty reduction. As one of the most powerful instrument for poverty reduction, education can be a guarantee for development in

every society and every family. Its centrality is not only for poverty reduction but it can also contribute in reducing inequality (World Bank, 2004). Sen also stressed that education has a significant role to play in poverty reduction in various ways.

India is the home to above 40 crores of poor, did not have income to access a consumption basket which defines the poverty line. Of these, 83.36 per cent were in the rural areas. Such a high incidence of poverty is a matter of concern in view of the fact that poverty eradication has been one of the major objectives of the development planning process. Reduction of poverty in India is, therefore, vital for the attainment of national and international goals. Agricultural wage earners, small and marginal farmers and casual workers engaged in non agricultural activities, constitute the bulk of the rural poor (Devath Suresh, 2012). The estimates of poverty made by the Union Planning Commission in 1999–2000 showed that in Tamil Nadu 1.12 per cent of the State's population lives below the poverty line, this is less

than the all-India average of 26.10 per cent. (Tamil Nadu Human Development Report- 2003).

Literacy Rate in India and Tamil Nadu

As per Population Census of India 2011, the Literacy rate of India has shown as improvement of almost 9 percent. It has gone up to 74.04% in 2011 from 65.38% in 2001, thus showing an increase of 9 percent in the last 10 years. It consists of male literacy rate 82.14% and female literacy rate is 65.46 per cent (Indian online pages.com, Population of India - 2011).

Literacy Rate in Tamil Nadu

The literacy rate for Tamil Nadu in 2011 has increased to 80.33 % from 73.45 % returned in the 2001 Census. Among the males, 86.81% are literates whereas among the females the rate is 73.86%. The corresponding rates in 2001 were 82.42% for males and 64.43% for females. (2011 censuses)

Review of Literature

Many studies have been conclude by a number of authors and analyzed the role of education on poverty reduction. Some of the important studies are given in the following paragraphs.

Ijaiya (1980) examined that huge investment on education is the urgent need in Nigeria because it promotes income, entrepreneurship, health facilities, etc. Ambe-Uva (2004) argued that Open and Distance Learning (ODL) has visible impact on poverty reduction among women, gender equity, economic sustainability and accessible education. This enables individuals to make informed choices, broaden their horizons and opportunities and to have voice in public decision making. Awan and Nouman Malik et.al (2011) analyzed the impact of education on poverty reduction in Pakistan that

evaluates the effect of different levels of education, experience and gender of the employed individuals on poverty. By logistic regression technique, the results depicted that there was a negative relationship between probability of being poor and different levels of education. It means the higher levels of education reduce the probability of being poor gradually. The results have shown that education attainment has a negative impact on poverty. Therefore, education is the most important factor in poverty reduction.

Statement of the Problem

Today poverty is a serious concern of every developing country. UNO report 2000 stated that the half of the world's population avail less than US \$ 2 per day and 20 per cent from world's population earning less than US \$ 1 a day. As for as India concerned, more than 80 per cent of the people living in rural area are under poverty. India is basically a agrarian country and most of the people living in rural areas where many were unable to get all the basic needs. For them getting education is also very difficult due both demand and supply factors of education. The poor literacy forced them to earn less and which in turn lead them poverty. Hence a successful poverty eradication strategy would require full and proper development of human capital through equitable education policies. The governments of India and Tamil Nadu have been announcing various educational schemes, including the free education and scholarships at various levels, to increase the literacy rate but it is still for behind many countries including the developing ones. It is also seen that the level of literacy is increasing on one side and the level of poverty is reducing on the other side. In this context, this study tries to relate the education with poverty among the rural households in Coimbatore district. Some necessary skills that would increase their capacity to produce more

effectively and efficiently. In this connection, the present study tries to analyze the link between education and poverty in Coimbatore district.

Objectives of the Study

The main objective of the study is to analyze the impact of education on poverty alleviation and sub objectives are: i. to study the socio demographic economic characteristics of the surveyed households. ii. to analyze the level of education among the respondents and their family members. iii. to measure the poverty and analyze the relationship between education and poverty. and iv. to examine the determinants of poverty in the study area.

Hypothesis

In view of the above objectives a hypothesis is formulated, which reads as “ The level of poverty among surveyed respondents is much influenced by the level of education than that of other socio economic factors viz., age, sex, assets, income, expenditure, savings, debt, etc.”

Methodology

The primary data required for the study were collected from the selected respondents of Pollachi block. A Multistage random Sampling Technique was used to select the respondents by selecting the block in the first stage, the villages in second stage and respondents in the third stage. At stage one the block was selected on the basis of high literacy rate by which Pollachi South was selected. In stage two, the villages with highest and lowest literacy level were identified and selected. As per official reports of Coimbatore collectorate, the low literacy village was Somandurai and high literacy village was Unjavelampatti. The high literacy village of Unjavelampatti consists of 1248 households and Somandurai comprises 1654 households. Of which 5 per cent of the households (159 households) from each villages were selected and the total households selected was 62 from low literacy village and 97 from high level literacy village. The selected respondents were contacted in person to collect the information required for the study.

Results and Discussion

Table: 1. Socio Demographic Characteristics of the Respondents

Sl. No	Age (in years)	Literacy level		Total
		Low	High	
1.	Young (<35)	30 (30.93)	28 (45.16)	58 (36.48)
2.	Middle (35-60)	56 (57.73)	30 (48.39)	86 (54.09)
3.	Old (>60)	11 (11.34)	4 (6.45)	15 (9.43)
Sex				
1.	Male	60 (61.86)	53 (85.48)	113 (71.07)
2.	Female	37 (38.14)	9 (14.52)	46 (28.93)
Religion				
1.	Hindu	95	61	156

		(97.94)	(98.39)	(98.11)
2.	Christian	2 (2.06)	1 (1.61)	3 (1.89)
Community				
1.	FC	2 (2.06)	0 (0.00)	2 (1.26)
2.	BC	14 (14.43)	14 (22.58)	28 (17.61)
3.	MBC	28 (28.87)	13 (20.97)	41 (25.79)
4.	SC	52 (53.61)	35 (56.45)	87 (54.72)
5.	OC	1 (1.03)	0 (0.00)	1 (0.63)
Marital status				
1.	Married	79 (81.44)	53 (85.48)	132 (83.02)
2.	Unmarried	11 (11.34)	8 (12.90)	19 (11.95)
3.	Widowed	7 (7.22)	1 (1.61)	8 (5.03)
	Total	97 (100)	62 (100)	159 (100)

Source: Computed

Note: Figures in parentheses are percentages to the total

It could be observed from table 1 that in total, more than one half (54.09%) of the respondents belonged to middle age group, which was followed by young one (36.48%) and the share of old age group was very low (9.43%). In both literacy areas, the share of middle age group was somewhat higher (57.73%) than that of others. However, in low literacy village, the share was lower than high literacy village (48.39%). In case of sex, a vast majority of the respondents were male in both the villages.

Regarding the religion, most of the respondents were belonged to Hindu. It is clear from the table that more than one half of the respondents (54.72%) were belonged to SC category, which was followed by MBC (25.79%) and others. It is also seen that 83.02 per cent of the respondents were married which was followed by unmarried (11.95%) and widowed (5.03%). In both the surveyed villages, the same picture could be noticed.

Table: 2. Sources of Income of the Respondents

Sl. No	Source	Level of Literacy		Total
		Low	High	
1.	Agriculture	51 (52.58)	30 (48.39)	81 (50.94)
2.	Service	7 (7.22)	6 (9.68)	13 (8.18)
3.	Industrial works	13 (13.40)	2 (3.23)	15 (9.43)
4.	Wage	16 (16.49)	11 (17.74)	27 (16.98)
5.	Rent from property	1 (1.03)	0 (0.00)	1 (0.63)
6.	Profit from Business	1 (1.03)	0 (0.00)	1 (0.63)
7.	Foreign	0 (0.00)	1 (1.61)	1 (0.63)
8.	Driver	6 (6.19)	5 (8.06)	11 (6.92)
	Average Annual Income	33763.40	55809.68	42360.06
	Total	97 (100.00)	62 (100.00)	159 (100.00)

Source: Computed

Note: Figures in parentheses are percentages to the total

Sources of income of the surveyed households are presented in table 2. In total, agricultural income predominated (50.94%) others as the location was agro-based one. The village wise analysis showed that, in low literacy village, the proportion of agriculture was higher (52.58%) than that of high literacy village (48.39%). Apart from these, the other sources were meagre in both the villages (less than 10%). The average annual income was Rs. 42360.06, which was high in high literacy village (Rs. 55809.68) and low in low literacy village (Rs.33763.40).

Expenditure pattern of the households of the surveyed villages is given in table 3. The expenditure heads have broadly been classified into food, non-food and social functions. All the surveyed respondents have spent on food, beverage, cloth, footwear/toilet materials/transport, medical expenses, entertainment and social functions. In total, a majority of the respondents were not spent on education, which was more or less uniform among the villages also. However, the spending was very low in low literacy village (43.30%) when compared to high literacy village (59.68%). Apart from this, the spending pattern was uniform for both the

study villages. In total, the average annual expenditure was Rs. 24809.71, which was high in higher literacy village (Rs. 29834.678) and low in lower literacy village (Rs.21597.89).

Table: 3. Expenditure Patterns of the Respondents

Sl. No	Expenditure	Level of Literacy		Total
		Low	High	
1.	Food Items	97 (100.00)	62 (100.00)	159 (100.00)
2.	Non Food			
	Beverage	97 (100.00)	62 (100.00)	159 (100.00)
	Fuel/Light/Gas	80 (82.47)	58 (93.55)	138 (86.79)
	Clothe	97 (100.00)	61 (98.39)	158 (99.37)
	Food wear/Toilet Materials/Transport	97 (100.00)	62 (100.00)	159 (100.00)
	Medical Expenses	97 (100.00)	62 (100.00)	159 (100.00)
	Education	42 (43.30)	37 (59.68)	79 (49.69)
	Entertainment and House Rent	96 (98.97)	62 (100.00)	158 (99.37)
3.	Social Function	96 (98.97)	62 (100.00)	158 (99.37)
	Average Annual Expenditure	21597.89	29834.67	24809.71
	Total	97 (100.00)	62 (100.00)	159 (100.00)

Source: Computed

Note: Figures in parentheses are percentages to the total

The educational status of the respondents is given in table 4. It could be observed that more than one third of the respondents studied up to secondary level (35.22%) which was followed by primary (25.16%), higher secondary (6.29%) and graduate (5.66%) and only 0.63 per cent were completed their post graduation. Village- wise analysis also found that the secondary education was somewhat higher than other educational level and the share of graduates, post graduates, higher secondary are very low in both the study villages.

Table: 4. Educational Levels – Among the Respondents

Sl. No	Educational level	Level of Literacy		Total
		Low	High	
1.	No Formal Education	37 (38.14)	6 (9.68)	43 (27.04)
2.	Primary	24 (24.74)	16 (25.81)	40 (25.16)
3.	Secondary	26 (26.80)	30 (48.39)	56 (35.22)
4.	Higher Secondary	7 (7.22)	3 (4.84)	10 (6.29)
5.	Graduate	3 (3.09)	6 (9.68)	9 (5.66)
6.	P.G	0 (0.00)	1 (1.61)	1 (0.63)
	Total	97 (100.00)	62 (100.00)	159 (100.00)

Source: Computed

Note: Figures in parentheses are percentages to the total

Table: 5. Factors Responsible for getting Employment among the Respondents

Sl. No	Particular	Level of Literacy		Total
		Low	High	
1.	Educational qualification	4 (4.12)	9 (14.52)	13 (8.18)
2.	Basic qualification and Awareness	1 (1.03)	2 (3.23)	3 (1.89)
3.	Additional skill	5 (5.15)	14 (22.58)	19 (11.95)
4.	Reservation	4 (4.12)	5 (8.06)	9 (5.66)
5.	Recommendation	76 (78.35)	29 (46.77)	105 (66.04)
6.	Experience	7 (7.22)	3 (4.84)	10 (6.29)
	Total	97 (100.00)	62 (100.00)	159 (100.00)

Source: Computed

Note: Figures in parentheses are percentages to the total

Table 5 stated the major factors responsible for getting employment among the respondents in the study villages. In all, for getting employment, recommendation was given priority and ranked by many (66.04%). Among the study villages also recommendation dominated high, however, it was high in low

literacy village (78.35%) and little less in high literacy village (48.77%). The other factors like additional skill (22.58%) and educational qualification (14.52 %) were contributed to a reasonable extent in getting employment.

The following are the details of the respondent’s family members, which will help the researcher to get detailed results about the level of education and poverty reduction.

Table: 6. Age wise Classification of the Family Members

Sl. No	Age	Level of Literacy		Total
		Low	High	
1.	Children (< 18)	81 (23.89)	54 (23.18)	135 (23.60)
2.	Young (18 – 35)	103 (30.38)	97 (41.63)	200 (34.97)
3.	Middle (35 – 60)	124 (36.58)	71 (30.47)	195 (34.09)
4.	Old (> 60)	31 (9.14)	11 (4.72)	42 (7.34)
	Total	339 (100.00)	233 (100.00)	572 (100.00)

Source: Computed

Note: Figures in parentheses are percentages to the total

Table 6 shows the age wise classification of the family members. Among the family members 34.97 per cent of the family members have come under the category of young, which was followed by middle (34.09%). Between the villages, young age members were high in high literacy village than low literacy village. Middle age was high (36.58%) in low literacy village than high literacy village. Table 7 stated sex wise classification of the family members. In total, more than one half (50.17%) of the respondents were male and the rest were female (49.83%).

The educational status of the family members is given in table 8. In total, more than one fourth of the family members studied up to secondary level (28.67%), which was followed by no formal education (26.22%) and primary level (23.43%). Among the villages, no formal education was high in low literacy village (32.74%) when compared to the high literacy village (16.74%). It was also found that the secondary education was somewhat higher than other educational level in both the study villages and the share of primary, graduates, higher secondary, new born and technical education were very low in both the study villages.

Table: 7. Gender wise Classification of the Family details

Sl. No	Sex	Level of Literacy		Total
		Low	High	
1.	Male	167 (49.26)	120 (51.50)	287 (50.17)
2.	Female	172 (50.74)	113 (48.50)	285 (49.83)
	Total	339 (100.00)	233 (100.00)	572 (100.00)

Source: Computed

Note: Figures in parentheses are percentages to the total.

Table: 8. Educational Levels among the Family Members

Sl. No	Particular	Level of Literacy		Total
		Low	High	
1.	New Born (under 5)	14 (4.13)	11 (4.72)	25 (4.37)
2.	No Formal Education	111 (32.74)	39 (16.74)	150 (26.22)
3.	Primary	81 (23.89)	53 (22.75)	134 (23.43)
4.	Secondary	87 (25.66)	77 (33.05)	164 (28.67)
5.	Higher secondary	24 (7.08)	19 (8.15)	43 (7.52)
6.	Graduates	19 (5.60)	30 (12.88)	49 (8.57)
7.	Technical	3 (0.88)	4 (1.72)	7 (1.22)
	Total	339 (100.00)	233 (100.00)	572 (100.00)

Source: Computed

Note: Figures in parentheses are percentages to the total

Place of the study among the family members is given in table 9 and the places were classified into three categories viz., rural, semi urban and urban. Further the no formal education and children (below 5 years) were also given. In all, 55.07 per cent of the family members completed their study in rural areas, which was followed by semi urban (11.01%) and urban (3.32%). The proportion of no formal education /children together was accounted for more than 30 per cent. Among these no formal education was more than 25 per cent. Among the villages, it was found that the members studied in rural area were high with 57.08 per cent in high literacy village and 53.69 per cent in low literacy village. Not only that the members

studied in semi urban and urban areas also high in high literacy village, while no formal education /children were high in low literacy village (32.74%) and it was only 16.74 per cent in high literacy village.

Table: 9. Place of Study of the Family members

Sl. No	Background	Level of Literacy		Total
		Low	High	
1.	No Formal Education /Children	125 (36.87)	50 (21.46)	175 (30.59)
2.	Rural	182 (53.69)	133 (57.08)	315 (55.07)
3.	Semi urban	23 (6.78)	40 (17.17)	63 (11.01)
4.	Urban	9 (2.65)	10 (4.29)	19 (3.32)
	Total	339 (100.00)	233 (100.00)	572 (100.00)

Source: Computed

Note: Figures in parentheses are percentages to the total

Table 10 explained the occupational categories of the family members. In all, nearly 32 per cent of the family members were worked as agricultural coolie and about 20 per cent of the family members were students. It is also stated that about one fourth of the family members were not engaged in any job as they are dependents. In case of villages, more than one fourth of the family members in both the villages were agricultural coolie and other works were not familiar in the study villages.

According to the NSSO Report the MPCEMRP Ministry of Statistical and Programme Implementation National Sample Survey Office (2011 – 2012), the poverty stricken households were identified on the basis of their income. Based on which, those families which have the monthly per capita income of Rs. 1287 and more were APL. In this connection table 9 explains 18.24 per cent of the respondent's monthly income was below Rs.1287 and hence they were under poverty. The other levels of living of the surveyed households broadly classified in to four categories, viz., marginally non poor, better off, well-to-do, and rich. It could also be revealed from the table that nearly one third (33.96%) of the respondents were better off level, which was followed by well-to-do (21.38%), and rich (11.95%). Regarding the village wise analysis, about 18 per cent of the households from both the villages were poor. The proportion of very rich was high in high literacy village.

Table: 10. Occupational Structure of Members in Surveyed Villages

Sl. No	Type of jobs	Level of Literacy		Total
		Low	High	
1.	Children	76 (22.03)	50 (22.03)	126 (22.03)
2.	Student	59 (17.40)	58 (24.89)	117 (20.45)
3.	Agricultural Coolie	123 (36.28)	60 (25.75)	183 (31.99)
4.	Industry	19 (5.60)	5 (2.15)	24 (4.20)
5.	Service	8 (2.36)	18 (7.73)	26 (4.55)
6.	Business	7 (2.06)	4 (1.72)	11 (1.92)
7.	Daily wages	19 (5.60)	10 (4.29)	29 (5.07)
8.	Driver	14 (4.13)	11 (4.72)	25 (4.37)
9.	Farmer	0 (0.00)	3 (1.29)	3 (0.52)
10.	Bakery	0 (0.00)	2 (0.86)	2 (0.35)
11.	Foreign	0 (0.00)	1 (0.43)	1 (0.17)
	Total	339 (100.00)	233 (100.00)	572 (100.00)

Source: Computed

Note: Figures in parentheses are percentages to the total

Table.11. Level of Poverty among the households

Sl. No	Particular (in Rs)	Level of literacy		Total
		Low	High	
1.	Poor - (Below – 1287)	18 (18.56)	11 (17.74)	29 (18.24)
2.	Marginally non poor - (1287 – 1500)	14 (14.43)	9 (14.52)	23 (14.47)
3.	Better off - (1500 – 1750)	36 (37.11)	18 (29.03)	54 (33.96)
4.	Well – to – do - (1750 – 2000)	19 (19.59)	15 (24.19)	34 (21.38)
5.	Very rich - (Above – 2000)	10 (10.31)	9 (14.52)	19 (11.95)

	Total	97 (100.00)	62 (100.00)	159 (100.00)
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Source: Computed

Note: Figures in parentheses are percentages to the total

Testing of Hypothesis

Table: 12. Determinants of poverty – A Binary Logistic Regression Model

Sl. No	Variables	B	Odds Ratio	Inverse Odds Ratio
1.	Constant	-23.804	.000	
2.	Age	-.808***	2.896	0.34
3.	Sex	.208	.146	-
4.	Community	.946***	3.611	-
5.	Marital status	2.217**	3.961	-
6.	Primary	.289	.198	-
7.	Secondary	.657	.994	-
8.	Higher Secondary	1.778***	3.482	-
9.	Graduates	-.163	.014	71.42
10.	Total asset	.269	.137	-
11.	Debt	-.488	.996	1.00
12.	Saving & Investment	1.170**	4.011	-
13.	Family income	-.252	.254	3.93
2 Log Likelihood = 127.122 ^a Cox & Snell R Square = .140 Nagelkerke R Square = .228				

Source: Computed

Note: ** Significant at 5% level

*** Significant at 10% level

To predict the probability of poverty among the respondents a Binary Logistic Regression

Model was used. The hypothesis reads as “ The level of poverty among surveyed respondents is

much influenced by the level of education that of other socio economic factors viz., age, sex, assets, income, expenditure, savings, debt, etc". It could be seen from the table 12 that The Nagelkerke R^2 was 0.228 and 2 log Likelihood of the model was 127.122.

To evaluate the hypothesis twelve explanatory variables, viz., age, sex, community, marital status, primary, secondary, higher secondary, graduates, total asset value, debt value, saving and investments and family income are selected. Among them, marital status, saving and investment were significant at 5 per cent level. While the community, age and higher secondary education was significant at 10 per cent level. Age was negatively related and statistically significant at 10 per cent level. The variables viz., community, marital status, savings and investment and higher secondary were positively related.

It could be observed from the odds ratio that the probability of inclining poverty for a SC respondent was about 36 per cent, whereas if the respondent belonged to the age group of below 28 years, the extent of poverty was less and vice versa. If the respondents were married, then there will be poverty by 40 per cent probability. Apart from these, the members who studied higher secondary level had a chance of 35 per cent to be under poverty. None other than this level, the poverty was not related to education, which showed that higher the education, lower will be the poverty is certain and hence the level of education reduces the poverty is proved.

Summary of Findings

The study found that many of the respondents belonged to middle age group, which was followed by young one (36.48%). Most of the respondents were male and majority was belonged to Hindu religion. In both the study villages SCs were highest when compared to other

communities. In total, 83.02 per cent of the respondents were married. In 61.41 per cent of the family members were dependent and the rest were earners. The major source of income was agriculture for one half of the respondents. A majority of the respondents were not spent on education which was more or less uniform among the villages also. Among the family members, more than one half of the family members belong to male and the rest are female. Many of the family members were young age educated up to secondary level. No formal education was high in low literacy village, when compared to the high literacy village. Most of the family members were studied in rural institutions and a few were studied in urban area. The level of poverty was associated with the level of education, total expenditure and savings and investment of the respondents. The level of poverty was low in high literacy village (17.74), than the low literacy village.

Conclusion

This study concludes that in both villages, the level of education is negatively associated with the level of poverty. The high literacy village showed better performance in terms of standard of living, study facilities, health care and basic infrastructure than low literacy village. Hence, the level of poverty was less in high literacy village; this implies that the education plays as vital role in poverty reduction in this village. So promotion of education will definitely reduce the poverty in the study areas. So it is suggested that the respondents of the low literacy village have to concentrate more on their education, which in turn reduce the poverty to a greater extent.

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