

# **Rural Poverty: Findings of a study in three Grama Panchayats in Kerala**

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- This paper examines the poverty estimates of Kerala.
- Presents the Characteristic features of rural poverty
- Examine the impact of the poverty alleviation schemes.
- And present a few policy suggestions to reduce poverty.

Table:1

## Definition of Poverty Line (2004-05) Monthly PCTE

	Kerala		India	
	Rural	Urban	Rural	Urban
1. Poverty line 2004-05 (PC)	430.12	559.39	356.30	538.60
2. Poverty line (2004-05) (PC Expert Group 2009)	537.31	584.70	446.68	578.80

**Table: 2**  
**Percentage of people below poverty line (Planning Commission)**

	Kerala			All India		
	Rural	Urban	Total	Rural	Urban	Total
1. Poverty estimate 2004-05	13.20	20.20	15.00	28.30	25.70	27.50
2. Poverty estimate 2004-05 (PC Expert Group 2009)	20.20	18.40	19.70	41.80	25.70	37.20

**Table:3**  
**Number of Ration Cards in Kerala**

	<b>January 2008 (in lakh)</b>	<b>January 2011 (in lakh)</b>	<b>Growth in Percentage</b>
1. Families having APL Cards	49.38	43.83	-11.23
2. Families having BPL Cards	20.82	32.29	55.09
Total Cards	70.20	76.12	8.43
Percentage of BPL Cards	29.66	42.41	42.98

**Table: 4**  
**Number of BPL Families in Kerala, January 2011**

<b>District</b>	<b>Number of BPL Families (in Lakh)</b>	<b>Percentage of BPL Families</b>
Thiruvananthapuram	3.99	47.30
Kollam	3.10	46.08
Pathanamthitta	1.14	36.50
Alappuzha	2.56	48.57
Kottayam	1.93	41.43
Idukki	1.53	55.38
Ernakulam	2.62	34.23
Thrissur	2.94	39.93
Palakkad	3.02	48.77
Malappuram	2.92	38.65
Kozhikode	2.55	38.73
Wayanad	1.07	57.46
Kannur	1.82	34.09
Kazargod	1.11	42.64
<b>Total</b>	<b>32.29</b>	<b>42.41</b>

## **Comments on the Estimates**

- Planning Commission's estimates give an under estimate of the poverty in Kerala.
- The BPL surveys of Government of Kerala give an over estimate of the poverty in Kerala.
- It is likely that the actual rate of poverty lies in between these two estimates.
- Based on these figures we can say that more than one third of the households belongs to the category of BPL or poor in Kerala.

## II. BPL Households: Findings of a Survey conducted in the three Grama Panchayats

- A sample survey was conducted in three Grama Panchayats in October to December 2010.
- Vizhinjam (Neyyattinkara Taluk)- 40 sample households.
- Vithura (Nedumangad Taluk) - 40 sample households.
- Pulimath (Chirayinkeezhu Taluk) - 40 sample households.
- Total households covered was 120.



# **Household Characteristics**

## **1. Belongs to Poor backward communities**

- Poor belongs to backward and SC/ST communities.
- Of the total families, 92.5 percent are of backward and SC/ST communities.
- Poverty still remains as the most important social problem.

## **2. Low income earners**

- Poor do either casual or self employment and get work only for few days in a month.
- 71 percent of the total samples are casual labourers.
- Daily wage of a women labourer is lower compared to male labourers.
- Poor do possess neither education nor expertise to acquire permanent or regular salaried jobs.

### **3. No land or other income generating assets**

- Poor who reside in rural areas have no land or other income generating assets.
- No land for agricultural activities and cattle rearing.
- More than half of the families have land area only less than 4 cents.
- In Vithura, people reside in colony houses in 4 cents area.
- One fourth of the families in Vizhinjam have only land area less than 2 cents.

### **4. Food and consumption**

- Of the total families, one fifth eats kanji or pazhaya kanji as their breakfast.
- Monthly per capita expenditure is Rs.1292 whereas daily per capita expenditure is Rs.43.
- The monthly per capita expenditure on food is Rs.725 while per capita daily expenditure is Rs.24.
- Old age people, women and children are not getting minimum required nutritious food.

## **5. Drinking habit is an important reason of poverty.**

- Family members of the 44 percent of the families drink alcoholic products and spend an average amount of Rs.1949 per month.
- Family heads and elder boys who drink.
- One fifth of the drunkards drink daily more than once.
- Drinking habit is growing among the elder boys.

## **6. Educational Level**

- 36 of the family heads of the household and their wives are illiterate.
- 84 percent of the students have become drop outs even before they reach SSLC.
- Three fourth of the drop outs happened due to financial difficulties.
- Financial difficulties, low education level of parents, general social backwardness, inability to study etc. are the reasons for drop outs.

## **7. Students**

- Only very few children could reach above plus two level education.
- Out of the children in 120 sample households, only 8 students have reached degree level.
- Children are not able to study in vocational courses like ITI courses.

## **8. Housing Condition**

- Of the total families, 94 percent of the them have own houses.
- The houses are very small and the condition is pathetic.
- One fourth of the selected houses are very small or small huts.
- Three fourth of the houses are very small with small rooms and poor roofing. Separate bedrooms and kitchen are absent in the houses.

## **9. Houses with no latrines**

- One fourth of the sample households have no latrines.
- 42 percent of the houses in Vithura and 27 percent of the houses in Vizhinjam have no latrines.

## **10. Electricity and cooking gas**

- Out of the total sample households , 11 percent houses do not have electricity.
- Only 13 percent of the families use cooking gas.

## **11. Chronic drinking water shortage**

- There is chronic drinking water shortage in Vizhinjam.
- The water distributed through pipelines cannot be used for drinking or cooking purposes.
- 40 percent of the households in Vizhinjam are purchasing drinking water daily.
- More than half of the households spend around Rs.300 for buying drinking water in Vizhinjam.
- Drinking water issue is serious in Vithura in summer season and they are forced to take water from ponds or small streams.

## **12. Poor infrastructural facilities**

- 87 percent of the families have reported that the condition of roads maintained by the local self government institutions is very pathetic.
- People expressed dissatisfaction on the absence of street lights in their respective wards.
- Mosquito problem in Vizhinjam and Pulimath is very serious.

## **13. Indebtedness**

- Out of the total selected families, 82 families have borrowed for various purposes.
- Among them 28 percent of the families have debt amount of more than 1 lakh.
- Borrowed for house construction, marriage, treatment, daily expenditure etc.
- Borrowings for investment in agriculture, cattle rearing, fishing equipments, migration for job etc are very few.
- 42 percent of the debtors have borrowed from money lenders.
- 14 percent of the loans were taken from Kudumbasree.
- Of the total families, three fourth do not have bank accounts.

# **Impact of Poverty Alleviation Schemes**

## **1. BPL card distribution**

- 83 percent of the sample households complained that the BPL card distribution is done not according to the criteria and excludes the real needy.
- The card distributed is according to the interest of the local party leaders.

## **2. Uneatable BPL rice**

- Three fourth of the families have said that the rice distributed on BPL card is not eatable.
- Most of the said BPL beneficiaries buy rice only because they do not have any other option.

### **3. Widespread corruption in the distribution of BPL food items**

- Almost all the families said that they are not getting the stipulated quantities of rice.
- The same is the case with wheat also according to more than half of the families.
- The practice of not mentioning the quantities of food items distributed in the card creates conditions favourable for corruption.
- There is also the practice of befouling the people in the distribution of rice at the rate of Rs.2.
- Wide spread corruption is being carried out through ration shops.



#### **4. Mid day meals scheme**

- Three fourth of the children in the school get kanji, another one third get rice and yet another one third get both kanji and rice at free of cost under the mid day meal scheme.

#### **5. Financial support for house construction**

- 75 percent of the families in Vithura, 20 percent of the families in Pulimath and 20 percent of the families in Vizhinjam got financial support for house construction and maintenance.
- The amount ranged from Rs.10000 to Rs.100000.
- 56 percent of families got the financial support before the year 2005 while the other 44 percent got help during the years between 2006 and 2010.
- The procedures for applying and receiving the amounts are so complex.

## **6. Treatment and medical aid**

- Half of the 60 inpatients took treatment from government hospitals and the other half from private hospitals.
- 62 percent of the families expressed good opinion about the quality of the treatment in government hospitals and primary health centers.
- But one fourth of the families expressed negative opinion about the quality of treatment in government hospitals.
- 75 percent of the patients met the treatment expenses of their own.
- 20 families got free medical aid as per the revised central government insurance scheme.

## **7. Pension for the poor**

- Among the sample households, 26 people get pension under various schemes such as old age pension, widow pension, agricultural labour pension and pension for the handicapped.
- The distribution of pension is once in six or seven months.

## **8. Poor implementation of Mahatma Gandhi Employment Guarantee Scheme**

- The beneficiaries got only around 26 days work in a year.
- Poor are not getting the targeted benefits of the scheme due to the inefficiency and negligence of authorities.

## **9. Working of Kudumbasree**

- Out of the 120 families, 58 families are engaged in Kudumbasree activities.
- 52 out of the 58 families are engaged in the micro finance scheme of the Kudumbasree.
- Kudumbasree helps the poor in acquiring small loans for meeting consumer expenditures.
- The income from Kudumbasree activities is low. More than half of them get only an amount ranging from Rs.200 to Rs.600 in a year.
- Kudumbasree is not successful in providing better job opportunities and income for women in the rural area.

### **III. Policy suggestions for Poverty Reduction**

1. Promotion of investment in primary, secondary and tertiary activities to generate more production and employment.
2. Economic empowerment of the poor through providing capital assets.
  - (a) Making available land for cultivation through changes in tenancy reforms.
  - (b) Distribution of public land to the poor.
  - (c) Distribution of land taken by acquisition.
  - (d) Schemes which provides assets to the poor (motor vehicle, machines, tools and other productive machinery).
  - (e) Schemes for constructing and repairing of houses.

3. Measures to prevent the consumption of alcohol, foreign liquor and drugs.
  - (a) Conducting awareness programmes to prevent the drinking in the educational institutions (schools, Plus Two schools, colleges and other educational institutions).
  - (b) Starting more de addiction centres in government hospitals, private hospitals and other social institutions.
  - (c) Grants to social institutions to conduct awareness programmes to prevent drinking.
4. All the social welfare pensions meant for poor should be distributed every month.
5. Effective implementation of all centrally sponsored poverty alleviation schemes meant for poor.
6. Good quality rice and other food items should be distributed through public distribution system meant for BPL households.
7. Providing more credit through banks and other credit institutions to the poor (education, employment, housing, medical treatment etc.).

## 8. Drinking Water

(a) Top priority should be given for drinking water distribution by expanding all the drinking water distribution projects.

(b) Drinking water distribution through pipelines, public wells, bore wells and other sources must be instituted by LSGI.

(C) Major drinking water supply projects to be started by the government.

## 9. Health Care

(a) The public medical facilities should be expanded to cater the increasing medical care requirement of poor.

(b) Facilities must be expanded in all medical institutions viz., primary health centres, Taluk, district hospitals etc.

(c) Ensure efficient implementation of medical insurance schemes meant for poor.

- Ensure faster rural electrification and special schemes for the same must be introduced.
- Improve the conditions of roads under the local self governing bodies.
- Boat services must be started in needy areas of rivers and lakes.
- Public water transport services must be improved.
- Suitable places must be identified in all wards of the Grama Panchayat for the disposal of waste.
- Modern technology should be used to process waste.
- All the BPL families should be provided with toilets by LSGI at free of cost.
- Good quality rice should be distributed through PDS meant for poor.
- Steps should be taken to eliminate many corrupt practices in the PDS shops.