CHAPTER

1

INTRODUCTION
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"I will give you a talisman. Whenever you are in doubt, or when the self becomes too much with you, apply the following test. Recall the face of the poorest and the weakest man [woman] whom you may have seen, and ask yourself, if the step you contemplate is going to be of any use to him [her]. Will he [she] gain anything by it? Will it restore him [her] to a control over his [her] own life and destiny? In other words, will it lead to swaraj [freedom] for the hungry and spiritually starving millions? Then you will find your doubts and yourself melt away."

- One of the last notes left behind by Gandhi in 1948

Gandhiji our Father of Nation had such a great vision about the focus of many development activities introduced in the country. The upliftment of the marginalised and backward sections of the people from the clutches of poverty and hunger should be the aim of any development activity especially the development policies related to the rural areas. Gandhiji’s idea of Village Swaraj was based on the concept of decentralisation. However, Panchayat Raj was included only in the directive principles of the state policy. Therefore, no organizational arrangements for transferring power, functions, and finance to the local bodies were created until 1992. The 73rd and 74th amendments of the constitution gave birth to new era of development and planning in the whole country, which transformed the local bodies to the position of a local government.

Rural development and poverty alleviation are the main objectives of every planning system, whether it is centralised or decentralised. As the worst form of human suffering, poverty is still the greatest challenge to all the national and international governance whether in the developed or developing countries. Fighting
with poverty is the serious agenda of the planners in the whole world. There is a plethora of programmes and policies introduced by the planners for poverty alleviation.

The world summit on the sustainable development in 2002 declared millennium development goals. Poverty eradication was the first objective among them. Millennium development goals are targeted to end poverty and hunger through improved education and health and improving gender equity and environmental sustainability by 2015.

The modern approach of poverty is multi dimensional.(OPHI,2015) Multidimensional approach is comparing poverty with deprivation of productive assets and opportunities. The World Bank defines poverty as “the inability to attain a minimal standard of living”. According to the World Bank those who are not having the income $ 1.25 per day is considered as poor.

As per the Economic review 2013 of Kerala “ The poor are those who are unable to achieve basic facilities like food, safe drinking water, shelter, access to information, education, health care, social status, political power or even have the opportunity to develop meaningful connections with other people in the society”. This condition is absolute poverty while relative poverty refers to the lack of income when compared to the average standard of living. Thus, various dimensions related to economic, social, health, educational and social status must be considered to estimate the prevalence of poverty. In addition to it, the factors like social exclusion, powerlessness, and voicelessness in the society, vulnerability etc. is the new dimensions that are correlated with poverty in the context of Kerala.
‘Since poverty is considered as a national shame, its alleviation requires public action or state intervention. The question of public enlightenment and awareness involves both institutional features and the nature of social and political movements in the country. Since these are not immutable features, the role of public action must be examined not merely in terms of consolidation of achievements, but also with a view to possible departures in new deviations. It is important to see the public as an agent and not merely as a passive agent (Drez, Sen, 1989).

In poverty estimation different agencies exist in India like NSSO, Planning Commission, BPL surveys by Ministry of Rural Development(MORD), Multi-dimensional Poverty Index(MPI) by UNDP, World bank Estimates based on PPP basis etc. Even though poverty rates show a declining trend, all these estimates clearly indicate that a large percentage of people still live in poverty. World banks’ PPP based criteria, internationally fixed poverty line as $ 1.25 on 2005 basis and then reviewed to $1.78 per day on 2011 basis. As per the new estimates, 179.6 million people of India are below poverty line in 2013. That is 20.6% of world’s poor are in India.

As per the semi economic measure of poverty by including multi dimensional aspects of poverty like educational dimensions, health dimensions and standard of living dimension and estimates 55.4% people are poor in India based on 2005 survey (with 15.9% MPI poor, Kerala ranks first with lowest poverty).

As per the NSSO estimates based on Tendulkar methodology from 50th round to 68th round (1993-94 to 2011-12) poverty in India was 21.92 % ( 25.7% in rural area). (This methodology is not based on annual income but in terms of consumption or spending per person over certain basket of essential goods). As per this methodology, the rural poverty in Kerala is 9.14%. Tendulkar estimates fixed poverty
line as Rs 33 a day (1000/month in urban) and Rs 27/day (Rs 816/month) in rural areas. (Kurian and John, 2014)

BPL census of MORD estimated higher decline in rural poverty of Kerala from 33.9% to 12% (All India from 50.1% to 33.8%) during the period 1993-94 to 2009-2010. MPI poverty declined from 32.6% to 12.7% in Kerala whereas all India average from 56.8% to 53.7% during the period 1999 to 2013. “The state specific poverty line 2011-12 for Kerala is fixed at monthly per capita income of Rs.1018 for rural areas and Rs.987 for urban areas which is above the per capita income of 23 other states.” (Economic Review, 2013)

Due to the failure of the centralised trickledown approach to tackle the problems of the disadvantaged group like the poor, Kerala was the first state to experiment the strength of the participation of people in all levels of planning, based on bottom up approach. In that approach the needs are identified from the lowest levels of the people and it can easily tackle the problems like poverty and unemployment.

It is from the ninth plan onwards the decentralised planning with peoples participation was implemented in the state. Being the best performer in poverty reduction, it is important to analyse the role of participatory decentralised planning strategies in the implementation of the poverty alleviation schemes. In short, the impact of decentralised planning on the poverty alleviation in rural Kerala, and how far the targeted poverty alleviation achieved must be analysed.

The 73rd and 74th constitutional amendment in 1992 was a historic attempt, which strengthened the decentralisation process of planning. After that amendment, the three-tier structure of panchayats established and they began to act as the channels of government for more effective and speedy delivery of social, development and
welfare services to the local community, especially the poor. A huge transfer of fund devolution took place in the last three five year plans. Nearly 35% funds devolved to the three tier panchayats from non-plan allocation as development fund. Besides this, 5.5% budget allocation as maintenance grant. 3.5% as General purpose fund as per the direction of Finance Commission. Moreover, other funds were directed by Finance Commission as World Bank assistance, other Purpose Grant provided for the effective provision of public service and plan formation. Beyond this, the GPs have their own tax and non-tax revenue sources to perform its functions. Thus at present, Kerala is getting an average fund of Rs.1 crore as grant in aid to a Grama Panchayat, 1.5 crore to a Block panchayat and 20 crore to a District Panchayat, 5 crore to a Municipality and 50 crores to a Corporation. It is several times higher than the funds of other states (KILA, 2014). As in Panchayatiraj Act, 1994, the duties like finding the real poor, and generating self employment programmes for their upliftment, creating social assets for the benefit of the poor people, creating infrastructure development for the conduct of self employment programmes are the responsibilities of each local self government.

When decentralised planning strategies are implemented in 1996, one of the important targets of the programme was the development of the poor and marginalised sections of the society. During the period of 9th plan some attempts were made to find out the real poor through beneficiary committees and Grama sabha discussion. Individual benefits in the form of provision of housing, electrification, sanitation, wells for drinking water, house repair, were given among the beneficiaries selected from the beneficiary list prepared by Grama Sabha for the reduction of poverty. During the 10th plan period separate anti poverty sub plans are introduced to meet the problems of the poor. 11th Plan also continued the anti poverty sub plans with
some emphasis on group level self-employment projects through Kudumbashree SHGs.

Anti poverty, sub plans are specially aimed at the removal of poverty within a time period. As against other poverty alleviation programmes, it tries to develop a participatory model where the needs and problems of poor households are identified by the poor themselves and solutions are suggested by them. First Neighborhood groups (NHGs) are framing micro level plans enlisting the needs and their estimates then by integrating micro level plans the ADS (Area Development Societies) prepare Ward level plans or Mini Plans. All the mini plans from each ward are coordinated by the CDS (Community Development Societies) and this becomes the panchayat level Anti poverty sub Plan.

The 95% of the poverty reduction programmes are implemented through Kudumbashree mission under the direct control of Grama Panchayat. Many SHGs are formed consisting members from poor families. Number of micro credit and joint liability farming group units were formed. Special Component programmes for scheduled castes and scheduled tribes and women component plans were given more emphasis and considerations to their respective groups. It is important to analyse the relative position of these poor sections of people after the implementation of nearly two decades of decentralised planning. Many efforts have been made to economical, social and political empowerment of poor people through various poverty reduction programmes and the schemes like balasabhas, jagrathasamithies, sthree padhavi Padanam (study of womens position), crime mapping, Kudumbashree markets, technical training to women for a livelihood etc.
Prakash B A (2005) analysed the Economic changes of Kerala in the last five decades and its present position. According to his study, Kerala experienced Dual Pattern of Development. When compared with other backward states Kerala occupied a better position in its Human Development record, but on the other, more than one third of the people remain poor and one fifth of the labour force remains unemployed. Due to the acute fiscal crises, the development and welfare activities are sometimes troubled and it has not able to solve the basic problems of unemployment and poverty. John and Chathukulam (2003) in an article about decentralization in Kerala, raised doubt about whether there is any poverty reduction takes place due to decentralized planning. Vijayanand (2007) ‘the true deserving households most often fails to get the benefits of several schemes, lack of appropriate strategies and programmes to improve the livelihood conditions of the rural poor, lack of correct factual information about the most deserving, multiplicity of agencies and duplication of schemes, lack of effective monitoring arrangement etc leads to the failure of proper poverty reduction in rural areas in Kerala.’

Even if poverty declining by rates, the inequality, vulnerability, powerlessness, voicelessness, deprivation, and disparities in all respect are increasing. The performance of poverty reduction programmes are criticised in many respects. This indicates that Kerala has not succeeded to generate more regular and remunerative opportunities in Urban and Rural areas. Kunjikannan (2008) Most of the targets in the centrally sponsored schemes for poverty alleviation are merely for the reduction of absolute poverty by providing assets and poor reliefs.

In fact Kerala became a trend setter in decentralised planning efforts in the developing world through various attempts like the democratic decentralisation and special sub plan for poverty alleviation, welfare pension to vulnerable groups,
effective public distribution systems, women neighborhood oriented programmes of Kudumbashree, implementation of major Centrally Sponsored Schemes etc. for the effective poverty reduction. Even though, the state has to travel miles and miles to reach in a position of a zero poverty state. All the above discussions about Kerala’s decentralised efforts clearly indicate that it is high time to evaluate the performance of decentralised institutions and their programmes to alleviate poverty in rural Kerala.

1.1 Importance of the study

As poverty is multi dimensional, its alleviation also requires a multi dimensional approach by touching different aspects. It requires the aspects like social, economical, and political empowerment, instead of concentrating only in asset creation and providing poor reliefs like social security and welfare pensions. Even though the incidence of poverty is more in rural areas, the rural urban difference is declining in Kerala as per the BPL census report 2009-2010 (The monetary rural poverty was 12% and it was 12.5% in urban Kerala). The socio economic profiles of the rural poor are different in Kerala. Besides, the common features of rural poor like the heavy dependence on agriculture, seasonal nature of agriculture work, chance of natural calamities against the harvest, small and divided holdings, prime preference to food, daily wage earners etc, The rural poor in Kerala has to face more medical and educational expenses. Study made by KSSP in 2004 found that the poverty in Kerala is hidden, as most of them do not like to share with others. It is not possible to identify the poverty based on asset position like houses and other durables. Households with all these facilities may be suffering to meet the day-to-day expenses. (Kerala Padanam, 2006).

The comparatively tiny state of Kerala has already completed nearly two decades in the experiments with decentralized planning. Most of the centrally
sponsored schemes and state schemes for poverty alleviation in rural areas are implemented by the local self-governments in Kerala. The programmes like Indira Awaz Yojana, SGSY for self-employment projects, NRLM (National Rural Livelyhood Mission), MGNREGP for wage employment, State programmes like EMS housing programme, Watershed planning programmes and Kudumbashree mission projects, and Panchayats Own programmes for poverty reduction etc. are implemented effectively by the selection of deserving beneficiaries through Grama sabha. Kerala’s experiments show that the percentage of people below the poverty line has steadily declined. The formulation of decentralised plans by the Panchayati Raj Institutions has addressed this problem effectively.

By arguing that the central methodologies to assess the poverty is not suited to the special conditions of Kerala, the selection of beneficiaries for majority of the poverty reduction schemes are made through the States own risk index methodology. This methodology developed by the Kudumbashree mission, consists nine core risk indicators and eight additional risk indicators. Those who are having four or more than four are identified as poor (risk families) and those having eight or more than eight, and any one of the eight high risk factors identified by the mission are treated as very poor(destitute). The very poor are selected as the beneficiaries of ‘Ashraya’, a special package for destitute eradication programme of the State Government. The Nine risk indicators used in the initial stage were then modified by including some suggestions of the studies Oommen M A (2008). At present, the nine point criteria’s are in the modified format including changes related to the risk indicators. 1) no land or less than 10 cents of land, 2) no house/dilapidated house, 3) no access to drinking water within 300 meters, 4) no access to sanitary latrine, 5) women headed household or Presence of a Widow, divorcee/abandoned lady/unwed mother, 6) no regularly
employed person in the family, 7) socially disadvantaged groups (SC/ST), 8) presence of physically or mentally challenged person/chronically ill member in the family, 9) families with an illiterate adult member.

In Kerala a silent revolution is going on in the leadership of State poverty eradication mission named Kudumbashree which started in 1998 in Malappuram and then extended to all other panchayats in 2002. Through the instrumentality of self-help groups and women participation, it tries to make effective reduction in poverty. SC/ST and poor families were formed into neighborhood group (NHG). Area development societies in Ward level and Community development societies in Panchayat level were formed out of these groups. They succeeded in providing maximum employment opportunities for women of high-risk families through women managed micro enterprises. The number of NHG, Investment, credit from their saving, Bank related Linkage loans, were raised to admirable level and creation of Balasabhas, Micro enterprises, Micro credit programmes, Joint Liability Group farming (JLG), Jagratha Samithis etc were also notable poverty reduction efforts of Kudumbashree. The effective implementation of MGNREGS provided effective wage employment and relief income to the poor households. In terms of social security, more than 40 pension schemes were provided by various government agencies. Among 20 of them were given through the Local Governments.

Thus, apart from other states, highly bold, transparent, and enthusiastic attempts were made in Kerala to find out the real poor and provide benefits directly to them. The admirable interference of Kudumbashree and formation of large number of SHGs for the economic empowerment of the poor groups are appreciable models for the developing world as a whole.
Thus all such poverty reduction programmes with the strong intervention of local governments, must be evaluated in the light of the present status of the beneficiaries. It is important to analyse the different dimensions of rural poverty like economic and non-economic dimensions like social, political, educational, health dimensions, in the light of the introduction of these schemes for the last three five year plans from 9\textsuperscript{th} plan onwards. Above all, the impact of decentralised poverty reduction programmes must be evaluated to know how far the poor beneficiaries could overcome the various dimensions of poverty. Kerala became a model to many other states, in the participatory model of decentralised planning. The poverty reduction programmes, with the strong intervention of local governments also will be a model for them and the present study can sharpen such interventions by eliminating its drawbacks.

1.2 \textbf{Statement of the problem}

\textit{Even though a large number of studies exist about poverty and decentralised planning in Kerala, these studies have failed to provide valuable insight into the following areas:}

i. The true dimensions of poverty in Kerala and the various visible and invisible realms and causal factors responsible for poverty.

ii. Various rural poverty reduction programmes implemented through decentralised institutions.

iii. The impact of decentralised planning on reduction of poverty.

iv. Proper and suitable measures to tackle the problem of poverty in the state.

Hence, with respect to the above-mentioned aspect it is imperative to study the aspects outlined above. Therefore, in this context the present study has been proposed.
1.3 Definition of Key Terms

1.3.1 Planning

Planning is a process of formulating policies, projects, and resource mobilisation in order to attain certain predetermined goals and structural changes for a pre-determined period.

1.3.2 Decentralised Planning

Decentralised planning is a Planning process in which plan formulation, implementation is decentralised among different tiers, and it can be strengthened through the devolution of fund, functions, and functionaries.

1.3.3 Poverty Alleviation

Complete elimination of all elements of poverty in various dimensions like economic, social, asset, health, educational, standard of living, gender, social status, powerlessness and voicelessness from the rural households through the introduction of various self-employment, wage employment, social security and food security programme, empowerment programmes like trainings, memberships in social organisations, participation in various democratic samithies, educational programmes etc.

1.3.4 Rural Kerala

The village area in the State of Kerala located within the jurisdiction of a Grama panchayat where majority of the people engaged in agriculture and related primary activities and major workers are mainly farmers, agricultural labourers, wage earners, and casual workers from the non-agricultural sectors.

1.3.5 Districts

The major administrative division of the land area of Kerala consists different administrative sub divisions like Blocks, Taluks, Grama Panchayats, Villages etc.
1.3.6 Lowland

Lowlands are all the coastal area of Kerala covering an area of almost 4000 sq.km, enriched with fertile paddy fields and kayels (backwater), river deltas, backwaters and shores of the Arabian Sea, and is essentially a land of coconuts and rice.

1.3.7 Midland

The Midlands, the area around 16200 sq.km, lying between the mountains and the lowlands, is made up of undulating hills and valleys and accounts 40 percent of the total land area of Kerala with intensive cultivation of cashew, coconut, areca nut, tapioca, banana and vegetables of different

1.3.8 High Land

Highland area in Kerala is defined as all lands slope down from the western Ghats which rise to an average height of 900m, with a number of peaks well over 1800 m in height. It is 18650 sq.km in area and accounts for 48 percent of the total land area of Kerala covering the area of major plantations like tea, coffee, rubber and various spices.

1.4 Objectives of the Study

Following of the study are the important objectives

1) To study the causes and dimensions of poverty in rural Kerala.
2) To discuss the Operational viability of the poverty alleviation programmes implemented through the decentralized planning.
3) To study the impact of poverty alleviation programmes in reducing rural poverty in Kerala and to suggest suitable policy measures, if found necessary.

1.5 Hypotheses of the Study

1) The Causes of poverty in Kerala are very complex and multidimensional
2) All the poverty alleviation programmes could not be implemented effectively.

3) Even after fifteen years of decentralized planning, Kerala could not wipe out poverty completely from the rural areas.

1.6 Research Method

1.6.1 Method adopted

The present study is intended to investigate the impact of decentralised planning on poverty alleviation in rural Kerala- a case study of selected districts. The investigator finds normative survey as the most suitable method because it is essentially a technique used to gather information regarding the current condition of the same phenomena. A pre-tested interview schedule was administered to collect data from the sample beneficiaries. Focus group Discussions with the key informants were also used to supplement and complement the inferences drawn from the survey data.

1.6.2 Research design

The study is designed as a descriptive one based on both secondary and primary data

1.6.3 Sources of secondary data
The secondary data necessary for the study have been collected from the following sources.

- Economic survey, various issues, Govt. of Kerala.
- Publications of Kerala Institute of Local Administration.(KILA)
- Hand book of statistics of Indian Economy, Reserve Bank of India.
- Periodicals and Journals like Economic and Political Weekly related to Local Self Government Departments and Panchayatiraj Institutions
- Publications of the Kerala State Planning Board, Trivandrum.
- Various records of Grama panchayats, Block panchayats and District panchayats related to their Local planning
- Development reports, Plan outlines etc. published by the panchayats,
- Official Websites related to LSG Kerala, LSG plan (Sulekha), Information Kerala Mission etc

1.6.4 Sample

The present study was conducted on a sample of 600 rural households of six panchayats among six different blocks and three districts in Kerala by giving due representation to Lowland, Midland and Highland.

1.6.5 Sampling Design

A multi-stage stratified random sampling design was adopted in the present study

1.6.5.1 Identification of the Sample Districts

For the selection of panchayats, the state was divided in to three regions based on the geographical features like low land, mid land and high land regions. From each region, one district was selected keeping in view of the occupation, self-employment opportunities, living conditions, and infrastructural facilities, saving tendencies, consumption habits, borrowing tendencies etc. As per the sampling procedure, Thrissur was selected from the midland region; Alappuzha was from the low land region and Idukki from the high land region.
1.6.5.2 Identification of the Sample Blocks

In the second stage as the part of the Purposive sampling, two blocks were selected from each chosen districts. It is based on consultation with the district and blocks level officials and based on the performance of the block panchayats. Thus from Idukki district, Adimaly and Idukki blocks were selected. Similarly, Vellankallur and Irinjalakuda blocks from Thrissur, Chengannur and Pattanakkad from Alappuzha were selected. Total six blocks were selected.

1.6.5.3 Identification of the Sample Panchayats

In the third stage, as the part of purposive sampling, two panchayat were selected from each chosen block. The criteria followed were i) The ruling front in the panchayat ii) The performance of the panchayat. From each district, one LDF ruling panchayat from one block and one UDF ruling panchayat from another block were selected. The total number of panchayat selected was six.

From Thrissur district (Mid land region), Muriyad Grama Panchayat from Irinjalakuda block and Velookkara Grama panchayat from Vellangallur block were selected. The former is an LDF and later is UDF ruling panchayat. Similarly, from Idukki (High land region) district, Vazhathope, a UDF ruling Panchayat from Iduakki block and Pallivasaal an LDF ruling panchayat from Adimaly block were selected.

From Alappuzha district (Lowland region), Kuthiyathodu Grama panchayat from Pattanakkad block, and Thiruvan vandoor Grama panchayat from Chengannur block were selected. The former is from LDF and the latter is from UDF front.

1.6.5.4 Identification of the Sample Households

Based on the objectives of the study, one hundred beneficiary households from each Grama panchayats were identified and selected at random from the list of beneficiaries of various poverty reduction projects. Care was taken to include the
beneficiaries of various major programmes like the beneficiaries of housing schemes, (like EMS, IAY), self employment schemes organised and implemented by various tiers of panchayats, social security schemes like welfare pensions and unemployment allowance provided by the panchayats, beneficiaries of Kudumbasree and Asraya Projects and beneficiaries of wage employment programmes like MGNREGS etc. Altogether 600 beneficiary households were included in the list. Adequate information has been obtained only from 583 households. Hence, these 583 households form the actual sample for the survey.

**Sampling Design**
1.6.6 Period of study

Keeping in mind the objectives of the study, modified interview schedules were used for the collection of the primary data. The researcher conducted undisguised direct personnel interview during the period from April 2013 to May 2015.

1.6.7 Tools used

The investigator developed three tools with the help of supervising teacher for the present study.

i. The pre tested interview schedule (Appendix X) to study the present status of the sample household and various dimensions of rural poverty in Kerala. It includes questions related to the land ownership, ownership and type of house occupied, source of income, various expenditure habits, nutrition status, saving tendencies, type and nature of indebtedness and the source of financing.

ii. The pre tested interview schedule (Appendix Xi) on various poverty alleviation programmes implemented through Decentralised Institutions. It includes questions related to different poverty alleviation programmes implemented through the Decentralised institutions in different plan periods and number of beneficiaries in each period.

iii. The pre tested interview schedule (Appendix Xii) to study the impact of decentralised planning on poverty alleviation. It includes the questions related to the type of assets provided by the various tiers of panchayat and the present status of the assets, the benefits provided from the panchayats related to the food security, social security, wage employment, self employment, Gramasabha participation, kudumbasree, and Asraya projects,
and questions related to the impact of the decentralised planning within the house hold, and in local society, the expectation level of the beneficiaries, future prospects, empowerment and self actualizations of the respondents.

1.6.8 Pilot Study

Before the actual field survey, a pilot study was carried out and in the light of experience gained; the interview schedule has been revised thoroughly and modified well. In addition, adequate care has been taken to include the appropriate questions in the schedule.

1.6.9 Method of contact

The researcher has personally contacted the informants and collected the necessary information. The actual survey was conducted from April 2013 to May 2015.

1.6.10 Tools used for data analysis

The collected data was analysed by using simple mathematical tools like, averages, percentages, growth rates and statistical tools like mean, standard deviation, and coefficient of variation. Chi-square test is administered to test the significance of the difference of non-parametric distributions. For testing the variations of mean in various distribution ANOVA test is used.

1.7 Scope of the Study

The Scope of the study is limited to have an overview of the poverty reduction programmes implemented by the Decentralised institutions during 9th 10th and 11th plan period and the continuing periods of the 12th plan in Rural Kerala. As the study focused on the rural poverty, it concentrates on the panchayat level institutions like Grama panchayats, Block Panchayats and District panchayats and their poverty
alleviation strategies. It also provides some recommendations related to the operational strategies for immediate considerations in micro level and for policy considerations at Macro level. As the study focused on the impact of decentralised planning on poverty alleviation in rural areas, the same impact study could be better studied on the urban poverty alleviation. As the depth of decentralisation and poverty alleviation efforts differed in different states, the study can be extended to other parts of the country also can provide valuable insight to the problem under consideration.

1.8 Limitations of the Study

Though much care has been taken to make the study precise and objective, certain limitations to the study as striking to the investigator are the following.

1) The Sample of the study is not a statewide one, but confined to three districts namely Thrissur, Alapuzha, and Idukky only. This was virtually a forced decision as the availability of time and resources were quite limited. Even though it is felt that this may not materially affected the results.

2) The study has been conducted on households of six panchayats namely, velookkara, Muriyad, Vazhathope, Pallivasal, Thiruvanvandoor, and Kuthiyathodu. This was done mainly with the notion that households of these panchayats are reasonably represent rural Kerala people.

3) As the full and adequate information is obtained only from 583 households, the Sample size is limited only to 583 beneficiary households of poverty alleviation programmes through decentralised planning instead 600.

4) In some of the cases, the data collection was tiresome and the respondents have to spend one or two hours. Similarly, some parts of the schedules could not be filled in completely due to the inadequate information.
5) Much information related to the benefits received in the previous plan period is not revealed as the informants afraid it may affect the next benefits.

6) The informants, some time reveal only about the latest benefits or one of the several benefits they received.

7) The benefits received from other government agencies or boards, which are not related to the benefits from panchayat projects, are often confused, as the same purpose is met in other agencies also. For example Sc development corporation and panchayat s are giving houses for the benefits of the concerned section

8) Multiplicity of schemes, providing same benefits is not possible to record correctly. (As in the case of PDS benefits like BPL /APL /AAY, etc.)

9) The information which are related to the expenditure, Income and repayment of debt are mismatching in many cases as the information is provided based on the memory of the informant

10) Many information related to the past socio-Economic position and present position may be affected by the inflationary trends

11) The question related to the self-actualisation of the informant is often avoided in many cases.

12) Secondary Data received from various tiers of panchayat was not proper as it was with incomplete schedules and mismatches have been noticed in some of the schedules. The previous plan details were blank as the non-availability of the files.

13) It is evident from the field that for collecting secondary data from the panchayat officials related to the previous plan periods was extremely difficult due to the lack of proper system in keeping records, Panchayat
offices are busy with the day today affairs of public, lack of proper knowledge on different schemes and officers in charge are sometime new to the particular sections.

14) Consultations have been made with the concerned field agencies regarding discrepancies in data entry and some of the evident ones have been corrected.

15) Entire analysis has been made, based on data made available by the panchayats and data the researcher has collected from the field.

In spite of all these limitations, Investigator hopes that the findings of the study were accurate and have a generalised nature.

1.9 Plan of the Study

The study presented in seven Chapters. The first chapter consists of Introduction which briefly discuss the decentralized planning efforts of Kerala, poverty estimation in India and Kerala and different poverty alleviation programmes implemented through the decentralized planning mechanism and follows the Importance of the study, Statement of the problem, Objective of the study, methodology in brief and tools used in the study. The Second Chapter discuss the relevant and recent Reviews of Literature related to decentralized planning and poverty. Chapter three, describes the brief theoretical frame work of the decentralized planning in Kerala, poverty and its different dimensions. Chapter 4, five and six deals with the analysis of the study and chapter seven comprises major findings, suggestions, and conclusion.
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