SUMMARY OF FINDINGS AND CONCLUSIONS
Chapter 7

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In decentralised planning, the planning processes are brought close to the people who are the ultimate target for the development. Kerala completed three plan periods with the experiment of decentralised planning strategies to solve the local development issues related to the upliftment of the poor groups from the clutches of poverty. Many studies reveals the fact that Kerala became a model for many other states in the country in the implementation of decentralised planning with peoples participation in identifying the basic problems in each localities. The identification of beneficiaries for the poverty reduction schemes were done through the active interference of Gramasabha and NHGs (Neighborhood groups). Besides the relevance of this achievements, the ground realities throw light to the fact that the State has to go far beyond to reach the target of the complete alleviation of complex and multi-dimensional rural poverty. The present work is an empirical study for evaluating the impact of decentralised planning on poverty alleviation in rural Kerala.

This chapter summarises the discussions and issues mentioned in the previous chapters. In the first part, it presents a brief discussion of the objectives, hypotheses, methodology and data sources. In the second part, it highlights the major findings of the study obtained from the analysis of the previous discussions related to the different dimensions of poverty in rural Kerala. It is followed by the findings related to the discussions about the Operational viability of poverty alleviation programmes implemented through decentralised planning. Further, it renders the findings related to the impact of poverty alleviation programmes in reducing rural poverty in Kerala. Along with this, a few suggestions for strengthening the decentralised poverty alleviation efforts at various levels of Governments in rural areas are also incorporated.

7.1 Objectives of the Study

Following are the important objectives of the study
1) To study the various dimensions of poverty in rural Kerala.

2) To discuss the Operational viability of the poverty alleviation programmes implemented through the decentralised 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.

7.2 Hypotheses of the Study

1) The Causes of poverty in Kerala are very complex and multidimensional in nature.

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.

Research Methodology

The study has been done with the help of intensive use of both primary and secondary sources of data described in the first chapter. Analysis of the data and evaluation of the various poverty reduction programmes through the decentralised institutions has been done as per the theoretical framework discussed in third chapter.

The study is intended to investigate impact of decentralised planning and poverty alleviation in rural Kerala- A case study of selected districts of Kerala, designed as a descriptive one based on both secondary and primary data. The study is based 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, Mid land, and High land. To avoid chances of political bias, two panchayats each, which were controlled by LDF and UDF, were selected as the part of purposive sampling. The proximity to small townships and the socio-economic development attained by these panchayats are more or less similar.
Based on High land, Midland, and Lowland considerations, three districts were selected at the first part. From the selected districts of Idukki, Thrissur and Alappuzha, 6 panchayats were selected from different blocks (Two panchayat each from one district). Vazhathoppe and Pallivasal from Idukki district, Muriyad and Velookkara from Thrissur, and Thiruvanvandoor and Kuthiyathodu from Alappuzha were selected as sample panchayats. From each district, one panchayat belongs to LDF and One from UDF front. The geographical settings of these panchayats are spread over the High land, Midland, and Lowland areas. Therefore, the problems faced by the rural poor and the impact of the poverty reduction attempts are similar to all over the state.

The researcher has personally contacted the informants and collected the necessary information using the pretested interview schedules. The actual survey was conducted from April 2012 to May 2015. The collected data was analysed by using simple mathematical tools like, averages, percentages, growth rates, completion ratios, survival ratios and statistical tools like mean, standard deviation, and coefficient of variation. Chi-square test is administered to test the significance of the differences of non-parametric distributions. For testing the variations of mean in various distribution ANOVA test is used.

The study is presented in seven chapters. The first chapter consists of introduction followed by the objectives, hypotheses, methodology, and limitations of the study. The second chapter consists of the detailed review of literature. The third chapter examines the theoretical framework and the concepts of decentralised planning and poverty. The fourth chapter analyses the various dimensions of poverty and its presence in the study area. The fifth chapter analyses the operational viability of different poverty alleviation programmes implemented in the study area. The sixth chapter analyses the impact of decentralised planning on poverty alleviation in rural areas based on the study area.

**Findings of the study**

The major findings of the study are the following:
The first objective of the study is to study the various dimensions of poverty in rural Kerala in total and sub sample based on a) Low land b) Mid land c) High land.

The various aspects related to the different dimensions and reasons of rural poverty are discussed and analysed in the fourth chapter of the study. The following are the major findings, which the study could identify from the close investigation of the facts.

**On Economic Dimensions**

- Among the total respondents 88% (more than 4/5th) has own house. However, the 12% of the households are houseless and their proportion is more in Idukki and less in Alappuzha. It indicates the need for more intensive public interference to wipe out poverty in the absolute sense.
- Among those living in rented home, 1/3rd of them are due to setting up of new family after the partition. Similarly, 24% of them lost their houses due to debt recovery, 19% of them are forced for the distress sale. The percentages of such households are more in Alappuzha and less in Idukki.
- Even after the 18 years of decentralisation, about 5.7% of the beneficiary households still depend on the unsafe sources of drinking water (ponds or streams). Own well, as the major source of drinking water, is only for 36 percent of the beneficiaries. The households having own well is more in Thrisssur and less in Idukki. The dependence on public tap for drinking water is 29%. In addition, 7.4% depend on panchayat supply of drinking water for most of the time.

**On Social Dimensions**

- Majority of the beneficiaries of the poverty reduction programmes continues to be the BPL categories (71.7%) and only 22.30% belongs to APL.
- The main source of income of the majority of the beneficiaries in the total sample is coolies or daily wageworkers even after 18 years of the implementation of the decentralised planning (49.06%). The Dependence on Agriculture, as the source of
income stands second as 28.3%. Those who have self-employment opportunities for meeting the main source of income are only for 4.80%. Around 11.66% of the beneficiaries are not having any occupation to make both ends meet. More dependents on agriculture for source of income are in Idukki and less in Alappuzha. Whereas the dependence on daily wage works, are more in Alappuzha and less in Idukki.

- Among the total sample, 21.09% beneficiaries are SC and only 6.34% are ST.

**On Asset Dimensions**

- Even after 18 years of decentralised planning, 5% of the households among the poor rural households are land less. The land less are more in Idukki (5.7%) and less in Alappuzha (4.66%).

- Among the rural households who have the ownership of land, the majority (52.89%) has the land area less than 5 cent and 27.8% has, in between 5-10 cents. Only 4% has land area above 10 cents. More households having less than 5 cents are more in Idukki and less in Alappuzha.

- Among the beneficiaries, households having own land without pattayam occupies 40.6%. Among them, about 87.56% have parampu (Plot of land) and 7.11% have field. The land ownership without pattayam (ownership right) has an implication of no right to sell or take loans by surrendering the land assets.

- Among the households who have lost their land ownership during the last 18 years, 48.27% has lost it due to partition, 41.37% has sold it due to financial liability (Distress sale), 10.34% were due to other reasons. The households who have lost the ownership of land, due to the distress sale (to meet the financial liability) were nearly 41 percent and this tendency is more in Thrissur and less in Alappuzha.
• The maximum average Monthly income obtained to a household from coolie is less than Rs. 5000/- and in the case of district wise comparison, more average is in Idukki and less in Thrissur.

• For the majority of the poor rural households, thozhilurappu (MGNREGS) is the major source of income. More poor households depending thozhilurappu are in Thrissur and less in Alappuzha.

• The major proportion of expenses spend by the households are on servicing old debt (46%). It is more than the expenses on food (34%). Other major expenses of the poor families are for medicine and medical treatment.

• The saving tendencies among the beneficiaries are only for 31.80% and it is lower in Thrissur district and higher in Idukki district. About 68.61 percent of the people have no saving. The majority among the poor are in the opinion as low saving is because of lower income (49%) and due to uncertain income (26.42 %). The average monthly saving occupies only a negligible amount less than Rs.400 per month and it is higher in Alappuzha (Rs.580) and lower in Thrissur (Rs.167).

• The average monthly saving of the majority of neighborhood groups (NHGs) are only a negligible amount of Rs.178 per month and saving is more in Alappuzha and less in Thrissur.

• The majority of the beneficiaries are in the debt trap. Around 68.78% of them are having personal debt and it is more in Idukki district (73%) and less in Thrissur district (63.73%). The insufficient amount provided for house construction in the former periods made many of them indebted .The major reasons for the indebtedness among the rural poor are, old debt servicing (32%), house construction (23.44%), and medical treatment (20.70%).

• The rural poor depends on various agencies like cooperatives, village money lenders, private banks, chit funds and other Private micro finance agencies like
ESAF, DORA and Muthoot. Even after the emergence of various banking networks, the rural poor still depends mainly on village moneylenders for higher monthly interest rates. The average amount of dependence on the village money lenders are Rs.64054/per year. The major reason for the majority of the respondents, who depends on private moneylenders, is due to their speedy dealings (83.41%).

- The majority of the rural credit sources required only personal security for lending (39.14%). Nearly 34% has to provide assets like land and gold as collateral security. Among those taking loans, only 17.76 could make the regular repayment of the loans and it is higher in Alappuzha and lower in Thrissur. The major reasons for the dues in the repayment of debt are because of no regular job (73.67%) and others are due to unexpected expenses and medical expenses. About 17.47 percent of the beneficiary households lost their assets (which provided as security), because of the defaults in the repayment.

On Health Dimensions

- Among the beneficiary households, 7.89 % (Male and Female) are having members with the physically and mentally challenged persons; nearly 8.7 percent are having members with addiction to alcohol and drugs.
- Similarly, 20% of the beneficiary households are facing chronic diseases and related medical expenses. The numbers of chronically ill persons among the male members are 8.9 % and among females, it is 11% in the study area.
- In the case of the average food intake, 70% of the beneficiary households consume thrice per day and only 13% have twice per day in the total sample.
- The percent of the households who avoid meat, egg, milk, and fruits, from their daily food habits due to low income are 6.74%, 8.09%, 13.08% and 9.5% respectively in the total sample.

On Educational Dimensions
The percent of the beneficiary households having illiterates are 18.52% and it is more in Alappuzha district and less in Thrissur.

About 28.47% of the beneficiary households have members with primary education up to fourth standard. The number of such households is more in Idukki district.

In the total sample of 583, around 6 percent rural households are having drop out children before eighth standard. The rate of dropouts is higher in Idukki district than in other districts. Fewer dropouts are in Thrissur district.

The number of male and female illiterates among the beneficiary household are 9.6 and 19 percent respectively. The male Illiterates among the rural households are more in Idukki (11 %) and less in Thrissur (8 %). The more female Illiterates are in Alappuzha and less in Thrissur.

On Standard of living Dimensions

- Nearly 25% of the beneficiary households are not having improved toilet facilities, 64% of them are not having their own safe drinking water sources, 37% of them are not having clear fuels. 10% of them are not having the electricity facilities etc. The poor rural households without having improved toilet facilities are more in Idukki and those not having own drinking water sources are more in Thrissur.

- Majority of the rural poor households has 100-200 meters distance to the source of drinking water. Nearly 10% has the distance more than 300 meters.

- Those households who do not have any financial assistance, even if applied are in the perception that they are not getting it because of the lack of priority in Gramasabha, due to non SC/ST, or lack of political influence.

- About the roof type of the houses, only 1/3rd of the houses are concrete, majority of the houses are using sheet (38%), and the tiled roofs are declining in a large way.

- Regarding the floor type, less than 8.57% of the households are having mud floor and 6% are using cow dung as floor type. Besides this, more than 70% of the households
are having cemented floors. More mud or cow dung floors are in Idukki and less in Thrissur.

- The fuel type used for the majority of the households is firewood (93.3%) and the use of LPG is observed for more than 54.3%. The more consumers of LPG among poor rural households are more in Alappuzha and less in Thrissur.

**On Gender Dimensions**

- The percentage of the households with the presence of the disadvantaged groups as unwed mothers, widows, and divorced women are 29.34 percent and the presence of widows in the beneficiary households are higher than other disadvantaged groups. It reflects the increased need for the inclusion of these dis- advantaged groups in the poverty reduction programmes. The presence of this disadvantaged groups are higher in the households of Thrissur and less in Idukki.

- About 21.10 percent of the households are female headed and more female-headed households are in Alappuzha and less in Idukki.

- About 77.87 percent of the poor rural households have at least one member in the Kudumbashree units and about 22.13% has no members in Kudumbashree. It shows the wide coverage of Kudumbashree among the poor rural households.

- Among 31.65% of the beneficiary households, the major earning members are women and it is more in Thrissur.

- All the indicators like, the membership in Kudumbashree, participation in social organisations like Gramasabha, NHGs and SHGs, participation in awareness classes about women’s rights and social position, possession of bank accounts, position in decision-making in their own family etc. shows that the participation rate of women has increased very much.

**On Social Status Dimensions**
• Around 48.41 percent of the respondents are having membership in political parties and 48.97 percent have no membership in political parties.

• Nearly 8.23 percent of the respondents in the total sample agreed that sometimes they were avoided from some organisations due to poverty and 15.95 percent of the respondents felt avoidance from the society.

• Majority of the Poor respondents are in the perception, that the legal systems are not at all helpful to them because more than 40% believed as to have no solution for the complaints, about 39% as more delay and more than 15% as more fees.

• 19.41 percent of the respondents were alleged that, being poor many of the households are refused to get loans from the banks

**On Dimensions of Powerlessness and voicelessness**

• Among the respondents from the beneficiaries, 91.3 percent of the respondents are utilising the voting power and 8.75 percent belongs to not using the voting power. Similarly, 51.97 percent belongs to have no membership in any social organisation.

• About 21.74% of the total beneficiaries were applied for self-employment loans, but 19.41% of them experienced refusal (exclusion) of loans from banks due to the lack of collateral security. More percentage (23.31%) applied in Alappuzha and the more rejected were in Alappuzha (22.07%).

• Among the participants, 30.87 percent of the respondents reported as they are getting due respect and consideration from the Grama sabha and it is more in Alappuzha. Similarly, 20.58% responded negatively as they are not getting any chances to express their suggestions.

• Eventhough, 90.05% of the beneficiary households are participating in the Gramasabha and nearly 9.95 percent are not participating. The participation rate is more in Thrissur and less in Alappuzha
The Second objective of the study is to discuss the Operational viability of the poverty alleviation programmes Implemented through the decentralized planning.

The major programmes, which are implemented in the state to alleviate poverty in the rural areas and their operational viabilities, are discussed in detail in the fifth chapter. The positive and negative impacts of such programmes are the following.

**The Positive Impacts**

- As part of Decentralised planning, there is an increased transfer of funds from state Governments to the local Governments, for the provision of basic assets to the rural poor.
- During the decentralised plan periods, the implementation of the IAY-The centrally sponsored Housing scheme, successfully implemented. The number of houses given and their completion ratios are showing gradual rising trend. Similarly 11th plan period shows more number of houses and high completion ratios. More number of houses and higher completion ratio are in mid land area and less in low land area.
- Among the other state government programmes for total housing for the houseless, EMS scheme provided more number of houses in the 11th plan period. The completion ratios were above 90% in all the three land areas. More number of houses and higher completion ratio is found in mid land area and less in low land area.
- The other state Government schemes like Ashraya for destitute and MN for twin house renovation has showed 100% completion ratio. As these schemes, prefer to transfer constructed home rather than providing funds. More destitute who were assisted through Asraya were in high land area and lower in low land area.
- Number of houses given through the ‘Panchayat’s own plan fund’ also benefited the houseless poor and their completion ratios are more than 86%.
- The completion ratios reveals that, the schemes like EMS, IAY, WCP and panchayat plan fund assistance has attained more than 85%. Whereas, the schemes like MN and
Asraya attained 100 percent completion ratios. The main reason behind the lower completion ratios are the lack of beneficiary contribution (84.67%) and 80.67% as lack of adequate fund. High transportation cost was the main reason for Idukki district and lack of Plot at reasonable rate were the reason for Alappuzha.

- The higher completion ratios for some schemes like (Ashraya, MN) are mainly due to the built and transfer method. Similarly the full cost met by the Government and the Kudumbashree monitoring are other reasons for the higher completion ratios.

- Disadvantaged groups of the society like women, physically and mentally challenged were given more assistance through the process of decentralisation.

- The number of beneficiaries in house maintenance, sanitary toilets, drinking water wells, sideward to the wells, biogas plant, electrification etc increased. More electrification was done during ninth plan period, more sideward to wells was constructed in 10th plan period, and more biogas plant was given in the 12th plan period.

- More employment days were provided through MGNREGS during the 11th plan period and it is highest in Alappuzha and least in Thrissur. Number of persons who got 100 days of wage employment was more in Idukki (in both 11th and 12th plan periods) and least in Alappuzha for the 11th plan period. Thrissur is least in the 12th period.

- The Number of SHGs formation increased. More Number of SHGs was formed in Thrissur and less in Alappuzha. However, SHGs in Alappuzha showed more survival ratio.

- The Number of GOT (General Orientation Training), Skill training, Individual and group enterprises through the SGSY at block level increased during the periods of 11th and 12th plan periods. Thrissur positioned as the highest in the provision of
training and in the formation of SHGs. The number of training conducted, the number of group enterprises were more in Thrissur.

- Almost all the children in 0-6 age group are given assistance through the supplementary nutrition programmes through the ICDS, irrespective of BPL or APL difference.

- All the BPL cardholders, all the beneficiaries in Panchayat level BPL list, AAY, Ashrya and Annapurna beneficiaries were given subsidised food grains through the ration shops.

- The Number of beneficiaries of Old age pensions, Pension for Agricultural labourers, Pension for physically Challenged, Pensions for the Unmarried above 50 years old, Agathy pension for the destitute widows, Divorced and those completed 18 years of age gradually increased during all plan periods and the growth rate is more in the 11th and 12th plan periods.

- The Number of Kudumbashree SHGs formed was highest during 11th plan period. The major numbers of units are related to the poultry farming, and micro finance. The other major units were agriculture related units like cow, goat rearing, plantain farming, and vegetable farming. During 11th plan period, more units were formed in Alappuzha and lowest in Thrissur. More units were formed during 12th plan period in Idukki and lowest in Thrissur.

- The numbers of Asraya beneficiaries were declined from that of the 11th plan beneficiaries. It declined after the evaluation of the betterment position of the destitute, (better off, are excluded from the list).

- In the case of the special programmes for the backward classes especially provided through the SC department, CAGR for the 'land to landless' are negative in all the land areas. It shows that the numbers of applicants from SC landless households are either
declining or non-availability of land at the minimum prescribed rate (due to the high cost of the land in Kerala).

- The number of SC houseless is declining, as the housing grant allotment for the SC households are declining in its growth rate in most of the years. The increase in growth rate during the 12th plan period is because of the revision of the amount to three Lakh. Negative CAGR implies the effective provision to the deserved groups in the previous period and corresponding decline in the applicants.

- All the students in the backward classes are getting education grants. The CAGR for the SC education grant is declining and is negative in the Midland and in the Lowland. It is positive in highland area.

- The CAGR for house maintenance grant and treatment grant are positive and shows the inclusion of more number of beneficiaries.

- The main reasons for the lower or negative growth rate (CAGR) in the number of beneficiaries of many social security programmes are mainly because of the maximum number of beneficiaries covered (84.67%), Kudumbashree interference (79%), Effective interference of the panchayat etc.

**Negative Impacts**

- About 15% of the houses which were given through different schemes like those that IAY, Panchayat plan fund etc. were kept as incompletes. It may be due to the insufficient fund or the shortage of the beneficiary contribution. The total number of houses allotted and their completion ratios are less in the low land area.

- EMS, MN schemes for total housing has lost its continuation during the 12th plan period due to the change in ruling front in the state. Women component programme assisted less number of houses and their completion ratios are less than 50%.

- District panchayat assistance for housing assistance was only negligible.
• Land to land less scheme assisted only a small number of beneficiaries, only SC beneficiaries were assisted. The amount of assistance were also limited.

• Wage employment days provided during 12th plan period was declined compared to the 11th plan period. The number of workers who got 100 days employment was declining and insufficient. The reasons for the less number of workers who got less than 100 days of wage employment, around 89% of the responses were in favour of the reasons like ‘due to the availability of the jobs with better wage like construction works’, ‘Lower wage’ were the reasons for the 86.67%. ‘Lack of work projects’ was the reason for the 73.33%.

• The Number of individual projects given through various self employment schemes were only limited.

• The number of surviving SHGs is limited and the survival ratio is only 19%. The least survival ratio is in Thrissur.

• The major reason for the lower survival ratios are the lack of viable projects(88%), lack of training(66%), lack of follow up (55.33%) and inadequate bank assistance etc.

• The number of unemployment allowance given also raised during different plan periods the CAGR for Unemployment allowance are higher in Idukki and lowest in Thrissur

• The Ashraya scheme provides more preference to the supply of food grains and drinking water. The viable self-employment projects emerged to provide sustainable income to the poor were very limited.

The third objective is to study the impact of poverty alleviation programmes in reducing rural poverty in Kerala and to suggest suitable policy measures, if found necessary

The impact of the major decentralised planning programmes, to eliminate rural poverty in rural Kerala based on highland, midland and low land are discussed in the sixth
chapter, and the major findings are presented as how far each programmes made impacts to meet each dimensions of rural poverty.

Impact on Economic dimension

- As a result of the scheme for the provision of both land and house, 4.2% landless and houseless beneficiary households were benefited and their poverty related to the lack of shelter could be resolved. This is the major impact of the scheme of the provision of land and house to the landless households in the study area.
- Various schemes for the provision of house to the houseless could resolve the problem of 210(36% of the total beneficiaries) shelter less poor households and this is the significant impact of the house to the houseless schemes in the study area. Among this, the major contributions towards the provision of house to the houseless are done by IAY and EMS schemes.
- The financial assistance for drinking water wells were mainly given through SC fund, PLan fund, Asraya, and Vanitha fund. Among these, more assistance were given through the Asraya. About 4.9% of the beneficiaries could get the assistance for Drinking water well in the study area and resolve the problem of poverty related to the lack of safe drinking water. This is a significant impact of the scheme in the study area.

Impact on social dimension

- As the major impact, Asraya- the scheme for the eradication of the destitute could provide more benefit, based on the identified need of the very poor group like food, medicine, medical treatment, house etc and could resolve the problem of the destitute poor to a great extend. At the same time, only a small percent of the destitute poor (7%) could move out of the vicious circle of poverty through the income generation programmes as a permanent solution for the problem. Besides, most of them continue with the relief programmes.
Impact on Asset dimension

- The provision of improved sanitation facilities among 14.06% of the rural poor households is another impact of the schemes in the study area.

- In the study area, total 7% beneficiaries could get the benefit of financial provision for the repairing of houses and the problem related to repairing of houses could be resolved, is a major impact of the scheme in the study area.

- The Poverty related to the lack of electrified houses could be resolved for 2.2% beneficiaries in the study area and it is an impact in this direction in the study area.

- About 2.57% poor households, who met their livelihood with the livestock, are assisted through the financial provision for cattle shed and it is an impact in the field of income generation activities in the study area among the poor.

- About 4.63% of poor households got the benefit of Biogas plant as a part of the provision of improved fuel in the poor households and it made an impact in the study area.

- Among the beneficiary households, 2.05% households got the provision of assistance for the rainwater storage facilities as the solution for the safe drinking water facilities. In addition, it is an impact in the study area towards this direction.

- Nearly 36.87% beneficiary households got the benefit of self-employment assistance in the study area and it could provide an income yielding opportunity to the poor households and it is a significant impact in the study area.

- The major programmes for the provision of financial assistance for the self-employment projects were SCP (Special Component Plan for Scheduled cast), SGSY and Kudumbashree.
• Majority of the self-employment schemes provided through the panchayat are towards
the projects which costs less than Rs.3000 (like poultry farming) and only 26% of the
projects got the assistance in the range of Rs.15000-20000.

• In the total sample, among the provided self-employment projects; only 17.67% were
income generating and provides self-employment to the beneficiaries. About 86%
were not useful and not working at present. Nearly, 21.4% of the beneficiaries sold
out the provided assets and engaging in wage employment in
thozhilurappu(MGNREGS) or other programmes.

• Among the beneficiary households in the study area, only 29.9% got the employment
in the range of 75-100 days. Only 52.63% has more than 50 days wage employment
per year.10.53percentage was got less than 15 days of employment.

Impact on health dimension

• The percentage of households depending more on BPL schemes for buying food
grains are higher in Idukki and lower in Alappuzha. More APL card holders
depending ration shops to buy rice are more in Thrissur and lower in Alappuzha. Apart
from ration shops nearly 21.4% of the beneficiaries are getting nutritious food
supplements from anganwadis (for infants and pregnant women)

• Only 3.08 percent of the households are getting financial assistance for de-addiction
treatment, others (among the addicted) are not getting any assistance, and such
households have to struggle, from coming out of poverty.

Impact on Educational Dimension

• There are only 6.35% of the beneficiaries from the total sample could meet their
educational needs through the help of panchayat. That means the assistance from the
panchayat authorities to meet the educational dimensions of poverty is very weak and
inadequate.

Impact on Standard of Living Dimension
• About 74.27% of the rural households occupy improved toilet facilities, 27.27% Occupies own drinking water facilities, 63.12% has the clear cooking fuel, 15.27% has the smokeless choola and 84.05% has the Electricity. This can be considered as the major impact of the decentralised interventions of the panchayat.

**Impact on Gender Dimension**

• Nearly 77.19% out of all respondents responded as very much improved in women empowerment and 21.05 percent of the respondents were in the view that little improvement were observed in women empowerment and only 1.75 percent of the respondents were in the view that no improvement shown in the achievement in the women empowerment.

• About 20% of the beneficiary households are having female members who receives welfare pension

• Among the schemes to assist the socially disadvantaged groups like the physically or mentally challenged or women, more assistance were given through the Asraya, SC schemes, and Women Component Plan assistance.

**Impact on Dimension related to Social Status**

• Access of information about poverty reduction programmes for more than 55% of the poor beneficiaries are obtained through the Kudumbashree and NHG memberse.29% from ward memberse,28% from Gramasabhas, 11% from anganwadi teachers and ‘ASHA’ workers. In Alappuzha more percentage of Kudumbashree interference to provide information’s about PRP and it is least in Thrissur. The sources of NHGs are higher in Idukki and least in Alappuzha, the source of Anganwadi workers are higher in Idukki and least in Thrissur.
Among the beneficiary households, 80.27 percent have the SHG membership. It is a major impact of the poverty reduction programmes. Among the SHG members, 14% of the respondents are of opinion, that working of the SHGs is not satisfactory.

Among the total beneficiaries, 90.05% of the respondents are participating in the Gramasabha and only 9.95 percent is not participating.

The participation rates among the social organisations and social groups have increased among the poor rural groups, which is the main impact of the decentralised programmes. Nearly 90.05% has participation in frequent Gramasabha meetings.

The percentage of the respondents who have the membership in the neighborhood group are 84.39%. The higher participation rates in NHGs are the major impact in the social status of the poor rural groups.

Impact on Dimension Related to Powerlessness and Voicelessness

The dimension of poverty related to powerlessness is successfully met by the provision of training programmes for self-employment projects. It is one of the significant impacts in the poverty reduction attempts in the rural areas. Among the beneficiary households, 23.67% are benefited different training programmes. Still there exist more than 76% of the beneficiaries without having any training.

The main agency, which provided training for the rural poor are Kudumbashree (78.9%).

The training programmes comprises of General Orientation Training (GOT), Entrepreneurial development programme (EDP), and Skill development Programmes. Among this 16% attained the GOT and 9.4% attained EDP. The training related to the Skill development comprises only a small percent of 6.52%. Majority of the Self Help Groups lack the qualified skill training programmes.
• Among the 92.03% of the trainees were of the opinion that the training was helpful and supporting to the new entrepreneurs. It is a major impact of the decentralised mechanism in the rural areas in favor of the poor.

• Among the self-employment projects provided through the panchayat, 24.46 percent of the projects provided the sustainable income to the beneficiaries. Even though 24.46% of the poor beneficiaries could resolve their problems related to poverty due to lack of income, majority of the schemes could not provide a satisfactory result in income generation among the participants.

• Among the respondents, 30.87 percent reported that they are getting due respect and consideration from the Grama sabha for their suggestions and needs, and it is a major positive impact of the decentralized planning efforts in the rural areas. But 20.58% responded negatively as they are not getting chances to express their suggestions. That means still there exists areas to be strengthened related to the powerlessness and voicelessness among the poor.

• 69.31% of the respondents in the total sample were in the perception that kudumbashree helps to empower women and it can be treated as the major impact of the poverty reduction programmes under the leadership of decentralised institutions.

• The membership in the political parties shows the political empowerment and confidence towards the democratic systems. Among the beneficiaries, 52% have the membership in political parties.

• Among the beneficiaries, 48.54% agreed that the poverty reduction programmes could empower the poor in relation to the economic, social and personnel well being. It can be considered as the significant impact of the poverty reduction programmes.

• Major impact related to the economic empowerment among the beneficiaries, 32% were observed much improvement in Economic empowerment, 53% as less improvement and 15% as no improvement. The Economic empowerment of the
respondents based on observing how far the poor are able to meet their day to day expenses by engagement in any income generation activities (which was denied earlier due to the powerlessness and voicelessness), or the chance of getting bank loan, income or asset holdings, relatively lower dependence on the private debts and increasing tendency to save a part of income etc.

- The major impact of the Poverty reduction programmes in rural areas are it provided confidence in democracy and political system among the majority of rural poor. Only 29% observed as no improvement in the political empowerment. Political empowerment is observed based on the membership in political parties or utilisation of voting power in various democratic elections, and participation in discussions related to the rights of poor.

- The Social Empowerment, based on the observation related to the organisational skill to collectively bargain or organise in the society, Social position among family members and relatives, neighbours and in the community as a whole, the acceptability among the society, the acceptability of the suggestions expressed in the society etc. About 41% of the beneficiaries were observed very much improvement, 38% little improvement and 21% no improvement. The increase in such empowerment is another major impact of the Poverty reduction programmes.

**Impact on Dimension related to Vulnerability**

- One of the major impacts of the poverty reduction programmes are the increased provision of the welfare pensions to the vulnerable groups like widows, Old aged and agricultural labourers etc. In addition, it increased to 58% and the provision of the welfare pensions are more in Alappuzha and less in Idukki.

- Majority of the physically and mentally challenged, widows, old aged and agri labourers came under the protection of the social security pensions and it is a major impact of the PRP in rural areas. About 58% of the beneficiary households are under
the purview of this pension scheme. 42 percentage of the households are not coming under these criteria.

- Even though the RSBY has the significant impact in covering the medical and hospital costs due to illness, the other risks like accidental death, crop loss, and other disabilities due to unexpected events are not at all insured. The vulnerable groups are only protected through health insurance schemes (RSBY) and majority of them has no other insurance like accident insurance or Life insurance.

- Even though some attempts were made in the form of housing programmes, provision of land, medical treatment, education grants, counseling and medical treatment to protect the vulnerable groups, it is only limited and less than 20% in most of the cases. Only housing programmes are occupying more than 66% of coverage.

**Problems**

- One of the major impacts in the poverty reduction programmes implemented in the rural areas are that the corruption tendencies were only limited. Only 4.8% of the respondents observed, as there is corruption in the selection and provision of fund to the poor.

- The greatest impact of the poverty reduction programmes through the panchayat level institutions is the highest completion ratios. Nearly 56.26% of the beneficiaries were in the opinion that they got the full installments without any delay. Only 11.4% were found to have difficulties in getting the full installments.

- The reasons for the incomplete installments were the incomplete previous stages for 59% and 17.32% were due to the irresponsible behavior from the part of the officials. 15 percentage were due to the lack of fund. The Other reasons were the use of fund for other purpose from the part of the beneficiaries, lack of proper documents etc.

- Among the beneficiaries who had to sell their assets (provided by the panchayat for self-employment of for housing scheme), 48% sold out to meet the indebtedness.
• Even if a majority satisfied with the regular supply of food grains through ration shops, among the poor beneficiaries who are depending on ration shops for food grains, 24.5 percent were in the opinion as that they are not getting the regular allotted units at the prescribed subsidiced rate.

• Among the beneficiaries, 26.41% felt not being selected for many of the major schemes like housing, self-employment, and provision of land scheme. The major perceptions for not being selected, were ‘not an SC’ for 35.06 percent and for 34 percent, it was political reason.

• In the total sample, 38 % of the beneficiaries of the self-employment schemes were in the perception that the reason for the unsuccessful working of the SHGs was the lack of the beneficiary contribution and other major reason was the lack of training (18%).

• From the total sample, about 8.6 percent of the respondents are not participating in Gramasabha, because their suggestions are not getting enough consideration.

• About 35 % of the respondents are noticed to have drawbacks in the beneficiary selection and non-deserving beneficiaries could get in to the list of beneficiaries.

• In the total sample, 31 percent of the respondents were in the perception regarding why the non-deserved households are included in the beneficiary list of the Gramasabha as there is no change in priorities fixed for the selection. The widows and the reservation category households are often getting more priority in the list.

• About 27.87 percent were in the opinion that the multiplicity of the schemes for the poor from different tiers of the panchayat with different amounts and selection criteria’s are the reason for the ineffective targeting of the poverty problems.

Self-evaluations, Suggestions, and Expectations of the respondents

• Among the beneficiaries of the different asset providing schemes, 62.7 percent were observed that it is very useful and 31 percent as useful to an extend.6 % observed that the assets were not at all useful.
• Compared to the previous periods, 35.85 percent observed that their situation is very much improved. However, the 53.85 has observed less improvement. Still 8.92 percent observed that their situation has no improvement.

• Nearly 88.16 percent of the respondents were in the better expectation as their situation will be improved. This is a positive impact of the poverty reduction attempts, as they provide confidence among the beneficiaries. However, 4.45 percent of the poor has no expectation and 3.95 expect that their situation will go on like the present.

• The suggestions made by the beneficiaries of the self-employment projects, to improve the SHG enterprises, were like better projects (12%), Regular availability of subsidy (9.3%), and more financial assistance (8.4%), more training, and marketing (7.4%) etc.

• In the case of suggestions of the destitute participants, about the strengthening of Asraya, 61.11 percent suggested for more fund, 59.26 percent for more regular supply of food grains and medicine, 37.04 percent suggested for avoiding delay in the supply of medicine and food grains, 13.43 % for more training, 23.15 % for more education loans, 37.04 % to avoid delay, 19.44 % for permanent employment etc.

• The respondent’s expectations from the panchayat to overcome the poverty existing in the household are like the following.

  • 32.55 percent expecting to get a constructed house (not providing financial assistance)
  • 27.45 percent expecting more assistance from the panchayat for medical treatment.
  • 37.25 percent expecting more provision of employment opportunity.
  • 20.78 percent as more assistance to education, 5.88 percent as more training and 6.67 percent as more assistance for food and clothes.
• Regarding the evaluation of the beneficiaries about the most effective poverty reduction programmes, majority of the respondents (29.7%) reviewed that MGNREGS supported them mostly to improve their life situation.

**Suggestions and Recommendations**

Even after more than 15 years of decentralised planning for local development, not all the fundamental causes of poverty could be wiped out completely. Hence, to materialise the dream of a state, having nobody suffering from the various dimensions of poverty, an all out effort is needed. The policy makers can use the following suggestions and recommendations for the purpose.

• One of the most important reasons for poverty in Kerala is lack of land for construction of houses. The number of land less households are always on the increase in the state. Even though decentralised planning programme provides various schemes for the provision of land to landless families, it is strictly limited to SC/ST categories. From the present study, it has become very clear that, gravity of the problem is so severe among the families belonging to the general category as well. Therefore, in order to address the problem of landless families, schemes should be formulated and implemented for both the SC/ST as well as the general categories.

• The cost of transportation is comparatively high in highland and low land areas. Hence, while allotting funds for house construction special allowance should be provided for meeting the cost of transportation of building materials to these areas.

• It is found that a large number of families living in rented houses are excluded from enjoying the benefits of new housing schemes due to the lack of ownership of land as per the criteria. In order to address this issue, the government should prepare a special scheme for these people, either in the form of construction of community flats or housing complex.
• The local self governments should design and implement various schemes, which ensures the optimum utilisation of the barren and unused public land in the jurisdiction of the local panchayat. It may help the LSGs to achieve the goal of complete rehabilitation of the houseless and the optimum use of the unused land in this area.

• One of the major weaknesses of the housing schemes is the lack of inadequate amount of beneficiary contribution in the form of money and material. This vacuum can be resolved by mobilising the services of contributions of various social service organisations, Youth organisations, Student compulsory social services, NSS and other clubs towards this direction.

• In the decentralised planning system, decisions taken in the Gramasabha meetings are very vital and supposed to be final. Nevertheless, in several cases, it is found that the same beneficiaries could enjoy the benefits of the same scheme several times. It occurs due to the deliberate manipulations made by the responsible parties in the minutes of Gramasabha meetings. This should be resolved through the proper monitoring and evaluation of the practice of beneficiary selection, by the responsible authorities. Moreover, social auditing must be made very serious and strict.

• Self Help Groups are also functioning comparatively very well in various parts of the state. But, almost all of them are engaged in more or less similar activities like, baking units, poultry farms, goat rearing and vegetable cultivation. The government should provide suitable training to the members of all SHGs at district or block level to introduce innovative production programmes, which are more suitable to harness the skill and resource position in each geographical area. In this regard, the services of various agencies like NASCOM, BSNL, NSE and printing technology institutions can utilise.
• The untapped areas of employment generation with the help of MGNREGS should be properly identified and exploited to provide 100 days employment. eg. Unskilled works in the industrial areas, construction of buildings etc.

• It is found that a large number of people in the study area, lies out of the ambit of general insurance except health insurance scheme provided by the RSBY. However, it is insufficient to meet unforeseen calamities of lifelike chronic illness, crop loss etc. Hence, schemes should be designed and implemented by the local bodies to ensure that, all the citizens are properly insured.

• Many of the weaker sections of people are compelled to live with the fixed amount of pension, which became insufficient during periods of inflation. Welfare Pension amount must be renovated to meet the inflationary raise in the price level. A special fund can be formed by entertaining surcharge or special and compulsory voluntary contributions on yearly basis, from the salaries of the other organised sectors, where they are getting the legal hike as the dearness allowance.

• The beneficiaries of Ashraya scheme are the very poor or destitute, who are suffering from various kinds of problems. One such problem is chronic illness. The amount of money sanctioned by the authorities are seldom sufficient to meet their problems. Hence, this problem can be addressed through the opening up of palliative care units by each local body, with the help of nurses recruited by the panchayat for this purpose. The service of voluntary associations functioning within the local body also can be properly channelised towards this direction.

• Another important phenomena found in the study area is the presence of large area of uncultivated agricultural land. In this connection, the local body can impose and collect taxes from the owners of uncultivated fertile land. This may have two effects. a) It may compel them to cultivate the land properly   b) If left uncultivated; the panchayat may get additional tax revenue.
Another issue related to the implementation of various programmes, is the adequate number of eligible candidates. It is due to the lack of information and ignorance about the programme. To alleviate this problem, the local body must recruit special officers like the SC promoters, to channalise the most eligible and deserved candidates for the various poverty eradication programmes.

Still another vital problem is the lack of data regarding the beneficiaries of various schemes in the local bodies. The officer who is having direct and close connection with the beneficiaries of important development schemes is the VEO. VEOs are most often transferred from one local body to another. The unclassified files and frequent transfer of officials often leads to the malpractices in beneficiary selection. To reduce the tendency of the unfair practices as the inclusion of the same beneficiaries more than once, vigilance must be ensured from the officials. The computerisation of the panchayat records and the list of beneficiaries must be ensured. The VEO office must be computerised to ensure the proper listing of the beneficiaries. The special softwares must be developed and special arrangements for record keeping must be introduced.

Financial inclusion of the poor can be accelerated through the formation of a banking network with the Kudumbashree mission as the nodal agency. It may help to alleviate the problem of exploitation of the rural poor by the private money lenders. In this regard, the operational pattern of ISSAF and DORA can be adopted.

The criteria used for the selection of beneficiaries should be changed and renovated from time to time or local bodies should be provided with discriminatory power to identify the most eligible beneficiary for a scheme. It may help to include several poor people to enjoy, the benefits of programmes irrespective of the stipulated criteria’s.

**Contribution of the Researcher**

The researcher has tried to critically evaluate the available literature on the decentralisation and poverty alleviations in rural areas. In fact, many macro studies were
conducted on decentralisation attempts in India and other states. Similarly number of researchers conducted studies on the poverty alleviation attempts and their impacts. However not a single attempt was made so far to analyse the impact of decentralised planning on poverty alleviation in rural Kerala, based on various districts covering the lowland, midland and high land. The researcher made a humble attempt to fill this gap.

The researcher examined three objectives in the study. In the first objective, examined the various dimensions of rural poverty in Kerala based on low land, midland, and high land. In the second objective, examined the operational viability of the rural poverty reduction programmes implemented through the decentralisation planning. In the next objective it tried to study the Impact of decentralised planning programmes to eliminate rural poverty in Kerala based on high land, midland and low land and to suggest suitable policy measures. The researcher could also identify a few areas for future research.

**Areas for future research**

The major focus of the present study was to analyse the impact of decentralised planning on poverty alleviation in rural Kerala. This was based on the four objectives. No research work is complete in all respects. The seriously and systematically done work will be able to suggest new areas for further research.

- In Kerala, The impact of decentralisation on poverty alleviation in urban areas will be a novel attempt for further research
- The focus of this study was to analyse various dimensions of rural poverty. There may be number of other dimensions and reasons behind rural poverty, which are not enquired in this study. An enthusiastic researcher can proceed in this line.
- The decentralisation of the rural banking is not so far studied in Kerala and new research can take up such attempts
- Decentralisation and rural credit for the poor will be a new area for a research scholar.
• Decentralisation and promotion of self-help groups for employment and income promotion in rural and urban areas also will be a new horizon for the new researcher.

• Decentralisation and social welfare programmes for rural and urban areas will be a new area, where the new researcher can proceed

• Decentralisation and social insurance also will be the socially viable area for the new research

• Decentralisation and rural health promotion, decentralisation and urban health promotion also were not studied so far.

• Decentralisation and rural saving promotion will be a new area of research. This can be extended to the urban area also.

Conclusion

The Impact of decentralised planning on poverty alleviation is discussed above, based on different dimensions of poverty in rural Kerala. The above discussions give a clear picture on various poverty reduction programmes and its effects on the various dimensions of poverty related to economic, asset, social health, educational and gender aspects. The multidimensional poverty aspects like the voicelessness and powerlessness, vulnerability also tried to analyse, in the light of different poverty reduction programmes. Various aspects related to Economic, social, political and gender empowerment also were analysed, based on the perceptions of the beneficiaries of various poverty reduction programmes. All such discussions reveals the fact that poverty is not wiped out from the rural community, Even though the decentralised poverty reduction strategies could reduce the rural poverty to a large extend.