SUSTAINABLE LIVELIHOOD
AND GRASS-ROOTS EMPOWERMENT

A BENEFICIARY ASSESSMENT OF PEOPLE’S PLANNING VIS-À-VIS THE WEAKER SECTIONS

DR S GREGORY

Kerala Research programme on Local Level Development
Centre for Development Studies
Thiruvananthapuram
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PROJECT DIRECTOR:
DR S GREGORY
READER,
DEPARTMENT OF ANTHROPOLOGY
KANNUR UNIVERSITY

RESEARCH ASSOCIATE:
MS JANCY FRANCIS

RESEARCH ASSISTANTS:
MR P HAREENDRAN
MR C K RAMESAN
MR N T VIJESH
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CHAPTER I

INTRODUCTION

The concept of development, in the sense of achieving ‘human good’ and ‘social well-being’ has always been there since the advent of human society, only with varying understanding, emphasis, and implications. In reality, it is seen as a process, requiring constant response, and continuous solutions, and as a result of human action, only through which, reorientation of any development process becomes possible (Varma, 1989:34).

The development debate has been a constant phenomenon going along with the poverty debate, at all times since the advent of the development era, as eradication of poverty has been the prime objective of all development efforts. However, there have been diverse approaches to achieve the target. In the early years of the development era, economic growth alone was believed to bring poverty alleviation. Later, it was felt that unless the traditional cultural barriers are tackled, it would be difficult to achieve the target. Then came the concept of ‘community participation’ as a possible alternative paradigm to achieve development. This was followed by the concept of sustainable development and the emergence of environmental concerns as
part of any development paradigm. Thus, responding to the changing conditions and the emerging challenges in achieving the ‘human good’, the past decades have seen a series of development paradigms, involving progressive modifications. These were also the differential responses to the failures of targeted development in concrete terms. However, there is a realisation today, that any development model has relevance only to the extent that it contributes to improve human being in a sustainable way, as against the kind of homogenising development paradigm, overshadowing the world and ignoring the rich and varied cultural domain of human existence (Oommen, 1999).

In the post-colonial Independent India, which envisaged an advanced, prosperous, democratic, egalitarian and just society as implied in its constitutional proclamation of a ‘socialist pattern of development’, eradication of poverty became one of the prime targets of most of the early development initiatives. However, even after five decades of India’s independence, in spite of intensive development efforts, the result has been far from target realisation. The development experience of the past decades has only been disappointing and distressing, with naked manifestation and a stark reality of the extreme riches and the extreme poverty existing side by side. In fact, most of the development approaches in the post-colonial era have contributed not only to the creation and perpetuation of such a divide but also in widening it endlessly.

The development experience of India only proves that the development initiatives of the past decades, meant for the uplift of the deprived sections have miserably failed, with the result of increasing poverty, inequality and ecological imbalance. Every effort in bringing about a desirable development paradigm involving a relatively contended human existence with a fulfilment of basic human needs and protection of basic human rights has also proved to be still a far-flung reality. All these only underline the lopsided orientation and misplaced priorities of the past development paradigms and the need for alternative development paradigms. If there is economic progress due to technological advancement in the midst of horrendous poverty and unacceptable levels of inequality, the remedy lies not in more growth but in finding a way for everyone to share the fruits of growth in a civilised manner (Ambirajan, 2000).

Today, development as ‘human good’ has come to imply equality and a dignified human existence for every individual irrespective of caste, religion, race, or culture. Haq (1996:16) identifies equity, sustainability, productivity, and empowerment as four essential components in the human development paradigm.

Development involves searching for the roots, giving due recognition to every people’s dignity and existence, and evolving a genuine and collective participation of the people at the micro and macro level development planning and implementation. Such a development perspective necessitates a thorough revamping of the past development orientations and initiating a fresh thrust from bottom upwards in every sense, by decentralising the development planning and democratic institutions. It would be a process of real democratisation and a return to nature, to the people, and to the grassroots. In short, there should be a right identification of what is the core and what is the periphery (Gregory, 2000) in the process of development.
KERALA’S DEVELOPMENT EXPERIENCE

Kerala has been a pioneering state in many revolutionary social transformations and successful development initiatives, whether it be in implementing the land reforms or in achieving the development parameters of the WHO, or in the total literacy campaign that brought the credit of becoming the first totally literate state in the country. In the quality of life indicators, according to 1993 figures, in spite of having a low per capita GNP of just about $180, far below even the all India average of $300, Kerala could achieve and maintain an adult literacy rate of 91 per cent, life expectancy of 73 years for males and 79 years for females, infant mortality rate at 13 and the birth rate at 17, all comparable to those of the advanced nations. Such a high quality of life indicators coinciding with low per capita income, both distributed across nearly the entire population of Kerala, with a set of wealth and resources redistribution programmes and high levels of political participation and activism among the ordinary people, have earned for the state a unique place in the development thinking. This has also led to the emergence of a ‘Kerala Model’ of development that has been widely appreciated and recommended by the economists and other social scientists, to be worthy of emulation by the developing world, before questions arose and criticisms unleashed over the sustainable nature of the model.

The crisis of the Kerala model had become more apparent with the Model’s failures and shortcomings that were threatening its sustainability and giving way for a New Kerala Model (Franke and Chasin, 1999:118-148). Some of the major components of the crisis of Kerala Model are said to include the following:

1. The slow growth of Kerala’s SDP
2. Increasing stagnancy of agricultural production and the dependency on and the vulnerability to outside sources for the major food items including rice
3. Down-sliding of the traditional industries such as coir, cashew and hand loom mainly due to the price escalation for raw materials and cut-throat competitions
4. Sluggish and even negative industrial growth
5. Alarming situation of unemployment
6. Series of fiscal crisis threatening to undermine many of the Kerala Model redistribution programmes
7. More than 15 per cent of the state’s population being the ‘outliers’ of the Model
8. Acute environmental crisis, involving serious repercussions, especially in the context of stagnant economy, high population density and intense land-use.

The process of globalisation and economic liberalisation has only intensified the crisis, with the emergence of a political and economic structure that only favour models based on private accumulation and growing inequality over Kerala’s emphasis on public services and egalitarian ideals.
It is only in this context that the ‘New Kerala Model’ has been taking its shape in the form of People’s Planning and People’s Campaign. The basic thrust of this model has been on decentralisation and high levels of local participation, both as a response to the failure of the old model and as a challenge to the hostile world of international capitalism, vowing to bring a meaningful environmental preservation and empower the grassroots. Today, Kerala is leading the nation through ‘People’s Planning’, which essentially dwells on the devolution of power to the grass roots, thereby initiating another social revolution of the sorts, in the development paradigm. It is believed that a success in this unique experiment would definitely make development to be truly sustainable and meaningful to the people and would redefine the entire life and polity.

DEVELOPMENT, DECENTRALISATION AND PEOPLE’S PLANNING

The idea of development from bottom upwards with a decentralised system of planning is not something totally new. In Gandhiji’s vision of Poorna Swaraj, every village has to become a republic in which every individual enjoys total freedom. In his social paradigm, every individual should become the core, whereby the society is constructed as a vast oceanic circle, progressing from the individual to the family, from the family to the village, from the village to the state and from the state to the nation and so on. This is possible only when the villages are reinvented to become a republic of its own, recreating the sense of village solidarity, and making every member of the village a partner in the development mission. Only such an approach, which enables every human being to realise that they are only a part of nature, would be meaningful and sustainable (Gregory: 2000).

Thus, the slogan of ‘Gram Raj’ and the desirability of a decentralised system of planning have been as old as the freedom movement. The constitutional directive regarding the organisation of the village Panchayats gave an added impetus to this vision. It was rightly believed that the Panchayati Raj would go a long way in ensuring ‘democratic decentralisation’ and creating an exhilarated feeling and a sense of confidence among the villagers in the sphere of decision making (Bhattacharya, 1989:137). It became a cherished goal since the first five year plan in 1951, but was unable to see the light of the day till late, for want of an empowered institutional set-up (Nair, 2000:3).

Community Development projects and the National Extension Service had been the earliest attempts of the national Government after Independence, to take the development agenda to the grassroots. However, the major drawback of these approaches relate to ensuring only the participation of the government to the exclusion of the people, resulting in bureaucratic control and corruption. The Belwantray Mehta Committee, appointed to look into the drawbacks of the schemes, in its report submitted in 1957 suggested that democratic decentralisation of the administration with Panchayats at the Village, Block and District levels. Based on its recommendations, democratically elected Panchayat Raj institutions came into existence throughout the country, with Rajasthan to become the first state to adopt the new Panchayat Raj system on 2 October 1959. This was followed by other states including Kerala, passing Panchayat Raj legislations in quick succession, thus giving way to the first generation Panchayats in the post-independence period. The euphoria did not last long before the landed rich and the high caste took control of.
the system, while the bureaucracy continued to hold on to their colonial hangovers, relegating the rural poor away from the reigns of power and decision making, and thus yielding to a period of stagnation (1965-69) and further to a period of decline (1969-77).

It was only in 1977, after emergency, under the inspiration of Jaya Prakash Narain, who had his own concept of Panchayatiraj moulded by his experience of total revolution, fresh attempts had been made to revive the system with the appointment of the Ashok Mehta Committee. In its report submitted in 1978, the Committee noted with seriousness, the absence of regular elections, and recommended a two-tier panchayati raj system thus giving way to the second generation of Panchayats (Thankappan, 2000).

However, in spite of several attempts, and setting up of several committees including the Ashok Mehta Committee, the country had to wait till 1993, when the 73rd and 74th constitutional amendments were enacted, for a determined effort towards a genuine process of decentralisation.

In line with these amendments, The Kerala Panchayat Act had been passed and came into effect since 23 April 1994. Though progressive, in many respects, it was found still insufficient, prompting the new elected government in 1996, to appoint the Sen Committee, which submitted its interim report in the same year and final report in 1997, most of the recommendations of which had been accepted and the relevant Acts were amended in 1999.

Nevertheless, the provision of a constitutional and legislative framework alone need not ensure its adaptation unless there is a political will and commitment on the part of the state governments, to such a system of administration and planning as it requires a total restructuring of the system. This has triggered an enthusiasm. The democratisation of the planning process involved certain necessary conditions such as the devolution of powers, responsibilities and resources as well as the complementary measures on the part of the government. The Government did not wait for the capacity of local governments to be built up as a pre-condition for transfer of powers and responsibilities (State Planning Board, 2000:30).

These are not, however, sufficient to ensure its success unless accompanied by an intensive people’s campaign in order to motivate and empower the local self-governments to take up the new challenges. Being conscious of such conditions, the state of Kerala, in August 1996, started the new experiment of People’s Planning through People’s Campaign. The objective of this innovative effort was not only to ensure an ‘informed participation’ of the people, going beyond their nominal participation (Isaac and Harilal, 1998: 495) but also to help them make ‘informed choices’ (Franke and Chasin, 1999: 139).

It should be pointed out that availability of funds alone is not the core for development. As Saxana (2000:3627) puts, the government of India ministries spend roughly 35,000 crore annually on programmes that are meant to achieve poverty alleviation, which, if directly transferred to the poor, could buy for every household 3 kg of food grains everyday from the market at the rate of Rs 7.5 per kg and thus wipe off poverty from this country. So, according to him, availability of funds can at best be necessary but not sufficient condition to tackle poverty and backwardness. What is felt to be the determining factor is the capability of the government machinery to
formulate viable schemes and the delivery system to optimally utilise funds. This is where the process of decentralisation assumes significance. However, even here, it must be taken to its logical conclusion with the devolution of a lot more powers, both functional and financial to Panchayats (Neyyar, 2000).

According to Mencher, the Indian villages are still populated with most weaker sections who hardly gain anything from most of the development programmes (1978:10). The ‘People’s Planning’ being different in its orientation and approach, is naturally expected to reach out to the least of the grass-roots at the micro-level governance and empower them to plan out the basic livelihood systems by themselves and gain the capacity to ensure its sustainability and climb up the ladder of dignified social existence together with other fellow citizens.

Democratic Decentralisation and People’s Planning being in operation under the second consecutive elected Panchayat, and having been initiated under one political regime and presently continuing under a different political regime, it would only be appropriate to assess the operation and viability of this unique experiment. The present attempt has been to reach out to the weakest of the weaker sections and the poorest of the poor who are supposed to be the major beneficiaries of this initiative, to record their experience and understanding of the functioning of this development innovation. The study basically has looked into people’s assessment of the nature of their participation in different processes such as the planning process, decision making process and implementation process.

OBJECTIVES OF THE STUDY

The study was undertaken with the following objectives:

1. To understand the nature of participation of the weaker sections in the planning process of people’s campaign

2. To assess the nature and sustainability of the livelihood and other benefits, accrued to the weaker sections through the process of people’s planning

3. To analyse the nature of socio-cultural impact and empowerment, due to People’s planning and its benefits, experienced by the grassroots, with special focus on the BPL (Below Poverty Line), Scheduled Caste and the women-headed families.

4. To examine the concept of BPL in the light of the findings of the present study, evolve appropriate conceptual tools and arrive at suitable development indices.

CONCEPTUAL FRAMEWORK

The study involves certain concepts, the meanings and the operational implications of which, require a detailed analysis and understanding. Some of these concepts include sustainable livelihood, Participation and empowerment, poverty, beneficiaries and stakeholders, etc.
SUSTAINABLE LIVELIHOOD

The concept of ‘sustainable livelihood’ has come to be increasingly used today, mainly in the context of anti-poverty strategies, sustainable development efforts, and participation and empowerment processes. The concept has evolved as an approach with special emphasis on rural development, and in tackling the issues of livelihood security. It is also closely linked to the livelihood aspirations and sustainability vis-à-vis the limited environment resources.

According to Gow (1990:161-72), livelihood refers to the basic survival sources that are accessible to an individual or group. It is defined as adequate stocks and flows of food and cash to meet basic needs. It also implies a kind of security, which refers to the secured ownership of, or access to, resources and income-earning activities, including reserves and assets to offset risk, ease shocks and meet contingencies. Conceptually, livelihoods connote the activities, entitlements and assets by which people, especially those living in poverty, make a living.

In its conceptual frame, the asset dimension assumes significance and involves the following:

- Natural/biological (land, water, common property resources, flora, and fauna)
- Social (community, family, social networks)
- Economic (jobs, savings, credit)
- Political (participation and empowerment)
- Human (education, labour, health and nutrition)
- Physical (roads, markets, clinics, schools, bridges)

The access to, use of, and interaction among these different assets lays the foundation of a livelihood system. An understanding of the livelihood system is possible through the analysis of the coping and adaptive strategies of the individuals and communities, in response to the external shocks and stresses. The coping strategies are, however, the short-term survival responses to specific shocks in the livelihood system, while the adaptive strategies are the long-term changes in the behavioural patterns, as a result of the livelihood stresses and crisis situations.

The concept ‘sustainability’ is closely associated to the livelihood system as it focuses on how the resources and assets are utilised through appropriate strategies to meet the livelihood needs and aspirations in the long term and short-term basis. Its emphasis, however, is on the extent of maintenance or enhancement of resource productivity on a long-term basis. As the concept implies the ability to sustain, it necessarily encompasses a long-range concern for future, and the process of generating self-sustaining improvements in human capability and well-being.
Sustainability, as a concept, is also expected to address the concerns of environmental, financial, institutional, and economic factors (Gow, 1990:161-72).

The concept, in its broad framework implies the following dimensions:

- The ability to cope with and recover from shocks
- The economic efficiency, with minimum inputs, generating maximum outputs
- Ecological integrity, ensuring the perpetuation and preservation of natural resources
- And social equity, ensuring the equal distribution of livelihood opportunities

Thus, sustainable livelihood is concerned with the capacity of the people, in making a living by surviving the shocks and stresses, and improving their material conditions without disturbing the sustainability of the livelihood options of others, either now or in future. ‘A livelihood is sustainable if it can cope with, recover from, and adapt to stresses and shocks, maintain and enhance its capabilities and assets, and enhance opportunities for the next generation’.

The sustainable livelihood approach emerged as an alternative to the current unsustainable patterns of production and consumption, both in the developing and in the developed worlds. It involves the following five interrelated and interactive operationalised phases:

- Identification of risks, assets and knowledge systems
- Analysis of long term and short term programmes and policies having impact on the livelihoods
- Assessment of technological inputs and support systems
- Identification of existing livelihood enhancement opportunities
- The integrational and interactive networks of the above aspects

A household may be enabled to gain sustainable livelihood security in many ways - through ownership of land, livestock, rights to grazing, fishing, through stable employment with adequate remuneration, or through varied repertoires of activities. A common and universal priority of poor is a desire for adequate, secure, decent livelihood that provides for physical and social well-being. This includes security against sickness, early death, and impoverishment (Gow, 1990:161-72). The livelihood system could be located at a certain point on a continuum, with the processes of vulnerability and sustainability livelihoods on either extremes.
EMPOWERMENT

It is a process of developing the capacity to have a political leverage to correct grossly unfair decisions regarding the allocation of development resources and distribution of the ensuing benefits, and to acquire a necessary base of a sustainable livelihood on which to build and create for the future. Once basic survival is achieved under safe and secure conditions, there is a strong propensity for stint and save when the opportunity arises, and take the long view, turning the attention to education and other rights (Gow, 1990). Thus, enabling people to gain secure and sustainable livelihoods ultimately leads to a sustainable development of the whole society.

POVERTY

The term ‘poverty’ essentially refers to the state of deprivation, which could be measured in terms of flows, whether of income or consumption. Below poverty line (BPL) is usually understood in terms of minimum consumption levels of certain calories per day. But in practical terms, it is calculated in terms of income levels that are essential to meet the minimum consumption needs of all the family members in a day. Those who are defined as falling below poverty line, in its literal sense, are expected to develop various adaptive strategies for survival, which may vary by season, location and according to the gravity of the situation. The conventional development approach would be to try and assure the concerned poor, employment, a job, training or an asset that will provide for all or almost all their needs. The present study is expected to capture the ground realities regarding such aspects through beneficiary assessment, for a better understanding of the situation and offer an alternative and more viable concept, incorporating some of the qualitative indices of life, with the help of field insights and experience.

BENEFICIARIES AND STAKE-HOLDERS

The term ‘beneficiary’ may refer to an individual, a family or community who may be benefited out of a programme or from the very process of planning either directly or indirectly or even remotely. The benefit itself may be material or non-material and either immediate or futuristic. In other words, anyone, whether individuals, groups or institutions, affected or meant to be affected by a project (or a programme), whether directly or indirectly, positively or negatively, must constitute a ‘beneficiary’ and thus form the object of beneficiary assessment (Acharya, 1993: 16). The beneficiaries are also the stakeholders of a given programme. The present study is basically a beneficiary assessment of people’s planning and its impact at all levels, with special reference to the weaker sections including the so-called BPL, SC and women-headed families, and thus bringing insights from the ground realities and reflecting people’s viewpoints, needs, and concerns.

CHANGE CONTINUUM

The study involves an assessment of the effectiveness of a development approach in the process of empowering the so far traditionally oppressed sections of the society through ensuring them a secured and sustainable livelihood system and facilitating them towards achieving a dignified social existence. In this context, the
‘change continuum’ of Colletta (1990:86) is expected to provide a useful theoretical framework in the study of development dynamics. In this continuum,

‘At one end, there are situations where appropriate behavioural change can be instigated through structural transformation (by improving access to information, credit and other services, by changing such institutional arrangements as land tenure; and by providing incentives as wages or other reward systems) within the existing cultural framework.

At the other end... are those situations, which require that social values be changed (through educational and training programmes, adult resocialisation activities and other means) before structural transformations can affect change in human behaviour toward internally defined development goals.

In the middle of the continuum are those situations where interaction and complementarity between structural and culture change strategies exist.’

The middle range of the continuum is being assumed as important, if the development impact should have a sustained relevance. In this context, the indigenous factors assume importance, if sustainable development has to be achieved. Any intervention in this regard necessitates a ‘holistic’ framework. Such a framework involves, according to Colletta (Ibid.), an ‘understanding of the traditional values, indigenous roles and leadership patterns, local organisations and other informal associations and the flow of influence and information between these elements as well as the linkages between these sub-systems and other social systems.’

METHODOLOGICAL FRAMEWORK

The methodological framework includes the universe of the study, nature of data and the methods and techniques utilised in the present study

UNIVERSE OF THE STUDY

The study has been undertaken in Dharmadam Village Panchayat falling under Thalassery Block Panchayat of Kannur district. The study mainly focuses on three settlements - two being Laksham Veedu Colonies and one SC colony, spread out in two wards. The study would also involve a few case studies of the Kudumbasree s in these two wards, in order to understand the process of women empowerment as part of the people’s planning efforts.

The Thalassery Block Panchayat is one of the nine Block Panchayats in the district of Kannur, located in the North Malabar region of Kerala. It includes ten Village Panchayats consisting of 103 wards, with a population of above 2.26 lakhs and a sex ratio of about 112 females for 100 males. It has about 42,000 families, with an average family size of 5.4. There are about 640 Scheduled Caste and 14 Scheduled Tribe families with a population of nearly 4,000 and 70 respectively. The SC families
constitute approximately 1.5 percent of the total number of families in the Block Panchayat. According to Block Panchayat records based on the BPL census of 1996, about 33 percent of the families in the Panchayat fall under the BPL category, while nearly 70 percent of the SC families fall under the BPL category. About 40 percent of the BPL families in the Panchayat are women-headed families.

Among the ten Village Panchayats in Thalassery Block Panchayat, Dharmadam Village Panchayat, with the following comparative characteristics, based on the 1991 census, had been selected to carry out the present study:

1. This is the second largest Village Panchayat, next only to Pinarayi Panchayat under Thalassery Block Panchayat, in terms of population (about 12 percent) and the number of families (about 13 percent, almost equivalent to Pinarayi Panchayat).

2. It has the largest proportion of SC population (almost 2.5 percent), to the total population of the village Panchayat, next only to Chokli and Koodiyeri, and which also form almost 17 percent of the total SC population in the Block Panchayat, coming a close third, following Koodiyeri and Chokli. The number of SC families in the Village Panchayat form about 15 percent of the total number of SC families in the Block Panchayat, a close second, next only to Pinarayi Village Panchayat.

3. The proportion of BPL families in the Panchayat to the total number of BPL families in the Block Panchayat is a little above 11 percent, which form a little more than 29 percent of the population of the Panchayat, the lowest, above only to Chokli and New Mahe. However, the proportion of BPL families among the SC within the Panchayat is as high as 65 percent but still below that of the Block Panchayat as a whole.

4. The proportion of BPL families under SC category to the total number of BPL families within the Village Panchayat is more than four percent, which is above the proportion at the Block level, a feature shared only by three other Panchayats.

5. The family size of Dharmadam Panchayat is the lowest (5.0) of all the Village Panchayats under the Block Panchayat, while it is the second largest (6.9) among the SCs, next only to Chokli which is 8.3.

6. The women-headed families form a little more than 44 percent of the total number of families in the Village Panchayat, one of the six Panchayats having a proportion greater than that of the Block which is about 39 percent.

Thus, the selection of the village Panchayat had been based on several factors, with relative consideration to the concentration of BPL families in general, and Women-headed and SC families, in particular, which form the core of the weaker sections among the grass-roots.

Within the Village Panchayat, the study has adopted three settlements for an intensive investigation and analysis, including two Laksham Veedu Colonies and one SC Colony, falling in two wards of the Panchayat, in view of the special focus of the study on the weaker sections. Apart from these, the study has also carried out case
studies of a few selected Kudumbasree s, in the selected two wards of the Panchayat, in order to understand the impact of People’s Planning on women. Analysis of the nature of the programmes and of the people’s involvement and participation in the planning and implementation of the programmes had been carried out, focusing on the entire Panchayat in general and on the selected two wards in particular.

NATURE OF DATA

The study includes both quantitative and qualitative data from both primary and secondary sources. A holistic approach has been adopted in obtaining intensive data and a historical approach in capturing the different phases of the development processes of the given population and obtaining extensive data of a given phenomenon. Comparative perspectives have been adopted, wherever necessary and possible, in the process of analysis and processing of the data, with controlling variables.

METHODS AND TECHNIQUES

The data included both quantitative and qualitative data from both primary and secondary sources. The quantitative data pertaining to age, sex, marital status, family size and types, education, and occupational status of the population of the selected settlements have been collected using household census. The nature of data provides a framework in understanding the socio-cultural processes of the studied population.

The qualitative data have been collected through the techniques of observation, case study, and informal interview for a comparative and in-depth analysis. The informal interviews had been used to collect data pertaining to the nature of awareness and participation of the individual beneficiaries in the processes of the development innovations and people’s planning as well as to the varying levels of their impact on the socio-cultural life of the beneficiaries. Case studies were also collected to serve as illustrative examples in the focal areas of the research and to provide in-depth insights into the research.

The informants consisted of various categories of people, young and old, men and women, local leaders, elected representatives and Government officials. They would include the beneficiaries, non-beneficiaries, KRP s, DRPs, People’s representatives, neighbourhood convenors etc. The data cover a wide range of topics, touching upon the various facets of people’s life, eliciting their perceptions, thoughts, attitudes, and opinions.

The participatory research tools like historical time line, pair-wise and matrix ranking, wealth ranking, daily routine, seasonality calendar, inflow and outflow, mobility map and semi-structured and focus-group interviews were conducted to capture the development priorities of the people, their views about development and the process of its actualisation in their life, their views on poverty etc.

The secondary data consist of documentary sources, supplementing and strengthening the field data. The major sources of these data include books,
periodicals, census and Panchayat reports, documents, field records, etc. The quantitative data regarding the basic socio-economic characteristics of the village Panchayat available with the Panchayat through its 1996 BPL Census have been used to understand the basic demographic and socio-economic characteristics of the Panchayat. The codification, processing, analysis, and interpretation of the quantitative data of the present research have mainly been supported by computer analysis.

**SCOPE AND LIMITATIONS**

The study attempts to bring out the beneficiary assessment of people’s planning programme, with special focus on the weaker sections including the Scheduled Caste (SC) population and women who had been subjected to social as well as economic oppression for centuries. In spite of special constitutional privileges and rights as well as several legislative and developmental measures, a majority of the people is yet to attain even the minimum desirable levels of development. Considering the importance of their development in the nation-building and the unique nature and expectations of the people’s planning Programme in Kerala, the present study assumes high relevance and significance. However, as the study proposes to confine mainly to a single village Panchayat, focusing still on restricted settlements and sections of the people within the Panchayat, in a pool of 990 Village Panchayats spread over 152 Block Panchayats, falling under 14 District Panchayats, in the whole state of Kerala, it may pose a problem of generalisability. Nevertheless, the intensive nature of the study, with a combination of both qualitative and quantitative data is expected to compensate the deficiency of its extensity, to a certain extent. The approach is to capture the assessment of the grass roots about the programme as also by assessing the level of impact of the programme on the beneficiaries as reflected in the different aspects of their life as well as in the extent and process of their empowerment. All these are expected to strengthen the relevance and significance of the study. It is also hoped that the study would serve as the basis in understanding the emerging development thinking and suggest appropriate interventions for the concerned agencies so as to make the programme more relevant and effective.

**CHAPTERISATION**

The present chapter has introduced the study, locating the context, identifying the issues, delineating the objectives, specifying the techniques and the theoretical framework.

Chapter two provides a socio-economic profile about the study area in general and the universe of the study in particular.

Chapter three dwells on the nature and intensity of the participatory process of the people in the people’s planning programmes and initiatives.

Chapter four takes a look into the nature of the programmes that have been evolved, formulated and implemented under the decentralised planning.

Chapter five focuses on the impact of the processes and programmes on the weaker sections.
Chapter six focuses on *Kudumbasree* programmes, assessing its structure, composition and the function, and its implications for women, in terms of capacity building, livelihood status and the process of empowerment.

Chapter seven presents the participatory view of the development process, making use of the participatory tools of research and reconstructing the historical timelines, working out the pair-wise and matrix ranking and capturing the daily routines of the people and assessing the livelihood patterns.

Chapter eight examines the concept of poverty in the light of the present study and evolves an alternative framework and a five-point scale to capture the level of livelihood security in the efforts towards sustainable and meaningful development strategies vis-à-vis the decentralised planning and weaker sections.

The last chapter surmises the lessons and the learnings of the study.
CHAPTER II

AREA PROFILE

Dharmadam Panchayat, the area of the present study, is one of the ten village Panchayats in Thalassery Block Panchayat. An understanding of the basic characteristics of the village is essential in understanding the operation of the people’s planning programme in the Panchayat. The basic characteristics of the three settlements in the Panchayat adopted for the study are also provided at the end of the chapter.

DHARMADAM PANCHAYAT

LOCATION

Dharmadam Panchayat is one of the ten village Panchayats in Thalassery Block Panchayat. It was established in 1950. The Panchayat is located at a distance of four kilometres on the North-west of Thalassery Town, just adjacent to the Thalassery Municipality. The National Highways No.47 passes through the Panchayat. Dharmadam Panchayat is an Island village with four desams namely, Melur, Andalur, Palayad and Dharmadam, and encircled, on three sides, by the Anjarakandy river, flowing from the North, and taking diversions towards the East and the West and descending into the Arabian sea that lies on the South and South West.

LANDSCAPE, CLIMATE AND WATER SOURCES

Though the total area of the Panchayat is only 10.68 sq. kms, it encompasses all types of landscapes including hills and elevated plains, slopes, valleys, coastal plains, and wet lands. The Kerala State Land Distribution Board, which has categorised the lands of Kerala under 13 agricultural zones, has included Dharmadam under the Northern Mid-land zone, and designated the lands of this region as belonging to the ‘kaippad’ lands.

The rainy season lasts for six months starting from June. The winter is experienced in December and January, while the summer is for four months, starting from February and lasting till May. The average monthly rainfall for the district is 252.4 mm and the average annual rainfall for the district is 2467 mm.

The major water resources for the village is the rain water received through the south-west monsoon (av. 2357 mm) during kalavarsham (June-July-August) and through the north-east monsoon (av. 574 mm) during Thula Varsham (September-October-November). The maximum rain is received during Idavapathi (first half of June).
SOIL TYPE, LAND AND CROPPING PATTERN

Laterite soil is found in the elevated plains and on the slopes. There are rocks in certain places in the hilly areas. The fields in the Melur Desam is covered with sandy soil mixed with riverine-alluvial soil, while it is fully sandy in the Andalur area and in other plains.

About sixty acres of land are under different government agencies, departments, and educational institutions in the Panchayat. About five acres are under sacred grooves. The different roads, more than 70 in number, crisscrossing the Panchayat constitute a total length of nearly forty kilometres.

The major crop of the village is coconut, which alone cover an area of 800 hectares including the coconut-filled residential lands. Paddy is the next major crop undertaken in an area of just about 30 hectares. Vegetable cultivation is undertaken in about 28 hectares and peas in about 6 hectares. The other major crops include plantain (10 hectares), betel nut (9 hectares), cashew (6 hectares), pepper (5 hectares) and tapioca (2 hectares).

ANIMAL HUSBANDRY

as shown in Figure 2.1, about 29 percent of the households in the village are involved in poultry. About nine percent of the households are owning milching cows while about eight percent own non-milching cows. About seven percent of the households are involved in the rearing of goats. About three percent of the households are involved in the rearing of other animals including pigs and ducks.

DEMOGRAPHIC PROFILE

The population of the Panchayat, which, according to 1991 census, was 26705, has now increased to 29169, according to 2001 census. As per the 1991 census, the total number of families in the Panchayat was 5309. However, as per the 1996 Socio-economic Survey of the Panchayat, the total population of the Panchayat was about 25,000 with a total of about 4,500 families with an average family size being 5.7. Figure 2.2 gives the distribution of the population by age and sex. The sex ratio of the population shows that there are 1108 females against 1000 males. The age composition of the people shows that those who are below six years
constitute about 6 percent while those above sixty years constitute about 9 percent of the population. The population below 16 years including those below six years form about 22 percent of the total population. About 30 percent of the total families belonged to the BPL category. About forty six percent of the population are married and about 48 percent unmarried while about six percent of the population are widowed.

EDUCATIONAL STATUS

The figure 2.3 presents the educational attainment of the population. As per the figure, nearly 38 percent of the population was SSLC-educated, 26 up to the upper-primary and 16 percent primary-educated. About one fifth of the population are educated up to the pre-degree level or above. About six percent are degree holders and about two percent are post-graduates while about two percent of them are technical or professional or diploma holders.

CASTE COMPOSITION

As seen in Table 2.1, about three fourth of the total number of families in the village belong to the Ezhavas or Thiyyas, falling under the category of Backward communities. The next biggest community in the village Panchayat is the Muslims who constitute about one eighth of the families. About 5 percent of the families belong to other Backward Castes while about 4 percent to the FC (mostly Nairs). The Scheduled Caste families constitute about a little more than two percent of the total number of families in the village. The Christian families constitute just about one percent only, while the presence of the Brahmins and of the Scheduled Tribes is negligible.
OCCUPATIONAL PROFILE

As per the 1991 census, as given in the Panchayat Development Report of 1996, the people are engaged in diverse occupations, the majority (about 34 percent) being in industry which includes beedi, handloom, coir, toddy tapping and small scale industries. A majority (nearly 25 percent) of them constitute the workers in beedi industry, whose number has been reduced almost by one third in 2001-02 as compared to its figures in 95-96. Those who are engaged in agriculture constitute just six percent of the total working population of the village. A little more than six percent of the workers are engaged in animal husbandry and fishing. About eight percent of the workers are in construction sector, while as many as 12 percent of the workers are in the transport and communication sector. another six percent engaged in works related to various industries and another four percent in different construction related works. About 15 percent are engaged in business and commerce including about one percent of workers in the gulf. About sixteen percent are working in service sector including, finance and insurance, educational and other government sectors. The sex ratio of the workers, as given figure 2.7 shows that the males constitute two thirds of the total work force while only one third of the work force is females. Of the total population, the students constitute about 12 percent while about 16 percent are unemployed.

HOUSE TYPES

A majority (about 65 percent) of the houses are tiled, while more than one fifth (about 27 percent) are concrete, leaving about eight percent thatched with grass and leaf. Similarly, about three fourth of the houses have walls with laterite stones
while about one fifth of the houses have mud walls and the rest (about three percent) have leaves, wood or sheets as walls. About ten percent of the houses are mosaic floored, three fifth cement floored and about 28 percent mud-floored. Further, about 94 percent of the houses have a base area of less than 1000 sq. ft while only one percent have above 1500 sq ft. About 96 percent of the houses are own houses while the rest are rented. Nearly 84 percent of the houses are electrified.

FUEL, DRINKING WATER AND SANITATION

About 88 percent of the families use ordinary stoves, with firewood or coconut straps as fuel. About four percent depend on kerosene for fuel while about eight percent of the households have gas connections.

Though the Panchayat is surrounded by rivers on its three sides, clean drinking water is not available in these rivers. There are seven ponds and several canals but all of them turn to be dry during summer in the village. According to the Panchayat statistics (1996 survey), more than one fifth of the households suffer from lack of accessibility to drinking water within a distance of 200 metres. The availability of water is more in the wells of western slopes as compared to the eastern slopes. Due to the stagnation of salt water in the wet lands, no clean drinking water is available in the near by wells. Water scarcity is not experienced in the coastal regions.

About 62 percent of the households in the village possess own wells, for drinking water and other purposes while about four percent use common wells. About five percent of the households have individual tap connections whereas more than nine percent of the households depend on the public taps for their water requirements. Nearly twenty percent of the households depend on other sources.

Nearly four fifths of the households have access to latrine facilities, with either leach pits or septic tanks, while the rest resort to other means for this purpose. About five percent of the households have been linked to the public drainage while as many as 56 percent have own drainages, channelled to the kitchen garden or coconut trees. About eight percent eight percent have a drainage channelled to a particular place while about 29 percent do not possess any drainage facilities. About 50 percent of the households dispose their waste in own lands while about five percent outside
their lands. About 26 percent simply burn them. About 7 percent of them dispose them in a pit, while just about one percent prepares compost out of the waste disposal.

**CONSUMER DURABLES**

As shown in Figure 2.7, based on the 1996 survey of the Panchayat, more than 80 percent of the households in the village have access to electricity. Nearly 78 percent of the families have radio, 35 percent mixie grinder, 34 percent television, nineteen percent pressure cooker, 16 percent refrigerator, 13 percent cycles, nine percent telephones, eight percent grinders, six percent scooter, or motor cycle, four percent washing machine, and two percent own cars or jeeps.

![Figure 2.10 Possession of Consumer Durables](chart)

**SETTLEMENTS PROFILE**

The study adopted three settlements in the Panchayat to understand their livelihood conditions, the processes of democratic decentralisation through people's planning, and its influence and impact on their style of living. These include two Laksham-Veedu colonies and one Ambedhkar colony, located in two wards of the Panchayat, one represented by the LDF, and the other by the UDF. Figure 2.11 provides the main source of income of the families in these settlements. Accordingly, wege labour is the main source of income for about 28 percent of the families. About one fourth of the families draw their main source of income from government service, all of whom are from the Ambedhkar Colony. However, while there are about eight percent of the families depend on beedi works for their main source of income, none of these families are from Ambedhkar Colony.

**MELUR LAKSHAM-VEEDU COLONY (MLVC)**

This Colony is located about fifty metres away from the Thalassery Melur road, in the University-Thazhekavu road. Each family has been in possession of four cents of land. There is a Panchayat well for the colony while one of the families owns a private well.

There are ten families in the colony with a total population of 45. Out of these, seven are women-headed families. There are six Thiyya families, two SC
families and one family each belonging to Vishwakarma and Muslim community. There are only two who have crossed SSLC while almost all the others just primary educated or below.

Only three houses are of the old type and two houses have undergone modification from the original type while the rest of the five are being reconstructed with the housing subsidy availed under the People’s Planning programme, of which two are nearing completion.

**PALAYAD LAKSHAM-VEEDU COLONY (PLVC)**

This colony is about 600 metres away from Thalassery-Melur road and a 100 metres away from the Ambedhkar Colony, linked by the same road that links the Ambedhkar Colony. There are 15 houses, which are of old type while there is only one family, which has availed the housing subsidy through people’s Planning. Another is constructing a house using own money.

The families in this colony belong to different communities. There are eight families belonging to Thiyya community, and two are mixed one of Thiyya and Asari, and another Thiyya and Mukkuva. There are three Asari families, one each of kollan, Mukkuva and SC. There are two families in the colony who are staying in rented house. The family size ranges from 2 to 14.

Many males are engaged in construction works while some are bus cleaners. There are some who own vehicles (2 autos), while some are engaged in carpentry. Most women, are engaged in beedi works staying at home or in the Company.

Television is available in four houses. Electricity is available in all houses. Educational attainment is less. Those below 30, have an education up to SSLC. Only two are continuing their education beyond SSLC. Water scarcity is the major problem faced by this colony. No family has been benefited by the sanitation programme because of the inadequate money, sanctioned by the Panchayat, for the construction of the latrines in the rocky soil.

**PALAYAD AMBEDHKAR COLONY (PAC)**

This colony comes under the seventh Ward of the Dharmadam Panchayat and represented by the UDF. In the earlier Panchayat governance with only eleven Wards, this colony was part of the fifth Ward, represented, then also by the UDF in a LDF dominated Panchayat as is the case even now. The colony is located about 500 metres from the Thalassery-Melur road, and linked by a tar road, taking a deviation along the southern side of the Brennen college, towards the east.

There are 34 families in the colony, the average family size being 4.9, indicating the predominance of the nuclear families in the colony. The largest family has a size of 10. All the families except one Chakliya family in the colony belong to the Pulaya community. The males constitute about 46 percent of the total population of the colony.
The working population constitute about 65 percent of the total population in the colony. The traditional occupation of the people is mat-weaving. However, today, only the women are engaged in it. Moreover, not many continue to engage in the work on a full time basis. The major reason attributed for this trend is the declining demand for the mat and the declining availability of the raw materials. About 20 males are government employees and the rest of the males are engaged in coolie works. Among the women, some are engaged as coolies, some are working in match factory and others in domestic or household work. Only two of the women are engaged in government service.

The major source of income for nearly half the number of the families is the salary received from government service. About one fourth of the families consider the daily wage received from agricultural and construction works as their main source of income for the family. Thirty six percent of the families are considered to be below poverty line. None of the families in the colony practises their traditional occupation of mat weaving to serve them as a major source of income.
CHAPTER III

PEOPLE’S PARTICIPATION IN DEVELOPMENT

One of the approaches in the emerging development perspectives is to ensure that there is people’s participation in the whole process of development. Within this perspective, though people’s participation has been felt essential in any of the development programmes meant for the well-being of a particular social group or community, in reality, the active involvement of the target groups in the process has not been as evident as expected. It has been widely accepted that participation is better than its alternatives. Therefore, it is important to understand its nature, so that to assess the extent of its realisation in the process of development.

THE DEBATE ABOUT THE NATURE OF PARTICIPATION

There has been a considerable debate on what constitutes participation. It means many things to many people, ranging from just ‘answering of questionnaires to empowering communities to take control of their destinies’ (BOBP, 1990:2). It has remained open to a wide range of interpretation and there seems to be much confusion on what it means (Bar-on, 1997:18). In the view of some, every consumer is a participant (Brager and Torczyzar, 1987; York and Itzhaky, 1991, as quoted in Bar-On, 1997). There is another view that merely being alive tantamounts to participating (Salole, 1991:6 as quoted in Bar-On, 1997). There is also an opinion that there are ladders of participation, in the sense that, participation is not an absolute but a matter of degree (Arnstein, 1969, as quoted in Bar-On, 1997).

Participation could be a ‘procedure that formally offers people the personal face to face opportunity to influence (and not control) ‘authorities’ in their deliberations on policies that affect them. It may thus imply the opportunities to influence decisions that affect the individuals or the collectivities, though it is not tantamount to control, which is believed to be an absolute value. Bar-on (Bar-on, 1997) discusses, very elaborately, the multiple dimensions of ‘participation’. It may be on ideological ground, in the sense of human right or a civic or social duty or on practical ground, in the sense of enhancing individual well-being, engendering social cohesion, empowering the marginalised and producing better decisions. In the former level, individual freedom and self-dependency are valued while in the latter sense, it could foster the feeling of self-esteem, provide a training ground for self knowledge, and to build self-confidence at the individual level and engendering a sense of community, facilitating to constitute sustainable bonds among and between social actors and thereby also enhancing individual improvement. Thus, participation fosters private benefits as well as social objectives. It emphasises self-reliance as against dependency. It provides opportunities for the people to decide matters for themselves. It provides opportunities for inter-personal relationship. Participation is also educational as it leads to personal growth and self-realisation, bettering their understanding of themselves, discovering themselves and helping to build their confidence. In this sense, it is also therapeutic. It is a process and elastic too. It is also conceived as a training ground to meet the contingencies.
According to the statement of BOBP, people’s participation would mean enabling them

• to critically understand themselves and their problems,
• to identify their needs, and establish their priorities,
• to evolve their own methods, and strategies to meet those needs and solve their problems,
• to mobilise local resources to this end and seek outside resources if necessary,
• and to implement all this activity through organised teamwork and learn in this process.

In this sense, participation serves not just the means but the very essence of development. In essence, it also enhances the scope for empowerment.

There are also different types of participation like nominal and informal, passive and active etc. The different phases of participation would include planning, formulating, executing, and implementing, monitoring and evaluating etc. implying in its true sense, the principle of ‘by the people, for the people and of the people’. The levels of participation vary in its extent and intensity. There are also different ladders of participation, in the sense that participation is not absolute but a matter of degree. Therefore, the nature of its impact is also only relative.

Moreover, if someone believes that there can be no development without participation, there are also warnings regarding the notion that participation is an indispensable element of community betterment (Osei-Hwedie, 1990, as referred by Bar-On 1997:17). It is believed that leadership and control are best exercised at the lowest levels of society (Block, 1991)

The desirability to participate is not uniform. It may be desired by some and detested by some others, varying by the context, circumstances and individual standing and the extent of beneficiality. There is also a kind of persuasion involved, in most participation. Even then, there would still be non-participants, who may be cynical or having different view-points.

In participation, some may have to forego individual views based on individual experience for the sake of the majority view, which may lead to disappointment. On the other hand, if one’s view has been given a patient hearing and considered seriously, it may lead to a sense of pride and recognition. A participatory forum is expected to be open and balanced in its considerations and deliberations. For the same reason, the decisions may not always be the best. It provides an opportunity to critically think of one’s own situation and find ways and means to improve it. It may also yield better insights. It also provides opportunities to influence decisions that affect the individual or the collectivities, though it may not be tantamount to control. It forces the participants to take responsibilities for what is to come, thus demanding commitment and co-operation in future actions. It is also an opportunity to get rid of
unnecessary interventions and impositions of unwanted and utopian ideas and programmes. It demands a sense of solidarity, collective-thinking and cooperation, free from personal, social and ideological ‘false consciousness’. It ultimately encourages the emergence of local leadership, facilitates the process of empowerment as it creates a sense of identity, ownership, partnership in decision-making etc.

Participation may incur immediate cost of time and energy, which may discourage the people to participate. Participation may also lead to initial failure, disenchantment and disappointment. Further, participation may also lead to the defeat of the initiators, facilitators and catalysts. The defeat of the LDF and the recent tribal uprising could be considered as apparent manifestations of these realities.

People with an attitude of indifference generally would like to have decisions made for them and even welcome such decisions especially when these are advantageous to them irrespective of their participation. In such circumstances, conscientisation and education of a higher order, regarding the significance of participation, is duly required, to make people participate and make the participation truly effective. False consciousness may mislead the considerations, suggestions and decisions. This necessitates a need for an informed and knowledgeable debate and discussion – in other words, an ‘informed’ participation as against a mere ‘nominal’ participation – so that to ensure making ‘informed choices’. Such a participation may be time consuming but generally considered worth its efforts. Hence, it involves a prolonged process of education and creation of awareness, though there is also the danger of brainwashing and indoctrination in the process.

A mid-term review of the ninth Plan presenting an overall assessment seems to suggest that the Panchayatiraj system, though providing a framework for decentralised rural development, has not been able to enhance participation and empowerment (Saxena, 2000:3627). One of the important thrust areas of the attempts of Kerala State Planning Board to decentralise the planning process to the grass roots levels had been to ensure the participation of the local people from the conception to the implementation of the plans. How different is the situation in Kerala, with its innovative experiment of Decentralisation through People’s Planning and People’s Campaign?

**PARTICIPATION IN THE PLANNING PROCESS**

In the current development thinking, it is considered essential that the development efforts roam around the people (Bergston, 1993). Kerala’s People’s Campaign and People’s Planning, has offered infinite opportunities for the grass roots, to participate in various levels and roles, taming the planning to make it roam around the people, in order to meet the requirements of the people at the grassroots level. At the end of the three years of people’s Planning, it had been estimated that nearly 3.5 lakhs of people seem to have participated in the initial phase of the Gram Sabhas. In the opinion of the World Bank Mission, the participation of the people in the planning process, estimated to be nearly ten percent of the state population, had been considered to be probably the largest of its kind in the world (Mathew, 1999).
The participation of the people could be counted at various levels starting from the Neighbourhoods, Gram Sabhas, Vikasana Seminars, Task Forces, Voluntary Labour Mobilisation Schemes, etc. The profile, motivation, and perspectives of the participants may be totally varying and the nature of participation itself could range from passive to active, and could be nominal or decisive.

The Gram Sabha meetings at the Ward level in each Panchayat had been envisaged as the core component under people’s planning. Convening of Gram-Sabha and the initiation of the campaign for people’s planning at the initial days of the process created a lot of enthusiasm and expectations among the people. These Sabhas were considered as the basic forums of the people where the problems are identified, resources recognised development priorities are determined within the given framework, programmes suggested, and recommended for formulation. Once the programmes are finalised, it is the same Gram Sabha, which approves the process of implementation including scrutinisation of the beneficiary list at the micro level. People’s participation is also envisaged in the implementation of the approved programmes, and in monitoring the processes as well. In the subsequent meetings, after due evaluation, the learnings are shared among themselves, in order to avoid any pitfalls in future and go ahead with the subsequent processes.

The mandatory of 25 percent of participation in the Gram Sabha is unrealistic. Leaving alone the 25 percent of the participation, it may not be surprising if the participation is sometimes even less than 10 percent of the mandatory limit, leading to the manipulating of the attendance to avoid the lack of the corum required for conducting the meeting.

The Neighbourhood Group (NHG) or the ‘Ayalkoottam’ is another component, evolved as part of making the decentralised planning, more people-friendly and participatory. It was envisaged that each neighbourhood Group, comprising of about fifty neighbourhood families would play a constructive role in every phase of the decentralised development process and thus complementing the role of the Gram Sabhas. However, since the NHGs lack a statutory sanction, its functioning does not become mandatory, and thus displaying the elements of weakness from the start.

<table>
<thead>
<tr>
<th>LACK OF INTEREST...NO TIME</th>
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<td>One of the families in Laksham-veedu Colony, is of two members, the mother and the daughter. This family is one of the beneficiaries of the housing construction schemes of the People’s Planning programme. The family belongs to the Vannan community under Scheduled Caste category. The daughter is a beedi worker. The lack of interest and awareness about the dynamics of people’s planning has been preventing the mother to attend the Gram Sabha meetings. Her daughter, on the other hand, says that she does not find time to attend all the meetings. She, however, does not fail to attend such meetings whenever she finds time.</td>
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NATURE OF PARTICIPATION

An analysis of the composition of participants in various Gram Sabha meetings reveal that the males outnumber the females in the initial years. The female participation is almost nearer to the number of males in the planning level meetings of the Gram Sabha, only one third at the implementation level meetings and only one fourth at the development Seminars. However, in recent years, it is the females who show a predominant presence at all levels, probably with the strengthening of the Kudumbasree units.

Generally, the news about the Ayal Koottam meetings is informed to the people by the respective convenors or the Ward members. Sometimes, letters are handed over to the people about the meetings. This is true of the SC Colony as well as the Laksham Veedu Colonies and others. The applications for the benefits of the different schemes had also been supplied either in such meetings or later by the same people and collected after filling the same. At the meetings, the people are made aware of the different schemes under peoples planning programmes. If anyone finds it difficult to fill in the application form, they are helped to do the same.

Most of those who participate in the Gram Sabha meetings are those who belong to the BPL categories or the prospective beneficiaries. In general those in the Laksham-veedu Colony, Melur (LCM), who participate in the planning meetings of the Gram Sabha are also those who are Below Poverty Line (BPL). In Melur Laksham Veedu Colony, all the ten are BPL families. However, even among them not all attend all the meetings.

The number of participants may vacillate depending on the perception of the beneficiality. Some think that they do not have any role in such meetings, except for the committed cadres of the dominant party of the area. There has also been a deteriorating interest reported among the people, as compared to the initial phase of the people’s planning meetings. The initial enthusiasm is generally attributed as the response to the intensive campaign and the radical expectations created in the minds of the people while the lack of enthusiasm today is attributed to the loss of hope for any potential benefits. Thus, the Gram Sabhas many times turn out to be the venues of benefit claims or benefit attached venues. Another factor that acts against the participation of the people in the Ayal-koottam or Gram Sabha come from those who belong to the opposition ranks of the ruling regimes of the Panchayat.

NO BENEFIT...NOT ATTENDING

- According to one of the female heads of family of Melur Lakhsham Veedu Colony, ‘in spite of giving several applications, we have not been benefited out of anything. This is the reason why we are not attending any of the meetings’.
- In her opinion, intervention of political parties is very much there in the distribution of the benefits.
In the SC colony at Palayad, the people who participate in both Ayal-koottam and gram-Sabha invariably belong to those who are also below poverty line. Those who are in government service generally keep away from the people’s planning meetings as they are aware that it is not going to earn any individual benefit for them. Some of the women from the colony are participating in the meetings actively, while some others keep away from this, as they do not have any hope to get any benefit even after giving applications.

The former Panchayat member as well as the present Panchayat member are of the opinion that the participation of the people in the meetings are very poor from the SC colony. In their opinion, it is not because of their ignorance but because they are not interested that they keep away from the meetings. According to them, some are participating with great interest. In the opinion of the officials, even after receiving many benefits, some people hesitate to participate in the meetings.

Whether it is in the Ayalkoottam or in the Gram Sabha, the participation of the people had been decreasing as compared to its initial years. This is very much true in the case of SC Colony as it is elsewhere. Even now, there are some people who regularly participate in the meetings. Some people stop participating in the meetings when they realise that there is no more scope for any personal benefits in storage for them, even when they had benefited at some time or other in the past.

The presence of the people from the Melur Lakhsham Veedu Colony was as low as three in one of the Ayalkoottam meetings held in 2001. The same had been true in the Gram Sabha meetings too, in spite of being the beneficiaries of one or the other of the people’s planning programmes, aimed at the individual or the family.

People show a lot of interest in certain schemes and their participation is high, while in some of the common works, the people’s participation has been very low.

Ideally, by knowing the needs of the people, the schemes for the people’s planning are prepared. According to the monitoring committee, it is for this, that the special Gram Sabha is called for to identify the needs. However, even if people participate in the ayalkoottam and grama Sabha meetings, not all of them freely express their views at the meetings. On the other hand, there are people who express their dissent and criticise people’s planning once they are out of the meeting.

Today, there is generally a unanimous opinion among the people that people’s planning have brought definite changes in the lives of the people not withstanding the views of some people regarding the political interference in certain cases.
MOTIVATING FACTORS FOR PARTICIPATION

Personal benefits had been one of the most important motivating factors for the people in attending the ayalkootam and Gram Sabha meetings. Very few of those who are sure that they would not get any personal benefits attend such meetings. There are very few who attend such meetings for the sheer interest of building up social solidarity and bottom-up development of the society. It is not unlikely that there may be some whose living conditions are as pathetic as the BPL families if not less, but were not considered as BPL families due to unrealistic parameters. In such cases, the argument is to keep open for all, the possibility of applying for benefits without confining them only to the BPL categories, so that even the so-called non-BPL also could benefit by such schemes if selected, thereby opening the possibility of motivating more people for participating in the meetings. Presently, such an approach is adopted only in the programmes concerning agricultural sector.

NATURE OF PARTICIPANT INTERVENTION

The intensive people’s campaign during the initial phase of the people’s planning, created a lot of enthusiasm and expectations among the people about the entire planning, programme formulation and implementation, although the whole programme was started as an experiment, evolving the appropriate framework and procedure, and building up the necessary institutions over time and experience. Nevertheless, even the educative process of the planning, and the response of the people had been very positive in the early days of the planning. The schemes were finalised in the special grama Sabha meetings after drawing detailed feedback from the people about their needs and local problems, which were later discussed in the Vikasana Seminar by the selective representatives from the Gram Sabha. These were then codified and finalised according to the priorities by the expert committees, and formulated into programmes for submission to the District Development committee for consideration and approval. However, in the later years, the enthusiasm of the people had subsided. Moreover, there had also occurred a qualitative change in the nature and intensity of their participation. Further, the vocal participation of the people had been only marginal and not many seem to have understood the whole dynamics of participatory approach to development, in spite of sincere efforts on the part of the KRP’s and the Panchayat members. This is because of the return of the traditional attitude of the people to depend on the government agencies, to gauge their problem, and to formulate into programmes and schemes for their utilisation.

This is very much evident in many of the meetings, especially towards the end of the ninth plan period but more manifested with the change of the government. But once it is approved and confirmed, the people are not interested in it. This is seen in the case of certain proposals, put forth by the people themselves but did not receive much support and ended in failure, when these were converted into actual programmes, as in the case of pineapple cultivation. However, it is also the failure of the analytical process and the endorsement of a minority in the Gram Sabha along with the failure of the expert committee not having looked into the viability and appropriateness of such proposals that also contribute to the failure of some of the programmes.
Thus, when a suggestion comes forth from the Gram Sabha, the credibility and viability as well as the representativeness of such suggestions, are some of the things that need to be given attention. When implementing a particular scheme, there should be appropriate guidance and proper follow-up measures, if the programmes have to be a success.

In the gram Sabha meetings meant for the publication of the list of beneficiaries, the names are read out for the scrutiny of the Gram Sabha. If any one has any objection regarding the inclusion or the exclusion of any individual beneficiary, such things can be raised for clarification or correction. This is meant for all the people to know about it and to raise any kind of questions they have or any clarifications they require or to point out the better eligibility of another applicant for the given benefit or any other thing that is connected with the selection of the beneficiaries.

In most cases, the list is approved without much change; However, regarding the eligibility, the political affiliation and the dominance of a particular combination may shut down the voices of dissent, or those who want to dissent may keep silent lest they antagonise the concerned people or subject themselves to political notoriety. It is also pointed out that people, especially the non-beneficiaries or who do not expect any benefits form any of the programmes, do not show any interest to participate in such programmes. It is also hard to see people with an integrated development vision, coupled with a feeling of social concern for the neighbours and a sense of commitment to social welfare.

**PARTICIPATION IN PROGRAMME IMPLEMENTATION**

Peoples planning programme intends to include people’s participation in the implementation of any community-oriented development activities. Such a concept, it is believed, would increase the sense of ownership among the people and assume responsibility. Hence, it had been decided to incorporate a component of 25 percent contribution from the beneficiaries, in any of the community development programmes. It requires again, as it has been pointed out earlier, a high sense of social commitment. However, it also poses a limitation in the case of critically vulnerable people as they are neither able to make monetary contribution nor are they able to spare a day’s labour for the given purpose as every day’s labour is critical for their survival.

In the case of a well construction programme in Palayad SC Colony, the construction work had been fully carried out using wage labourers, as there was lack of participation from the people. Moreover, it becomes the responsibility of the Ward member and of the convenor to complete the work, forcing them to engage wage labour, sometimes even leading to financial loss or undermining the quality of the
work. This is not to totally rule out that there had never been support and co-operation from the people, but only that it had been found difficult to sustain the same for long.

People expect that things have to be done for them freely without their involvement. They also look at the ‘free riders’ in their neighbourhood, or even from their own midst, which discourages them too from any kind of involvement. Even if their participation were tied to the benefit, they would rather forego the benefit rather than avail it with their own participation. Moreover, since the beneficiaries are of a mixed group with different socio-economic status and the extend of consumption of the proposed benefit, it is not found possible to ensure the participation of all people to the same level and intensity.

It requires a concerted effort to convince the people of the importance of their involvement. The beneficiaries have to be clearly identified along with the quantum of benefits and fix the quantum of their contribution, physically, materially or financially, which is again a very delicate task. Moreover, with all its intensive campaign about people’s planning, the real meaning and understanding about what participation has been still alien to most people. Hence, people are still mostly programme-driven rather then community oriented, collective conscious and socially inscribed, tuning to the powering of the people. Because of this, there has been an increasing narrow consciousness among the people, about the exclusion-inclusion of categories like BPL status, beneficiary status etc. and these were more programme-driven rather then otherwise. There is least sense of ownership among the people even in individual programmes.

It is also to be pointed out that the Beneficiary committees lack adequate training and motivation in carrying out the responsibilities concerning a particular programme. Ultimately, the neighbourhoods or the ayalkoottams have not started functioning as effectively as they had been expected to do. The approach in eliciting the views of the people and make them involve in the meetings of Ayalkkottam and Gram Sabha need to be changed, using suitable participatory tools.

The question usually asked is why are they not participating? But the question that should be asked is: why should they participate? Either the answer to the question does not reach the people or the people are not convinced of it or they do not give any value to it.

If some do not show any interest at all in participation, it would not be surprising if those who participate, even if it is with total sincerity and commitment, start asking why they should participate at all while the issues of development are of common concern. That is one of the major reasons why the number of participants had been constantly going down, in the absence of the availability of individual benefits. In such circumstances, should there not be any other alternative to ensure participation, to develop a common concern, and collective thinking among the people?

One possible alternative is to make participation of at least one person from each family at the neighbourhood level and ten percentage of the neighbourhood participation at the Gram Sabha level obligatory, in which case, the neighbourhood...
becomes an assembly of the family representation, and the Gram Sabha, an assembly
of neighbourhood representation. But, the question is how to enforce this?

The positive element about the Gram Sabhas under people’s planning has
been that there had never been such a forum where things are transparent and the
people had a voice to suggest, question, seek clarification, and criticise.

People do not feel the need for participation unless the end result is an
absolute necessity, not mere necessity. This is evident in the implementation of certain
public beneficiary programmes like drinking water in certain areas. Though they feel a
necessity of it, their participation is still not ensured unless they feel its requirement as
an absolute necessity (‘Aavashyamaanu; pakshe athyaavashyamalla’). This means
that it is good if they have, but they could manage even without it.

As for the specific programmes, many projects have a component of a
beneficiary share, at varying degrees, which, many a time, turns out to be a limitation
of the project itself. As for the people of the Ambedkar Colony, especially for those
who depend on their daily wages for their livelihood, such a contribution even by way
of labour is considered a burden. This is true in the case of ‘drinking water project’ as
well as of the ‘community hall project’ under the SC Component Plan. This is what is
considered to be one of the major reasons for the failure of the programme according
to one of the former Ward members. Nevertheless, the people still seems to have
contributed a day’s labour, for each of the project.

**DILEMMAS OF PARTICIPATION**

If participation involves responsibility, if it aims at independence, if it vows
to create a sense of ownership, it necessarily requires the participants to commit their
time, energy and money. The people are either not prepared to do their part or not
having the capacity to do so, at least in some cases. Further, there is also a fear that
by insisting on the people to assume greater responsibility whether it would not allow
the people to become possessive in the process of becoming its owners, and if so,
whether it will not disturb the sense of collectiveness and cooperation that is aimed at
in the process of bringing greater participation of the people in the development
paradigm. Thus, such a situation actually creates a question of dilemma about the
whole idea of participation.

The whole process and approach also creates the impression in the people
that it is a ploy of the governed to withdraw their responsibility of extending the
appropriate service while the people still believe that it is their rights to demand the
service and assistance of the government agencies. It ultimately leaves the question
whether it is justifiable on the part of the government to withdraw all their services,
leaving everything to the responsibility of the people. Or, on the other hand, whether it
is right on the part of the government to make the people dependent on them for life
long.
CHAPTER IV

PROGRAMMES AND BENEFITS

There had been several innovative measures and integrated schemes identified and implemented at the productive, service and infrastructural sectors, addressed to the needs of the individual, family, community and the locality. However, there had also been several same-old schemes which had been handy but lacking the wisdom of the people and scientific projection and follow up. For the same reason, such programmes had failed to sustain their intended objectives, and remained a short-term focus, without any long-term impact.

PEOPLE’S PLANNING IN ITS INITIAL DAYS

With the announcement of the state Government to have the Ninth plan as the People’s plan, the three-tier Panchayats had been instructed by the State Planning Board to prepare its own local level plans. An euphoria had spread all over the state about the people’s plan and intensive campaign had been initiated as people’s campaign about the significance of the new initiative. The Gram Sabhas at the Ward levels were convened by each Panchayat during the period of September-October 1996, for discussing the local problems and the plan priorities, and formed task forces to prepare the resource maps and development reports. It was for the first time that all Panchayats at all the three levels, all over the state, came out with its own development reports, identifying the historical and geographical richness, inner resources, and existing conditions, emerging issues and the possible remedies suggestions and priorities, with a considerable involvement by the people. This itself had been considered as a remarkable achievement of the people’s planning and campaigning process.

FUND ALLOCATION AND PROGRAMME REALISATION

The Panchayat has the freedom to plan, based on its own priorities. As per the general guidelines, at least 30 percent of the funds are to be allocated to the production sector, and not more than 30 percent for infrastructure development, while the service sector receives its due importance. While there is no dispute about the importance of infrastructure, since it is easy to expend the allocation in the infrastructure, the condition has been laid specifically on this count in order to overcome such tendencies, without undermining its importance. On the other hand, the service sector is an important area, which signifies the social concerns, while there is also a danger of resorting to populist measures. However, production sector being the base of the economy, emphasis has been laid on this, lest it is missed out in the development agenda of the local government.

Looking at the actual expenditure in different sectors during the People’s planning period, as shown in Figure 4.1, it is the service sector which has been given
the highest priority in all the years, involving more than 30 percent of the total expenditure and in the final year of the period, its allocation crossing even 50 percent.

The overall expenditure during the plan period indicates that the amount spent in the service sector has crossed forty percent while the expenditure in the other two sectors has remained below thirty percent, with the production sector crossing 30 percent during the last year and the infrastructure, during the first year. In fact, the expenditure in infrastructure had been as low as about only 12 percent in the last year of the plan period.

As per the guidelines, ten percent of the funds need to be allocated to women welfare, five percent for the aged, children, and handicapped. The funds meant for the SC/ST cannot be diverted to any other heads, and have to be spent only on the schemes concerning the welfare of the SC/ST.

The proportion of fund allocation is purely based on the population ratio. About 16 percent of the total fund is allocated to urban segments while about 84 percent to the rural segment. Of this, 15 percent each is allocated to the District and Block Panchayats while the remaining 70 percent is allocated to the village Panchayats. This is in contrast to the situation in Karnataka where a major portion of resources were allotted to taluk (49%) and Zilla (38%) panchayats, leaving very little for gram panchayats (13%) (Aziz, 2000:3525). The fund allocation to each Panchayat is non-divertible.

The interference of the political parties is minimised to a maximum extent in the local level planning. The local MLAs and the MPs do not form part of the governing bodies or planning and development committees of the Panchayats, though they could be invited to the District Planning Committee but only by invitation. The decisions are taken by the committee rather than by the head of the Panchayat. There are three standing committees under the village Panchayat while there are seven, under the District Panchayat.

The projects of the Panchayat are the translated forms of the local level issues and the ground level responses identified by the local people, which flow to the higher-level committee for expertise scrutiny and approval. Good activists are made use of as informal consultants, through people’s planning
The District Planning Committee (DPC) plays an active role in the planning process of the local government as all plans are scrutinised by the DPC. The member Secretary of the District Planning Committee is the District Collector, and the President of Panchayat as its ex-officio President. How successful these planning bodies are, is a debatable question.

One of the four Gram Sabhas is assigned the function of social auditing, thus subjecting the execution of the project works to the scrutiny of the people themselves. However, how effectively the system had been under operation is again a point of debate and discussion.

Capacity building has been one of the major objectives of the people’s planning. This is applicable to the people’s representatives, the beneficiary committees, the people, and the specific sections of the people, such as the SCs, the women, the BPL, and other weaker sections. The focus is also on the governance and management system and not just on the schemes alone. The people’s planning which was started as a campaign is in the process of becoming institutionalised.

**NATURE OF BENEFITS**

The Development reports had focused on all the three main sectors as mentioned earlier namely production sector, service sector, and infrastructure. The development report 1996 of the Dharmadam Panchayat, which was one of the base documents of the Panchayat, brought out as part of the initial process of the people’s planning looks into the problems in each of these sectors and the possible opportunities that need to be generated to overcome the problems as identified by the people. This is one of the surest achievements of the people’s planning to bring into focus an open document accessible to everyone in the Panchayat, to know about one’s own micro world, its resource strengths, prevailing conditions, problem areas and the possible strategies.

Any development programme should have specific objectives that are related to the livelihood systems or enhancing one’s living conditions, by way of directly meeting the basic needs or enhancing one’s capacity to indirectly achieve the same, or by providing the basic infrastructural facilities. The programmes aimed at enhancing one’s capacity are generally directed at an individual by way of offering training for skill development. Thus, capacity building is one of the major areas of development perspective. The capacity building may also include awareness programmes that create a sense of self-confidence and enhance one’s realisation about one’s own potentiality. There may also be programmes that provide opportunities for the individuals to undertake self-initiatives to sustain their livelihood and of their family. The self-employment programmes fall under this category. The revival and strengthening of traditional industries may also provide a space for increasing the opportunities of the individuals and of the groups and communities to find their appropriate livelihood options in the emerging scenario. There are also supportive systems like banking that provide further opportunities in the form of credit offers, at reasonable transaction terms for availing the benefits.
PRODUCTION SECTOR

The production sector includes agriculture and irrigation, animal husbandry, fishing and industry.

AGRICULTURE AND IRRIGATION

With its rich natural resources, diverse soil types and landscapes, Dharmadam Panchayat is said to have been once predominantly an agricultural village, with agriculture having been the major source of livelihood for a majority of the people in the Panchayat. The Panchayat had also been known for its integrated vegetable cultivation in the past, and seems to have even exported vegetables to other states. It is said that some of the Beedi workers used to take the paddy field on lease during the off-seasons and use the same for vegetable cultivation including cucumber, watermelon and other vegetables.

However, today, less than five percent of the population in the Panchayat are engaged in agriculture as the main stay of their economic activities. Further, there are only about five percent of the families in the Panchayat, who own more than one acre of land and nearly 90 percent of the families own land less than half an acre including about one third of the families who possess less than 10 cents of land.

Problems and Possibilities

In the development report of the Panchayat, brought out in 1996, as the people’s input to the preparation of the ninth plan, after analysing the existing conditions of the agriculture sector, the core problems and the possible suggestions had been identified.

• One of the major problems identified in the report in this sector relates to the inflow of salt water through the majority of the forty-two canals that are linked to the Anjarakandy River surrounding the Panchayat on three sides, resulting in the destruction of cultivation.

• Another problem had been the reduced labour output against higher wages as also the scarcity of labour in the agricultural sector due to the greater attraction from the construction sector.

• Some of the other problems identified in the development report include the following:
  
  o  Agriculture not the primary occupation for many
  
  o  low productivity of crops
  
  o  conversion of paddy fields
  
  o  non-availability of disease-resistant quality seeds
The adoption and encouragement of an integrated approach in watershed development and in cultivation is the most prominent among the various possibilities envisaged in the report for the development of the agriculture sector. Some of the other possibilities envisaged in the report are:

• Establishing and maintaining the cross bars with people’s involvement,

• encouraging and facilitating scientific and organic approach in cultivation,

• focusing on organic farming,

• encouraging the farmers to go for inter-crop cultivation,

• facilitating kitchen gardening, and co-operative farming,

• creating facilities for the supply of quality inputs,

• making use of the available expertise in the area of cultivation

• encouraging group vegetable farming in general, and at the school level in particular

Programmes, Benefits and Shortcomings

With this background, several programmes had been formulated in the agriculture sector and implemented during the ninth plan period. The programmes are basically family-oriented and institution based. The aim of these programmes had been mainly

• to enhance production

• to boost agricultural sector and make it attractive and
• to make agriculture itself sustainable

The various programmes concerning agriculture and irrigation undertaken under the people’s planning in Dharmadam Panchayat include the following:

• Integrated Coconut Development
  - Supply of inputs like sapling, Organic manure, chemical fertiliser, neem cakes, lime, prawns manure, etc.
  - Cutting the diseased coconuts and replacing with fresh ones
  - Well digging, and pump-set

• Integrated water-shed management
  - Digging well with subsidy
  - Tree plantation through supply of saplings
  - Soil conservation
  - Bio-gas plant and distribution of Parishad stove

• Establishing cross-bars and constructing and strengthening the bunds to block the infiltration of salty water

• Introducing mechanisation of farming

• Conducting training and organising farm tours

• Encouraging and expanding Paddy cultivation

• Encouraging and facilitating kitchen garden and vegetable cultivation through subsidies and incentives

• Introducing new crops such as Betel-nut, jasmine, pine apple etc.

• Encouraging to take up hybrid mango, festival plantain, ground nut, sweet tuber and curry leaf cultivation

• Encouraging and Facilitating group farming and group involvement in the agriculture sector

Looking into the picture of agriculture scenario, at the end of the ninth plan period, coinciding with the people’s planning, the achievements are not very impressive though not insignificant.

The focus had been on soil and water conservation and water reservoirs protection but not much have been done in the hilly regions especially concerning the
water-shed programmes. Bunds (Melur, Kizhakke Palayad) had been established to check salt water infiltration and several cross bars had been established but unfortunately, the involvement of the beneficiaries, cultivators and the local people could not be ensured to maintain and protect the same so that to make it sustainable.

One of the major focal areas of the programmes had been on paddy cultivation, which had been on a declining trend, and moving towards extinction due to various reasons including partition of lands and population expansion, demand for residential plots, labour scarcity, etc. Efforts have been made to facilitate the farmers with the supply of high yielding seed varieties and of chemical fertiliser and organic manure and thus to increase the production as well as the productivity. The facilities of tractor and tiller had been introduced to overcome the scarcity of labour. There had also been initiatives to convert the fallow lands into cultivable ones. As part of this effort, about 2.5 Hectares of lands at Palayad DIET had been adopted for co-operative cultivation on lease but continued only for two years. Though the cultivators had been initially enthusiastic, they had been discouraged by poor results. The successors did not take adequate interest and so, the effort had been given up at the end. The tendency to divide the paddy fields into smaller pieces and the conversion of paddy fields and cultivable plots into house sites consequent to the increasing population in the Panchayat, has not been brought down.

Subsidy for well-digging and pump-set had been given for the coconut cultivators and financial assistance had been extended for changing the diseased coconuts. They had also been supplied fresh saplings for planting and chemical fertilisers and organic manure. Assistance had been extended during the ninth plan period, to 37 farmers for well-digging and to 66 farmers for establishing pump-sets. During the period, assistance had also been extended for the displacement of 672 diseased coconuts. Rocker sprayers had been supplied to ten coconut protection councils to protect the coconuts from the Mandari disease. Thus, the attempt to increase the production of coconut crop had seriously been undertaken, but the results had not been commensurate with the efforts mainly due to the crisis, the crop had been facing for the last few years mainly due to the attack of the Mandari disease.

Efforts had been initiated towards the integrated vegetable cultivation. Assistance had been extended to have irrigation facilities for undertaking vegetable cultivation in the paddy fields and thereby to increase the family income. High yielding quality seeds had been supplied on 100 % subsidy, to schoolchildren and other interested persons. Seed supply for vegetable cultivation had also been arranged through Kudumbasree s. Kitchen gardens have been encouraged. All these have helped to increase the overall production of the vegetables and produce vegetables for self-consumption with least insecticides.

Intercrops and festival plantain cultivation had been taken up. More than 2000 beneficiaries had been supplied with 5 plantain saplings each during the plan period. This is mainly with the intention to generate banana production to at least partially meet the festival requirements of the individual families as well as of the village, though its survivability and sustainability are in doubt, as no substantial reduction for the demand of plantain from outside has been noticed during the festival. Moreover, a Crop Distribution Centre is still a lacuna, in this area.
Future Strategies

According to the agricultural officer, as Dharmadam is not an agricultural sector, it is difficult to bring significant changes in the agricultural sector. However, according to the KRP, many changes have taken place in the agriculture sector, particularly in the vegetable cultivation. Though there may be dispute over the extent of change, it is generally agreed that the programmes in the agriculture sector had substantially helped at least to maintain the status quo but for which, the sector might have experienced a further decline in the village. The efforts in this direction have helped in reviving the declining agriculture and increase the production at least to a certain extent. It is expected that further improvement in the minor irrigation projects, and watershed management would go a long way in expanding the paddy and vegetable cultivation.

• The infiltration of salt water remains a problem requiring a sustainable remedy involving the participation of the stakeholders.

• The scarcity of labour for agricultural activities, in spite of the growing unemployed in the Panchayat is one of the major concerns of this sector even today.
  o Professionalisation and cooperatisation of agriculture labour may be expected to provide a possible solution to such a problem.

• The Continuous division of plots is another concern that poses a problem of access to irrigation.
  o This could be overcome if there are efforts towards encouraging co-operative farming and water-shed management.

• It would be difficult to make the farmers sustain in paddy cultivation unless it becomes economically viable. The same is true with vegetable cultivation.
  o Since there is an increasing advocacy for organic farming today, having a higher sustainability, and the products of which, having a higher demand, there should be increasing efforts towards this end.
  o The Krishi Bhavan needs to play a constructive and proactive role in revamping the sector by offering quality extension service and in the supply of quality inputs to the farmers.
  o Crop Collection and Distribution Centre needs to be established with top priority to facilitate marketing within and for supplying the excess products if any, outside.

ANIMAL HUSBANDRY

Domestic poultry and goat and cow-rearing among the agriculture families had been widespread in the Panchayat in the past. These were also mostly of local varieties and had been fulfilling the meat, milk and egg needs of the people to a great
extent. However, due to the changing socio-economic composition of the population, decreasing availability of grass fields and domestic space, progressively reduced agricultural activities, and the occupational diversification of the people, animal husbandry in the Panchayat have considerably been reduced today while there have also been a simultaneous increase in the demand for its products. Today, there is less than one percent of the families who depend on animal husbandry as one of the major sources of income.

**Problems and Possibilities**

In the development report of 1996, some of the core problems identified in the animal husbandry sector include the following:

- High cost of milk production and of the animal and chicken feeds
- Less demand for milk during rainy season
- Lack of facilities for artificial insemination
- Scarcity of fodder grass
- Widespread disease in the animals and domestic fowls
- Scarcity of good breed cows, goats and quality ducklings
- Inflow of all varieties of chicken from outside and the exploitation of the middlemen in the business
- Unscientific and unhygienic meat shops
- Disturbance of stray dogs
- Lack of veterinary facilities
- Lack of awareness among the people regarding the scientific approach to animal husbandry and poultry etc.

The following are some of the possibilities envisaged, resulting in the formulation of the development programmes:

- Encouraging fodder grass cultivation
- Green leaf cultivation
- Establishing mini dairy units, goat rearing units, egger nurseries and broiler units,
- Encouraging cow rearing and poultry in maximum number of households
- Encouraging also the rearing of *kaada*, ducks, rabbits, pigs etc.
• Carrying out regular immunisation programmes against communicable diseases, organising seminars and camps, and animal exhibitions

• Improving the facilities of the veterinary hospital and ICDP

• Establishing bio-gas plants

• And also cooperative marketing stalls for egger and broiler chickens

• Making available insurance policies on a low premium, etc.

Programmes, Benefits and Shortcomings

As part of the People’s Planning, several programmes had been undertaken in Dharmadam Panchayat under this sector. Most programmes under this sector, are of individual-based or family-oriented. The programmes had been formulated with the following aims:

- To generate employment and enhance income opportunities and
- To increase production, and to facilitate easy availability of milk, meat, and egg.

The following are the programmes, undertaken in this sector, during the ninth plan period:

• Integrated milk production
  - Fodder subsidy
  - Subsidy (cow supply)

• Exhibition, Recognition, Milk farm awards

• Reproduction increase and Calf protection

• Construction of Cow-shed

• Insurance schemes

• Cultivation of fodder grass

• Supply of goats / Meat production

• Production of organic manure

• Egg / Meat poultry, chicken rearing

Though many incentives have been extended in the animal husbandry sector, as part of the people’s planning programmes, there is a doubt raised by the veterinary
doctor whether the people used these incentives in a proper way. Supply of quality cows on a subsidised rate is one such programme. During the first three years of the ninth planning, 124 cows had been supplied. However, according to the beneficiaries, the quality of the animals supplied is poor and so, the productivity of these animals had been very low. The Veterinary Doctor does not totally deny this but adds that if there is any problem in this, it is due to the inadequacy of the amount sanctioned for the purpose. 59 persons had been extended financial assistance for the construction of cow-shed during the ninth plan period, and to increase milk production, and thereby to increase the income of the milk producers.

Rearing of egg-chicks and broiler-chicks had been found to be successful to a certain extent. 1732 hens had been supplied during the first three years of the planning period. However, the supply of chicken through the school children had been found relatively to be more successful than the other similar programmes.

Towards the creation of proper infrastructure in promoting the animal husbandry sector, a site had been acquired for the construction of the veterinary hospital and the construction work is progressing. The immunisation and disease prevention programmes are yet to become effective.

The problems that still remain to be solved relate to the creation of market for the increase in the production of milk and of the facilities for the milk by-products. Cultivation of fodder grass has not yet been made a reality, so also many other possibilities that had been envisaged at the beginning of the ninth plan period.

**FISHERIES**

Dharmadam Panchayat has a natural base that allows a significant section of the population depend on fishing. It has about two and a half kilometres of coastal border and about 16 kilometres of river-basin that provides the base for the fishing sector. It has about 185 acres of saltwater fishing cultivation. However, the fisher-folks had been still a neglected and backward group in spite of a number of programmes that had been aimed at enhancing their living conditions through various agencies in the past. There are nearly 400 persons in the Panchayat, whose primary activity is in the fishery sector. There are 185 registered fishermen as per 1996 Panchayat census. There are 245 fishermen involved in sea fishing and 109 in river fishing. There are about fifty persons in the village who are involved in the sale of the fish. The area involved in prawns cultivation is 105 acres.

**Problems and Possibilities**

Some of the exploitative methods of fishing, lack of cold storage and marketing facilities, lack of awareness about protecting the fish resources, the ecological related problems involved in prawn cultivation etc., were identified as some of the major challenges in the fishing sector.

Establishing cold storage facility, starting marketing co-operative societies, establishing marine plywood boat construction units, encouraging women to start
micro-enterprises, exploring the cultivation of shell-fish, crab, etc., are some of the possibilities envisaged in the fishing sector, during the ninth plan period.

Programmes, Benefits and Short-Comings

The programmes under the people’s planning had the following as the main objectives.

- To increase the income
- To enhance the living conditions

The following programmes had been undertaken in the fisheries sector, during the People’s Planning, to achieve the above objectives:

- Crab cultivation
- Fishermen welfare project
  - Thoni repair
  - Odam repair
  - New nets
  - Deep-sea odam repair
  - Spreading net
  - Subsidy (small boats)
- Supply of Insulated box
- Supply of Moped
- Ornamental fish cultivation
- Oil subsidy
- Coastal house construction/repair and electrification

The programmes have helped the fisherman in the Panchayat to improve their fishing inputs as well as their living conditions. A scientific solution to the problem of the infiltration of polluted water into the adjacent wells and the agricultural fields, due to the export-oriented and commercialised prawns cultivation in the backwaters of the Panchayat, however, is yet to emerge. The exploitation of intermediaries, use of certain equipments that contribute to the reduction of fishes, the destruction of palm-groves, and the illegal sand-mining, ecological problem due to the use of chemicals in the prawns fields etc. are some of the problems identified as still posing challenges in the fishery sector, requiring urgent attention.
INDUSTRIAL SECTOR

Dharmadam Panchayat had its entry into the industrial sector only in the fourth decade of the last century. There were many, who were working in the Great Durbar Beedi Company then and earning their livelihood. With the training obtained from the Basal Missionaries at Illikunnu near Dharmadam, many have started weaving units in different parts of the Panchayat. The handloom industry functioning mainly on the foreign demand had to face serious crisis with the beginning of the Second World War. The coir industry was also one of the prominent industries in the Panchayat, in the past. There had also been a Sugar Co-operative Society functioning, for the sugar producers in the Panchayat. Modern Woodcrafts was another industry, engaged in the production of furniture and other artistic wooden materials for exporting. The Kerala Industrial Workers match factory was also functioning in the past, providing employment opportunities for many in the Panchayat. Toddy tapping had been another traditional area in which the economy of the Panchayat was based in the past. Most of these traditional areas have been facing a crisis today.

Beedi work had been a major livelihood option for more than one fourth of the working population in the Panchayat until recently. The role of Kerala Dinesh Beedi Industrial Cooperative Society had been significant in this. The number of registered Beedi workers in the Panchayat, had been nearly 1500 in 1996, while it has gone down to below 1000 today. The reduction is highly apparent among the male workers, whose strength today has come down to less than half of what it was in 1996, and who constitute less than one third of the total Beedi workers today. Apart from Dinesh Beedi Company, there are a few people working in Sadhu Beedi Company and others in the private Beedi Units.

The industrial climate of the Panchayat had been conducive to start the first industrial estate in the Panchayat. Though there are about forty units in the estate, more than half the number of units have been running at a loss or closed mainly due to the impact of globalisation and liberalisation, resulting in the reduced worth of the products in the market, coupled with the decreasing supply and high cost of electricity, and the increasing cost of raw materials.

Problems and Possibilities

Some of the problems and challenges identified in the industrial sector at the beginning of the people’s Planning include the following:

- Lack of training in new and advanced technologies
- Electricity related problems
- Lack of financial credits
- Lack of agriculture-based industrial units
- Lack of women’s participation in the industrial sector
• Exploitative wages in the private beedi companies etc.,

The following are some of the possibilities envisaged at the beginning of the people’s planning:

• Providing training in modern technologies in the areas of handloom and power-loom industries

• Starting co-operative societies and reviving these traditional industries

• Encouraging innovative and creative enterprises in the areas of coir industry,

• Reviving the sugar industries on a cooperative basis and expanding its operation

• Bringing together the scattered cloth producing units and modernising its operation under a single trade mark on a cooperative basis

• Organising the furniture units also in similar fashion

• Exploring the possibility of a sea-food processing unit

• Starting an industrial development society to revive the sick industries in the estate

• Exploring new industrial opportunities like tourism, book-binding etc.

• Exploring the possibility of starting micro-enterprises with the predominant participation of women

• Starting a man-power centre involving the available skilled workers in all areas including domestic work, construction and agriculture, etc.

The programmes initiated during the ninth plan period had been very limited and far from the envisaged possibilities. Some such initiatives focused mainly on providing training programmes and imparting skills on certain areas such as weaving, production of rexin bags, Computer, driving, etc., and extending assistance to the women’s self help groups (SHGs or Kudumbasrees), to start some micro enterprises. Oruma printing press, with 6 women having assured employment, is one of the industrial initiatives successfully started during the period. The possibilities are still open to be explored if the people are to achieve a state of livelihood security, with proper and appropriate employment.

SERVICE SECTOR

The service sectors include education, drinking water, health, housing, special welfare of women, Child and Scheduled Castes
EDUCATION

The first educational institution in the Panchayat was an elementary school established in 1891 by Kelappan Gurukkal which is today known as the Dharmadam Basic School. The Basic training School (DIET) was established in Dharmadam Panchayat by the then Madras presidency in 1947. It was in 1958 that the Brennen College that was functioning till then in Thalassery, had been shifted to Dharmadam. However, only in 1962, a high school was started in the Panchayat. Today, there are 14 government and aided primary schools, which are Malayalam medium and 6 unaided English medium schools. There are also 24 Anganawadis and a Shishu Mandiram as well as a Higher Secondary school, one regular college and a parallel college, and University Centre with seven post-graduate and research departments within the Panchayat.

Problems and Possibilities

The development report of 1996 identifies several problems in this sector such as the following, for consideration during the People’s Planning period:

- Poor physical facilities including lack of urinals, drinking water facility, poor furniture etc.
- Unsatisfied teaching condition
- Greater attraction to urban-centred and English medium schools
- Inadequate number of nurseries and Anganvadis
- Inactive PTAs
- Lack of continuing education, etc.,

The following are some of the possibilities envisaged during the plan period:

- Establishing pre-primary (Anganvadi) schools in every ward based on scientific survey
- Extending periodical refresher courses to teachers
- Conducting sports competitions in the Panchayat
- People’s and official monitoring of the schools at regular intervals
- Increasing the infrastructure and other facilities of the schools
- Activating the PTAs
- Organising workshops for producing teaching-aids
• Revamping the activities of the libraries and reading rooms
• Conducting awareness classes in cleanliness, sanitation and general health, etc.

During the plan period, nearly ten lakh rupees had been spent on the programmes to improve the education conditions of the Panchayat along the line of the concerns raised in the report. Some of the programmes undertaken relate to the following:

• Schemes to improve the physical infrastructure and the quality of teaching.
• Regulate the supply of noon and nutritious meal
• Establish reading corners
• Increase the quality of teaching and the success rate
• Help the mentally and physically handicapped
• Increase the success rate of the SSLC students
• Document the Nattarivu
• Establish sports council
• Conduct Gramolsavam and Keralolsavam
• Supply of sports kit to the primary schools and clubs etc

Skilled training for the educated unemployed had also been imparted through the establishment of guidance centre but is not continued for want of its adequate utilisation. The acquiring of revenue land for the mini stadium, in order to encourage sports related activities, have been completed and the initial work towards its construction have been undertaken and is under progress.

**DRINKING WATER**

Dharmadam Panchayat is surrounded by salt water on all sides, sea on the north-west and salt-water-flowing river on all the other three sides, the infiltration of which affects the availability of clean drinking water for those who reside in the adjacent areas, both during rainy season and in summer. The Panchayat is also having a landscape with hills and elevated plains, which also creates serious drinking water problem during summer beginning from December itself. There had already been seven drinking water projects operating in the Panchayat under the Kerala Water Authority. The problems identified in this sector mainly concerns with the scarcity of drinking water in different parts of the Panchayat and the pollution of the water due to the unhygienic public disposal practices in certain areas. The possibilities include commissioning of mini-drinking water projects to overcome ward-specific water scarcity, extending or repairing the drinking water pipelines, constructing bunds and adapting water-shed management practices, revamping the existing water projects,
extending assistance for renovating the existing wells and ponds or digging new ones, preventing the use of drinking water for other than drinking purposes and facilitating water-testing, etc.

The Panchayat has spent more than 14 lakh rupees, in ten different micro level drinking water schemes apart from the Block schemes and MP funds, during the ninth plan period. Three schemes have already started functioning in the plan period itself while the others continued as spill over schemes. Under the Swamikunnu scheme, about 300 families who suffered water scarcity for six months a year have benefited out of the scheme. A few schemes have to suffer for want of people’s cooperation and participation in the implementation of the schemes. With all these, the drinking water problem has not yet been completely solved in the Panchayat. The beneficiary committees have to assume the responsibility of all the schemes for its continuity. Moreover, there is a need for water literacy and watershed management practices among the people of the Panchayat, to have sustainable solution to the problem.

**Case: Melur Sub-Health Centre Drinking Water Supply Scheme**

The initial activities started during the year 1997. The water available in the wells of some of the households has been tasting a little salty. So, there had been a proposal for a scheme to procure clean drinking water. This scheme did not get the approval of the committee. However, from another scheme, worth Rs 2 lakhs, sanctioned by the Block Panchayat for Dharmadam Panchayat, water pipes were procured and a portion of the pipes worth Rs 50,000/-, had been diverted to this scheme with the idea to connect the pipes to the main water supply, which is passing nearby. Beneficiary committee was formed to co-ordinate the work. The pipes were laid under the ground from the sub-points of water supply to the main line. The work was shared by the local people, and one person who was working in the Water Authority Department who was also a local resident helped in providing technical advice in laying the pipes. However, no connection could be given to the main line due to the inadequacy of water in the main line and it was proposed to take it up as a separate mini water scheme.

At this time, another drinking water project worth Rs 2 lakhs, for well digging sanctioned from the Block Panchayat to Dharmadam Panchayat was about to lapse for want of availability of two cents of land to construct a well and a tank. Since the present scheme had a place in the Sub-Health Centre, readily available for well digging, the amount was diverted to this project. The work of the well started in the year 1998. There were 13 members in the Beneficiary Committee, out of which 5 to 8 were the immediate and prospective beneficiaries. At the time of construction, no thought was given to the nature of its future operation. At this phase, since it was also a first experience for the committee members, it found it difficult to ensure the labour or monetary contribution of the people in the work. It was also because though the need for clean drinking water had been a necessity of the people, it was not felt to be an absolute one as they were able to manage it even without any other supply. Moreover, the people did not show any interest, as they want to get all the work done for them. As the money
sanctioned will be received only after the completion of the work, the committee was in difficulty to get the work going.

The second phase of construction of the water tank was started, with the sanctioning of the scheme by the Block Panchayat. This could be done without much difficulty with the procurement of a personal loan of Rs 10000/- and even the workers were not on their legs to obtain their wages due to their familiarity with the committee members. After the construction, it was first thought to make common taps, but later, it was decided to give individual connections with their own initiative. There were about 13 to 14 beneficiaries then, and there were a few more potential beneficiaries, thus in total about 20 beneficiaries. No selection of the beneficiaries became necessary, as there were not more competitions.

Seven months had already passed since the completion of the project, and now the complete responsibility of operation and maintenance had been assigned to the Beneficiary committee. The motor operation is taken care of by someone who is staying nearby and also is a non-beneficiary. Lately, the water has been found unpotable as there is a colour-mix in the water because of the under soil of the well.

HEALTH

A Primary Health Centre was established in the Panchayat only in 1994. However, there has been an Ayurvedic dispensary, functioning in the village for more than 20 years. There Panchayat also has four family welfare centres, and two ESIs, one exclusively meant for the Beedi workers. The major problem identified in the health sector had been the lack of infrastructural and other facilities for the PHC and the dispensary and the lack of timely availability of medicines. Creating adequate infrastructural facilities including laboratory and in-patient facilities, starting more family welfare centres so that to have one for every 5000 population, starting a Homeo Dispensary, Nature Cure Centre and a Yoga Centre, conducting health awareness programmes and classes, starting one Health Assistance Volunteer Corps for every 1000 population, involving social workers, teachers, students, house-wives, retired staff, NGO representatives, etc., are some of the possibilities envisaged for consideration during the Ninth plan period.

Infrastructure facilities had been improved including own building for the PHC which started functioning as an independent Centre from 1997. This has helped the centre to expand its range of activities. More people started using the service of the centre. Apart from attending to the daily patients, the PHC conducts regular immunisation programmes, educating the people regarding family planning, and clean surroundings etc. The integrated school health programmes, sanitation and health awareness programmes, and health education programmes in the Anganvadis and in the primary schools for the children had helped improve the health status in the village. The infrastructure facilities had been improved in the Ayurvedic Dispensary. A Homeo dispensary had started functioning since 2000. However, the physical infrastructure facilities are still required or to be improved in many of the health institutions in the Panchayat. There are no effective institutions to undertake mosquito
and rat eradication in the Panchayat. Scarcity is still experienced for the essential medicines. The Panchayat is yet to achieve a total sanitation and ecological consciousness. Public crematorium remains to be an unfulfilled requirement of the Panchayat.
HOUSING AND SOCIAL WELFARE

Housing is one of the basic necessities of life. According to the 1996 socio-economic survey of the Panchayat, about eight percent of the houses were still having only sheet or thatched roof. Similarly, one fourth of the households were having only palm leaf, soil, sheet or wood as the wall. About 28 percent of the houses were mud floored. As for the area, about one third of the houses were in less than 200 square metres and only about one percent of the households were in an area of above 1500 square metres. All these provide an idea about the housing conditions of the Panchayat. People residing in about 16 percent of the houses have to depend upon the open space to answer their nature’s call. The poor housing is also an indication of the living standard of a family. At the same time there have been an increasing aspiration for even those at the lowest rung of the society to own a big concrete house containing a drawing room, bath attached bed rooms (at least two), kitchen etc., at the minimum, forcing the unaffordable to keep apart a substantial portion of one’s income for this purpose. The majority of the population in the village belong to the working class and the middle class families. Naturally, the high cost of the raw materials in the house construction and the cost of the house sites discourage the people from going for house construction.

Dharmadam Panchayat is one of the thickly populated Panchayats in the state with a population density being 2731 persons per square kilometres as per the 2001 census. The density was 2167 persons per square kilometre as per the 1981 census and 2500, as per the 1991 census. The constant increase in the density of population also makes the problem of housing more intensive.

There are several agencies such as District Development Authority, Housing Board, Thalassery Cooperative Society, HDFC, LIC, Fisheries Department, Malsyafed, SC Development Corporation, Different Co-operative Societies, Social

HOUSE AND LATRINE CONSTRUCTION

Family-based schemes in peoples planning include house construction, latrine construction etc. There are plenty of houses, constructed under house construction scheme. In the Laksham Veedu colony, the old houses had been replaced under this scheme. The total amount sanctioned for each house construction was Rs. 28,000, including the beneficiary share of Rs. 2,600/-. For latrine construction Rs.2,000/- is given to each beneficiary. In the SC colony as well as in the Laksham veedu Colony, Palayad, since the land is rocky, the grant given for latrine construction is too meagre to meet the expenses, but there seems to be no provision to increase this amount. This has led to the rejection of the benefit by some of the beneficiaries who could not afford to complete the work within the given amount.
Welfare Department, etc., operating under the housing sector. The nature and volume of housing grants and the extent of subsidies and interest rates vary from agency to agency depending on the aims of the particular agency and targeted group. Several people in the Panchayat had been benefiting by these different agencies, in the construction of their dream houses. There had also been schemes to assist the people especially those families Below Poverty Line (BPL), in the construction of latrines.

When the people’s planning was initiated in 1996, one of the major concerns then was to address the livelihood problems of the people, especially of the BPL families and to ensure the basic necessities of life, including housing. In Dharmadam Panchayat, the three Laksham Veedu Colonies located one each in the then second, fifth and the ninth wards of the Panchayat and the Palayad Ambedhkar Colony (PAC) located in the then fifth ward of the Panchayat required special considerations in this regard. Most of the houses located in these colonies required to be renovated or reconstructed. Most colony houses had also been lacking in having proper sanitation conditions.

The major problems identified in this sector included the tendency of the people to convert the fields into housing sites, the growing cost of the housing plots and of the housing materials, the expanding area of habitation corresponding to the decreasing area of cultivation etc. Establishing a housing co-operative society, supplying of the housing material through the Society, repairing and renovation of houses and preventing soil erosion in the Lakhsham Veedu Colonies, extending subsidised or interest free grants for the conversion of thatched houses into tiled houses, and financial assistance for the conversion of huts into houses, providing financial assistance to the houseless SCs to construct houses, conducting awareness programmes to reduce unnecessary expenditure in the construction process, establishing a production unit of construction materials and domestic appliances under the ownership of the Panchayat, preparation of a proposal for an integrated programme to be submitted to CAPART for the establishment of toilet facilities in every household in the Panchayat, etc., are some of the possibilities envisaged in the development report.

Several programmes had been initiated during the ninth plan period to improve the housing conditions in the Panchayat. The BPL families were assisted through Maithri housing programme. 94 houses had been constructed in the general category and seven house in the SC category. Under Block and District programmes, 21 houses had been constructed under the general category and two houses under the SC category. Two persons had been assisted under the landless and houseless rehabilitation scheme. Renovation of houses were also undertaken. 19 houses had been converted from thatched to tiled. Under various other schemes, there are eight beneficiaries under general category, and 14 under SC category. Under sanitation programme, 165 latrines had been constructed, apart from the Block, District and State schemes, during the plan period. There had been many schemes, addressing to the problems of specific locality, or community. there had also been schemes to assist in the construction of soakage pits, drainage and compound walls.

There had been several limitations in many of these programmes. One of the major concerns is that the variations in the nature and quantum of assistance under
different schemes for the people under similar living conditions, creating a kind of ill feeling among the beneficiaries themselves. Further, the discrepancy between the available assistance and the people’s aspiration, without fitting into the specified plan of the scheme, many a times end in conflict, many times leading to the indebtedness and incompletion or partial completion of the houses. Moreover, the beneficiaries had not been given awareness about the low cost housing as envisaged in the development report nor had they been facilitated to avail the benefit of low cost housing models and agencies.

There are still many people who need to be reached under the housing scheme in the Panchayat. It had been estimated that there are still about 200 houses which lack sanitation facilities. There are also about 400 sand-pit latrines which need to be converted into sanitary latrines. Only a total and integrated response to these conditions would ensure a better living conditions and provide the people with a sustainable livelihood security.

**WOMEN**

The sex composition of the population in the Panchayat indicates that the females far outnumber the males as compared to the position of the district and the state. The females constitute nearly 53 percent of the total population of the Panchayat, with a sex ratio of 1120 females per 1000 males as compared to 1101 and 1036 females per 1000 males for the district and the state respectively. Though the females in the Panchayat show a definite progress in the educational and health sector, it is not found to be reflected in their position in the socio-economic status.

In the 1920s, the female ratio in the schools had been just 10 percent in the LP sections and 5 percent in the UP sections and there were hardly anyone who had completed high school education before 1930s. The change in this condition occurs only after the influence of the national freedom struggles in the region. Today the females have reached a status equal to those of the males in the educational achievement. The enrolment of the students at the school level in the Panchayat shows that the girls, in fact, outnumber the boys at all levels.

The labour participation of women is very low, and even where they participate, the activities are mainly confined to those with a lower income. As per the 1991 census, while the male labour participation in the Panchayat was 45.96 percent, the female labour participation is only 12.19 percent. The labour participation in different sectors, differentiated by sex is given in the table.

As shown in the table, the most concentrated labour force in the Panchayat is the industry, which is dominated by beedi. Women’s participation is mainly seen in industrial, service and agriculture sector, forming around one third of the total labour force in the respective sectors. The major area of female labour is beedi work. They also involve in domestic and other invisible works. In the construction sector, they mainly assist the males. The labour in the construction sector is highly temporary in nature. Today there is also a trend in replacing the female labour completely in the construction sector, with the increasing mechanisation of the sector. Wage
differentials among the sexes are a reality in most sectors, such as agriculture and construction.

The women do experience oppression and abuses at the domestic and social levels though these do not come to the fore for fear of losing family and social prestige. Women continue to be the natural victims of some of the traditional beliefs, social customs, horoscopes related to marriage transactions. The influence of television serials seems to be increasing among women. Women are also the first victims for any scarcity and shortage of food and other necessities experienced in the family. The situation would be more severe in families with the women shouldering the family responsibility. Only in such a background, the special programmes for women had been formulated under the ninth plan period.

Ensuring justice to women was one of the prime objectives of the development agenda of the People’s Planning. This had reflected at all levels of the planning and Gram Sabha discussions. There had been clear specification to allocate ten percent of the general plan fund for activities exclusively meant for the development of women. The development report of 1996 had identified several problems related to women as the following:

- Increasing unemployment among women
- Lack of participation in different sectors
- Lack of labour opportunities for women
- Existence of Unequal wage system for equal work in different sectors
- Lack of awareness and interest about different schemes involving women
- Decreasing tendency of reading habit among women
- Lack of awareness about clean surroundings, affecting the health status
- Lack of integrated programme for personality and leadership development among women.

The following are the possibilities that had been envisaged in the report:

- Starting women-sensitive enterprises ensuring their job security and participation
- Creating awareness about government schemes through neighbourhood structure
- Encouraging kitchen garden, orchid cultivation etc., to facilitate making use of the leisure time and to enhance reduce the economic burden
- Conducting classes concerning health habits, cleanliness, domestic maintenance, etc.
• Ensuring facilities for primary requirements, in public places, offices and industries

• Creating a welfare fund for those women who involve in productive work

At the end of the plan period, nearly 12 lakh rupees had been assigned on programmes exclusively meant for the welfare of women. Formation of Self Help Groups, which had been converted into Kudumbasree had been one of the major programmes during the ninth plan period. Awareness programmes and classes had been conducted for motivating them for the collectiveness, identifying new work opportunities and thereby to increase their family income, and initiating discussions concerning their various problems. Training programmes had been organised to develop various skills like weaving, book binding, printing, rexin bag making, repairing domestic appliances etc.

Six women had been employed in the printing press to produce the required notebooks for all the students in the schools functioning in the Panchayat. This had been successful to a large extent. A consumer store had been started at Meethile Peedike. The Kudumbasree had been facilitated to start several micro-enterprises in the Panchayat. The women had also been motivated to develop saving habits. A diary unit and two soap making units had been started in the fourth year of the plan period and are functioning well in the Panchayat, each providing employment to five women. Computer training for women from BPL families had been given. 22 new Anganwadis had been started, giving a new lease of life to the ‘women and child welfare’ and providing some employment opportunity to 44 women in these newly started centres.

The women-focused programmes undertaken during the people’s Planning had brought about significant changes in enhancing the conditions of women in the Panchayat. Though significant steps had been taken up in the right direction, it is still a long way to go in achieving their due at all levels in the Panchayat.

CHILD DEVELOPMENT

There were only two Anganwadis, one Shishu Mandiram, one Balavadi, and one Pre-primary school, apart from three English medium nursery schools, functioning till 1997-98, to cater to the needs of the pre-primary children in the Panchayat. The Development report of 1996 has noted that there should at least be one Anganavadi for every 1000 population and worked towards that end. Accordingly, the Panchayat had started, under People’s Planning, 22 new Anganavadis in addition to the existing two anganavadis. An amount of nearly Rs 13 lakhs had been spent during the ninth plan period towards child development. Nutritious meal is being supplied every day, in all these anganavadis, catering to about 400 children and 150 lactating mothers and pregnant women. Efforts have been made to establish adequate physical infrastructure and provide play materials and improve the same. Classes had been conducted to create and improve the collective spirit and social awareness of the Anganvadi workers, helpers and mothers, and encourage the mental and physical skills of the children, in the areas of arts and sports. These anganavadis facilitate the parents in BPL families who are engaged in coolie works to leave the children in the
anganwadis with full protection, and go for work and produce income. The major problem faced presently by most of these anganavadis is the lack of independent location and so the lack of own building. The construction work of two anganavadis is under progress, and the site has been identified for another. The other anganavadis are yet to find independent location. Moreover, the infrastructure and other facilities are yet to be improved.

**SC DEVELOPMENT**

According to the Panchayat Socio-economic Survey of 1996, there had been 96 families belonging to the Scheduled Caste Community in the Panchayat, with a total population of 663, and a sex ratio of 105 females per 100 males. More than one third of the people belonging to this community reside in the Ambedhkar colony located in the seventh Ward (earlier fifth Ward) of the Panchayat. About one fourth of the working population among the SCs are government employed while a majority of them are working as wage labourers. A few among them are still engaged in the traditional caste occupations such as playing theyyam and beating the drums. Quite a few women folks have been still engaged in their traditional occupation of mat-weaving.

Nearly forty percent of the population has a high school education and above, and yet, quite many are unemployed. This had been considered as one of the major problems among the SC community in the Panchayat. Lack of availability of drinking water throughout the year had been another perennial problem experienced especially by the colony people. Quite a few households in the colony were also short of some of the basic necessities like, proper housing, sanitary latrines, electricity shortage, etc.

Under Ambedhkar scheme, the benefits that were received include the public water tap for drinking water, and a television. For want of place the TV is lying in a house and out of working condition.

In spite of the availability of multiple welfare schemes, not all people were able to make use of these due to certain requirements or technicalities. For the same reason, there used to be not even adequate applications for utilisation of the benefits. There had also been a lack of awareness among the people regarding the availability of various schemes. Moreover, there were not specific schemes nor any institutions to encourage the traditional caste occupations of the people. The women’s clubs in the colony had become defunct. There were no institutions in the colony meant for child development nor were there any library or reading room or community hall. Due to scarcity of land, difficulty had been experienced to find a place to bury the dead. Difficulty had also been experienced in getting a caste certificate to avail the welfare benefits.

Some of the possibilities envisaged for overcoming these problems during the Ninth plan period include constructing a public institution to facilitate the traditional caste occupations, constructing a community hall, conducting awareness classes about the government welfare schemes and self-employment schemes, starting a co-operative society, identifying the landless and registering waste land to them, getting rid of the concept of separate colony for the SCs in the course of time, etc.
Under the People’s Planning, as part of the Special Component Plan (SCP), 67 percent of the grant-in-aid is available for the welfare of the people belonging to Scheduled Caste Community. During the ninth plan period, several programmes such as house construction, house repair, well digging, latrine construction, boundary wall, training in jeep driving, goat rearing, poultry, etc., had been undertaken to improve the living conditions of the SC people, spending nearly 7.5 lakhs rupees, apart from the welfare programmes under Block, District and State programmes.

Seven families had been extended financial assistance for house construction. More than 20 beneficiaries had been extended financial assistance for the repair of the house. The women had been trained in tailoring and supplied with sewing machines. Training in driving of auto, jeep, and car has been given to facilitate some of the unemployed to take up a decent remunerative work. Under unemployment programme, assistance had been extended for Hawaii slipper production. Financial assistance had also been extended to the traditional Theyyam artists, to meet the expenditure on the costumes. To motivate the children and provide a relief to the parents, supply of free uniform had been undertaken for the newly admitted students. Thus, several efforts had been initiated within the plan period to raise the social condition of the people of the SC community, to a certain extent.

There is no common place now to come together and discuss their common problems. The community hall project was aimed at meeting this requirement, but in spite of its completion, it is yet to be opened. The low voltage problem had been solved with the up-gradation of the single phase into third phase.

The efforts towards forming a mat-weaving cooperative society had not become successful due to several factors such as inadequate supply of raw materials, lack of collective spirit and motivation, inadequate marketing facility, free-government service dependency syndrome, etc. There is still a search for training a person for the tractor driving. The low voltage problem had been solved with the up-gradation of the single phase into triple phase.

Thus, while there had been some programmes that had been helpful for the people, most programmes have not taken shape out of the collective thinking of the people but been formulated at the Panchayat level, presuming the needs of the people. The uncomfortable participation had been, mainly due to the lack of will power on the part of the people to give way for collective thinking and constructive suggestion. This necessitate for creating a greater awareness among the people.

Case: Ambedhkar Colony Drinking Water Project

**Background:** It was in 1990, as part of the Ambedhkar birth Centenary celebration, the government had introduced a new scheme. As part of this, many colonies in Kerala, (SC Colony) were given special status as Ambedhkar Colony, one of which was this Colony. Many development programmes had been implemented focusing on the colonies. One such scheme was the Drinking Water Scheme.
As part of the scheme in the past, two bore wells were dug, one located within the Primary Health Centre Compound that came up in 1999, and the other near the Brennen College, along with a water tank.

The Colony has an area of ten acres. Under the above scheme, pipe connections with public taps had been given throughout the colony in the 1:3 ratios of the households. Thus, 12 public water taps were distributed. A tank with 10,000 litres was constructed at the Brennen College Campus. Actually, in the original estimate, the authorities seemed to have proposed an over-head tank, but the contractors had constructed at the ground.

Before starting the work of the tank, it had been brought to the notice of the engineer by some people from the colony, to increase its capacity, as it was not bigger enough to hold adequate water for the entire colony and also keeping in mind, the future requirements. The suggestion was rejected by saying that it was more than adequate for their needs, keeping in mind only the population of that time, and calculating 60 litres per head per day.

Today, only very little water is received through this pipe, inadequate to meet the entire needs of each household. Also, the water is not available all the time and supplied only for 20 to 25 minutes every day, for about three or four families, leaving very less water for each family.

No cleaning and maintenance work had been carried out regularly. Once, some of the remains of a snake in the water had been noticed by some people. Since then, people stopped using this water for drinking purpose.

There has been another scheme known as Anjarakandy water supply project, under which public taps are available along the border of the colony, which are also used by the people of the colony. None of these schemes could meet the entire water needs of the colony. Water scarcity had continued to be a perennial problem for the colony people, especially in summer.

A few families have pipe connections to their houses from the Water authority but that too is available only on restricted number of days. In summer, water is supplied only once a week. Hence, it cannot also be totally depended on for the entire requirements of the families. In the recent past, a few have gone for own wells.

It is in this background, that a new water supply scheme had been proposed in order to overcome the long-standing problem of the colony people. As per the scheme, a bigger tank would be constructed to which, the water would be pumped from the two wells, and distributed through pipes. The proposal was sanctioned under two schemes, one for the tank construction during 1998-1999 under Gram Panchayat Scheme, and another for the well construction during 2002-03, under the Block Panchayat scheme of the people’s Planning Programme.
The construction of the tank was taken up in 2000, under the first scheme.

**Beneficiary Committee:** The work had been carried out under the co-ordination of a Beneficiary Committee under different Convenors for each of the project. Under the project of tank construction, the tank construction, connecting of pipelines, and electrification, were the works carried out by the Committee. The committee consisted of 17 members, including an executive committee, comprising of seven members. The committee consisted of a Convenor, Chairman, and other executive members. The convenor of the first project was an employee in the telephone Department.

The position of the convenor seemed to have been imposed on the person, when he was absent. Though personally not interested, he had accepted the position, out of compulsion from many. In his opinion, during the implementation process, no help had been coming forth from the local people.

In collaboration with the convenor of the second project, most works such as arranging the workers, helping the workers in their work, and making the constructed portion wet had been taken up by the convenor.

All works of the project had not been carried out by the committee. The construction of the tank, which was one of the major works of the project, was undertaken by the committee. In all the other works, the committee had only a partial involvement. The items such as the electric motor, and pipes for plumbing had been directly purchased by the Panchayat itself, by directly inviting quotations. Finally, the accessories had been supplied by Raidco, a Kannur-based firm. The committee had no role in the invitation and finalising of the quotation.

Without any knowledge, one day all the things had been unloaded by the firm in the house of the Convenor. Later some workers had come to fit the things, again arranged by the Panchayat. However, many things that had been necessary for the work seemed to have not been available, and again, according to the convenor, he had to spend from his pocket for buying the things, which had cost him nearly Rs 1000/-. 

Under the present scheme, direct connection to each of the household has been aimed at, with the collection of a nominal amount from such families towards the cost. The excess amount was met by the collection of money from those who wanted personal connections. Seven households have come forward so far and made their contribution ranging from Rs 1000/- to 2500/-. Rs 1000 had been collected from each of the seven beneficiaries, totalling Rs 7,000/- each. The excess money had to be spent by the convenor from own pocket. Thus, at the end of the construction, the convenor claims to have spent about Rs 20,000/- from his pocket.

Two 5HP motors were used to pump the water from the well to the tank. The pipes had been laid down in all parts of the colony so that the water is
accessible to all the people in the colony. The pipe had been connected up to the bottom of the tank. The plumping work had not been completed from there to the tank, mainly because of the shortage of money. All the other works had been completed on 25 December 2002. The electricity connection had also been given.

**People’s Participation and the Cost of the Project:** Under people’s Planning, the participation of the people in the implementation of a project is mandatory. Ten percent of the total estimate is to be borne by the beneficiaries. However, as for the present project concerned, beneficiary participation is meagre.

Presently, since every family receives the basic requirement of water, many do not show much interest in the completion of the project. Hence, the work participation of the people within the colony was meagre and most works were undertaken through hired labour from outside. If the assistance of the youth required they needed to be supplied with liquor. The convenor had to do all the work and many a time spends from own pocket.

Due to this, most of the works to be carried out with beneficiary’s efforts had to be done engaging wage labour, leading to an expenditure more than the estimate.

Besides, during the preparation of the estimate of this project, the height of the tank was fixed as 8 metres, at two steps. However, when the construction work was taken up, the engineer suggested that unless the height of the tank is raised by another step with an additional four metres, the water might not reach all the families. Since the height of the tank was inadequate for supplying water for the entire colony, it was decided to increase the height. Thus, the tank was constructed at the height of 12 metres. This led to the increase in the cost of the project than what was sanctioned.

Thus, the total estimated cost of the project was 1.7 lakhs. After completing the project, the receipts for Rs 1,05, 250 had been submitted to the Panchayat. After this the engineer made an assessment and put the estimate as 79,674/= rupees and 11 paise, resulting in the loss of nearly 26,000. Even after reducing the amount collected from the potential beneficiaries towards personal connection, according to the convenor of the Beneficiary Committee, the loss had been nearly 20 000/- rupees, which the convenor had to be borne. 

**The Second Project:** In order to make this scheme more effective the Block Panchayat approved and granted another project, with the aim to increase the efficiency of the drinking water supply in the colony. In the second project, the well was deepened and renovated, under the aegis of the agriculture Department.

There are three common wells in the colony, located in three different places, serving as primary sources of drinking water. The present project involved the oldest well, as there was assured availability of water in the well. Among the three common wells in the Colony, this well is located very near to
the newly constructed tank. The well is very old and dug in 1937, at the time of
the British Government. It has a depth of 35 ‘kollu’. Water has been available in
all the seasons.

In the early days, all people of the area totally depended on this well for
all their purposes, until 1952. This was the only source of water in the entire
area. The other wells were dug up only afterwards. However, no maintenance
had been carried out after digging the well. So, the condition of the well had
been miserable. The well had been neglected for long, leaving the well in
unusable condition. Having understood the potentiality of the well, it had been
decided to develop it to meet the expanding water needs. Therefore, the new
project aimed at deepening and reconstruction of the well for using it fully.

Thus, the aim of the project was to rejuvenate the well, make it usable
first, and strengthens it further to improve the drinking water condition. The
proposal was to pump the water from the well to the newly constructed tank
under gram Panchayat water scheme and supply water to the entire colony
through pipe connections.

The total estimation of the well deepening project was Re 1,39,000/-,
which is split up as follows:

Deepening and renovation of the well 35,000
Electrification 15,000
Ladder to the tank 10,000
Tank cleaning 3,000
Plumbing 10,000
Electric motor pumps 60,000
Miscellaneous 6,000
Total 1,39,000

Deepening and renovation of the well and construction of the pump
house had already been completed, spending Rs 48,000/- After completing the
well deepening, the Block Panchayat sanctioned Rs 35,000/-

Except ladder fitting, other works had been given to Raidco, a Kannur-
based firm, through tender, invited by the Panchayat. The work was given in
February 2004 and was expected to be completed by March 2004 but did not
materialise

The Delay: As the project has been under Block Panchayat, the entire work is
being carried out under the supervision of the Block Panchayat engineer, who
monitors the progress of the work and his approval is mandatory before every phase of the work

The present delay to connect the tank with pipes is due to the non-certification of the engineer about the completed work and approval for the next phase. The reason forwarded for his non-availability is that he being the only engineer in the whole block, he is unable to find time to visit the project site yet. Lack of cooperation among the members is also posing a problem in the smooth execution of the project

**Discouraging Response:** People lose interest after getting water pipes under another scheme. One of the families has even taken the initiative of digging own well, without waiting for the water from the tank.

The original idea was to run the project, after its implementation, by the beneficiary committee and meet the running cost by the beneficiaries themselves. Under this plan, it had been decided to provide individual connections for those who require. No common taps were planned under this project. Therefore, those who want to benefit from this project, needed to meet the expenditure. In the beginning of the project, seven people had given request for pipe connection. Of them, four people have already taken the water authority connection. There is no surety whether the others would also not follow suit, as they may fear that the per capita cost would be very high if there are no adequate number of beneficiaries. In such case, there is also least possibility of new beneficiaries to join, unless there is a collective move to expand the net of beneficiaries.

After commencement of the project, there is an increasing number of people who have been taking water authority connections, ultimately affecting the viability of the project. Presently, the Panchayat seems to be doling out 450 rupees every two months as electricity bill. Moreover, if there is a possibility of cost-effective availability of water through KWA connection, why was the project taken up at all, in the first instance?

According to one of the convenors of the project, it cannot be said to be a failure. However, it is yet to start functioning, mainly for want of co-operation from the people, who constantly complain about its non-completion. Those who had given money for personal connection are now demanding the money back.

Though political interference does not seem to have been experienced from the Panchayat, in the opinion of some, the political affiliation of the Ward Member might have also affected the project. Ultimately, it is expected that since the project had been to meet a long time requirement, its fulfilment would solve a serious problem at all times.

However, in the opinion of the convenors of the Beneficiary committees, the result is said to have been only sorrows, debts, and loss of money for them.
Case: Community Hall Project

The land where the community hall had been built belonged to the revenue department. It had required a lot of efforts to get the land released from the revenue department. There seems to have been a cement basement at the place before the construction of the hall. Following the recommendation of the expert committee, it had been demolished and levelled before the construction had been undertaken. However, there is another opinion that this was not required.

After the completion of the community hall, the construction of the compound wall had been undertaken. Now, the problem of ownership had crept in again. Due to these problems, in spite of the completion of the work, it is yet to be inaugurated and put into use, leaving the building to ruin.

The work of the community hall was started six years back and now it is almost complete. Due to some technical reasons like the ownership of the land, it is yet to be opened for use. The community hall may help in facilitating cooperation among the people.

INFRASTRUCTURE

The infrastructure development includes mainly transport, communication, and electricity.

TRANSPORT

Dharmadam Panchayat, an island with an area of about 10.7 square kilometres (about 4 square miles), is said to have had a kind of road transport system though to a limited extent, but comparable to the water transport system, even at the beginning of the last century. Dharmadam Railway Station, though not developed much today, had played a significant role in the past, especially for goods transport, concerning coir works and for meeting the travel needs of the people. With the coming of many important institutions like Brennen College, DIET, Industrial Estate, University Campus, etc, the road development had picked up vastly, and today the people depend mainly on the road transport for travel and trade purposes. With this, the importance of water transport had almost ceased to naught.

As per the development report of 1996, the Panchayat had possessed 71 roads, totalling about 49.6 kilometres of length, including one kilometre of National Highways (NH17). The transport Networks of the Panchayat included then, three PWD roads with a total length of about 8.5 kilometres and 67 Panchayat roads, with a total length of approximately 40 kilometres, apart from the national Highways. While all the PWD roads had been tarred ones, only three of the Panchayat roads, totalling about 6.2 kilometres were tarred, the rest being either metal, laterite or soil roads. Though Panchayat had an elaborate networks of roads, the conditions of these roads, especially those in the lower plains, and particularly during the rainy season were miserable, and unsuitable for use. The absence of drainages and culverts had also been noted as one of the important problems faced by the transport sector in the Panchayat. This is also one of the areas with maximum number of demands emerged.
from Gram Sabhas, related to the construction of new roads and foot paths, conversion of pathways that were unfit even for foot-path into transportable roads, repairing and improving the conditions and upgrading the status of the existing roads. The possibilities envisaged a higher participation of the people in projects related to public roads and in the construction of drainages and culverts, along with incorporating the services of the voluntary groups and experts in the Panchayat, apart from pressurising the concerned authorities, to speed up the over bridge and by-pass projects and the reconstruction and renovation of the existing bridges on either side of the Panchayat limits in the national highway, during the ninth plan period.

Developing the transport system and connecting every house in the Panchayat to have easy access to the transport network definitely form part of the development agenda of the planning bodies and readily welcomed or easily put forwarded by the concerned people. During the ninth plan period, the Panchayat have spent about forty lakh rupees for the development of roads in the Panchayat, apart from the special allocations of Block, District and State funds. At the end of the plan period, 41 roads have been made transportable roads and three existing roads, two of which are coastal roads, had been improved to facilitate bus conveyance to the Dharmadam beach. Laterite soling of 15 roads and repairing of other roads to become motorable during the plan period. Six roads and four foot paths have been newly constructed.

However, all these still require a scientific approach, especially for the low-lying roads, which are flooded during the rainy season, for want of proper drainages and inadequate width of the roads, even threatening the foundation of the houses in the locality.

There have been suggestions to increase the access of the people in the Panchayat to rail travel and transportation as well as to explore the possibilities of utilising the traditional water transport be reviving and revamping the system by linking it to the tourism sector. However, these are yet to take a concrete shape within the development agenda of the Panchayat.

ENERGY

According to the Panchayat Survey 1996, nearly three fourth of the households in the Panchayat, were still depending on the firewood and another 15 percent on coconut resources as cooking fuel, while only about eight percent of the families were having gas connections for the same purpose. Kerosene had been used by about four percent for cooking and by about 16 percent for lighting. More than 83 percent of the households, however, were using electricity for lighting purposes. Of these, about seven percent of the households use more than 100 units per month, about 35 percent between 30 and 100 units and about 20 percent below 30 units.

Voltage shortfall and over-consumption of electricity had emerged as major problems in the development Gram Sabhas of 1996. Apart from these, problems related to streetlights, and the consumption of firewood by a large proportion of the households and its likely adverse impact on ecology had also emerged as major problems in this sector. As possibilities, establishing transformers and electric substations, encouraging and educating the people to go for low consumption
electricity bulbs, and making available fuel-efficient stoves etc., had been envisaged to improve the situation in this sector.

About nine lakh rupees have been spent in this sector during the ninth plan period, mainly in establishing a sub-station in the nearby Panchayat one and a transformer to overcome voltage deficiency at least partially and to set up street lights. Establishing one more transformer and addressing other problems in the sector are still awaiting the consideration of the Panchayat in the rod to development.

**NATURE OF BENEFICIARIES/STAKEHOLDERS**

The direct beneficiaries or stakeholders may be individuals, families or groups, a particular section of the people, a locality, or the entire Panchayat.

There are specific programmes that are aimed at enhancing the capacity of the individuals or to facilitate the individuals to take innovative initiatives for securing a livelihood. Most individual programmes target mainly those who belong to the BPL families under the general categories or under a particular weaker section of the people like the Scheduled Caste community, fishing community etc.

The family-specific programmes help improve the living conditions of the families. These are done through house construction or repairing and maintenance programmes, well construction programmes, sanitation improvement programmes or any of the agricultural related programmes.

The group-specific programmes aim at enhancing the livelihood opportunities or motivate and encourage collective activities of the group. The Self-help or Kudumbasree groups are the best example of group beneficiaries.

There are also benefits meant for the community or a particular section as a whole, who usually reside in a specific locality as a settlement. Some of the common special programmes meant for the SC community fall under this category. The construction of community hall, drinking water development programme, and the formation mat-weaving society implemented in Palayad SC Colony are part of the SC development programmes, initiated at the community-level.

Programmes such as road construction, electrification of the streets etc., are some of the common welfare programmes, the implementation of which directly

### SKILL DEVELOPMENT PROGRAMME

 Autorickshaw, jeep and car driving is one of the skill development schemes meant for the SC beneficiaries and implemented during the plan periods since 1999. This scheme is meant to develop the skill of the beneficiaries so that to find a sustainable livelihood option which would provide a sustainable earning for the beneficiaries. Not all who are trained in this have found a living, as is the case with Ravi. In his case, he did not have any interest in it even at the first instance. It also depends on the interest and motivation of the beneficiaries.
benefits the people of a particular locality. The benefit may be in terms of improving their road accessibility and physical conditions and thereby improving their livelihood system as well as enhancing the monetary value of their residential and landholding assets manifold. Thus, it not only provides transport access to the residents of the locality, but also brings substantial change to the value of their land and enhances their status.

Thus, the nature of benefits is such that most schemes cater to distinct sections and categories of people while there are also schemes that are open for all.

The benefits could be in different forms, such as concrete, material benefits such as financial assistance and subsidy, offering resources like equipments, raw materials like seeds, etc., for self-initiatives, or abstract and intangible benefits, such as knowledge, awareness and education, etc that are aimed at capacity-building, self-realisation and self-empowerment.

In all these, the programmes basically aim at enhancing opportunities, widening the choices, increasing access to resources, ultimately leading to better livelihood system and growing empowerment.

**BENEFICIARY SELECTION AND DISTRIBUTION**

Maximum transparency is exercised in the selection of beneficiaries. There are clear-cut norms, which are public, and based on which, each applicant is awarded marks and then short-listed and ranked. The tentative list is first placed before the Gram Sabha for scrutiny, and then approved for availing the particular benefit.

The general parameters applied in the selection of the beneficiaries include the following:

1. Economic Backwardness
2. Scheduled Caste / Scheduled Tribe
3. Women with Family Responsibility / Desolate Women / Widows
4. Handicapped / Chronically ill
5. Parents of the grown-up Girls
6. Unemployment

Except for most agriculture programmes, most of the beneficiary-oriented programmes are meant mainly for the people who are below poverty line (BPL). The beneficiaries are identified using specific criteria with their corresponding weightage as given below:

**ECONOMIC PARAMETERS:**

1. Annual family income of above 22000 - 1 mark
One additional mark for every 1000 rupees less, upto 13000/-

Thereafter, one additional mark, for every 500 less

Thus, Annual income of Rs 3000/- or below - 30 marks

2. Agriculture as main source of income - 5 marks

3. Unemployed - 3 marks

4. Landholding (agriculture and animal husbandry programmes)
   - Up to 20 cents - 4 marks
   - 21 to 30 cents - 6 marks
   - 31 to 40 cents - 8 marks
   - 41 to 50 cents - 10 marks
   - Above 50 cents - 12 marks

5. Landholding (Housing schemes)
   - 3 to 5 cents - 6 marks
   - 6 to 8 cents - 4 marks
   - Above 8 cents - 3 marks

SOCIAL PARAMETRES

6. SC/ST - 10 marks

7. Women Headed Household - 8 marks

8. Deserted woman / Widow - 7/6 marks
   (If a woman is, both deserted and a widow, higher mark is awarded)

9. Handicapped - 6 marks

10. Chronically ill - 6 marks

11. Girls with marriage age
   - If 1, 1 mark, 2, 2 marks, 3, 3 marks and if 4 & above - 4 marks

LIVING CONDITIONS

12. Not having own house
   (and income below Rs 22,000/-) - 5 marks

13. Thatched wall - 5 marks

14. Thatched roof - 3 marks

15. Non-electrified house - 3 marks

There are specific instructions for the calculation of annual income for those involved in specific occupations as the following:

Agriculture labour Male - Rs 8000/-
Female - Rs 4000/-
Construction worker male - Rs 18000/-
Female - Rs 10000/-
Beedi worker (Dinesh, Sadhu) - Rs 7000/-
Beedi worker (others) - Rs 5000/-
Fishing (owning boat, net) - Rs 8000/-
Fishing labourers - Rs 6000/-

The applicants are awarded marks based on the said criteria and arranged in the rank order to be selected to benefit under given scheme. The criteria are the same that has been evolved and adopted since 1998 throughout the state. It takes care of as many factors as possible to more or less determine the truly deserved, under a specific scheme. In fact, under the schemes of agriculture and animal husbandry, the beneficiary is one who has higher proportion of land rather than otherwise, thus being biased towards the better off among the disadvantaged, taking care of the viability of the scheme.

To be transparent about the selection, the list of applicants is published in the Gram Sabha where the selection is finalised. The Gram Sabha provides the opportunity to scrutinise the list and see whether there is any anomaly in the list. In Dharmadam Panchayat, there is no history of objections raised about the genuineness of the list except one or two isolated cases. However, some people still feel that political favouritism does operate, at least to a certain extent, in the preparation of such lists while others totally deny this. Though there is opportunity to raise objections, it is said that this is naturally silenced, for fear of political backlash and revenges and antagonising the beneficiaries.

Whatever grievances still exist in the process of selection of beneficiaries, there is a general agreement that the present system is far more transparent and trustworthy than what was happening in the past.

WARD-WISE BENEFICIARY DISTRIBUTION

In the selection of beneficiaries, there had been disputes over whether the ward or the Panchayat as a whole should be considered as the universe of selection. Since different wards may be represented by persons belonging to different political parties, the political interests of the representatves naturally dictate that they are able to corner maximum or at least a fair number of benefits for their own electorate, irrespective of the ground reality.

In Dharmadam Panchayat as elsewhere in the state of Kerala, the benefits that are meant for the common people had been more or less equally distributed across the wards, during the first year of the ninth plan. However, from the subsequent year, i.e. since 1998-99, the selection had been done for each Ward but at the Panchayat level, providing a proportionate representation to the number of the applicants for each benefit.
BENEFIT ANALYSIS AND BENEFICIARY ASSESSMENT

People’s planning necessarily implies the participation and involvement of people in the process of planning and implementation. This presumes that the people participate in full strength and are given a macro knowledge to match with their local knowledge to make their participation an informed one, and actually identify their individual and collective needs and the priorities are clearly set. In this process, the key resource persons (KRPs) in each Panchayat are expected to play only a facilitator’s role. However, a look at the programmes do not much reflect a real imagination that should normally be, if the ground reality is rightly considered.

For the people, the criteria of selection of the beneficiaries should be made less complex and should be without considering any party affiliation. It should be made sure that the animals supplied are of good quality, which should never be compromised at any cost. It should be intensified and decentralised to the level of Ayalkootams (Neighbourhoods). Not all programmes really reflect the aspirations of the people.

Though a general guideline is required in the way of fund utilisation, there should provisions for relaxation in particular cases as is the case with the need for the enhancement of latrine construction for those residing in rocky areas. The short-term programmes should be replaced with the long-term programmes. Monitoring is an important element of successful implementation of a programme, which needs to be strengthened.
CHAPTER V

KUDUMBASREE PROGRAMMES

Participation of women in development process is considered as an essential feature of the decentralised planning and development. It is presumed that real development is possible only in partnership with women on equal terms. So, there had been concerted efforts in recent years to bring the women-folks, especially those belonging to the weaker sections and poor, who had been traditionally subjected to the double disadvantage, economically and socially, within and outside the family, as compared to their male counterparts, to the forefront and empower them through specific programmes and thereby empower the entire family and community. Ensuring justice to women was one of the prime objectives of the development agenda of the People’s Planning. Such a perspective led to the formulation of special programmes for women, setting aside ten percent of the general fund, allocated to each Panchayat, for this purpose.

WOMEN’S SELF-HELP GROUPS

There was a realisation in the late 70’s that the rural development programmes were not reaching the poorest women. Much of the impetus for rising interest in the role of women in development came from the UN Decade for Women (1975-85) and the events accompanied it (Muraleedharan, 2001:2).

Thus, the programme ‘Development of Women and Children in Rural Areas’ (DWCRA) was launched as a sub scheme of IRDP, forming part of the Sixth Five Year Plan (1980-85). It was initiated by the central government, in collaboration with the state government and UNICEF, extending financial support and necessary training to women to take up projects and thereby providing them with employment as well as a source of income and social strength. DWCRA’s aim was to organize 10 –15 women into groups for the effective utilization of credit under IRDP. Besides providing financial support over income generating activities, it also aimed at increasing women’s access to basic services like health, education, child nutrition, safe drinking water, sanitation, and environment.

In addition to the centrally sponsored DWCRA, there were also state sponsored projects as Self Help Groups (SHGs) of women, sharing many features with DWCRA and working for women empowerment, through their active participation in rural development. The self-help group of women, as a micro credit unit, provided necessary guidance, financial assistance, and moral support to take up sustainable income generation activity by women and proved to be a viable alternative to achieve the objective of rural development and eradication of poverty through women empowerment. The Women-managed SHGs and DWCRA in many parts of the country had been a success, to a large extent, in cultivating thriftiness, mobilising
savings, apprising credit needs, maintaining linkages with banks, and enforcing financial discipline among rural women folk.

ALAPPUZHA AND MALAPPURAM MODELS

The success of the Urban Poverty Alleviation and Urban Basic Services Programmes launched during the Seventh Five Year Plan by the Kerala Government, with special emphasis on women and children, under a three tier system of *ayalkootam* (Neighbourhood Groups - NHGs), Area Development Society (ADS) and Community Development Society (CDS), initially in 13 towns in Alappuzha and Ernakulam districts, and extended during the Eighth Five year Plan to 16 more towns, and later to the entire Malappuram district, gave birth to the Alappuzha and Malappuram models of women SHGs.

The following criteria had been used in Alappuzha to identify the deserving women from risk families in order to form the women neighbourhoods.

1. Lack of a house with strong foundation and permanent roofing.
2. Non access to safe drinking water with in 150 meters
3. Lack of sanitary toilets
4. Having an illiterate adult member in the house
5. The income of the family depending on a single person
6. The family is capable of having only two square meals or less than that in a day
7. Having children below 5 years of age
8. Be an SC/ST family
9. At least a member of the family is addict to alcohol or drug.

Out of the above given nine indices, a family which satisfied at least four or more were considered as a risk family. One adult woman from each risk family had been chosen to form a group of 15 to 40 members known as Ayalkootam (Neighbourhood Group: NHG). As the next step to the NHG, Ward based societies known as Area Development Societies (ADS) were formed. The Alapuzha Community Development Society was formed as the apex body and was registered under charitable society act as a society, in February 1993. Thus, the Alapuzha model was acclaimed as the best to empower the poor women, to amass resources, and to implement the various poverty alleviation programmes successfully. Giving the beneficiaries full freedom to plan as well as to work out various projects, relying on their own ability was considered as one of the reasons for making the model a success.
In November 1994, the programme was launched in urban as well as rural areas of Malappuram district. As in Alapuzha, the same non-monetary indices were used to identify the risk families with minor modifications as the following.

1. The second criterion of non-access to safe drinking water within 150 metres had been increased to 300 metres
2. The seventh criterion of having children below five years of age had been changed into having more than 6 members in the family
3. The ninth criterion of having at least one member of the family addicted to alcohol or drug had been expanded to include the condition of having widows or separated women in the family

Moreover, like in Alappuzha model, ADS was formed at the Ward level and CDS at the Panchayat and Municipality level, and integrating the urban and rural CDS, a district level CDS was formed.

INITIATION OF KUDUMBASREE

The success of Alappuzha and Malappuram models, coupled with the 1997 Micro Credit Summit held in New York, had inspired the Kerala government to extend the programme to the entire state, initially as Self Help Groups (SHGs), and later under the special programme ‘Kudumabsree’, thereby giving birth to ‘a development revolution through women to family, and through family to society’. Thus, the Kudumbasree programme has been patterned on the lines of self-help group principles, and was inaugurated by the then Prime Minister, Mr. A.B. Vajpayee on 17 May 1998, at Kottakunnu in Malappuram. On 18th November 1998, Kudumbasree, was registered, as the state poverty eradication mission, under Travancore-Cochin literary, scientific and charitable societies Act.

During the second half of the nineties, as part of the process of People’s Planning, which was also undergoing a process of self-evolution, through continuous efforts to identify appropriate mechanisms and institutions for its effective operation, the Neighbourhoods (ayalkootam) were emerging as a grass-root mechanism, in a few Panchayats. In the process, women neighbourhoods (Vanitha Ayalkoottangal) or women self help groups, especially with the aim to effectively utilise the ten percent grant-in-aid, set apart under the Women Component Plan (WCP), for the projects targeted directly at women, had also been evolving and functioning effectively. With the initiation of the Kudumbasree project, all the women SHGs that were existing before, had been transformed into ‘Kudumbasree s’. Thus, The Kudumbasree mission had been an effort to bring together the women of BPL and risk families, mobilise their strength, utilise their collective energy, build up their capability, and bring about empowerment of women, family and society, as well as enhance the spirit of local self governance.

In Kerala, while the target set to be achieved in five years was 60,000 Kudumbasrees, there were 37,209 Neighbourhood Groups that had been formed.
under Kudumbasree, covering 8,53,140 families as on 31st September 2001 (Biju, 2001).

In Kannur district, the Kudumbasree project had been initiated in 41 Panchayats in the district during the first phase, 20 during the second phase and the rest of the 20 Panchayats during the third phase. As per the district report, as on March 2003, there are 7530 Kudumbasree s in all the 81 Panchayaths put together, covering about 152,000 families, with a total thrift amount exceeding Rs 17 crores. The coverage of the thrift families forms about 81 percent of the total BPL families in the district, though not all beneficiaries would belong to BPL categories. Considering the statistics in different Panchayats in the district, the beneficiary strength varies between as low as 18 percent and as high as 197 percent of its corresponding total number of BPL families, indicating the participation of families belonging to non-BPL categories as also the lack of participation of families belonging to BPL categories, in the Kudumbasree project. The average number of participants per Kudumbasree is 20.1 and the average thrift amount collected so far is Rs 1128/- in the district.

**KUDUMBASREE IN DHARMADAM PANCHAYAT**

The Panchayat started initially five women Self Help Groups, one each in five Wards during 1998-99 and six more groups, one each in the remaining six wards, during 1999-2000. These had been expanded further to form five units in each Ward, thus totalling 55, in all the Wards put together. At the end of 2000, all these Self Help Groups had been registered as Kudumbasree Neighbourhoods. The re-constitution of the existing eleven Wards into 14 Wards, had led to the situation in which the members of the SHG, who belong to a particular ward earlier, had been spread out into two wards, necessitating the reconstitution of the Kudumbasree as per the affiliation of the members to the respective ward. Each Kudumbasree Unit had been redefined to coincide with the newly constituted Wards. Along with the existing ones, a few more Kudumbasrees units were started to reach a total of 76 Units in all the Wards put together in the Panchayat along with the formation of ADS and CDS..

Dharmadam Panchayat was one of the 40 Panchayats in the district, having adopted the Kudumbasree project during the first phase itself. The Panchayat, with 76 Kudumbasree units has a participation of 1470 families, forming about 75.5 percent of the total number of BPL families in the Panchayat. The total thrift amount collected in the Panchayat is Rs 16,26,000/-, working out an average of Rs 1106/-.

The total credit amount distributed to the beneficiaries is Rs 12,90,500/-. The average number of participants per Kudumbasree is 19.3.

There are five to six Kudumbasrees in each of the 14 Wards in the Panchayat. Not all Kudumbasrees are performing well. The Panchayat makes an advance of Rs 2000/- for the best performing groups, for buying stationery materials, necessary for the functioning of the group, after six months of its inception. There are 32 Kudumbasrees in Dharmadam Panchayat, which had been benefited by this grant. Such Kudumbasrees are selected on the basis of the following criteria:

1. The group meets regularly every week

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2. It maintains a minutes book of its weekly meetings

3. It follows the principles of thrift without any default

In the thrift system, the members are extended credits on easy procedures. Any individual can avail a loan from the Kudumbasrees

The Kudumbasrees are started with the following objectives:

1. To start a self-employment project by a group of women
2. To generate income among women
3. To increase women’s income and to improve their standard of living
4. To create a solidarity among women and fight against exploitation.

People of all sections become the members of Kudumbasree though the special benefits and incentives could be availed only by those who belong to the BPL families. A majority of the members in the Kudumbasree units are from labour families.

The group first procure some money from its members. The minimum weekly contribution to be made by each member is Rs 10/-. The amount is deposited in the Dharmadam Service Co-operative Bank, in the joint account of Convenor and joint Convenor. After six months, individual loans are offered, for the neediest. A monthly interest of Rs 2/- and Re 1/- is charged for every 100 rupees for consumption needs of the individual, and for self-employment on individual or group basis, respectively. The amount is repaid by instalments. A register is kept for recording the details of the contribution. The group members could also initiate self-employment programmes such as making of sweets and snacks, binding of note books, soap-making etc, for which the Panchayat advances a grant. This helps the women overcome exploitation.

**SHREYAS**

SHREYAS is one of the best performing Kudumbasree s in the Panchayat. This is located in the sixth ward. The unit, which was started on 22 April, 2001 is very young. At the time of its formation, the unit had only ten members while it increased to 20 just after 10 months. Presently there are only seventeen active members as the other three had left the group as they had moved to elsewhere after their marriage.

**The Formation of the Group**

There are many Kudumbasree s functioning in the area for many years. The activities of these groups bring a different experience to the people in the Panchayat. The people look at it as an instrument in empowering the women. The members also develop a group solidarity and a feeling of oneness. Moreover, it has improved their social status, in the society. Some of these groups, by their exemplary functioning, had inspired other groups to emerge.
By the inspiration received from other Kudumbasree’s in the neighbouring areas, some women activists expressed their interest to begin a group in their own area. To get this idea to materialise, after a discussion among themselves, they approached the convenor of Kudumbasree’s in the Panchayat and the key resource person. Seeing their interest, the convenor called a meeting of all the interested women in the area on 15 April 2001. About 14 women participated in the meeting. The Convenor briefed them about Kudumbasree and its nature of functioning. This created awareness among these women about the programme and they decided to start one in the following week. The group was started with 12 women.

Profile of the Members

Out of 17, 12 joined on 22 April 2001, on the date of formation and two on 1 December 2001 and the rest got enrolled on 15 July 2002. Every member has joined the group on their own interest. Only Six out of the seventeen members belong to the BPL families (nine out of 14?).

A survey was carried out among the 14 of the 17 members. A majority of the members are over the age of 35. Eleven members belong to the Thiyya community, while one is a Thattan, one Asari and one Nair. The average family size is 4.2. Eleven are house-wives, one is a beedi worker, one clerk, and one daily labour in a press.

All the 14 members surveyed have a deposit in their Pass Book account varying between 1000 and 5000 rupees. Four of them have an amount between 1000 and 2000, five between 2000 and 3000, three between 3000 and 4000, and the rest above 4000. The members make their subscription regularly every week. Eleven members contribute the minimum amount of Rs 10/- while the others more than ten.

Activities

The group started functioning very effectively from the beginning itself. The micro-credit programme had been started six months after its formation, while the micro-enterprise was started a month later.

Micro-credit:

Every credit group, under whichever government scheme it functions, has to follow certain rules for taking up the micro-credit programme. The collection of thrift amount should vouch for the better functioning of the group. Shreyas could prove its effectiveness by their thrift amount of Rs 60000/- generated through collection so far. This amount was used for providing minor loans to individuals, and for the micro-enterprises. In such cases, they do not take any interest. Several times, the amount had been used for different micro enterprises. Loans are given also to those outside the group with surety by any of the members.

Thirteen out 14 have availed the credit benefit from Kudumbasree at one time or another. On has taken loan five times while another four times. Of the rest, three have taken it three times, two, twice and six only once. In all, credit has been disbursed for 28 times. The credit amount varies from 300 to 12 000 rupees. Four had
taken Rs 10000, while on had taken an amount of Rs 12000 at a time. The group is satisfied with the credit system. The repayment has been very regular. However, considerable amount of money is used for credit purposes. Only after ensuring the repaying capacity of the person, and getting agreed to the conditions, the credit is disbursed. A minimum of about Rs 3000/- is found in the account of every member.

Advantages of the Thrift-based Credit System

The following are the advantages of this system as viewed by the members:

1. Low interest
2. Easy and ready availability
3. The benefit of the loan interest is reaped by the members themselves
4. It is available at any time without any intervention or complication

Moreover, the micro-credit system provides some kind of security in the form of money. Some of the members proudly say that the male members of their family now depend on them for overcoming any financial crisis in the family. It has also freed them from any dependency on their male members

Micro-enterprises:

Most members involve in the micro-enterprise activities, in some capacity or other. Two of them involve occasionally, five attend for most times and seven involve all the times.

The micro-enterprises undertaken by the group include production of various types of pickles, bakery items, and health-improving indigenous medicinal preparation. Some of these items are produced after receiving order from the people

The Health tonic is prepared in the Malayalam month of Karkadakam as there is a greater demand during that time. The major bakery items include kinnathappam, Unniyappam, Nayyappam, and Unda. People demand for some of these items on certain special occasions and family-based functions that involve social obligation. These item were earlier prepared within the households but today people depend for these items more on the bakery. So, this had become an opportunity in disguise for them.

Pickle is another item that is in good demand at all time and more in demand during festive times. Different varieties of pickle are prepared. The quantity of preparation is always a little more than the order received, and every time, there had been more demand than what had been prepared.

During festive seasons, they take up special tasks. During the last festive season, they had undertaken the effort of selling the steel stand used in the kitchen with a margin of Rs 100/- for each piece. They could sell up to 20 pieces.
Not all members involve in the same enterprise. All members have earned more than Rs 500 through micro enterprise. Nine of them have earned between 1000 and 2000 while one of them has earned above 2000.

**AKSHARA KUDUMBASREE**

This is another best performing *Kudumbasree* in the Panchayat. It is located in Ward III. It was started on 22 December 1999, as a Women’s Self Help Group (SHG). In the beginning, there were only twenty-one members in the group, which gradually increased to 40. For the first one year, it remained as SHG, after which it had been converted into a *Kudumbasree*.

**Training**

As part of the initiation into the programme, the Panchayat organised training programmes for women to motivate them and initiate them into the programme. The classes were conducted in a school closer to their houses, and had been handled by the District Resource persons (DRP). Motivated by the class, 21 members came together and formed the group under the name ‘AKSHARA’.

**Function**

Micro-credit was the only system followed during the early period. Every member was contributing Rs 10/- every month. This collection was found inadequate to generate a large amount. After the successful completion of six months, the Panchayat granted Rs 2000/- for the purpose of buying stationery materials, necessary for the functioning of the group.

**Membership Profile**

There are thirty five members in the group and they belong to the age group between 18 and 65. Most of the members are married. A survey had been carried out among the 21 members.

One third of these 21 members belong to the BPL families. Except one, who belongs to the Vannan community, all the others belong to the Thiyya community, the predominant community in the Panchayat.

The demographic composition of the population in the families of these members indicate that about 46 percent are males and 54 per cent females. The composition also indicate that about 23 percent are young dependents and 9 percent old dependents. About 42 percent are at their prime between 25 and 50 years, which includes 18 per cent males and the rest females.

Of the 21 members, 16 are just housewives, while two are *Angan-wadi* teachers, two daily wage earners and one village clerk. Fourteen of them joined on 22 April 1999, while the rest joined at different periods, till January 2003. 16 of them joined the group on their own while the rest had been motivated or persuaded by the others.
There are four members whose account is with an amount of Rs 3000/- while there is another who has Rs 2000 in her account, while there are 11 members who have an amount between Rs 1000 and 2000/- and the rest below 2000/-. There are eight members who have availed loans form the Kudumbasree. Of them, two have availed thrice while one has availed twice.

Micro-enterprises

There are three micro-enterprises undertaken by the group. Six members are involved in pickle making. From the same group, five are also involved in soap making, while three are involved in bakery items.

The soap-making unit was started in 2001. Five of them, all falling under BPL, got training in Kannur, from Sashthra Sahithya Parishath. To start the unit, an interest-free loan of Rs 13000/- had been taken from Kudumbasree. This amount was used for buying the necessary equipments and raw materials. After one year, the Panchayat allotted a grant of Rs 15000/-, under self-employment programme. This amount was used to pay back the loan, which was taken from Kudumbasree. The members of this unit get three days of work under the programme.

In a week, the unit produces nearly 600 pieces. Earlier, the cost of production per soap was about four to five rupees and the sale price was Rs 8/- and they were fully satisfied with the surplus. However, later, due to the increase of the price of the raw materials, the margin of profit decreased considerably. Today, the cost of production of a soap is Rs 7/-, leading to drastic reduction in the profit margin. Moreover, since the market is highly competitive, with reduced price and free incentives, it poses many difficulties to sustain the enterprise. Apart from these, attractive packages, discounts, and the hesitation by the shopkeepers to obtain their products for sale also pose difficulties. All these have compelled to reduce the quantity of production. Today, the low margin of profit has created dissatisfaction among the members, who are engaged in the work.

In addition, certain other factors lead to the increase in the production cost. Increase in the cost of coconut oil is one such factor. There is a feeling among them that the quality of the soap kit, supplied by the KSSP has also gone down as they could make only 18 soaps in the place of 20 soaps made earlier. There is also feeling among the members that there is a lack of deeper technical knowledge among the members.

Experience of the Members

According to one of the members of the Kudumbasree, she regularly attend all the meetings and classes which had motivated her to join the Self Help Group (SHG). She has taken a loan of Rs 3000/-. Every week she remits Rs 100/- She had already remitted Rs 2000/- so far. She availed the loan for the treatment of her mother-in-law. It helped her to establish a good relationship with her.

According to another member, she had availed the credit benefit twice so far. First, she had taken a loan of Rs 5000/- to meet the hospital expenses for her own
treatment when she had met with an accident and hospitalised. The second loan of Rs 3000/- was availed in connection with her daughter’s marriage. She was not having any liability when she had availed the second loan. She remits Re 100/- every week as instalments to pay back the loan. Her inspiration for joining the group came from her constant participation in various party meetings and classes. She is also a member of ‘Karshaka sree’, an organisation devoted to the welfare of the agricultural women labourers. Though she was not completely free from her problem, she takes an active part in the micro enterprises such as soap making, bakery, and pickle making. According to her, the micro-enterprise has been a blessing as it provides an independent and productive opportunity to find money for many purposes, without any dependency on the male members.

For another member, the main motivating factor was the credit facility, which is possible without much difficulty and on easy conditions. In the opinion of another member, the Kudumbasree creates a friendly atmosphere, and co-operation, which is also supported by others. For another member, the motivation for joining the group came from the positive opinion about Kudumbasree, heard from the others. In the opinion of the members, their membership had also increased their status in society.

ASHWAS KUDUMBASREE

This was started in 1999 and had been converted into a Kudumbasree in 2001. There are 36 members in the unit. There is one govt employee in the unit. The education level ranges from 5th standard to B.A., B.Ed degrees. However, a majority of the members are below SSLC educated. The secretary holds B Ed degree.

The weekly meetings are not held regularly. However, the fund is collected every week. The total fund collected so far is Rs 16,480/-. Rs 14000 have been given on credit. No self-employment scheme has been started so far, as none of the members had shown any interest. The group seems to have been started with the compulsion from the Panchayat.

PALAYAD COLONY KUDUMBASREE

This was started in December 1999 as a Vanitha Swayam Sahaya Sangham (Women’s Self Help Group) and had been converted into a Kudumbasree in early 2001. It had been formed as a new unit on 13 October 2001. The group is said to have been started with pressure from the Panchayat. Initially it had 21 members, and now, there are 23 members. Not all the members are educated though all members know how to read and write. The highest education level is SSLC. All except one member belong to the BPL family. The members are from the Palayad Laks ham Veedu and the SC Colony.

No regular weekly meetings are held. According to the members, the Sunday cinema does not allow them to come for the meeting. Rs 10/- per week is collected, on every Sunday and given to the Secretary. According to the secretary, though she is interested in starting a micro enterprise, there is no co-operation from other members.
KARMA KUDUMBASREE

This is functioning in the Melur Laksham-veedu Colony (MLVC) and its surroundings. There are 29 members in the group. It was started in August 2001. The Secretary is BA educated. The group consists of members from all BPL as well as non-BPL categories. Two of the members are college students. The Ward member had taken the initiative to form the group. Rs 10/- is collected every week from the members. However, the group has not taken up any of the micro-enterprises so far.
CHAPTER VI

IMPACT AND EMPOWERMENT

Any development programme addressed to the welfare of the people, in the process of its realisation, leaves a socio-cultural impact on the people, which may vary depending on the extent of its effectiveness, usefulness, and success. It initiates a chain of change processes in the life of the people, which, if it has to be effective, should enhance the livelihood conditions, facilitate capacity building, and make them better empowered. The underlining principle and approach of People’s planning being entirely different and unique, as compared to the other development initiatives, it would be interesting and enlightening to search and understand the kind of impact it has brought about in the life of the people at the grassroots level, especially among the beneficiaries and stakeholders belonging to the BPL (Below Poverty Line), Scheduled Caste and women, based on a holistic assessment at the economic, social and political dimensions, within a sustainable livelihood framework.

A dignified human life is not only a desirable but also an absolute goal of any human being who commands a rightful existence in this world. At the same time, a dignified human life is also a dynamic concept, which assumes ever-fresh meaning in a world of dynamic human existence within a sustainable framework. In this context, the ultimate objective of any development programme should also be to reach out to the underprivileged at whatever level, and facilitate them move towards the goal. A dignified human life implies a sustainable livelihood and a state of empowerment which are ultimately manifested through one’s own access to resources, assets and entitlements, both material and non-material, as well as by one’s extent of control over them. This could be examined within a six-fold livelihood framework as the following:

- Eco-physical (Land, Water, Housing, Roads, Markets, Other Amenities)
- Economic (Production, Employment, Savings, Credit)
- Bio-physical (Food, Nutrition and Health)
- Social (Family, Community, Neighbourhood, Gram Sabha, Kudumbasree, etc.)
- Cultural (Education, Arts, Sports and Entertainment)
- Political (Participation, Decision Making and Leadership)

This framework is illustrated as Livelihood–Empowerment Circle of Sustainable Development (LECSD).
Though all the components of the framework encompasses both the livelihood and empowerment dimensions, there is a predominance of livelihood dimensions in the first three components namely, eco-physical, economic and bio-physical while the dimension of empowerment becomes prominent in the latter three components namely, social, cultural and political. Similarly, in a broader sense, the first three components represent the basal necessities, while the latter three components manifest the processual and higher level effects. Within the first three dimensions, the eco-physical and economic dimensions provide the basic external stimuli and resource base, which need to be sustainably maintained and appropriately put into use, so that to achieve a desirable internal bio-physical livelihood-base, which alone could effectively contribute to the growth and realisation of the social, cultural and political capacities. Thus, the framework provides an integrative and holistic paradigm in the process of sustainable development. It is essential that all the components be appropriately addressed in the formulation and implementation of development programmes.

ECO-PHYSICAL DIMENSION

The eco-physical dimension refers to the extent of access to and control over the natural resources such as land, water etc., as well as the physical facilities like housing, roads, markets and other amenities. While the natural resources provide the necessary environment for availing a decent livelihood, the physical amenities enhance the livelihood system and empower the inhabitants at differential levels, depending on their access to and control over these resources. There had been several programmes that focused attention on these aspects under the decentralised governance and people’s planning.

Land ownership is an important criterion in assessing one’s power relations. It also means ownership of what kind of land, how worthy the land is, and what kind of livelihood security it can provide to the owner. In Dharmadam Panchayat, agriculture is the main activity for only five percent of the workers. Further, as many as ninety percent of the families possess less than half an acre of land each, and about one third of the families possess less than ten cents of the land each. In such a context, the value of the land possessed by each assumes as much significance as how much land one possesses. This is also invariably linked to the access to road networks.
One of the major achievements during the people’s planning had been the creation and strengthening of the road networks throughout the Panchayat, and thereby allowing the people to have easy access to different amenities, market centres, and towns. This had definitely improved the livelihood conditions of all the people in general and the weaker sections in particular. One of the indirect benefits of development of road networks had been the manifold increase of the value of the lands people own. There had been areas in the Panchayat where the value of the land had been as low as 7,000 rupees per one cent of land, which had later increased, to more than three times of its original value after having the road access. For the poorer and weaker sections, however, this does not make much of a difference as whatever they possess is very meagre, adequate enough only to fit for their shelter requirements unless they decide to sell the land and move away to a less valued land in a further remote area, as happened in the case of Saritha of the Melur Laksham-veedu Colony (MLVC) in order to free from indebtedness. When this happens, what results is a further alienation of these people from the mainstream, until such remote areas are also developed to have easy access to the mainstream.

The ownership and the quantum of ownership of land are important factors in the process of selection of beneficiaries in terms of awarding of marks. Thus, in the housing projects, those who own 8 cents or more are awarded 3 points, while those having between 5 and 8 cents four points and those having below five cents but a minimum of 3 cents are awarded 6 points. However, such a scheme exclude all those who do not possess a minimum of 3 cents including the landless, thus ruling out the weakest of the weaker sections, though such cases are only the rarest of the rare cases in the Panchayat. To overcome such limitations, though the Panchayat had planned a ‘landless and houseless rehabilitation programme’ for the people belonging to BPL categories among the SCs during the 2000-01 and 2001-02 plan periods, it had not been implemented for want of the beneficiaries with the given conditions. There had been no takers for a land in an area affordable for the given price and to construct a house in such a place.

For agriculture and animal husbandry related benefits, however, the marks awarded are directly related to the proportion of land ownership within an upper limit, with 2 extra marks for every additional 10 cents from the base of 20 cents on the lower side and above 50 cents on the higher side, purely for the purpose of ensuring greater viability to the programmes. Though it exhibits a marginal bias towards a higher land holder, it is not expected to provide undue weightage to the better off as the other characters would offset such advantages in favour of the truly deserving. On the whole, people’s planning programmes had facilitated a majority of the people including the weaker sections to increase the value of the land they possess and thereby to improve their living status as well as their livelihood security.

Water is another important source of livelihood. Though the Panchayat is abundantly endowed with water sources that surround the entire Panchayat on all sides, pure water is still beyond the access of those people who reside along the river basin because of the infiltration of saline water, and of those who are on the higher plains, because of water scarcity during summer. This was one of the major areas that demanded immediate attention during the plan period.
There had been several programmes both to restrain the saline water, and to make available pure drinking water. There had also been efforts to make these programmes beneficiary-bound though only with marginal success as has been evident from some of the cases cited in the report. As for the programmes aimed at construction of bunds to restrain the infiltration of saline water, in the opinion of the environmentalists, such measures are not eco-friendly, requiring a more scientific and eco-friendly response to the problem.

Similarly, in the minor drinking water projects that had been undertaken in the Panchayat, there has been instances of short-sightedness, inadequate planning and haphazard implementation, resulting in the continuous revision of projects, half-hearted participation of the people, bureaucratic tangling and unnecessary delay in completion. Nevertheless, there had also been instances of sincere efforts towards this end, contributing to the redressal of the people’s hardships at least partially. In this sphere again, the most affected people are the weaker sections who are with limited resources at their disposal, who had also reaped the benefits most with the increase in their livelihood conditions.

As mentioned earlier, the road networks in the Panchayat, which had taken shape during the ninth plan period had really enhanced the living status of most people in the Panchayat. Similarly, the construction of drainages and soakage pits had helped in improving the general living conditions of the concerned areas. Construction and maintenance of fish markets is one of the public utility services undertaken during the people’s plan period in the Panchayat that had enhanced the livelihood conditions of the people. As part of fine-tuning the health and education sectors, many projects had been implemented to improve the infrastructure facilities like own building and better technical and educational aid facilities.

Among the benefits to individual families, housing is one of the most impressive programmes that had reached out to the most deserving of the weaker sections in the population. Many SC families and a majority of those living in the Laksham Veedu Colonies of the Panchayat and other deserving destitute and women-headed families in the Panchayat had benefitted out of this programme. The beneficiaries truly feel a sense of elevation in status to own a decent home for living. However, the programme has had its own defects. The most striking of these is the incompatibility of the aspired housing structure of the people and the actual design that

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<th>PALM-GROOVES…</th>
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<td>It is useful to mention here the suggestion emerged during a Participatory research exercise undertaken in the Palayad Ambedhkar Colony (PAC) that developing of palm-grooves along the river bank which could be of use in making available the raw materials for their traditional mat-weaving while simultaneously maintaining the balance of the eco-system. This needs serious consideration and to be examined for its viability.</td>
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could match the available funds in the scheme, resulting in a compromise and in the undesired borrowings that leave the resource-crunch people in perpetual debt. It is for the same reason that quite many houses are still incomplete or only partially complete for want of funds. If such aberrations are kept aside, this is one of the successful programmes in the service sector that had definitely left a positive impact on the living conditions of the people and enhanced their livelihood security and status.

Thus, the people’s planning programmes had facilitated to bring in a general improvement in the life of the people in bettering the environmental resources and building up the physical infrastructural facilities at the community and individual levels.

**ECONOMIC DIMENSION**

The economic component lays the foundation for an effective livelihood security, underlying the principle of sustainable Development. Unless the people have adequate space for accommodating themselves in a sound economic base, it would be difficult to move ahead in the pursuit of higher comforts and living standards in life. Economic steadiness at the micro level automatically contributes to the soundness of society at the macro level In reality, in spite of several efforts since Independence, in enhancing the economic base of the people, there have been severe limitations that had hindered the achievement of the intended objectives in the desirable direction. The top-down model of development had been identified as one of the major limitations in this process. Hence, the democratic decentralisation and people’s planning provided an alternative paradigm towards creating a sustainable economic base at the micro level. Thus, during the period of people’s planning campaign, several programmes had been formulated to address the economic concerns of the people. These included the areas of production with regard to agriculture, animal husbandry, and fishing, trainings to enhance the skills, self-employment assistance, incentives of various kinds, credits and subsidies, etc., with the intention to provide basic livelihood options and to improve the economic capacity of the people. The question today, however, is how far these programmes had served the intended objectives. In other words, as a result of the people’s planning programmes, to what extent the people have been able to get within the safer net of economic security.

As for the production objectives of the programmes, not much have been positively achieved in the agriculture sector. There is neither an increase in the area of cultivation of different crops, nor have there been an adoption of new promising crops with sustainable effect, nor have there also been a definite increase in the rate of productivity of the existing crops, in spite of multiple incentives including, major and minor subsidies, introduction of scientific and technological advancements and skill development programmes. More than increasing the production of the agricultural crops, much efforts had been diverted to contain the damages, some of the crops had to suffer, like the Mandari’ disease of coconut, one of the major crops in the Panchayat, leading to the formulation of programmes for the replacement of the diseased coconuts with healthy saplings, by offering subsidies. Another area of focus had been to contain the infiltration of saline water, affecting the water quality, along the riverside areas. One of the positive impact of the programmes in agricultural sector, if at all there is any, had been the successful slow down of the decline in
agriculture and also a relative popularisation of vegetable cultivation undertaken at various levels.

Un-employment and under-employment as well as the uncertain employment among the working population of both the sexes contribute to much of the economic insecurity among the people. Surety of work is one of the basic yearnings of most people in order to earn and ensure a basic livelihood security.

Several programmes in animal husbandry sector had been aimed at providing a full time or part-time employment to potential beneficiaries, while other animal husbandry-related programmes had been intended at enhancing the productivity of the existing industry by improving the facilities through subsidised credits, attractive incentives for better maintenance of the shed and animals, facilitating the production of quality fodder, and providing a health monitoring supportive system. Though all these programmes did provide a better environment for the industry, it had not brought in the desirable employment enhancement as envisaged by these programmes. One of the drawbacks especially during the initial phase of the plan period had been the non-availability of the veterinary doctor in time, for necessary sanction, resulting in the lapse of funds. Another important limitation is the attitude of compromising the quality of the animals supplied, especially the cows, attributing to the insufficient allocation of the fund or to the non-contribution of the beneficiary share. The poultry programme through school-children is said to have achieved relatively a high rate of success compared to the other related programmes, mainly because of the motivation the children received from the teachers. However, such programmes had offered no sustainable impact except a subsidiary support to the families concerned.

There had been many programmes undertaken to promote the fishing sector, in terms of extending subsidies to procure or to repair the vessels and implements and thereby to support those in the sector to motivate and sustain in the occupation and to improve their living conditions. Though these are not something new in the fishing sector as there are other agencies like Malsyafed, which had been undertaking these programmes, these had been made more people-friendly during the people’s planning programme.

Another important area that had the potentiality to create economic security had been the skill-based training programmes in driving, book-binding, computer etc. Many of these programmes had been specifically meant for persons from the BPL families belonging to Scheduled Caste community or the women from Kudumbasrees. These had definitely enhanced the capacity of the beneficiaries and quite a few could find a livelihood option through these programmes. However, there are also quite a few beneficiaries who fail to get somewhere either because of the inadequacy of the training itself or because of the lack of opportunities to get ready-placement or because of other liabilities for which they are unprepared or because of inadequate motivation for plunging into activities that may also involve risk factors. One such instance was the case of resin-bag making after the training of which, the promised unit at the Block level had not been materialised.

The self-employment programmes like tailoring, with appropriate subsidies, and supply of raw materials had also expanded the scope of economic opportunities
and facilitated quite a few families to find an alternative source of income. The Women’s Self-Help Groups (SHGs) and the formation of Kudumbasree s in the later part of the plan period had been a blessing in disguise for many women, in terms of saving and credit facility and of the self-employment initiatives. However, the potentiality of the Kudumbasree programme had not been properly understood by all the members and utilised the accompanying benefits to its fullest extent. This is the reason why not many Kudumbasree s had undertaken micro-enterprises to generate independent income to enhance their livelihood. Even those who had undertaken self-initiatives have not all been equally successful for various reasons as evidenced in the case studies.

There had also been many indirect consequences on the employment situation, creating several new opportunities for an increasing number of people to involve in different kind of activities because of several service and infrastructural programmes including, housing, road development, drinking water projects, construction of drainages, crossbars, bunds etc. The increasing opportunities of work within and outside the Panchayat, though unorganised and informal in nature, do provide the necessary space for the labour force in the Panchayat to find a remunerative work, for the most part of the year. However, this may not be said of the educated unemployed who usually find such odd jobs beyond their dignity to undertake.

Starting 22 new Anganvadis, for instance, had provided opportunities for quite a few educated women belonging to the marginalised and poorer sections to assume a reasonably respectable position with a moderate remuneration. There is definitely a substantial increase in the total labour days that had been generated in the Panchayat during the People’s Plan period, indirectly contributing to the enhanced livelihood security of the people.

Creation of assets serves as an obvious indicator of economic security. The major assets of the people are mostly in terms of either immovable forms like land, house, etc., or movable items such as jewels, vehicles, etc. In this sense, many people have been able to own assets in terms of housing. In the case of land, though there may not be many who had increased their land holding size, quite many should have gained an increase in the value of the lands they possess, in proportion to the extent of access they have gained to road facilities. As far as saving is concerned, people’s planning had facilitated in the formation of self-Help Groups and Kudumbasrees and had initiated programmes towards regular saving that which could be utilised by the members themselves in times of emergency.

All these vouch for definite and positive changes in the livelihood patterns of the people in general and of the weaker sections in particular. At the same time, there are several grey areas that fail to reflect definite and meaningful participation of the people, or to manifest adequate motivation that drive them to meaningfully participate and reap the potential benefits and enhance economic security and livelihood. One of the reasons for inadequate motivation is also because of the not so bad livelihood conditions of the people in the Panchayat, who could relatively manage the situation without much of a problem that would risk their survival.
BIO-PHYSICAL DIMENSION

The bio-physical dimension essentially refers to the aspects that support the basic survival necessities of life including food and nutrition and other conditions that contribute to a healthy life. As access to food is very fundamental to human survival, the primary aim of any economic security that an individual strives to attain should first of all address the demands of survivability.

The traditional criterion of per head expenditure per diem to obtain the set quantity of caloric intake to determine the poverty line essentially captures the significance of this element. In this sense, the people belonging to the weaker sections in the Panchayat hardly express any crisis of survivability or vulnerability, nor has there been any reporting of nutritional deficiency, though some have pointed out to their fragile subsistence in the past. Most people under the BPL category depend on the Public Distribution System for the essential procurement of grains at a subsidised rate. The programmes undertaken to increase the production of vegetables in the Panchayat and to encourage people to go for kitchen gardens to produce vegetables adequate enough for self-requirements have not yielded the intended results, not only for want of space but also due to the inadequate motivation. Fish form part of their daily diet while meat is an rare item, reserved for special occasions.

The availability of clean drinking water had been a perennial problem in certain areas of the Panchayat. A considerable improvement had been achieved during the People’s Planning through the execution of minor water projects, though not all such projects had been completed as in the case of the SC Colony, or permanent solutions are yet to be evolved in some of the areas as in the case of Palayad Laksham Veedu Colony.

The Panchayat has given due priority to the supply of nutritious meal for the children at schools during the people’s planning programme. The opening of more than 20 Anganvadis in the Panchayat and the efforts towards mother and child-care had been intensified with the uninterrupted supply of nutritious meals to them and conducting of health-related classes.

Improvement of sanitation facilities had been one of the priority areas during People’s Planning. Many people have been benefited from the programmes related to the construction of latrines, Here again, no viable alternatives had been evolved to solve the problem entirely in the case of the Palayad Laksham Veedu Colony, because of the unaffordability of the people to supplement the cost of construction in the rocky area, with the inadequate grant available under such programmes.

The health facilities had noticeably improved in the Panchayat during the period of people’s planning. The Primary Health Centre and the Sub centres had been well established with improved facilities. However, while the people avail the services of these Centres, and of the health visitors, they had to depend on outside Clinics and hospitals for serious illness. There are also Homeopathic and Allopathic systems within the Panchayat that offer services to the people. The common diseases that are experienced by the people in the area include diabetes, cancer, tuberculosis, rheumatism, mental disorders, epilepsy, eye-related problems etc. for the treatment of
which the people have to depend on outside hospitals and require spending a lot of money. For some of the diseases like rheumatism, Ayurvedic treatment is resorted. There are quite a few who have recourse to Homeopathic treatment for different diseases.

Health education programmes and integrated school health programmes have been specifically undertaken to bring awareness among school children about various health related issues, habits and behaviour. Medical camps have also been conducted under the initiative of the Primary Health Centre, especially to reach out to the weaker sections. Cultivation of medicinal plants had been initiated to bring awareness among the people the significance of the local medicinal resources though it had not brought about desired impact.

As part of improving the health situation in the Panchayat, there had also been mosquito eradication programmes undertaken in the Panchayat. The better drainage facilities and the construction and improvement of roads had also substantially enhanced the general sanitary conditions of the Panchayat.

However, one of the major areas that demand a substantial expenditure on the part of the people is the amount required to meet the health problems of the people. An effective health insurance scheme along with other health improvement measures could bring about a marked difference in creating a health security for the people.

**SOCIAL DIMENSION**

The social dimension relates to the areas of social interaction and status implications within different social circles at the micro and at the macro levels. This dimension opens the door towards exercising one’s social capabilities by way of initiating social interactions with others. It provides opportunities to display one’s social potentialities in the public domain, thereby exhibiting one’s inner power through active and vocal participation in social discourses and group activities, which, in turn, help gaining greater self-confidence and becoming better empowered. This is one of the three important dimensions at the higher level in the process of acquiring greater empowerment in the livelihood-empowerment paradigm.

One of the major initiatives under People’s planning had been the participatory element present at different levels and the availability of opportunities for the people to have frequent social interaction and mutual collaboration. This is felt in the domains of family, Neighbourhoods/Gram Sabhas and communities and groups.

**FAMILY**

Looking into the familial impact of the people’s planning initiatives, the special attention to the BPL families requires serious consideration in understanding the nature and extent of livelihood security. Improving the livelihood conditions enable the poor face the life situations with greater confidence. Better livelihood opportunities and options had provided the people, especially those from the BPL categories, a space for exploring possibilities to improve the livelihood conditions and thereby the
livelihood security. The risk families include the women-headed families and those families with handicapped persons or chronically ill persons as well as those families with more number of adult girls, most of which fall under the BPL category.

The special assistance programme meant for the SC families, especially for those under the BPL category, also provided a vast scope for exploring and improving the livelihood security options. Similar is the case with the woman-headed and other high risk families. Fresh livelihood options and new work opportunities do not, however, automatically increase the livelihood status of the risk families unless these are free of additional risks and an enabling environment to plunge into such opportunities. In other words, there could be a risk of assuming new initiatives especially for the people of lower economic strata, for want of alternative sources and security safeguards during the period of transition as well as for the fear of uncertainty of the success of the new initiative without any other alternative even for the bare-minimum livelihood system.

For instance, Ramya, a High School Educated, who is presently engaged in Beedi-rolling, with its dwindling prospects and earning, is unable to explore any other alternatives, in spite of her dissatisfaction with the present job and of her keenness to take up a new one and of the availability of such options under people’s planning, mainly for the fear of the risk of losing even the one in hand, in the process (Ref. Case No 1).

Such things are not, many a time, taken into consideration in the development orientation.

Owning a decent house with bathroom and latrine facilities is a life-dream for many. The considerable financial assistance extended in this regard under people’s planning had been an opportunity for many to realise their dream, though for quite many, the assistance had been far short of their aspired dream house, for the fulfilment of which they had to resort to a considerable Bank credits. Nevertheless, it had invariably instilled a better confidence in their life, as a family as a whole, and increased their social standing at least externally. The greater opportunities of work and self-employment initiatives have not only improved the living conditions of the family but also have created a higher feeling of security, though not necessarily sustainable, and improved the intra-family relations to a considerable extent.

Another most striking factor is the improvement in the position of women. As reflected in the access to and control of income and their role in decision making of various matters in the family, in the context of fresh opportunities that had been in their way, and the kind of changes it had brought in the family dynamism. The changing position of women had definitely brought about a change in the social standing of the family as a whole as well as in the inner dynamism of the family.

NEIGHBOURHOODS AND GRAM SABHAS

The concept of ‘Ayalkootam’ (Neighbourhood) had been evolved, based on the experience of the early years of people’s Planning, as a possible third tier within the Gram Panchayat, down below the Gram Sabha. As for Gram Sabha, Kerala is the
only State, which has given a statutory recognition to it, as the fourth tier in the Panchayati raj system equated with the electoral constituency of a Village Panchayat Member, as all the electors of the Ward are members of the Grama Sabha (State Planning Board, 2001:16-17). It is important to know as to what extent, these institutional phenomena have contributed to the social interaction and cohesion.

As for the Neighbourhoods, it took sometime for it to evolve and emerge as a reality and function as a full-fledged system, lacking, however, the statutory sanction, not withstanding its emergence, in the right direction. For the same reason, it was never fully able to sustain the spirit of its conception and have to be relegated into the oblivion as a non-starter, and becoming further weakened for want of continuous political support in the changing political scenario. The idea of neighbourhood (‘Ayalkoottam’) itself, though had a lofty thinking and rightful intention, has never achieved its intended form, and had to suffer from infirmity from the start. In its ideal sense, it was expected to recreate the kind of social fabric of the traditional India, with greater face-to-face interaction, mutual responsibility, social co-operation, and inter-dependency and develop as a Neighbourhood social partnership.

However, it had to suffer from the start mainly because, apart from its lack of statutory sanction, it also lacked the sense of community belongingness and a basic value framework of collective advancement, a prerequisite for any group initiative. Moreover, the neighbourhoods are infused mainly with several interest hierarchies that it had become difficult to function with single motivation. Furthermore, there was, in fact, never a serious effort to bring all the people within the neighbourhood forum to achieve its purpose. What is more, the neighbourhoods had many times been based on arbitrary boundaries with more or less a fixed number of 50 families that it demolished even the minimum possibility of unitary character among the neighbourhood families. Further, the neighbourhoods also had mainly confined to the single point agenda of personal benefit orientation, involving collection and submission of applications for individual-based benefits, restricting thereby the participation of non-eleigible or non-potential beneficiaries.

The Gram Sabha, which has been convened not less than three times a year, is one of the unique features of the people’s planning experiment of Kerala. It had been intended to become the bottom-most layer of the Panchayati Raj, with a total participation of the eligible voters. It was expected that it would give a unique opportunity for the people to assemble and discuss all matters that are of crucial in the process of their development, including the resource capability, existing challenges and the possible alternatives. Though the intention had been good, the experience shows that it had always become a herculian task to secure even a minimum number of participants in such meetings not to talk of the quality of participation. Nevertheless, the Gram Sabha meetings had provided a unique opportunity for at least the interested people to come together, to know about and involve in the planning process of some of the development activities that concern them or their locality, and to build some kind of social solidarity among themselves.

The need of the hour, however, is to give serious consideration to build up strong Neighbourhoods based on the ground realities and work on the minimum unitary characters without giving way to narrow interests and nefarious
considerations, so that it could serve as the ‘basic social collective’ above families, forming the foundation for a healthy society.

Many locality-based community development programmes such as drinking water projects, road development etc., requires active participation of the neighbourhoods on their own or in partnership with others, apart from being a watchdog of the all-round development of their membership households, if such programmes have to become their own and command a sustainable utility. The functioning of the Beneficiary Committees (Upabokthru Samithies’) has to be seen from this perspective.

COMMUNITIES AND GROUPS

There are also programmes addressed to improve the conditions of a particular community like the SC or a particular section of the population like the agricultural or the fishing communities as well as of women and the aged, taking into consideration their specific situation and requirements. While these programs had been aimed to better the livelihood base of these social groups, cohesion is also built up among these communities and groups to strive for protecting their interests and achieve sustainable benefits. However, the extent of benefits and their sustainable nature also corresponds to the level and extent of involvement, participation, and cooperation, these groups exhibit at different levels. This is a prerequisite as well as an effect.

So, in the efforts to improve the conditions of these weaker segments of the population, there should be simultaneous efforts to build up the cohesion and cooperation even at the program formulation and interaction level. Some of the awareness, sensitisation, and empowerment programmes, tours, exhibitions etc., have been specifically aimed at this dimension, which have definitely shown a positive impact though not to the desirable extent. Strengthening the Co-operatives and the Kudumbasrees are also part of these efforts.

CULTURAL DIMENSION

The cultural dimension of life situations manifest a higher level of livelihood status of the people and enhance their ability for creative expression. This has specific relevance to the younger generation with high potentiality who look for appropriate opportunities in expanding their knowledge-base, enacting their sportive energies and expressing their artistic talents. All these facilitate their capacity-building and social empowerment. There had been several programmes under people’s planning, undertaken to improve the physical facilities or to encourage creative expression, that concern the cultural dimensions of the people all enhancing the Livelihood-Empowerment orientation. The specific programmes under this dimension concern areas such as education, arts, sports etc.

EDUCATION

There had been several efforts to improve the quality of education by supporting the primary educational institutions to develop proper infrastructure with
added facilities. This had a dual purpose of enhancing the standard of education and to attract the students to make use of the facilities available within the Panchayat.

While the Panchayat takes pride in boasting of its possession of institutions at the highest level, the educational achievement of the people is not in proportion to its available educational institutions within the Panchayat. The situation is much more dismal in the case of the people at the bottom level of existence.

There had been several efforts to improve the infrastructural facilities and enhance the availability of study aids in the Pre-primary, UP and LP schools in the Panchayat. Under people’s Planning, a park had been established for children. There had been efforts to conduct vacation and special classes to help the dull students. There had also been efforts to improve the quality of education in schools. Organising lesson-related activities, conducting teaching aid workshops and facilitating refresher courses for the teachers were some of the programmes, which had been initiated with this specific purpose. Supply of books to the school libraries, conducting integrated educational programmes and padanolsavam, were some of the other programmes undertaken during People’s Planning period to improve the educational facilities in the Panchayat. All these efforts did reflect in the overall improvement in the performance of students in the public and school examinations as compared to previous years.

However, these efforts, all aiming to improve the educational conditions at the public domain, have not in any way brought down the volume of persons who seek admission in the non-government, elite, urban or English medium schools. All these programmes require a continuous upgrading if these programmes should bring a significant and sustainable impact on the educational scenario of the Panchayat.

The programme involving the supply of uniforms and study aids to students belonging to the Scheduled Caste families, implemented during the first year of the planning period was mainly to prevent drop outs and ameliorate the financial difficulties of these families in meeting such expenditure. This has definitely eased the burden of the weaker section concerning education though it tends to create, on the other hand a kind of dependency syndrome among them, which needs to be taken note of when such programmes are implemented.

The socio-economic surveys and status surveys conducted in the Panchayat during the planning period had helped in taking stock of the existing conditions and in planning out appropriate programmes to improve the situation.

SPORTS

Dharmadam Panchayat had been in the forefront in producing a number of sports talents who had excelled at the state levels. Hence, the People’s Planning did include initiatives for encouraging the sports activities in the Panchayat through different programmes. One such programme was undertaken during the first year of the plan period, providing advanced training to the sports talents in the Panchayat. While it was a bold initiative towards encouraging sports activities and a first step towards the constitution of a sports council in the Panchayat, nothing further had been done in this field during the plan period. However, as part of encouraging sports,
another programme was implemented in the Panchayat during 1999-2000, supplying about 4000 rupees worth sports kit to five sports clubs in the Panchayat. This has definitely encouraged the youngsters who are members of the clubs to channelise their sportive energies constructively, yielding positive effects.

ART FESTIVALS

Creating opportunities for the artistic expression of the young talents is very important in the dynamic character of a community. Programmes had been initiated to organise art festivals such as Gramotsavam, kalotsavam, Keralotsavam etc., involving the children, and youngsters at the Panchayat level. However, no continuity is seen in the conduct of such programmes in the subsequent years. Moreover, such programmes should begin at the ward level in a real spirit of community celebration to command real participation of all the people concerned. Music coaching is another programme undertaken during 1998-99 but discontinued in the subsequent years.

POLITICAL DIMENSION

The political dimension directly concerns the process of empowerment that encompasses the capacities gained in all other dimensions and implies higher level of confidence, power, and authority in oneself and over situations in which they live. People naturally aspire to enhance their social standing through better presentation of themselves and manifestation of their living standard and thereby becoming more empowered. There are several factors that contribute to such an empowerment which itself is a dynamic process. The most underlining objective of the initiative of people’s planning is to build up such an empowerment among the people especially among the weaker sections. That is the reason why the programme itself had been launched with a forceful slogan of ‘power to the people’.

PARTICIPATORY PLANNING

People’s planning was intended to include people of all sectors in the development activities and understand their needs from them by themselves. It was intended to raise the level of those who are at the lower sector, in education, economic, and social aspects. It was widely realised that transferring the ‘power to the people’ could become realistic only when people themselves start taking control of their affairs through the process of active participation in matters of their development. There were intensive efforts in the initial phase of the people’s planning to bring an awareness among the people about the new approach, to instil motivation in them and to educate them to educate themselves, through the process of ‘people’s campaign’.

Gram Sabha was a bold attempt to induce people's participation and to identify the felt needs of the community. Grama Sabha has been given powers to take decisions on the matters assigned to it, oversee the administration of the local government, comment on its activities and induce its decisions, so as to make it just and development oriented. The budget, audit reports etc. of the local government are discussed and commented upon by the Grama Sabha (SPB, 2000:16-19). In spite of all pessimistic projections earlier, the effect had been dramatic as had been evident in
the mass participation of the people in the Grama Sabha meetings. About 10 - 12% of the rural population seems to have participated in the Grama Sabhas held as part of the People's Planning Campaign (SPB, 2000:16-19). However, it is unfortunate that the momentum created during the initial year of the planning period, had not been kept up in the following years as was evident in the decreasing participation, due to various reasons as discussed earlier in the report.

To make participation a little more down to earth, intimate and meaningful, the concept of ayalkoottam had been evolved in the latter years of People’s Planning. It was something good to happen if only the spirit of such initiative had been permeated to the people of each Neighbourhood. It would have brought the realisation of the meaning of democracy a little more face to face. It was again unfortunate that neighbourhoods too failed to instil a feeling of community spirit, and remained as a forum of potential beneficiaries who assemble on their own interests and gains.

Nevertheless, the whole exercise of decentralized planning at the level of Gram Sabha, and below had definitely contributed to process of empowerment for quite many people at the grass roots by way of gaining a knowledge about the locality and its resources, discussing about the immediate problems and exploring the possible development alternatives, going through a kind of transparency in the whole process of beneficiary identification and benefit distribution, and participating in the program implementation and acquiring a sense of ownership etc.,

AWARENESS CREATION

One of the ways of becoming empowered is through becoming aware of one’s own identity, surroundings, and realities. The awareness programmes and seminar among the fisher folks, Gender awareness and women empowerment programmes, etc., had specific objectives to bring fresh awareness among the target people and thereby enhancing the power of taking control of themselves and of their lives more efficiently and effectively.

WOMEN EMPOWERMENT

In general, the Kerala women are said to have the extensive benefits that accompany the traditional Kerala model of development. In other words, the enviable position of women in terms of sex ratio, educational attainment, etc., is one of the important factors for the emergence of the Kerala Model of development. However, these favourable situation and achievement of the women factor has not been seen reflected or manifested in the process of their empowerment in actual situations as much as it should have been, as revealed in the assessment picture of the post Kerala-Model Scenario (Saradamoni, 2000:159-73). Woman is considered as a suffering group solely depending on the men for their all activities. As mentioned in an earlier chapter, the ratio of women involving as work-force in the Panchayat as is the case elsewhere in the state is also far below as compared to the males which is also reflected in their social status.

As mentioned in the previous section, the people’s planning had incorporated in its framework and in the allocation of funds, a specific place for the welfare of the
women, keeping a ten percent of the general fund for the programmes related to women. The major focus of these programmes had been capacity building and the creation of productive and self-employment opportunities. Establishing women’s industrial cooperatives, women’s consumer store, women’s printing press etc had been some of the early efforts in bringing the women into the arena of productive employment. There were also programmes facilitating group initiatives for self-employment. Apart from these, the women were also supplied with cows, goats and chicken to engage themselves in some of the productive activities at the micro level. The women had also been given training in several skilled works so that they could become skilled hands to make use of the potential opportunities in the respective productive works and earn remunerations. The cycle training provided in the schools for the girls had helped in bringing anew confidence among the girls.

There had been every effort to constitute women neighbourhoods and encouraging the formation of Self Help Groups (SHGs) based on the Alappuzha and Malappuram models. Selected women had also been provided awareness classes regarding various aspects such as education, health and sanitation, etc, so that they could develop as potential leaders in the organisation of women groups.

In the later part of the Ninth Plan period, the SHGs were converted to form the Kudumbasree groups, which, were extended, in the course of their successful operation, additional financial support for attracting appropriate Micro Enterprises. This has brought about a kind of revolution of the sorts in the productive capacity of women as well as a definite change in their self-standing ability even within the family as it is in society, not withstanding limitations and failures. A detailed analysis regarding Kudumbasree had already been given in the previous chapter.

**SUSTAINABLE NATURE OF THE BENEFITS**

The sustainability has become a buzzword, in any development paradigm today. The sustainable nature of the benefits is not uniform and of similar intensive in all cases. It is believed that one of the major and positive elements of people’s planning is to attain sustainability in the development efforts at all levels.

Under the people’s planning programme, not all benefits are found sustainable in nature. The benefits like housing, latrine construction etc., have a value of long-term beneficiality. However, in the animal husbandry sector, the supply of goat, hen and cow, though intended to have a sustainable benefit, have many a time turn out to be unsustainable for various reasons. According to some of the beneficiaries, since the animals supplied are of a low quality, they are sold out at the earliest, defeating the intended objective of such programmes. On the other hand, according to the Veterinary Doctor, within the constraint of available fund allocation, they could not supply any better than what they are doing at present. However, the supply of chicken through school children seems to have a sustaining effect probably because of the special interest taken by the children themselves.

The assistance provided for the construction of the latrine and other basic facilities had not been made use of by all, especially those of the SC colony and Palayad Laksham Veedu Colony, mainly due to the inadequate availability of the
quantum of assistance. Both the colony people are of the view that the money provided for the construction of the latrine is very meagre.

In the agricultural sector there are many benefits made use of by many people. The coconut trees, which are not giving any fruits, are cut down and replaced with new ones. This benefit is made use by many people. However, some other project in the agricultural sector did not receive the much-expected result.

The mat-weaving project for the SCs did not receive the expected result. This happened because of the absence of oneness among the women and fault in the planning process.

Another development project for the SC was giving training in the driving of tractor. In addition, they have been provided with one. It was lying simply at Krishi-bhavan without taking any care.

Thus, considering the impact of the programmes, the major achievement had been in the improvement of the physical conditions of living, especially of the people belonging to weaker sections, which had been made possible through housing and sanitation programmes. However, there are quite a few cases, encountering difficulties either in availing the benefits, or in completing the availed benefits. As for the livelihood security, though several efforts had been initiated to enhance the skills and opportunities, such efforts had not been channelised properly, and had been lacking clear vision and future follow-ups. There had also been initiatives to increase the productive opportunities of the people, which also had to face similar fate with a few exceptions.

Asset creation had been successful to a limited extent, especially in the case of women, under Kudumbasree programmes. The women collectives had definitely helped in raising the self-confidence among women, though only to a limited extent, as it had not gone quite far, in undertaking new initiatives or pursuing the same further, gauging the requirements and demands of the people and in establishing productive linkages.
CHAPTER VII

PARTICIPATORY ANALYSIS

In recent years, the use of participatory research method in development is widely recognised by the social scientists. It is helpful in gathering first hand information very quickly. Moreover, the data gathered using participatory tools are more reliable and authentic than the one generated by using the conventional tools. The participatory research approach had been found to be valuable in eliciting the beneficiary view of the people’s planning programmes and their impact on the people.

The following are the tools used under participatory method:
1. Historical Time Line
2. Pair Ranking and Matrix Ranking
3. Daily Routine Analysis
4. Seasonality and Mapping of Income and Expenditure
5. Wealth Ranking
6. Semi-Structured (Group) Interview (SSI)

The three settlements namely Two Laksham Veedu Colonies and the Palayad Ambedkhar Colony (PAC) had been adopted for the purpose, and different tools had been adopted in different settlements, depending on the appropriateness and requirements.

In Melur Laksham Veedu Colony, out of ten households in the colony, five members from five households, one male and four females participated in the exercise. In the Ambedkhar Harijan Colony, the number of participants were as many as 15, from as many households, composing of five males and ten females while in the Palayad Laksham Veedu Colony, there were twelve participants from eleven households, comprising of nine females and three males. Thus, overall, the participation of females far outweighed that of the males, indicating a predominantly female view of the situation.

HISTORICAL TIME LINE

A historical time line of the settlement and of the area was constructed, abstracting from the collective memory of the participants. The major events, landmarks, and changes were noted to understand the development dynamics of the location.
MELUR LAKSHAM VEEDU COLONY

The people of Laksham Veedu Colony identify the history of the area from 1950. During the fifties, a match factory had been functioning in the area, providing employment opportunities for many. The starting year of the factory is roughly attributed to the early fifties. No other significant happenings are recollected by the participants during the fifties.

However, they are able to recollect several happenings during the sixties. In 1965 to be specific, the people recollect the political clashes between the cadres of Communist parties and the RSS in the area. As a result of the clashes, a car had also been burnt.

In the beginning of the sixties, a Ganesh beedi company had started functioning in the locality. This had provided job opportunities for the people during that time. The industrial Estate and the Coconut Nursery had also been established at the end of 1960s.

The formation of the Laksham Veedu Colony had been initiated in 1973. An area of 45 cents under the custody of the Government had been identified for this purpose. Four cents each had been allotted to ten families though the people had to wait for almost ten years to get the ownership documents of the land. Five cents of land had been kept away for the use of common requirements. A community well was dug, using three cents, in the 1970s, which was renovated in the 1990s. Two cents had been used for pathways. The Laksham veedu colony (LVC) houses had been single walled double houses, constructed by the Government, with tiled roofs and mud walls. Each house contained one hall, one kitchen and a varandha. In 1994, one of the residents of the LVC took initiative to construct a new concrete house within the allotted area. During the period of People’s Planning, a good many of the residents in the LVC started availing loans and started constructing pakka and concrete houses.

In the past, some of the households in the colony had been struggling for a square meal. During that period, most people were engaged in coolie works available in the area. Later, more occupational opportunities had been opened up. There were three options such as working in the Beedi Company, circus and finally joining military service. A large number of people had been benefited out of this. However, during the 90s, there had been a decline in the absorption of people in these areas. After the introduction of Dinesh Beedi Company, there had been many, who could get employment in the company and sustain their livelihood.

In the sixties, the people of the area had also widely cultivated different vegetables like watermelon, cucumber, peas, etc. Paddy had been cultivated twice a year. However, in the eighties there had been a change in the cultivated crops. The cultivation of ladies-finger, greens, radish, had become popular along with the cultivation of cucumber, while the cultivation of watermelon had been reduced considerably.
PALAYAD LAKSHAM VEEDU COLONY

In the sixties the whole area was like a forest. The people of Playad Laksham-Veedu Colony (PLVC) recollect that in the mid sixties, there were only three houses in the area, while the others in the colony were living in different places in Dharmadam Panchayat. The houses were coconut leaf thatched roofs, mud floor and palm leaf walls. The colony was formed in 1972 and the houses were allocated through draw. Each house was having two portions, partitioned by a single wall, with each portion, accommodating a family. In the eighties, the only Muslim family in the colony leaves it to settle elsewhere. In 1995, the first independent house was constructed without any government assistance.

In the early days, some women were involved in mat weaving. Both men and women were involved in agriculture work. Agriculture was one of the major works of the females from the Malayalam month of Idavam to Thulam (i.e., June to November). The males were also involved in stone-quarrying. The prevailing wage rate then was Rs 4/- for females and Rs 10/- for males. The Dinesh Beedi was established during the seventies.

In the nineties, the agriculture work had become drastically reduced due to the conversion of paddy fields into residential plots. In 1990, one person got government employment. The females started involving in tailoring while the males started involving in auto-rickshaw driving. In the second half of the nineties, both men and women started involving in construction work. The Kudumbasree started functioning since 2000 and the members started involving in pickle making and producing sweet cakes. The festival deposit has also been started during the period.

During the sixties, jowar and wheat were the staple food while rice consumption was considerably less. During that time, only raw rice was available. People used to have only two meals, one in the mid-morning and another in the evening. Wheat gruel (‘Kanji’) and tuber consumption were common among the people. Grains were stored in the granaries. In the seventies there has been a change from the use of mud vessels to aluminum vessels. ‘Kanji’ still continued to be the main food during the eighties. Special foods were prepared only on occasions like Onam and Vishu. Mud vessels and ‘koappa’ were used as plates. In 1985, some people started using dining table. In the early nineties, there is a change in the food habit with wheat ‘Kanji’ (wheat gruel) getting replaced by ‘choru’ (rice).

In the sixties, firewood was the main fuel energy. Electricity came to be used in 1985. Towards the end of 80's, road has been constructed. In 1988, water pipe connection was made available and 5 buckets of water had been made available on three days a week. The Ambedhkar road was tarred during the mid nineties.

The Primary Health Centre started functioning near the Ambedhkar colony in 1999. Toilet facility became available in most houses. Except two houses, all other houses have toilet facilities and there are five houses with closet attached toilets. In the eighties, people started using Ayurvedic medicine.
In 1985, one person in the colony had completed college education. In 1989, the literacy mission was in operation. In 1993, two more completed college education.

In the sixties, the men were using only white dhotis and the women white dhoti and shirt. While working, they used to tie a towel in the head. Towards the end of 80’s, a black and white TV had been available in one of the houses. In 1990, one of the families started using mixi-grinder in one house. The colour television is available with cable connections in most houses today.

PALAYAD AMBEDHKAR COLONY

One of the participants of the Palayad Ambedhkar Colony (PAC) narrates an incident, happened in the 1920’s, as told by his late father. When the construction of the temple was completed, the Pulayas were prevented entry into the temple as they were dirty and polluted. They were promised of their entry after one year with the passing of another rainy season. Sree Narayana Guru prayed and it rained. After this, he said that it is one year over now, and that there should not be any hindrance for them to enter into the temple. Thus, they were allowed entry. Soap and oil were sent to all the houses. After taking bath, all entered the temple.

According to them, untouchability was openly practiced till the 1950’s. In those times, food was given in the pits, dug in the field. They were also to keep a distance and give way for the people of high caste like Nambudhris, Nairs and Thiyyas. Pulayans were considered as sub-human. The other caste people were addressed as ‘Achan’. Pulayans were recognised by way of their dressing. Till the 1950’s, only people of their own community used to participate in functions like marriage.

In the past, the whole area was a forest with cashew plantations. There were 13 acres for 26 families. Every family was given 50 cents during the time of Madras government. Seven families were brought from outside. Since they were from farm areas, unable to adapt themselves to the forest environment, they went back but were brought back again. Earlier, the land could not be sold to outsiders, though later, many had done it.

In the 50’s and before, there was compulsory work in the farms under ‘janmi’ (zamindar) mainly to look after the farming. Mat-weaving had been practiced in the community as a traditional occupation. In the past, the ‘kaitha’ leaves for mat-weaving were collected from the sides of the streams or of the fields. It had been collected form Kallikandi, (a place which is located at a distance of about 20 kilometers) since 1960s. It is not much available today. When there is farm work, this is done at night. It is 25 years since men had stopped weaving baskets.

In the 1950’s, Harijan Samajam was formed. During that time, the Harijan Sevak used to enlighten the Harijans. In 1981, the Mahila Samajam was formed in the colony. In 1982, a Balavadi, exclusively for the Harijan children, was started. But in 1986, it had been closed for want of children. In 1990, Ambedhkar colony was inaugurated and the Ambedhkar Vikasana Samithi started functioning, but did not
continue for long. The Kudumbasree was formed in 2002. It was through this that the Thiyyas have started mixing with the Harijans.

PAIR RANKING AND MATRIX RANKING

For understanding about the preferential occupations and their rationality from the view of the participants, the techniques of pair-ranking and matrix-ranking were applied among the Melur Laksham-veedu Colony and Palayad Laksham-veedu Colony (PLVC).

MELUR LAKSHAM VEEDU COLONY

The following are the occupations identified as prevalent in the area:

1. Coolie or daily wages
2. Fish-vending
3. Construction
4. Beedi-rolling
5. Tailoring
6. Carpentry
7. Driving

The pair-wise ranking was done to identify the rationalities of the participants in preferring one occupation over the other. The pair-wise ranking yielded the following criterion in the preference of a particular occupation over the other, given in the rank order:

1. Higher Income
2. Assured work
3. Less Working hours
4. More Associated Benefits
5. More Skilled
6. Higher Social Status
7. Indoor work

Thus, income is the most important criterion viewed by the participants in the preference of one occupation over the other. The second most important one is the job security or assured work. Interestingly, higher social status, though considered as one of the important criteria, does not command a place of high significance in the view of the participants as it is ranked only sixth among the seven criteria.
Having abstracted the preferential criterion, matrix ranking was done for a composite ranking of the occupations. Based on the composite ranking, the occupations are ranked as given below, along with its important strengths (securing scores above 6 points out of ten), with its respective scores in brackets:

1. Beedi-rolling (49): Work Assurance (10) Associated Benefits (10), Skilled (7)
2. Carpentry (48): Skilled (10), Work Assurance (9), Income (8), Social Status (8)
3. Construction (44): Work Assurance (8), Associated Benefits (8), Skilled (8), Social Status (8), income (7)
4. Tailoring (41): Working hours (9), Indoor work (8), Work Assurance (7), Skilled (7)
5. Driving (36): Work Assurance (9), Skilled (9), Work hours (7)
6. Fish-vending (34): Income (10), Work Assurance (10), Work hours (10)
7. Coolie or daily wages (23): Work Assurance (7)

Thus, beedi rolling by virtue of its assured work, associated benefits and other factors, ranks first as the most preferred among the occupations, in spite of its unimportance in its income position. Coolie is the least preferred though most accessible one among the occupations listed. Though higher income had been identified as the most important factor, the only occupation having its highest score is fish vending which has been ranked only sixth. Interestingly, fish vending has the highest score also with regard to work assurance and work hours, and thus fairing positively, on all the three top factors in the choice of pair ranking, and yet, faired poorly because of its least performance on all other counts. Work Assurance is the most important factor that had been associated with all the occupations at high level though in varying degrees, thus manifesting the relative work availability in the village. However, except fish vending and Beedi work none other occupations have the highest assurance, manifested. Again only fish vending has been able to draw the highest score, as regards the work hours, while beedi work and carpentry have drawn the highest score as regards the associated benefits and skill, respectively. No occupation has drawn the highest score with regard to any other factors.

**PALAYAD LAKSHAM VEEDU COLONY**

The following are the major occupations engaged by the people of Palayad Laksham Veedu Colony.

The following are the occupations identified as prevalent in the area:

1. Coolie or daily wages
2. Construction
3. Beedi-rolling  
4. Tailoring  
5. Carpentry  
6. Driving  

The pair-wise ranking yielded five comprehensive criteria in the preference of a particular occupation over the other. These criteria had been used against the occupations to construct a matrix ranking. Each occupation had been assessed on the basis of the given criteria, awarding scores in a six-point scale. The following is the rank order of the criteria, as manifested in the matrix ranking.

1. Less Strain (25)  
2. Associated Benefits (24)  
3. Income (22)  
4. Work Assurance (22)  
5. Social Status (22)  

As the scores to each of the criterion reveal, the variation of weightage is minimal within the criteria. Nevertheless, within the variations, less strain is considered as the most important criterion while higher social status does not command a higher recognition in the preference of occupations of the people.

Using the matrix ranking, the composite ranking of the occupations reveal the following, arranged in rank order, along with its important strengths (scores above 4 points out of six), with its scores in brackets:

1. **Beedi-rolling (26)** - Assured work, Associated Benefits and Less Strain (6 each), Income and Social Status (4 each)  
2. **Tailoring (23)** - Assured work, Associated Benefits, Less Strain and Social Status (5 each)  
3. **Driving (18)**: Social Status (6); Work Assurance and Less Strain (4 each)  
4. **Construction (16)**: Income (6); Less Strain (5); Associated Benefits (4)  
5. **Coolie or Daily wages (16)**: Income (6)  
6. **Carpentry (13)**  

Thus, it is beedi rolling which is again the top priority by virtue of all the criteria identified by the people. Coolie work is again the least preferred though, in the opinion of the participants, it is high in income procurement.
All these priorities and criteria reflect the rationalities of the people within particular social contexts, based on their own limited choices and experiences. The analysis also reflect the major concerns of the people in seeking a security for their livelihoods.

**DAILY ROUTINE ANALYSIS**

The daily routine of the individual members in a family provides some idea about the nature of activities engaged by different people on daily basis. The variations between individuals depend on socio-cultural and economic factors, traditional division of labour, family size, number of male and female adults in a family, nature of the productive work, if any, engaged by each individual. Table 7.5 provides the detailed activities of each individual with their respective distribution on a typical day, on hourly basis. Table 7.6 presents the distribution of the total number of hours each individual spends for each of the activities in a day. Figure 6.1 provides a summary of the daily routines of five males, and eight females of the Laksham Veedu Colony, Palayad, distributed in five categories of activities.

It is clear from the figure that the domestic work continues to be almost an exclusive domain of the females. Not much of a difference is discerned between the two sexes, as regards the time spent on personal requirements. Similar is the case with the time spent for sleep. As the chart reveals, while the females seem to enjoy more leisure hours than the males, the domain of productive work is still very much dominated by the males. It should, however, be noted that the hours of productive work of the females do include the time taken to reach the work place and return as well as the leisurely time they would be spending in between, while the leisurely hours for women is distinctly noted as most of them are engaged in household chores.

A look at the table reveals that while the activities are varied for the females, it is more specific for the males at each hour of the day. The same is reflected in the composite distribution of total hours spend for each of the activities.

![Figure 7.1 DAILY ROUTINE: PERCENTAGE OF WORK HOURS BY SEX](image-url)
TABLE 7.5 provides the detailed activities of each individual with their respective distribution on a typical day, on hourly basis.
Table 7.6 presents the distribution of the total number of hours each individual spends for each of the activities in a day.
The daily routine of a widowed-head and of her adult son in the Melur Laksham Veedu Colony, is described below, as portrayed from the perspective of the woman:

The daily routine of the woman reveals that she spends about five and a half hours every day, in household works such as cooking, cleaning, washing, collecting water etc. A little more than the time spent for household activities (about 6 and a half hours) is spent in rest or interacting with son, his friends or the neighbours. She spends about two hours every day in hearing film songs from radio, and visiting the neighbouring houses and another three hours in personal care, food-taking etc. About eight hours are spent every day for sleep. She visits the ration shop on all Mondays to buy the available provisions. She also buys fish every day.

On the other hand, her son’s routine, from her own view, shows that he spends eight hours on work and about two hours spent in reaching the work place and to return. About seven and a half hours is spent in sleep. Three hours are spent in leisurely activities including meeting his friends, hearing songs etc., and another three and a half hours in personal care, food consumption, reading newspaper, etc. The family sustains with the income of her son who takes up coolie works.

SEASONALITY AND MAPPING OF INCOME-EXPENDITURE

The seasonality variations in the income and expenditure pattern is significant in understanding the periods of crisis faced by the grassroots in the course of their livelihood system. It reveals the highs and lows and the peaks and leans in the cycle of annual calendar, an awareness, and effective management of which results in the appropriate saving pattern and efficiency in the use of the given resources. The mapping of the income-expenditure reveals the pattern of income flows, if it is from different sources, and the pattern of consumption flows and the priority areas of utilisation of income sources among the lower rungs of the society. This would ultimately present the livelihood pattern of these categories that would help understanding the living conditions of the grass roots and identify the areas of immediate attention in the policies and programmes in the process of bringing a sustainable livelihood. A few cases that bring out both these dimensions are presented here, as elicited from the use of participatory research among the given settlements.

SEASONALITY MAP OF EXPENDITURE PATTERN TO INCOME

The expenditure pattern to income of three different households is given in Figure 7.2, which portrays the monthly variations in the pattern of expenditure. The Case-1 represents five member family with a single working adult woman engaged in beedi rolling, with an average income of Rs 2050. The Case-1 represents a five member family with a single working adult woman engaged in beedi rolling, with an average monthly income of Rs 2050. The Case-2 represents a six member family with two main working adults one engaged in beedi rolling and the other as a driver, with an average monthly income of Rs 2500. The Case-2 represents a six member family with four working adults engaged in beedi rolling and coolie work, with an average monthly income of Rs 5700. As the figure shows, all three families portray
As seen from the figure, none of the three families exhibit an expenditure pattern below 60 percent, for any of the months while in more than six months, the expenditure crosses 80 percent of the income, and in at least three months of the year, the expenditure exceeding beyond the income level, in one case, practically touching the double the amount of income. The overall expenditure for a year in all the three cases quite exceeds 80 percent, almost equating the income, indicating more or less a subsistence level of existence.

THE INCOME-EXPENDITURE OF A FISH-VENDOR FAMILY

There are six members in the family, three adults and three children, of whom he is the only person who earns income. The income has been calculated by identifying the lean and peak months and multiplying the total number of working days with the average daily income in the respective months.

The income in the months of June and July, being the period of monsoon, also coinciding with trawling ban, is less by almost one third of the normal income in other months. The average income on a normal day is said to be Rs 300/- Thus, he gets an income of Rs 8400/- per month during normal months and a little less than Rs 6000/- during the lean months. Thus, his annual income works out to be around one lakh rupees. He has no other source of income to support the family.

As for the expenditure, the peak months are March, June and December. The major expenditure items include food, dress, education, reciprocal gifts, medicine, travel, festival, electricity, occupational expenditure, loan repayment, etc. the highest of which is spent for food items, working out to be almost 36 percent of the total income. The percentage of income spent on loan repayment come to about 15 percent, which he repays regularly for the last 6 months to the Dharmadam Service Cooperative Bank. However, there occurred a break in the repayment during October and November 2002, due mainly to the maintenance repair of his vehicle. He also holds a saving account to which goes twenty-five rupees every day, constituting about 9 percent of the income. Another nine percent is spent towards travel, gift, electricity and occupational expenditure.
EXPENDITURE PATTERN OF A MOTHER-SON FAMILY

In this family, son is a marble worker earning about a total annual income of 20000 rupees and the mother adding a pension of amount of Rs 6000/- After expenditure, the family could find a surplus of about three thousand rupees. As the figure indicates, the major expenditure of the family goes to food, constituting 54 percent of the total expenditure. As much as 17 percent of expenditure goes to gifts, mainly during marriages which is a kind of a saving for a future marriage in the family.

WEALTH RANKING

An effort was made to do wealth ranking of the families in the settlement of Melur Laksham Veedu Colony. The following are the criterion identified by the participants themselves for wealth ranking:
1. House: Concrete, Tiled, Incomplete, mud/thatched
2. Number of old Dependents
3. Family Size
4. Chronically ill persons
5. Home appliances: Radio, TV, Phone, Tape, Mixie, Gas, Cable connection,
6. External Assets
7. Occupation: Fish Vending, Carpentry, Construction, Beedi rolling, etc

The participants, however, had hesitated to rank their neighbours, lest it may affect their relationship or for fear of its effect on the beneficial prospects of the individual families. After a little persuasion the participants did their ranking according to which, there was one family, which fared well with regard to any of the criterion mentioned above, the other families being far below. Moreover, the criteria reveal the aspirations of the people in relation to their development concerns.
GROUP INTERVIEW

As per the official records, all families of the Melur Laksham-veedu Colony (MLVC) belong to the BPL (Below Poverty Line) category. The participants of the Melur Laksham-veedu Colony (MLVC) opine that they gained an understanding of the People’s Planning Programme (PPP) through newspaper, television, and radio. However, they still lack a deeper idea about the Gram Sabha.

There has been an opinion among them that the people’s Planning had empowered them to a certain extent to evolve appropriate development strategies specific to their own living conditions and socio-environmental resources. They have also been almost unanimous in the opinion that there is absolute freedom to register their opinion in the Gram Sabha meetings, which is something new, and most times, they make sure to participate in the meeting. There has been general approval of the new approach while simultaneously insisting on the need for mutual co-operation and trustworthiness on the part of the people, which is lacking today.

These participants are of the opinion that the PPP is a good programme as it involves the participation of the people while they also point out the lack of proper and effective leadership at the ward level, leading to the weakness of the programme. There was apprehension about political interference in the distribution of benefits, though not supported by all.

While there is appreciation of approving grant to most of the households in the colony for house construction, one of the participants is aggrieved about the rejection of his application for the same, while he also says that he is not sure of the reason for the rejection, and he did not make any enquiry about the matter.

The participants are also of the opinion that many important changes had occurred during the people’s planning period in and around the colony, which include road development, drainage, street-light, etc., apart from personal benefits like house construction and latrine construction. However, they are of the opinion that the amount granted for the construction of the house, which is Rs 28000/- including their mandatory contribution of Rs 2500/- is too meagre to meet the requirement of their moderate dream house, which they could neither postpone it nor realise its actualisation at the moment. So, most of them had to supplement it with a heavy loan.

However, the participants of the Palayad Laksham-veedu Colony (PLVC) are not very enthusiastic about people’s planning. According to them, people’s participation in the Gram Sabha used to be very less. Moreover, those who reap the benefits of People’s Planning once do not show themselves subsequently unless they hope for more benefits. Therefore, for them, people’s participation in people’s planning is not substantial. Further, the fund allocation to the programmes are not flexible, taking into consideration the specific features of the locality as the case of latrine programme, in which the meagre amount is grossly insufficient for its construction in a rocky soil. They are appreciative of the road development while they are unhappy about the delay in the construction of water-resistant bunds and the collapse of earlier bunds. According to them, they were not aware of any beneficiary committee in the construction of these bunds. They also complain about the rejection
of the applications of many eligible people for house repair. They are also not happy that their long-standing problem of water scarcity, which is still awaiting for a permanent solution.

According to the participants of the Harijan Colony, though untouchability had disappeared long before, it is not gone completely. According to them in inter-caste marriages, when the people of the colony do not hesitate to accept the woman from another community, the other communities do not accept the woman from the colony. In their opinion, whatever change experienced in this regard is mainly because of the decreasing economic dependency on others.

According to them education has not brought about desirable change. The educated and the employed do not take part in the Gram Sabha meetings. Moreover, the group feeling and solidarity are disintegrating and the people are becoming highly divided and narrow minded today. When people are educated, they shrink to themselves. Each one wants to be financially sound and a guaranteed job while show least concern for their neighbours. There is a unanimous feeling that there is an urgent need for unity among the people.

The Harijans come to the kavu with Thalapoli (coconut and pori) on 15th Makaram. Which is known as Adiara. It is the right of the Pulaya community but the children from the community do not like to participate as they think that they are made fun of by others. Children and the employed hesitate to participate.

There are a few people who make it a point to participate in the Gram Sabha meetings. However, there are no discussions about the issues that have to be raised in the Gram Sabha. Some of them opine that the Panchayat officials attempt to put them (especially those families having an employed hand) within the category of those above the poverty line, thus denying them many of the benefits that are due to them. Those families having at least one government employee are not given any help. Because of this, many do not show interest in attending the Gram Sabha meetings. It is their opinion that even after people's planning, the power is still in the hands of the officials. Even bribes are taken. Though fund is available, since many are considered as not belonging to BPL category, the funds simply lapse or dumped in unproductive programmes. In their view, the Panchayat is taking up many programmes only for name's sake. Though there are many educated youngsters among the Scheduled Community, they are not given appropriate job training.

Mat weaving has been the traditional occupation. In the past, weaving was done in all the houses, by both men and women. Kaitha' leaves for mat-weaving were collected from the sides of the streams or of the fields. They also used to collect it form kallikandi. It is not much available today. Some of their products like ‘komma’ and ‘kuriyya’ were used for collecting fish and holding rice. ‘Kotta’, ‘murram’ and ‘kozhikoodu’ were made, using bamboo. ‘Nishkarakotta’ (baskets used for putting clothes) and the baskets used for catching prawn were made, using coconut leaves. ‘Visiri’ (hand-fan) was also made. Today, the youngsters do not have the knowledge about it nor show any interest in it.
The Panchayat came forward to start a mat-weaving Society, as part of the People’s Planning Programme. The proposal for the society itself came from the Panchayat when there was no eligible takers for individual benefits and for reasons not to get the funds simply lapsed otherwise. When the Panchayat suggested about it, it was accepted. However, they feel that there were no conducive conditions existing for it. Unfortunately, it was also a time when the demand for the mats has gone down. The people were also not organised. So it became a failure. As Dharmadam is an island, an opinion had been put forth by the people for growing palm-grooves that are used for mat-weaving along the river-edge, which would also promote eco-conservation. They cite the example of Kodungallur, where there is a Kaitha fence (bio-fence) along the river sides.

According to them, many community-oriented programmes had been delayed for no justifiable reason whatsoever. Construction of Community Hall is said to be one such programme. It is said that in spite of the completion of the community hall, its inauguration had been dragging for long just in the name of some superfluous, unnecessary and unwarranted technical reasons. Similar is the case with the drinking water project. Deepening of well, tank construction and motor fitting, due to poor planning, had been faced with difficulties and the drinking water problem still continues. Though money was collected for pipe connections, nothing has happened so far (discussed in detail under the Chapter on Programmes)

Though Kudumbasree has been started, it is not functioning effectively. The pickle-making was undertaken but discontinued later. The credit availed for house construction to supplement the housing grant many a time end in making the beneficiaries indebted. There are instances of even leasing out the house, foregoing the privilege of living in own house. There are some who face problems and even suffer from basic livelihood difficulties, mainly due to wrong priorities and avoidable expenditure. There is no proper forum in which appropriate guidance could be extended. They feel that there is a need for unity and effective leadership and guidance.
CHAPTER VIII

POVERTY, DEVELOPMENT AND LIVELIHOOD

Survival is the basic instinct of all living organisms. In case of scarcity of resources, there is a struggle for existence, in which, survival becomes the privilege of the fittest. The scarcity itself could be either natural or an outcome of artificial creation or conditions. The term ‘livelihood’ implies the capability and capacity to survive. Since human beings live in society, and are capable of developing suitable adaptive mechanism for survival, ensuring a secured livelihood for all living humans becomes a social responsibility. Moreover, survival is only one of the necessities of life, but basic to all other higher necessities, which go on changing and take on higher stakes, with change of times.

Nevertheless, exploitation, and the struggle for existence are as much part of human history as it is part of nature. In a stratified human society, the worst sufferers of this process are naturally the lower layers or the grass roots, who are the most deprived lot, and who, sometimes, had to struggle even for the basic livelihood, not to talk of the higher necessities. The severity of the situation could be gauged by exploring the extent of access to and control over resources. So, it is also, in a way, a struggle for empowerment, manifesting the ability or the capacity, not only to ensure a basic and sustainable livelihood but also to gain the higher necessities. The identity of an individual as also of a society can be said to emerge from the level of one’s ability or the capacity to acquire the necessities of life, basic or otherwise, reflecting the degree of empowerment.

In a social environment, a particular society may evolve even a way of life accommodating the conditions of such deprivation, governed by a corresponding world-view, as an adaptive mechanism that is considered appropriate and acceptable to the given conditions, and has the potentiality to perpetuate the existing conditions. In the view of Oscar Lewis (1959), this amounts to a culture of poverty, going beyond the mere economic poverty, an understanding of which is essential in bringing about real change.

Thus, sustainable livelihood and grass-root empowerment are the two conditions that define both, the target and the targeted. In a societal context, poverty and development are the two other concepts that are closely related to the above conditions, requiring detailed examination and elaboration.

THE POVERTY DEBATE

Poverty is differentially understood by different people at different levels. Though the phenomenon itself is universal, it has been found to be ‘very hard to define it in precise terms’ (Sarana, 1982:105). It means different things for different people. In the context of America, the poor are defined as ‘those who occupy the
lowest level of the social pyramid, as measured by occupational rank and command over economic resources’ (Thernstrom, 1969:162). For Rossy and Brum, the (American) poor are those who are placed at the bottom-most layer of the distribution and whose sources of income are in unskilled and poorly paid occupations’ (1969: 36-37). All these definitions imply that, in the American context, as long as the unskilled and poorly paid occupations continue to exist, there will be a class of people who would be poor, and who would invariably be, again, at the bottom-most layer of the pyramid.

In the Indian context also, the meaning of poverty, as understood even by the planners, have not been the same over the years. In the early years of planning, it was understood in terms of one’s income, which was subsequently changed to the intake of the number of calories per day, based on the age-sex occupational structure and was fixed at 2400 and 2100 per capita per diem, in the rural and urban areas respectively. Using the consumer expenditure surveys by the NSS organisation, the poverty line in India is defined as the aggregate per capita expenditure of that group per capita per diem calorie intake (obtained from the expenditure on food items) conforming to certain specified norms (Mehta and Venkatraman, 2000)

However, in a country like India, which is exposed to diverse environmental and nutritional factors, it would hardly be possible to have a single criterion to define poverty (Bhattacharya, 1989:21). Further, it has been claimed that caste and sex play major role in the poverty status of a person (Ibid. 1989:20). Some scholars have brought out the need to adjust for household size and composition to understand the real poverty especially among the SC, ST and the Women-headed households and also to understand the child welfare in India. (For instance, Meenakshi et al. 2000; Ray 2000). Moreover, there had been no adjustment with the change in the pattern of expenditure of food and non-food items along with varying caloric norms, where, it has been felt that fixed consumption basket would not work (Mehta and Venkatraman, 2000).

There has been a growing concern whether the growth in the nineties, coinciding with the economic reforms and globalisation, has been accompanied by a reduction in poverty (Saxana, 2000: 3627). There are quite a few scholars who consider that poverty has raised its head in the post reform period of nineties. For instance, Ravillon, (2000:3245) confidently asserts of the evidence for a sharp increase in India’s poverty measures in the aftermath of the mid 1991 crisis and the ensuing stabilisation programme. It has been felt that there is considerable decline in the income of unskilled labour and/or a decline in their employment, relative to the more skilled segment of the workforce (Ray, 2000: 3512). Fan and others find that the overall poverty ratio in Orissa and the rural poverty ratio in Punjab has increased from 27 to 40 and 19 to 25 respectively, between the years 1990 and 1993. (2000:3581).

The benefits of economic development under the Plans of early years had been appropriated mostly by the already well-to-do upper classes (Bhattacharya, 1989:21), thus, left with an ever-increasing number of poor and the ever-widening gulf between the poor and the rich. According to Mencher (1978:10), the Indian villages are still populated with most weaker sections who hardly gain anything from most of the development programmes.
The issue of poverty and inequality is considered far more important for the developing countries because of the alarming and overwhelming proportion of the population living below poverty line (whichever way measured), in these nations. This is also because inequality, by halting growth, usually leads to the self-perpetuation of a low level equilibrium (Banerji and Newman 1993; Gal-Or and Zaira, 1993; Acharya and Marjit, 2000). If poverty and employment are to be eradicated, the removal of these social evils should become the principal objectives of planning, with growth being given secondary consideration (Bhattacharya, 1989:27).

The People’s Planning being different in its orientation and approach, is naturally expected to reach out to the least of the grass-roots at the micro-level governance and empower them to plan out the basic livelihood systems by themselves and gain the capacity to ensure its sustainability and climb up the ladder of dignified social existence together with other fellow citizens. More than six years since the initiation of this unique experiment, it was only appropriate to assess the operation and viability of this initiative. The present attempt had been to reach out to the weaker sections and the poor who are supposed to be the major beneficiaries of this initiative, to record their experience, to examine the concept of poverty in the development paradigm, assess its meaning and implications in the light of the ground level experiences and evolve appropriate paradigm towards sustainable development. This assumes importance especially because the concept is relativistic, too stretchy, and quite misleading. Some scholars insist on including different parameters to evolve the concept of BPL. Parameswaran (1999:206-7) for instance, included physical as well as spiritual parameters to define the total quality of life. In the light of the present understanding of poverty framework, the present study attempts to redefine the concept to fit into the realistic conditions and at the same time provide an integrated and holistic perspective in terms of livelihood status and empowerment processes.

Is it possible to have an understanding of universal poverty? At a time when a global perspective is emerging for every matter of significance and at every level, a global understanding of deprivation for comparative purpose would not be inappropriate and out of place. In a way, such a perspective would look desirable, the framework of which could be progressively changing with a change in the reference point.

In other words, an integrated understanding of development perspective could be applicable at the micro level as well as at the macro level at successive stages, for which one should be very clear about one’s level of understanding when one talks of a particular development perspective. This is necessary because a proper understanding of development is possible only when it is viewed as a dynamic concept, which has a scope of ever expanding within the sustainable framework, and as a potential to be realised with progressive advancement but never in full. Such an understanding then would necessitate a contextual perspective of the reality, the span of which would be varying and ever expanding.

Poverty is essentially a condition of deprivation. The details of deprivation may involve a range of areas and series of dimensions and may very from situation to situation. Moreover, deprivation essentially also involves the existence of an affluent class who deprive the poor from their due share of existence. In other words, the
whole understanding of development has to be seen within a micro and macro context. The field realities at the micro level could be an eye-opener for a greater understanding about the extent of deprivation and of enrichment.

**BPL FAMILIES – THE ANALYSIS OF THE ‘BULLET-POINT CASES’**

Three colonies, namely, two Laksham Veedu Colonies and one Ambedhkar Colony in two Wards of the Panchayat were subjected for understanding the structural undercurrents of the grass roots livelihood. In all, more than seventy percent of the families belong to BPL category and about 45 percent of the total number of families in these colonies is women-headed families. In the case of Melur Laksham Veedu Colony, eight out of ten families are women-headed. Five cases from each of these colony settlements had been selected for analysis. The fifteen cases, outlining a sketch of the livelihood pattern of the grassroots-families, are presented in the appendix, in a bulleted form, under various aspects, and so, are called ‘bullet-point cases’.

**FAMILY**

All cases except for two, involve women-headed families, who normally tend to be more vulnerable than the other families. Of these, in one case, the woman is separated, in another, the husband is handicapped, and in all other cases, the women are widowed, some young, and a majority old. Eight out of fifteen cases are of SC families. These include five from the Ambedhkar colony and three from the other colonies. There are four cases of Thiyya families, three of Asari families and one of Kollan family.

The type of families includes six broken nuclear families, three Nuclear Families, three Matro-Nuclear Families (nuclear family with a widowed mother), one Joint Family, and one Extended Family. There is also a case of Single Woman Family. Two of the cases are of women-only families, both belonging to Broken Nuclear Family and without children.

There is not a single adult male in seven of the families, while no children are there in nine of the families. The size of the family is three or below in eleven of the families, while there is a single family with a highest size of 14.

**EDUCATION**

The level of education is very poor in these families. There is hardly anyone, who is college-educated. A majority have not crossed even primary education at the lower level while there are a few high school educated girls among them (Cases 8, 11, 13). The poor educational level and lack of unstinted motivation for achieving a higher educational standard indicate their lack of faith for a secured future for the educated, and thus, risking their future and turning themselves into liabilities in life, while lack of interest among children and failing in the class also results in their drop-out. There are also cases when schooling has to be stopped in the mid-way when faced with unexpected difficulties in the family (Case 4). Nevertheless, there is a desire to educate the new generation even if it costs them extra. In some of the families, the children, irrespective of the sex, are sent for tuition spending as much as Rs 40/ to 50/- per month (Cases 7, 9, 10), in spite of financial crunch they face.
However, there are others (as in case 13), who desire for the same but for the poor financial status. A few families which had earlier subscribed newspaper dailies, have stopped subsequently (Cases 2, 3, 9, 15), for want of adequate cash flow, with the increasing debts or other financial constraints. When there is no subscription of dailies, they depend on their neighbours to read newspapers (as in cases 13, 15).

**OCCUPATION**

Most of the earning members in these families are daily wage earners. Almost all adult males, unless they are aged, are engaged in some work or other, while not all women are involved in productive work. A majority of women, especially the elderly and the newly married are engaged in household work. A few women are engaged in coolie work, while a few others are engaged in Beedi work either in the company or at home. There are also some who are engaged in traditional occupation like mat-weaving. There is also an Anganvadi worker among them.

Among the males, there are some, who practice blacksmithy, a few others work as auto-rickshaw driver, or do beedi rolling. Some are engaged in coconut plucking, construction work, marble-flooring or domestic service, and a few others work in match factories and industries as casual labourers.

Most of them draw an insecure flow of income. Lack of stable and secured income makes them highly vulnerable, and creates constraints even to meet their basic daily needs, and much more severely, during crisis-situations. When there is a regular flow of income support, the management of life becomes relatively easier (as in case 3), and the living conditions better.

**CONSUMPTION**

In general, not much difficulty is faced regarding food consumption. Normally no compromise is made on food, though they may be unable to enjoy a sophisticated food. In the opinion of some (as in case 4) the situation today is considered to be better than the past. However, there are others (as in case 13), who started facing difficulty especially when there is a loss of an earning member in the family through untimely death. There are people who feel that they find it difficult to meet both ends meet especially during rainy season, when the earning opportunities are less.

The ration system continues to be a blessing for many people as they could get some respite in procuring a part of their food provisions at a lower rate. Thus, most people make use of the rationing system fully, unless they find the quality of the supplied items very poor, which is not infrequent, in which case, they had to depend upon the open market (as in cases 11, 13), as they do to meet their excess requirements. Apart from rice, which is to the volume of about 25 kgs per family per month (the rate being either Rs 3/- or Rs 6/- depending on the card-holding, based on the official recognition and certification of the extent of their vulnerability), irrespective of the size of the family. One kg of sugar and two litres of kerosene oil are also procured every month from the ration shop, by the BPL families, which are available for others too.
Ensuring its regularity and quality is necessary until there emerges a situation when they are able to improve their purchasing power with a secured flow of income. The ration procurement is normally the responsibility of a woman in the family.

In general, three meals are taken daily and the cooking is done twice a day, either morning or noon, and every evening. However, taking two meals is not infrequent (as in case 13), and even if taken, the nature of breakfast would vary depending on the financial position of each family (Case 2), even to the extent of confining to a single tea (Case 12). Some (as in case 4) depend on the nearby hotel for breakfast. Rice, wheat, vegetable, and fish are some of the common and regular items of most families. Fish is avoided in certain cases, when there are dietary restrictions. However, meat is mostly confined to festive occasions. Milk does not form part of their daily dietary intake, in most cases, affecting mainly the woman folk, while the others may overcome this by their visits to tea-shops.

HEALTH

Health risks in the family has been one of the major crisis factors for the people. It amounts to double loss for the family; losing one earner in the house and incurring an additional financial burden of having to meet the expenditure for the care of the sick. In the cases being discussed here, except for a few, in all other cases, some kind of health problem is faced in the family. Some health hazards, frequented in the cases are rheumatism (Cases 7 and 14), TB (Cases 9 and 15), diabetes (Case 12), eye problem (Cases 1, 2, and 13), epilepsy (Case 2, 3), mental disorder (Case 1), blood cancer (Case 14) and removal of stomach tumour (Case 4). There are also instances of hearing impaired (Case no. 8). In some cases, the affected families had to spend a lot of amount to meet the expenditure (Cases 4, 9, 15), while in some other cases, to complete or continue the course of medicine had become impossible (Cases 1, 2, 12), due to financial difficulty. In case of such sudden crisis situations, people resort to local credit schemes such as chitties or group savings or even go for bank loans (as in Case 15), depending on the volume of requirement.

Health security is very important to carry out one’s responsibilities and to achieve other dimensions of development and empowerment. Health insurance pack on a low premium is probably the only way to overcome such crisis and provide a minimum form of security to the people at the lowest rung of society.

WATER, HOUSING AND SANITATION

These are very important areas in securing a basic livelihood in life. For the people in the Melur Lakshamveedu Colony (MLVC), water does not pose much of a problem, though they depend on the common well for most of their needs and on their neighbour’s well for drinking and cooking purposes, as the common well had not been cleaned for long. One of the families within the colony has a well of its own. In the other two colonies, water is the major problem, especially during summer, the solution to which is yet to emerge. Presently, their major water sources are the Panchayat wells and the pipe-lines during normal times, and the tanker supply during times of scarcity. During the later times, the supplied water is so minimal that they may even forego bathing at times (Case 6). Some go to far away places to procure water by head load or by cycle (Cases 8, 10).
Almost all the cases in the Melur Lakshamveedu Colony had been benefited out of the housing programme except for one (Case 3) who had done on their own, by availing the bank loan in the pre-People’s Planning period. In all cases, the house construction had led to the incurring of extra expenses to realise their dream houses, though within certain confines, and thus, involving bank loans and making them indebted.

The latrine construction had also been undertaken under the schemes of People’s Planning. In Palayad Lakshamveedu Colony, many have undertaken only repairing of the house. The sanitary facilities are very minimal, with the availability of only some traditional latrines, making many to utilise the open space in the neighbourhood for defecation. Since the amount available for the construction of latrines is far below requirement in a rocky soil, it is one of the neglected areas, requiring immediate attention. Even there are no bathing facilities except for the temporary sheds. This is not the case with Palayad Ambedhkar Colony as the situation here is relatively better with greater availability of such schemes and funds under Special Component Plan for SC/ST and the availability of adequate space for their utilisation.

The people of Palayad Lakshamveedu Colony recognise water as the most pressing problems of the colony. The problem of sanitation is also most urgent as it creates a feeling of defilation when they resort to open defecation while it also contaminates the surrounding area and affects the neighbouring households in the vicinity. As for house construction, since it is once-in-a-life-time activity, the people have the tendency to aspire for a structure that would fulfil their dream. Hence, when they realise the inadequacy of the amount sanctioned for the purpose, they resort to available credits with a hope that they would acquire the capacity to repay it even if they have to forego some of their basic comforts. In the process, quite a few houses remain incomplete, while there are instances of renting out the completed houses to repay the debts. Could this be construed as their way of participating in the appropriation of a development benefit, which should free them from the chain of dependency and create in them a sense of ownership?

FUEL AND ELECTRICITY

The wooden chips procured from the match factory is one of the major fuel resources in all the colonies. However, its availability is scarce during rainy season, making it costlier. Rainy season also being a lean season for work, many feel its pinch. Storing the required fuel for use during rainy season is not possible for want of space in the congested households they have been living. The new houses provide them a hope for overcoming this problem. Some of them are forced to resort to kerosene oil for cooking though not preferred. So they confine its use for lighter preparations like tea, boiling the water etc. (Case 1). The other fuel resources used include coconut products like the fibre, leaf, cadjan and coconut shells. Some resort to the collection of firewood during summer in the neighbouring areas (Case 1).

All houses are electrified. The electricity consumption in most cases is confined to the minimum charge. The availability of electricity does not ensure its use as it incurs a continuous burden of remitting the consumption charges, the default of which, due to financial difficulty, sometimes, results in the disconnection (Case 5).
CONSUMER DURABLES

The availability of consumer durables is very minimal in these households. Radio is available with most families and tape recorder in some families. Some own television sets, black or colour (Cases 3, 8, 9). Those who do not possess TV, visit their neighbouring households for its viewing. Very few have Mixie (Cases 9, 15). Being part of a consumerist society, while the people do have aspirations to acquire more consumer durables and consider them as a sign of bettering their livelihood status, their present condition points to a more sustainable way of livelihood pattern, which might be desirable to its alternative of becoming wasteful consumers.

ASSETS AND SAVINGS

The major asset of these families is the small land of about four cents and the house therein, the ownership of which has been invariably with the women in a majority of the houses. In one of the cases, (Cases 12), the family has 8.5 cents of land, and in another case (No. 3), there is a land entitlement of 14 cents, in addition to the four cents, and in both cases, it is in the name of the woman who also head the family. Hardly any one has a saving bank account, carrying out active transactions. Kudumbasree saving and Thera Fund (Festival Saving) are the most common forms of saving, found among the given cases. A few (such as case 1, 3, 8, 9, 15) have taken up Life Insurance Policy, occupation-attached or otherwise, and at varying values. Regular Remittance of premium poses a problem (Case 8). Giving ornaments in marriage is not uncommon among them (Case 3), though may be in a small way, even if it amounts to resorting to borrowings. This is also true with regard to the possession of valuable ornaments, though in a small measure, which come to their rescue at times of crisis (as in case 7). Exchange of gifts and money during marriage serves as a relief mechanism for the people (as found in case 3 and 4) to meet the high expenditure during such times.

CREDIT

Credits have been availed in almost all cases, though the purpose of credit varies from case to case, the most common purposes being marriage, house construction, or house repair. Credit is also availed to meet contingent expenses at times of health crisis in the family. There is also one case availing credit for buying a goat and another for self-employment purpose. Credit is availed from the Thera fund, local chitties, Service Cooperative and Nationalised Banks. The credit amount varies between as low as Rs 2,000/- from the local Chitties and as high as Rs 50,000 from nationalised banks. In general, the amount that goes for saving is far meagre as compared to the amount that goes into remitting the loans.

The despicable feeling of being a debtor and the inability of paying back the debt regularly because of the lack of secured flow of income do daunt them continuously. It further creates a stress in the consumption capacity of the people and a mental strain. Nevertheless, it is slowly becoming part of their livelihood pattern as a kind of inevitability, which they have to bear. Instance of deterioration of living condition, however, is not totally ruled out in such families, as happened in one of the cases (Case 5). In this case, the miscalculations and misfortunes, which started manifesting during the life time of the husband, had been passed on to the shoulders of his wife after his death, with the situation turning into worse, with more and more
borrowings, ultimately forcing her to sell the limited assets to overcome the crisis and move over to an affordable site.

**SOCIAL INTERACTION AND POLITICAL PARTICIPATION**

Unlike the Ambedhkar colony where all people belong to a single community, the two Lakshamveedu colonies exhibit a mixed presence of communities. This does not deter them to have a cordial relationship among the neighbours. In the Ambedhkar colony, the dividing line within is more in the lines of class relations, which is marked in their style of living. However, mutual disputes are not totally absent within, but such disputes are resolved with the help of the local political leaders, though may not be to the satisfaction of all the parties concerned (as in Cases, 3 and 4). In a very few cases, membership in political parties, youth clubs or in trade unions is witnessed.

**PEOPLES’ PLANNING**

Regarding participation in meetings, only a few seem to be regular (as in Cases 7, 9, & 4), but invariably with a benefit motivation. There are a few who express that they would be participating in the Gram Sabha meetings (Cases 2, 11) if it is held nearby while there are others who express that they would participate if they do not have any other engagement (Case 10).

Many have been benefited from people’s Planning programmes. Some had availed assistance for house construction, or house repair while there are others who had been benefited from latrine construction programmes. There are a few who are members in Kudumbasree. Least political interference is noticed by some in the people’s planning programme (as reported in Case 6), while it is not totally ruled out (as reported in Case 8).

In general, there is a positive response with regard to people’s planning programme, as it is found to be far better than earlier programmes, though it has not evoked a total support probably based on personal experiences or individual political affiliation.

**LIVELIHOOD ANALYSIS**

In the efforts to enhance the status of livelihood, it is generally agreed that people should have access to increased number of choices and enhanced opportunitites. However, with regard to the question of choices and opportunities, it gives way to a series of questions:

- Should it ultimately, be towards creating unlimited choices and opportunities or restricted and selected choices and opportunities?
- If it is the latter, who decides what is to be selected?
- What is the role of the people, in these choices?
- Being part of the society, are they not affected by the general values and aspirations?
- What should be the solution?
SUSTAINABLE LIVELIHOOD-EMPOWERMENT PARADIGM

Looking at development from a sustainable angle had been gaining momentum in the last one and a half decades. Such a realisation has forced the development thinkers and planners in recent years to seriously evaluate the development options with an integrated perspective and seek for more appropriate alternatives that would bring greater sustainability to human life. However, such a realisation has not brought all pervasive impact necessitating a real change in the lifestyle of the people, requiring a new perspective and value system to be developed at the global level. This should also be reflected in the analysis of poverty and of the livelihood system of the grassroots serving as a framework and leading to a sustainable livelihood pattern.

From this point of view, the degree of deprivation-enrichment-misappropriation framework vis-à-vis the livelihood-empowerment paradigm could be drawn for any community of people, distinguished by geographic boundaries or any other characteristics such as community, gender, etc. The people could be stratified by a composite index of the characteristics in terms of the degree of deprivation-enrichment-misappropriation scale, making use of the six components of the ‘Livelihood–Empowerment Circle of Sustainable Development’ (LECS), presented earlier.

Within an eco-physical dimension, the natural resources, and the human-built infra-structural resources and amenities that should assume the nature of common property resources play a significant role in the livelihood enrichment process. The physical facilities such as housing that are required at the familial level also form part of this dimension. Basically, the assessment should be the extent of availability of such resources, the extent of access to these resource without jeopardising the sustainable interests and the extent of efficient utilisation. The appropriate awareness about the inner strengths of the resources and the extent of utilisation of these resources in an effective manner is as important as to the maintenance of simplicity in these endeavours and the collective participation and the feeling of a sense of ownership among the participants.

As for the bio-physical dimension, the extent of opportunities available in one’s disposal that would ensure the required intake of nutritional prescriptions, the actual food intake, and the appropriate health standard are of crucial importance to achieve a sustainable livelihood. The health of the individuals and of society should be perceived as the foundation of any livelihood system.

The third dimension namely the economic dimension concerns with the availability of productive opportunities, the extent of capacity building to efficiently make use of these opportunities, and ensuring a reasonably safe future through necessary entitlements and creation of assets, without resulting into accumulation and appropriation beyond sustainability. For the fulfiment of this dimension, the first two dimensions have to play its necessary and appropriate role.

The fourth dimension namely the social dimension concerns the building up of the collective spirit among the people, whether it is at the Neighbourhood level, at the
At the Gramsabha level, at the Kudumbasree level, or at the level of the societal foundations such as family community etc.

At the level of cultural dimension, the availability of educational opportunities, arts, sports, and entertainment, and the extent of their utilisation based on the individual and group capacities are the important aspects in the process of one’s mobility towards sustainable livelihood and the resultant empowerment.

As for the political dimension, the major concerns are the extent of one’s capacity in undertaking and participating in group initiatives, the power of decision making and leadership.

Such a framework should involve a kind of neutral assessment of one’s living conditions in terms of the living standard or the living status, reflecting ultimately the ‘Level of Livelihood Security’ (LLS), on a five-point scale. The system of levels should capture the desirable optimal sustainability, falling in the middle so that there are efforts towards converging to the mid-point from the undesirable conditions of deprivation on the one side and of affluence on the other side of the spectrum. Thus, based on the lifestyle of the people, the following levels could be identified for classification in the micro-contexts.

<table>
<thead>
<tr>
<th>Levels of Livelihood Security (LS)</th>
<th>Additional Attributes</th>
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<tbody>
<tr>
<td>1. Bare-sustenance-level of Livelihood Security (BLS):</td>
<td>Vulnerable, Eco-sustainable</td>
</tr>
<tr>
<td>2. Finer-subsistence-level of Livelihood Security (FLS):</td>
<td>Threshold, Symbiotic/Reciprocal-sustainable</td>
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**BARE-SURVIVAL-LEVEL**

It is a fact that even those at the most vulnerable level, tend to develop appropriate mechanisms and coping and adaptive strategies to overcome crises and are able to survive all odds in spite of severe constraints. This vulnerability could be manifested at any of the dimensions within the livelihood-empowerment paradigm. As for the question of sustainability, such a situation hardly leaves an adverse impact on the ecological balance.
FINER-SUBSISTENCE-LEVEL

At this level, things are managed without much of a problem, and the basic minimum needs are met to ensure a safe livelihood. Though lacking a sense of security to ensure the continuous capacity to achieve these basics, the subsistence level ensures that there is no force operating to deprive the subsistence requirements. This point also represents the threshold point, opening the way to enter into the higher enrichments of human development.

In most of the dimensions, the level of livelihood status could be discerned at this point in the five point scale among the weaker sections of the people in Kerala as evidenced by most of the cases of the present study. At this level, one could also discern a kind of symbiotic relationship with the ecological setting without much disturbing or exploiting the natural setting. This level also manifests a reciprocal sustainability in society.

OPTIMAL-SUSTAINAL-LEVEL

Being the mid-point in the scale, and the core of the given paradigm, this level is the most desirable one, overcoming the defeatist and deprivational tendency on the one hand, and the misappropriational and over-exploitative tendencies on the other hand, both representing the extreme points of the scale. This level vouches for a manifestation of a greater efficiency in the use of available resources to achieve the maximum benefits of sustainable development. It is the most effective level, encompassing the vital-sustainal characters.

CRITICAL-SUSTAINAL-LEVEL

This is the level immediately away from the mid-point signalling the criticality in the realm of sustainability. It reveals the accumulative tendency for many of the pseudo comforts in the life but are seriously endangering the sustainable livelihood. It encourages a consumerist culture, accumulative tendency, perpetuate egoistic ideals and individual-orientations. The sustainable livelihood paradigm demands that there should be a serious reconsideration of the development priorities at this level and move towards the centre, by giving up unsustainable and endangering markers of living, instead of keeping the eyes on the heights of conspicuous consumption of the extreme point that is a bane for sustainable development. This point represents the threatful sustainal character of development.

GRAVE-SUSTAINAL-LEVEL

This is the extreme point of living condition, unmindful of the fellow humans of the present generation or of the future humans of the coming generations, pushing the planet earth to the point of no return, the manifestations of which are clearly written on the walls. It represents the over-consumerist and unmindful section of humanity. It points the grave situation of total holocaust and complete annihilation. It is highly detrimental to the continuity of human existence. The affluence and the no-return points of accumulation that are fast engulfing the present world, resulting in the
increasing competition for supremacy in the race only points to the least-sustainable character of such development.

In this way, a particular family displaying a particular degree of deprivation-enrichment-misappropriation character may fall in, within a particular level with reference to one dimension while it may fall in another category with reference to another dimension in the Livelihood-Empowerment paradigm. Such identification should emerge contextually and within a micro level participatory assessment to be made by the local community themselves with a minimal assistance from outside. It requires an intensive educational process to be preceded. If this becomes possible, then, it would be easier to address the exact problem directly to enable the particular family in question to move towards the core or the mid-point in the scale.

In this way, for instance, every Panchayat may develop a sustainable-livelihood status map of its own, at the micro level and set its targets of programmes and projects. The details of the micro contexts should automatically reflect the ground level realities of the people as perceived by the people themselves. The neighbourhoods should serve as the least micro context in the life of the people, especially in the context of the decentralised governance.

The same five-point scale could also be used to assess the development standards and direction at the macro level, whether it is at the regional level, or at the national or international level, and direct the policy framework accordingly.

The crucial point of departure in the above five point scale from the conventional scales is that while it attempts to assess the actual living conditions of the people, the target point is not the end of the scale but the mid-point which is considered as the optimal point of sustainability. It indicates to the fact that the points above this level are a threat to sustainability and the end point is, in fact, detrimental to sustainability and so, those at these levels should, in fact, to be forced take an about-turn to move towards the mid-point, the point of true enrichment, if the development efforts have to be sustainable. It is the second level, which is also the point that is proximal to the lower peripheral, which represents the threshold level, the crossing of which is essential to achieve the humanistic high points of livelihood from just remaining with the basic minimum of livelihood. The point that is proximal to the higher peripheral, in fact, represents the prevalence of consumerist culture, which is becoming more and more intensified with the onset of globalisation, and which needs to be urgently halted through efforts recognising and reinforcing the indigenous knowledge base and the people’s initiatives, which has been becoming possible through people’s Planning Programme.

One way of ensuring the return of the consumerist life style towards the sustainable life style is to impose a heavy tax structure on the items that contribute to such a style of life. Another way of ensuring sustainability is to monitor the consumer products for their sustainable character and ban such products and their advertisements that do not ensure sustainability and incorporate the same in the educational process through media. There should be a global realisation that any growth that does not ensure sustainability is a burden to humanity.
CHAPTER IX

POSTSCRIPT: LESSONS AND LEARNINGS

The project was carried out with the objective to understand the nature of participation of the people in the process of the People’s Planning, the nature, and impact of the Programmes on the livelihood pattern of the weaker sections, and the extent of their empowerment in the process of its operation. In the light of such analysis, it was also intended to look into the concept of poverty itself within the sustainable development and livelihood paradigm.

The study was undertaken in Dharmadam Panchayat in Kannur District, with specific focus on the weaker sections, namely, the Scheduled Castes, BPL families and the women. Household Survey and Interviews were carried out, Case Studies were collected, and the participatory tools were applied in understanding the processes and the patterns concerning planning, participation, empowerment, and livelihood vis-à-vis the weaker sections.

With regard to participation, the term itself is pregnant with multiple understandings, meanings, and interpretations, depending on the ideological leanings and orientations. Genuine participation implies a sense of ownership and an assumption of responsibility for one’s own livelihood system and collective social life. In the context of People’s Planning, participation became the buzzword for a genuine decentralised development, manifesting a political will for its achievement. The task was initiated under the banner of people’s campaign with the objective to have ‘informed participation’ leading to ‘informed choices’. The study indicates that the ‘Gram Sabha’ of the first year of the plan period was lively with great expectations. A greater enthusiasm got reflected in the subsequent Gram Sabha, meant for the initiation of the programme implementation. However, in the course of the process, the whole exercise had turned out to be programme-driven, with the participation dimension taking a back seat. Nevertheless, the entire process, with greater transparency in the identification of the programmes and of the beneficiaries, with a more or less scientific approach, had a touch of the common people, to a considerable extent. It had also paved the way for the people to know more about the programmes and be knowledgeable about some of the development initiatives in the neighbourhood. However, it had also imposed a sense of exclusion and inclusion, especially along the lines of BPL and non-BPL, even among the people of the same locality, the same being reflected in the neighbourhoods (Ayalkootams) too. Moreover, there had always been people who point their fingers out with cynical criticism without extending the benefit of their participation and wisdom.

As for the nature of the programmes, there had been several innovative measures and integrated schemes identified and implemented in the productive, service and infrastructural sectors, addressing to the needs of the individual, family, group, community and the locality. However, there had also been several oft-repeated and same-old schemes which had been handy but lacking the wisdom of the people and scientific projection and follow up. For the same reason, such programmes had failed.
to sustain their intended objectives, and remained a short-term focus, without any long-term impact.

A propos the impact of the programmes, the major achievement had been in the improvement of the physical conditions of living, especially of the people belonging to weaker sections, which had been made possible through housing and sanitation programmes. However, there are quite a few cases, encountering difficulties either in availing the benefits, or in completing the availed benefits. As for the livelihood security, though several efforts had been initiated to enhance the skills and opportunities, such efforts had not been channelised properly, and had been lacking clear vision and future follow-ups. There had also been initiatives to increase the productive opportunities of the people, which also had to face similar fate with a few exceptions. Asset creation had been successful to a limited extent, especially in the case of women, under Kudumbasree programmes. The women collectives had definitely helped in raising the self-confidence among women, though only to a limited extent, as it had not gone quite far, in undertaking new initiatives or pursuing the same further, gauging the requirements and demands of the people and in establishing productive linkages.

As regards the concept of poverty, the available tools and measures of criterion, and policy approaches indicate that the concept of poverty is neither properly understood nor genuinely applied in envisioning and enhancing sustainable development. The understanding of poverty within a sustainable livelihood-empowerment paradigm leads to fresh alternatives involving a kind of neutral assessment of one’s living conditions within the framework of the ‘Livelihood Security’ (LS). This would necessarily involve not only the deprivational aspect on the lower level but also the misappropriational aspect on the higher level, both of which are undesirable in a sustainable development paradigm. Such an understanding has given way to the development of a new five-point scale to capture the living conditions with reference to six different dimensions in the livelihood-empowerment paradigm and pointed to the desirability of moving towards the mid point for achieving a sustainable development.

Overall, the study reveals that the decentralised People’s Planning had been a kind of silent revolution among the people of Kerala, as reflected in the plan activities of the Panchayat, corresponding to the Ninth Plan Period. However, it had not been made possible to reach its logical end, mainly due to the lack of clear understanding and objectives of the process by all the concerned, and the lack of political will during the latter years, leading to its sliding down from its original initiative and orientation.

LESSONS AND LEARNINGS

In the light of the present study, several lessons and learnings could be drawn along the lines of the different dimensions, that would be of use in the future formulation of policies and programmes.

Access to and control over resources is an important aspect that forms the base of the eco-physical dimension.

With the prevalence of parochial perception and dependency syndromes, what is seen still lacking at this level is that there is yet to emerge a sense
of ownership among the people, and so, a kind of responsibility for maintaining its richness and enhancing its vitality. This is true of the natural resources as well as of the public utility infrastructure. So, there is an urgent necessity for creating an awareness to develop a sense of common property resources among the people.

- Every Neighbourhood should have a Public Building or a Community Hall for convening meetings, gatherings and functions at the Neighbourhood level.

- Housing is one of the important physical facilities that are attached to individual families. Housing is definitely a basic necessity. Owning a decent house is a dream for all, and definitely forms part of the livelihood security. However, how big and how elaborate it should be, and which should be a sustainable optimal level are questions, that hardly bother any. In fact, while the size of the family is fast reducing, and the families themselves becoming more and more nucleated, it is surprising that the size of the houses are continuously increasing and becoming more and more elaborate and complex, with increasing emphasis for privacy and individualism. Moreover, it becomes a status symbol.

- In this context, the sustainable optimum should necessarily become a concern for all and the construction of houses should more or less be synchronized with the size of the family. It would not be odd to think of a Public Residential Cottage (PRC), even at the neighbourhood level, which should be considered as an extension of their respective houses within the Neighbourhood and serve the purpose of accommodating the occasional guests.

- Moreover, in the construction of houses, expertise should necessarily be extended in making it nature-friendly and cost-effective.

- Through awareness creation and education process, rain harvesting should be popularised to overcome the perennial problem of water for drinking and other purposes.

- As for the bio-physical dimension, ensuring a basic livelihood security should become the responsibility of the local community, with the neighbourhoods at the base.

- Availability of healthy food items could be ensured if maximum requirements are met within the Neighbourhood, Ward or the Village Panchayat.

- Ensuring a healthy living should also be given a top priority at the neighbourhood level. Health education, health insurance system etc., and access to health services should be some of the initiatives that should be ensured for all members starting from the Neighbourhoods.

- Proper sanitation facilities and the cleanliness of the surroundings free from mosquito menace should be ensured and regularly monitored at the Neighbourhood level to get rid of artificial and poisonous aids, and to increase the healthy living condition.

- An effective Waste-Disposal cum Recycling System should be developed which would again ensure a sustainable livelihood system.
In the economic dimension, work assurance and employment security should be ensured, which should lay the foundation for a basic livelihood security, within a sustainable development paradigm.

Formation of labour cooperatives at every level and ensuring social security would go a long way in ensuring the minimum security level for the grassroots, in the absence of which, insecurity would ever hang over their heads as a perennial problem of an insecure livelihood.

There should be efforts to universally distribute the available labour opportunities rather than allowing to be cornered by the most fit.

Simultaneously, there should be efforts to enhance the skills of the less fit, according to their respective strengths so that everyone becomes committed and efficient in their respective sphere of work.

There should also be efforts to encourage co-operative enterprises as it is presently done in the Kudumbasrees, with the aim to efficiently make use of the available resources within a neighbourhood level and with the purpose to meet first the various requirements of the neighbourhood, the surplus of which is shared with the adjacent Neighbourhoods. Co-operative farming could be one such initiative.

The expertise that is available in different areas such as agriculture, animal husbandry, industry etc., should actually reach out to the grassroots level in enhancing and ensuring sustainable production with high efficiency and productivity.

In the social dimension, the orientation should be in strengthening the family ties and discouraging the individual tendencies.

One of the discouraging elements of modern life is the disintegration of joint family system coupled with the misplaced priorities and busyness of modern life, resulting in the loss of the traditional interactional avenues and the emotive bondage of the young and the aged, and thereby losing the dynamics of traditional learning processes.

As a result, the process of enculturation had suffered by intention and quality, the same reflected in the personality formation of the individuals, the sufferers in the process being both the young and the aged.

This demands that there should be some system to overcome the deficiency, probably by establishing a Child-Aged Mutual-Care-cum-Interactive Centre (CAMCIC) at the Neighbourhood level, combining the functions of Anganvadis and Crèches and the Day Care Centre for the Aged.

In the cultural dimension, education, not only formal but also informal, assumes high significance.

It is here that the values, attitudes, and social concerns take shape.

There should be increasing efforts to strengthen the quality of formal education and at the same time extend the benefit of social education in all dimensions of life to the public by decentralising it at the Neighbourhood level and offering it periodically.

Indigenous knowledge system should find an important place in this process. Access to information should also be ensured in this process.

Only such an educational process would ensure a livelihood pattern that would reflect the sustainable development concerns.
There should be enough opportunities to enhance the cultural expressions of the people at the neighbourhood level, which could also be taken up at the higher levels.

Such efforts are obvious in the organisation of Gramotsavam, Keralotsavam etc. the ultimate aim of which should be to enhance the cultural expressions of the people and to bring greater opportunities of public get-togethers and community celebrations that are of secular in nature.

In the political dimension, the Neighbourhoods should become the base of the decentralised governance with the efforts to ensure decentralisation at all levels.

There should be every effort to strengthen the Neighbourhoods and there should be opportunities even for the hitherto silent majority to speak up their concerns and priorities.

The neighbourhoods should be along the lines of the traditional village Panchayats with an obligatory participation and a right to participate for every eligible voter, in its periodical proceedings, from where the representative governance takes over at the higher levels. Thus, even the Gram Sabha would become a representative body, to make it a realistic one.

The representativeness could be proportional, fixing a certain percentage, say, ten, duly taking into consideration the gender dimensions. Though an optimal and minimal number of households could be fixed for the formation of a Neighbourhood, it should reflect the realistic geographical and social boundaries.

At the neighbourhood level, there could also be sub-groupings based on differential characters such as gender, age etc. without giving way to narrower concerns of caste and religion. In the process, narrow political interests and affiliations should also have no place at the lower levels of governance.

Neighbourhood vigilance bureau, neighbourhood grievance cell etc., could be formed to tackle localised disputes that come in the way of a collective social existence.

The participatory learning approach could be more suitable in the local level assessment of strengths and priorities within a sustainable development paradigm.

The experiment of decentralised People’s Planning had definitely provided a direction towards some of these concerns and a beginning towards sustainable development, though unfortunately it had not been pursued further with the same spirit of commitment and political will, overcoming the shortcomings and incorporating the learnings.
REFERENCES


APPENDIX: ‘BULLET POINT CASES’

CASE NO 1: VANNAN, WIDOW-HEADED, WOMEN-ONLY BROKEN NUCLEAR FAMILY

FAMILY DETAILS
• Two member family, consisting of head of the family, aged 60 and her unmarried daughter, aged 30;

EDUCATION
• Head is illiterate while daughter is high school educated
• No newspaper is subscribed but read it from the neighbour;
• Television is watched on Sundays in the neighbour’s house;

OCCUPATION AND INCOME
• Head works as a sweeper in a temple twice a week and gets Rs 40/
• Other times, she does domestic service in the neighbourhood;
• Her daughter is a beedi worker in the nearby company;
• She earns Rs 150/- per week; Wants to change her work if there is an opportunity;
• Financial matter of the family handled by her daughter;

CONSUMPTION
• Rice including raw-rice, wheat, sugar and kerosene are the main items from the ration shop,
• Frequent once a week by the daughter;
• They have food at three times but cooking is done only in the morning and evening, done by her daughter;
  • Morning times, occasionally prepare dosa or puttu.
• Main food item is rice;
• Vegetable is preferred to fish though the latter is also bought occasionally;
• Earlier fish was a regular item but the head is forced to change her dietary pattern to pure vegetarian on medical grounds;
• Rs 100/- required for a week’s expenditure; No difficulty faced so far, regarding food.

HEALTH
• Head of the family affected by mental disorder for the last few years;
• Her daughter affected by cataract on both eyes; one of the eyes operated a year before at Coimbatore, free of cost, arranged by a service organisation;
• Even then, had to spend about Rs 1000/- for travel and food
• The second eye also requires operation; Medicine is not continued any more;

WATER, HOUSING & SANITATION
• Depend on the neighbour’s well for drinking and cooking purposes;
• They depend on the colony well for other purposes;
• Water available in all seasons;
• Latrine, constructed with grant from the Panchayat, but no bath room;

**FUEL & ELECTRICITY**
• The house is electrified with minimum consumption.
• Wooden chips from a match factory used as a source of fuel;
• Coconut fibre, and kerosene are also used as fuel;
• An average of Rs 25/- required for 100 pieces of coconut fibre;
• During summer, fuel sources are collected by the head, from the neighbouring areas;
• During rainy season, fuel difficulty experienced as no adequate space for storing it;
• So, forced to use kerosene stove during rainy season;

**CONSUMER DURABLES**
• Own a radio

**ASSETS, SAVINGS & CREDIT**
• The area of four cents including the house is under daughter’s name;
• Joined the festival fund with a saving of Rs 10/- every week; The remitted amount refunded at the completion of the scheme;
• For immediate needs, borrow from festival fund, on short term;
• Daughter has taken beedi workers’ insurance policy, remitting Rs 10.25 every two weeks, on 15 years duration;
• However, unable to pay the last few instalments due to shortage of work
• Availed a loan of Rs 20,000, in 2001, on personal surety, from Dharmadam Cooperative Bank, for house construction; have to pay Rs 900/- per month;

**SOCIAL INTERACTION & POLITICAL PARTICIPATION**
• Have good interaction with the neighbours, irrespective of caste and creed;
• Do not visit cinema houses;
• No membership in any political party or association;
• Small disputes solved by the local political leaders and the Ward Member, without any interference of the police or caste leadership;

**PEOPLE’S PLANNING**
• Participate in Gram shabha and Ayalkoottam meetings if held nearby;
• Availed grant from Panchayat, for construction of house;
• Have a good opinion about people’s planning;
CASE NO 2: THIYYA, WOMAN-HEADED, NUCLEAR FAMILY

FAMILY DETAILS
• Three member family consisting of the head, aged 41, her handicapped husband, aged 45, and son, aged 23

EDUCATION
• None of them have education beyond the lower Primary level
• Earlier a Malayalam daily, Mathrubhoomi had been subscribed for just a month, but later discontinued due to financial difficulties;

OCCUPATION AND INCOME
• Head of the family and son are daily wage earners;
  • She is engaged in local wage works (naadan pani), but the work available only for a few days in a week;
• Son, the main income earner, is engaged in construction work; The daily wage for women is Rs 125/- and for men and Rs 150/-
• Interested to take up animal husbandry but unable to take up due to lack of space;
  Want to improve their present condition.

CONSUMPTION
• Food is taken three times a day;
• Tiffin prepared for Break-fast only when there is good income in the family;
• If no adequate money available, satisfied with rice gruel;
• Fish is a regular dish and spend Rs 5/- to 10/- daily;
• Vegetable used occasionally;
• Meat is consumed only on special days;
• PDS utilised and the items are bought by the head;
• No difficulty faced regarding food

HEALTH
• Her husband is handicapped and also suffers from epilepsy;
• He is also having the problem of eye-sight
• He is taking treatment, and medicines, spending Rs 200/- a month;
• However, treatment is discontinued when faced with financial difficulties;

WATER, HOUSING & SANITATION
• Water is drawn from the colony-well for all purposes including drinking;
• Her house has bath room and latrine facilities;
• Bath room constructed, spending own money;
• The latrine had been built under PP programme;

FUEL & ELECTRICITY
• House is electrified but the consumption is limited to the minimum level;
• Coconut leaf and its cadjan, and wooden chips are used as fuel resources;
• Rs 300/- required per month for fuel resources;
• Usually it is the head who collects fuel resources from different places;
CONSUMER DURABLES

• Have a radio cum tape recorder; Tape recorder used by son

ASSETS, SAVINGS & CREDIT

• The four cents of land, where the house is located is in the name of the head of the family;
• The head of the family is a member in the Kudumbasree saving;

SOCIAL INTERACTION & POLITICAL PARTICIPATION

• Household decisions are taken together with son
• Harmonious relationship maintained with neighbours;
• The son occasionally visits cinema houses.
• No active political work;
• Head is member in one of the trade Unions;
• Approach the local political leaders for solving disputes;
• The land problem was solved with the intervention of the political leaders

PEOPLE’S PLANNING

• Head participates in the Gram Sabha or Ayal Koottam if it is held nearby but does not express her views in the meetings;
• Member in Kudumbashree programme;
• Had received latrine and house construction benefits under PP;
• Is positive about PP;
CASE NO 3: THIYYA, WIDOW-HEADED, MATRILINEAL MATRONEAL FAMILY

FAMILY DETAILS

• There are five members in the family, including the head, aged 55, daughter aged 30, two grand daughters and one grand son, all below 10 years;
• Son-in Law, a non-Malayali, is working in a circus company and most times away from home;
• Marriage of the younger daughter was held six years back, and she is living with her husband, in Kadirur;

EDUCATION

• Both the female adult members are below primary level education;
• Though there is an L P school nearby, her grand daughter is in LP at Palayad school, which is almost 2 Kms away, as there is continuity of education in the same school up to 12th standard and the neighbours also send their children to the same school.
• The children go to the school on foot
• Another grand daughter is going to the nearby Anganvadi;
• Earlier subscribed Malayala Manorama daily but later stopped due to financial difficulty;

OCCUPATION AND INCOME

• Main income is from son-in-law, who sends an amount of Rs 1500/- every month;
• Delivery expenses of the daughter were all met by the son-in-law
• Head of the family earns from domestic service and as a midwife;
• Her daughter also brings in some income occasionally through some domestic service and other casual works
• Earlier, they were tending goats and cows, but given up later, as she was affected by epilepsy;
• Cultivate vegetables including greens for domestic use;

CONSUMPTION

• Sugar, rice, wheat and kerosene are bought from the ration shop;
• As they fall under BPL category, they avail 6kgs of rice for Rs 30/- every week
• About Rs 100/- is required for every month, for this purpose
• Food is prepared two or three times a day, and have usually three meals a day;
• Dosa, idly, Puttu etc are the main items, prepared for Break Fast and for curry, make use of the leftovers from the previous day;
• Milk is bought daily
• Meals are prepared for Lunch and Dinner;
• Vegetables are fresh from the fields, either own or bought
• Fish is a regular item in all these meals, bought spending Rs 5 to 10;
• Meat is prepared only on special occasion;
• No difficulty is faced by them as far as food is concerned;
• Dress materials are usually brought by her son-in-law
• Some cloth materials like maxi are bought from the mobile cloth merchants
HEALTH
- The head of the family had suffered from epilepsy earlier; Now cured completely
- Homeo medicine is preferred;

WATER, HOUSING & SANITATION
- Depend on their own well to meet all their water requirements;
- The present house was constructed a few years back without any financial assistance from Government but with loans from different banks;
- It has bath room and latrine facilities

FUEL & ELECTRICITY
- The house is electrified;
- Wooden chips from a nearby match factory and kerosene are used as fuel;
- The chips bought for Rs 200/- is sufficient for meeting the fuel for two months

CONSUMER DURABLES
- Own radio and television;

ASSETS, SAVINGS & CREDIT
- The area of four cents including house is under the ownership of the head;
- The house was constructed after obtaining the ownership of the house site
- Also owns a share in the parental property of 13 cents of land; located near Thazhekavu
  - To meet the expenditure of jewellery and other items at the younger daughter’s marriage, borrowed form the Thazhekavu festival fund (Thera fund);
- Has an account in SBI, opened before the marriage of her younger daughter, but no transactions;
- On the occasion of marriage, received a lot of gifts in terms of money and materials; all liabilities concerning marriage had been cleared.
- Have an LIC policy in the name of the daughter, taken for 15 years, and pay a premium of Rs 270/- every three months;
- Rs 10000/- borrowed from Dharmadam co-operative Bank and another 10000/- from Kannur Development Bank, both availed for the for the purpose of house construction;
- Rs 2000/- is still to be remitted in Kannur cooperative Bank
- No amount has been remitted in Dharmadam Co-operative Bank, for the last three months
- There are also loans from chitties, taken to meet emergency needs on short term basis with heavy interest rates (Rs1/- for Rs100/ per week)
- All loans are in the name of the head of the family and the remittance is done from the income of the head and of the son-in-law.
  - Now, no amount is remitted in the Thazhe-Kavu festival fund (Thera fund).

SOCIAL INTERACTION & POLITICAL PARTICIPATION
- The relationship with some neighbours is not satisfactory mainly due to land dispute;
• The dispute is now settled with the intervention of the political leaders, though they are not satisfied with it;
• People visit their house for watching television programme;
• Visit cinema houses occasionally;
• No one involves in political activity;

PEOPLE’S PLANNING

• In her opinion, the parties are interested only in votes and not in people;
• She also has a grievance that the political activists do not help them to enter her son-in-law’s name in the list of family members in the ration card because he is not a resident here and he visits only very rarely;
• Rarely participate in the Gram Sabha and ayalkoottam meetings;
• Do not have any interest in the PP programme as they do not get anything from the programme
CASE NO 4: VANNAN, WIDOW-HEADED, BROKEN-NUCLEAR FAMILY

FAMILY DETAILS
• There are only two members in the family, herself (49 years) and her son (22 years);
• Head’s marriage was an inter-caste one, between Vannan and Goldsmith; Faced no problem;
• Daughter married seven years back;
• Decisions in the family are taken in consultation with the son

EDUCATION
• Head and son are primary educated
• When husband was suffering form a disease, son was forced to drop out from school, after completing seventh standard, due to difficulties at home;

OCCUPATION AND INCOME
• Main source of income is from her son’s work which is marble flooring, earning Rs 125/- per day;
• On an average, he works for four days a week;
• He keeps Rs 25/- to himself for his own expenditure for a day;
• Earlier, he was working with a goldsmith in the nearby locality;
• Head was earlier working in a match factory, which was closed some years back;
• She has been receiving Rs 500/- as pension every month;
• She had not taken up any other work afterwards

CONSUMPTION
• Ration card is used for buying rice, kerosene, sugar and wheat, once a week;
• Depend on the open market for additional requirements and other necessary items;
• All items bought by the head;
• Breakfast rarely prepared; Depend on the nearest hotel;
• Son takes only one meal from home on those days when he goes for work;
• Fish is a regular item on most of the days; Vegetables are used occasionally;
• On special occasions, they use meat;
• A decade ago, they were struggling to square their meal;
• Today, the situation is better.

HEALTH
• Two years back, the head had to undergo an operation for removing a tumour in her stomoch, spending Rs 16,000/-;
• Presently she is not taking any treatment;

WATER, HOUSING & SANITATION
• The well in the colony is used for all purposes except for drinking and cooking, as the well is not cleaned for several years;
• They depend on the well of the neighbour for good water;
• The house has latrine and bath room facilities
FUEL & ELECTRICITY
• Recently, the house was reconstructed under PP programme;
• It is electrified, with minimal consumption;
• Coconut shells, wooden chips and kerosene are used as fuel resources;
• The wooden chips are bought from the match factory by the head;
• For kerosene, they depend on ration, and is used for making tea and other light preparations;

CONSUMER DURABLES
• Do not own TV, radio, mixi, etc;

ASSETS, SAVINGS & CREDIT
• Four cents of land, including the house is in her name;
• Have an account in the festival saving scheme;
• Member in Kudumba shree saving and pay Rs 5/- every week
• Daughter’s marriage, held eight years before, helped by neighbours and relatives;
• Loan from a local money lender, is yet to be repaid; incurred an expenditure of Rs 50000/-
• Availed Rs 16,000/-, from a chitti for head’s treatment, two years back;
• Rs 10000 borrowed from Dharmadam Service Bank, for house construction;
• Work progressing; Unable to remit last 3 instalments;
• Loan from festival fund and from friends also used for the purpose;

SOCIAL INTERACTION & POLITICAL PARTICIPATION
• Good relationship with neighbours;
• No gender or caste based discrimination experienced;
• Disputes with neighbours resolved by the intervention of local political leaders;
• Son, a member in a youth club;

PEOPLE’S PLANNING
• Regular to the meetings of Gram Sabha and Kudumbashree, with benefit motivation;
• Even after receiving benefits, they continue to participate;
• Got benefit from Maithri housing scheme in her mother-in-law’s name and remitted the beneficiary share of Rs 2500/- but after her death, it was transferred to her name; but the amount not returned; now, benefiting under the Panchayat scheme;
• Positive about PP; disfavours political intervention;
CASE NO 5: THIYYA, WIDOW-HEADED MATRO-NUCLEAR FAMILY

FAMILY DETAILS
• The family consists of the head (62 years), her son (36 years), daughter-in-law (30 years), daughter (29 years) and a grand daughter (2 years);
• Major decisions are taken by her, in consultation with others;

EDUCATION
• All, up to or below primary educated;
• Television programmes are watched from their neighbouring households;

OCCUPATION AND INCOME
• Main income is from her son and daughter;
• Her son works as wage earner; He gives only Rs 50/- per week from his income
• Daughter is involved in beedi rolling, staying at home;

CONSUMPTION
• About Rs 250/- required to meet the weekly expenditure;
• PDS facility is utilised and all things eligible are bought once a week, by the head or sometimes by her daughter;
• They require 11 kgs a week while they receive only 6 kgs from the ration, the rest bought from the shop;
• Food is cooked in the morning and afternoon;
• For Breakfast, they prepare, dosa, idly and puttu on alternate days;
• They also buy a glass of milk daily;
• Fish is a regular item in their food, spending Rs 5/- every day;
• Vegetable is also used, spending Rs 15/- per week;
• Meat is prepared only on special days;
• No difficulty is faced to meet their daily requirements

HEALTH
• Health condition is satisfactory;
• Depend more on Homeo medicine for ordinary health problems;

WATER, HOUSING & SANITATION
• Water is collected from the common well for general purpose and from the well of the neighbouring household, for cooking and drinking;

FUEL & ELECTRICITY
• The house is electrified about 20 years back;
• Consumption of electricity is at the minimum level;
• Since the last fee was not paid, electricity was disconnected;
• They depend on the kerosene lamp Wooden chips from the match factory, along with coconut shells and fibres are used as fuel;
• 100 pieces of coconut shells costs Rs 50/- while it is Rs 30/- for the fibre;
• Rs 100/- is spent per month for Wooden chips;
CONSUMER DURABLES

• They have a radio but not in a working condition;

ASSETS, SAVINGS & CREDIT

• Have four cents under her name;
• Have membership in Kudumbashree saving scheme but not in festival saving fund, though widespread in the area;
• Husband’s chitti scheme ended in failure;
• Availed a loan of Rs 4000/- to clear the dues;
• After his death responsibility fell on her;
• A portion of Rs 12000/-, received under IRDP was used to start a grocery shop and the rest to clear the debt;
• Total remittance required was Rs 24,000/-, in addition to the festival fund of Rs 5,000/-
• In all Rs.350/- per month to be remitted;
• No regular remittance due to financial crunch;
• With many new shops, business affected;
• Another loan of Rs.1800/- from festival fund, only added to the liability;
• Today, the family is in the grip of debt trap, forcing them to sell their house and land;

SOCIAL INTERACTION & POLITICAL PARTICIPATION

• No discrimination is experienced based on caste or religion;
• No active worker in the party;
• Due to this, they do not receive much benefits, they opine.

PEOPLE’S PLANNING

• Sarada participate in the meetings of Grama Sabha and Ayalkootam;
• As part of the PPP she received a grant of Rs.6000/- in connection with house repair;
• They did not apply for any other benefit than this one;
• They have a good opinion about PP;
CASE NO 6: ASARI, JOINT FAMILY

FAMILY DETAILS
- The Family consists of the head (52 years), head's wife (47 years), son (29 years), daughter-in-law (27 years) and three grand sons (below 10);
- Family Size: 7 (2 Male Adults, 2 Female Adults and 3 Children);
- Son – inter-caste, love marriage, with the support of friends;
- On important matters, all family members consulted before final decision taken by the father.

EDUCATION
- None of them have beyond High School education;
- Two children studying in a nearby LP school;
- Buy Malayala Manorama weekly;
- Visit the neighbouring household for newspaper reading and watching Television especially cinema, serials and other cinematic programmes;

OCCUPATION AND INCOME
- The head is the main earner in the family, working as a Saw mill daily worker for the last 35 years;
- He earns Rs 125/- as daily wage;
- Son brings in a little income through some odd works; earlier, before he lost his forearm in a clash, he was driving his own auto-rickshaw.

CONSUMPTION
- Receives BPL benefit of monthly ration of 25 Kgs of rice, one kg of sugar and two litres of kerosene oil;
- Weekly procurement by head's wife;
- Food prepared mostly at noon and night;
- Breakfast prepared only occasionally;
- Rice and wheat are daily consumed;
- Fish and vegetables bought daily, available locally;
- During rainy season, finds difficult to meet both ends;
- Overcome by borrowing money from local chitty;
- Daily or weekly purchase done by head's wife;
- At least Rs 400/- required to run the house for a week;
- Head non-alcoholic while son smokes and drinks;

HEALTH
- Son lost his right fore-arm in a clash; Treated at Kozhikode Medical College Hospital;
- Expenditure met by borrowings from friends, chitties and banks;
- Was taking bed-rest for a year;
- Sold the auto-rickshaw, after suffered the injury, and to repay the loan;
- Yet to repay a loan of Rs 20,000;

WATER, HOUSING & SANITATION
- Panchayat well in the colony, does not meet their entire requirements;
• Also depend on the PWD water pipeline;
• During summer, water supplied in lorry once or twice a week;
• Each family could get three vessels of water;
• During scarcity, may forego even bathing;
• Water is the most important problem;
• Traditional latrines available but no bathroom except temporary ones for women;

FUEL & ELECTRICITY
• House is electrified;
• Wooden chips, main fuel for cooking;
• Procured from a nearby Match factory, once a month or a week, by cash payment, and brought home either on headload or by auto rickshaw, by head’s wife;
• Cost of material varies by season; One bundle or bag costing, about Rs 20 to 25;
• Scarce and so, costly during rainy season when the income is low;
• Can’t preserve for want of space; Kerosene also used as a supplementary fuel;

CONSUMER DURABLES
• Own a radio

ASSETS, SAVINGS & CREDIT
• Three cents of land and the house owned by the head;
• Head’s wife involved in Festival fund; No other savings or insurance policies;
• Own Necessary implements required for works;
• There is a loan of Rs 4000/- from Dharmadam Co-operative Bank, taken in 1999, for the treatment of the head; Still, not repaid fully

SOCIAL INTERACTION & POLITICAL PARTICIPATION
• Has smooth relationship with neighbours;
• No discrimination or preferential treatment experienced, based on gender or community in the colony;
• Cinema houses visited once or twice a year;
• No one is a member of any political party or organisation;
• If neighbourhood / Gram Sabha meeting held nearby, head’s wife participates; Otherwise, son does;

PEOPLE’S PLANNING
• Lot of interest and curiosity at the initial phase of PP;
• Though interactive, the meetings are mostly one-sided, listening to what Ward Member and others say.
• General response about PP is positive and consider it to be developmental with least political intervention;
• No benefit so far from PP;
• Though applied for house repair, rejected as less deserving than others; Did not pursue further
CASE NO 7: ASARI, WIDOW-HEADED, MATRO-NUCLEAR FAMILY

FAMILY DETAILS
- The family includes the head (69 years), her son (44 years), daughter in law (33 years), and two grand sons;
- The head takes decisions, though others are consulted.

EDUCATION
- None of them have crossed Primary education;
- The grand sons study in Palayad Higher Sec. School, one in the 6th and the other in the 4th standard
- The elder one goes for tuition, paying Rs 40/- per month
- No newspaper is subscribed; T V is occasionally viewed in the neighbouring house;

OCCUPATION AND INCOME
- Son works as a painter;
- The family depends mainly on the income of her son:
  - If no work for son, face difficulties;
  - Daughter-in-law does tailoring occasionally

CONSUMPTION
- Utilise PDS for rice, kerosene, sugar and wheat;
- Food prepared three times a day;
- Fish is a regular item in their meals, spending about five rupees per day;
- Vegetable bought from the nearby grocery;
- Meat is used only on the occasions like Onam, Vishu, etc

HEALTH
- Head suffers from rheumatism;
- About Rs 150/- spent every week for medicines and consultations;

WATER, HOUSING & SANITATION
- Water collected from the common well; The pipe water is also used for purposes other than drinking;
- During summer, the Panchayat supplies water through water tanker, partially solving the problem;
- The house is in an area of 4 cents, with attached bath room and toilet facilities

FUEL & ELECTRICITY
- For fuel, they depend on the match factory, paying about Rs 20 to 25/- for a bag of wooden chips, to last for a week;
- No kerosene is used for cooking;

CONSUMER DURABLES
- Own tape recorder and radio; Radio used mainly for hearing film songs;
ASSETS, SAVINGS & CREDIT

• The ownership titles of the house is with the son
• Six months before, Rs 12,000 taken from a bank on a three year term on monthly remittance, for house repair, but could remit only Rs 1000/- so far;
• Another loan availed mortgaging gold ornaments to meet her treatment expenses and house-repair;
• Another Rs 1000/- borrowed from a money lender;
• All these are yet to be repaid
• Son has taken a LIC policy for Rs 11,000

SOCIAL INTERACTION & POLITICAL PARTICIPATION

• Good relations with neighbours;
• Some problem with one of the neighbours for some years, resolved with the intervention of political leaders;
• No dispute on caste or religious basis;
• Daughter-in-law is an active worker in the Mahila Association;
• Head claims to be regular to Gram Sabha and Ayalkoottam meetings;

PEOPLE’S PLANNING

• PP grant received for repairing the house,
• No sanction for the construction of latrine;
• Have good opinion about pp;
CASE NO 8: KOLLAN, WIDOW-HEADED, EXTENDED FAMILY

FAMILY DETAILS
- Extended family, with 14 members including the head (69 years), her two sons and one daughter (all in their forties) and their families
- In all, five male adults including three married, five female adults including the widowed head and three married, and two boys and two girls;
- Head takes decisions in consultation with the others;
- A good relation is maintained among the members;

EDUCATION
- None of the members, except a girl, are high school completed;
- Five of them have just primary education at a upper or lower levels;
- Two boys and two girls are studying in the primary school.
- No newspaper subscribed;

OCCUPATION AND INCOME
- One of the sons is an auto driver
- Sometimes involved in the traditional occupation of blacksmithy;
- The other son engaged in blacksmithy,
- They work for their regular customers;
- Grandson is also an auto-driver, but not regular;
- Her son-in-law is a beedi worker;

CONSUMPTION
- The daily expenditure comes to about Rs 100/-;
- They utilise the PDS; pay Rs 3/- per kg of rice;
- A total of about 50 kgs of rice required for a month, the excess bought from the open market;
- Usually, the women members go to the ration shop to buy things;
- Cooking is done three times a day;
- Both vegetables and fish are regular in their diet;
- Rs 10/- is spent every day for fish;
- The vegetables are bought from Thalassery town, twice or thrice a week;
- Meat is bought only on important days;

HEALTH
- One of the granddaughters is dumb, studying in the dump school

WATER, HOUSING & SANITATION
- Mainly depend on the tap water for all purposes including drinking;
- Panchayat well does not fulfil their requirements;
- In summer, water collected from distant places, head load;
- As no latrines, nearby open space utilised for the purpose;

FUEL & ELECTRICITY
- As the ground is of rocky, more money required than allocated to construct latrines
- House electrified, with minimum consumption, not exceeding Rs 53/- in the current bi-monthly bill.
- For fuel, they depend on the match factory from where the head buys wooden chips;
- Require Rs 30/- worth fuel for a period of three weeks;

CONSUMER DURABLES
- Television (BW), radio, and a tape recorder are owned;

ASSETS, SAVINGS & CREDIT
- One of her sons has an LIC policy but finds it difficult to remit the premium amount;
- He has also joined the National Saving Scheme and is paying an amount of Rs 130/- every month;
- A loan of Rs 35,000 taken from Dharmadam Co-operative Bank for constructing a house;
- Her son has also taken a loan of Rs 15,000, under self-employment scheme, and used for equipments essential for work; 9,000 rupees had already been remitted;

SOCIAL INTERACTION & POLITICAL PARTICIPATION
- Good relations with the neighbours;
- No caste-based conflict experienced;
- Communal harmony prevails;
- In case of any disputes, the party people intervene to make the situation calm;
- Cinema houses are occasionally visited;

PEOPLE’S PLANNING
- The males attend the Ayalkoottam meetings;
- Applied for house repair under PP, but did not get sanction;
- One of the sons opines that PPP is infected with political interference, but for which it could become more effective;
CASE NO 9: THIYYA, NUCLEAR FAMILY

FAMILY DETAILS
- The family includes the head (45 years), wife (30 years) and son (10 years);

EDUCATION
- Wife is high school educated, husband primary educated;
- Son is in the fifth standard, at Palayad HSS, located one km away from home;
- Goes to the school on foot;
- Son also goes for tuition in a neighbouring house, paying Rs 50/- per month;
- Malayalam daily was subscribed but stopped due to financial difficulty;
- Now, depend on the neighbours for the newspaper;

OCCUPATION AND INCOME
- His main work is coconut plucking;
- During off-season, he takes up coolie work;
- He earns, on an average, Rs 125/- daily;

CONSUMPTION
- They buy from the PDS 25 kgs of rice, one kg of Sugar, and two litres of kerosene;
- He pays Rs 6/- per kg of rice;
- Food is consumed three times a day;
- Fish is a daily item, spending Rs 5/- per day;
- Vegetable is consumed daily;
- Meat is taken on special occasions, like Vishu, Onam etc.

HEALTH
- His wife suffers from TB and is under allopathic treatment;
- Earlier, she had been admitted in the Manipal hospital, and spent nearly Rs 50,000/-;

WATER, HOUSING & SANITATION
- Pipe and well are the main sources of water;
- The well water is used only for drinking;
- In summer water shortage is experienced;
- The Panchayat comes to the rescue, to a limited extend, supplying water through lorries;

FUEL & ELECTRICITY
- The house electrified; Rs 70/- is paid in every two months;
- Kerosene is the main fuel source, procured from the ration shop;
- Occasionally, is also borrowed from the neighbours;

CONSUMER DURABLES
- There is a TV, radio and mixie in the house;
- Radio used mainly for the news;
ASSETS, SAVINGS & CREDIT

• The land and the house are under wife’s name;
• Head has an LIC policy & is also in the Festival Fund Scheme;
• In Kudumbashree Saving Scheme, Rs 10/- paid a week, in wife’s name;
• Availed a loan of Rs 15000/- from Dharamadam Service Cooperative Bank, of which a sum of Rs 8000/- had already been repaid

SOCIAL INTERACTION & POLITICAL PARTICIPATION

• Good relations with neighbours;
• Theatres not visited for films;
• Head is one of the active political workers;

PEOPLE’S PLANNING

• Sanctioned grant for house construction;
• Head attends Gram Sabha meetings regularly;
• Also supports kudumbashree actively;
• Feels People’s planning as better than the previous ones;
CASE NO 10: SEPARATED. WOMEN-HEADED, WOMEN ONLY, BROKEN NUCLEAR FAMILY

FAMILY DETAILS
- Family includes the head (38 years), and two daughters (16 and 14 years)

EDUCATION
- Head, lower primary educated; one daughter, SSLC educated;  
- The younger daughter is in the seventh at the Palayad HSS, located at one kilometer's distance; 
- She is also sent for tuition, for which she spends Rs 40/- every month;

OCCUPATION AND INCOME
- Head works as a coolie and earns Rs 110/- a day;

CONSUMPTION
- Requires about Rs 250/- for weekly expenses;  
- Rice, wheat, sugar, kerosene etc are bought from the ration shop;  
- Food is taken three times a day, but cooking is done only twice, in the morning and evening;  
- In the cases of breakfast, it depends on the earning;  
- Vegetables and fish are included in their daily meals;  
- Five rupees daily for fish and fifteen rupees per week, for vegetables are spent;

HEALTH
- No severe health problem in her family;

WATER, HOUSING & SANITATION
- For water, depend on the well and on the public tap, installed by the Gram Panchayat;  
- When there is shortage, head brings water from a distant place, by head load;

FUEL & ELECTRICITY
- The house is electrified and has attached toilet and bathroom facilities;  
- Fuel collected from the match factory, located 2 kilometres away from home;  
- If there is money, an auto is rented to bring the fuel from the factory;  
- Otherwise, the head brings it by head load;

CONSUMER DURABLES
- Radio and tape recorder are available and used for hearing songs and dramas;

ASSETS, SAVINGS & CREDIT
- The small house and the land are under head’s ownership; 
- No savings; She had taken a loan of Rs 4000/- from Dharmadam Service Cooperative Bank for repairing her house;  
- Rs 200 is repaid every month, and is yet to be cleared;
SOCIAL INTERACTION & POLITICAL PARTICIPATION

• Good neighbourly relations experienced though some conflicts exist, related to caste and religion;
• She and her family members go for about three films a year;

PEOPLE’S PLANNING

• Participation in Gram Sabha and Ayalkoottams, depends on timings and other engagements;
• People’s planning favoured to earlier ones;
• Applied for house repair grant and for house construction but did not get;
• Neither given the reason when enquired;
CASE NO 11: YOUNG, WIDOW-HEADED, BROKEN NUCLEAR, SC FAMILY

FAMILY DETAILS
- The family consists of the Head (33 years) and her child (two years);
- She is a widow at a young age;
- Her marriage was held three years before but her husband died within two years due to blood cancer;

EDUCATION
- She is SSLC educated

OCCUPATION AND INCOME
- Rajitha is working as an Anganvadi teacher in a nearby Anganvadi;
- The main source of income for her is from her own occupation;
- Earlier, her husband, as a coolie, was the main wage earner in the family

CONSUMPTION
- She depends primarily on the ration shop for rice, kerosene and sugar; She visits the ration shop once a week to buy the essentials;
- The purchasing of wheat and rice depend on the quality of the items; If the quality is poor, she buys these things in the open market;
- Vegetables and other grocery items are purchased from the nearby grocery shop;
- Food is prepared twice a day, in the morning and in the evening; Fish and vegetables are regular items in their menu;

HEALTH
- Her husband died of blood cancer, two and a half years ago; He was treated at the Kozhikode Medical College Hospital, spending a lot of money; During the period of crisis, she received a lot of support including money from her neighbours;

WATER, HOUSING & SANITATION
- For all purposes, her family depends on pipe water; During summer, shortage of water faced; water brought from wherever it is available;
- The house is having latrine and bathroom facilities, created on her own efforts;

FUEL & ELECTRICITY
- Her house is electrified and she pays the minimum charge of Rs 55/- for every two months She collects fuel from places in and around the settlement; The major fuel used are the wooden chips, procured from the nearest match factory; The rate of the fuel varies between Rs 20/- and Rs 30/- per bag; The fuel is brought home by her by head-load or by an auto rickshaw;

CONSUMER DURABLES
- Do not own TV, radio, mixi, etc;

ASSETS, SAVINGS & CREDIT
- The four cents of land had been bought by her own efforts;
• Recently had constructed a house with the money borrowed from the Syndicate and the Town Cooperative Bank. The loan amount Rs 40,000/- from syndicate bank, had almost been cleared except Rs 7000/-;
• Had also availed a loan of Rs 15000/- from Dharmadam Service Co-operative Bank, for which only the interest amount of Rs 900/- is yet to be remitted

SOCIAL INTERACTION & POLITICAL PARTICIPATION

• Maintains good relations with her neighbours; In her opinion, there is communal harmony in the settlement irrespective of caste and religion;

PEOPLE’S PLANNING

• She is an active participant in the Gram Sabha and ayalkoottam; Also a convenor in the kudumbashree;
• She has received benefits from PP, including house construction & house repair;
• For her, PP is a movement that facilitates people’s development;
CASE NO 12: WIDOWED, SINGLE WOMAN, SC FAMILY

FAMILY DETAILS
• She is a widow, aged 55; leads a lonely life;
• Her son, after marriage, started residing separately;

EDUCATION
• Educated only up to the LP level

OCCUPATION AND INCOME
• Primary source of income is from mat-weaving;
• Owned a goat but sold at the time of financial crisis;
• When the son was with her, he was the prime income earner as auto driver;
• Lack of stable income constrains her on certain occasions;
• She is one of the poorest in the colony

CONSUMPTION
• She depends on ration shop, for the allotted 25 Kgs of rice of low price for a month;
• She also buys sugar, kerosene, and other available items;
• She follows weekly marketing/rationing;
• Rice is the stable food;
• For breakfast, certain times, limit with a single tea;

HEALTH
• He is a diabetes patient, requiring regular medicine;
• Frequent visit is made to the doctor,
• The poor condition does not allow them to strictly follow the prescribed courses;

WATER, HOUSING & SANITATION
• Latrine facilities are there but no bath room;
• The pipe water is the major source of drinking water and for other purposes;
• During summer, shortage of water faced;

FUEL & ELECTRICITY
• The house is very small but electrified;
• The electricity consumption is minimal, and pays Rs 55/- for two months;
• The fuel source include wood and kerosene;
• The wood fuel is collected from the match factory nearby;
• There is a high demand for this during rainy season
• And so, greater dependency on Kerosene;

CONSUMER DURABLES
• Do not own TV, radio, mixi, etc;

ASSETS, SAVINGS & CREDIT
• The house and the surroundings cover an area of about 8.5 cents and is in her name;
• Had borrowed Rs 10,000 for buying a goat;
• Another Rs 7000/- had been taken from IOB Thalassery, for house repair;
• Had also taken Rs 5000/- from festival fund and Rs 25,000 from Dharmadam Service Cooperative Bank;
• Nothing repaid and could be done only if her son helps;

SOCIAL INTERACTION & POLITICAL PARTICIPATION
• Maintains good relationship with neighbouring households;
• No communal or caste conflicts or clashes in the settlement;
• Does not have membership in any political party;
• An active worker of Harijan Samajam;

PEOPLE’S PLANNING
• She attends the PP programmes and Kudumbashree and participate in the discussions;
• Though PP programme, she had taken grant for house construction, latrine, and for compound wall around the house;
• She had also availed five hens for developing poultry;
• She favours the PP;
CASE NO 13: WIDOW-HEADED, WOMEN-ONLY, BROKEN NUCLEAR SC FAMILY

FAMILY DETAILS
• The family consists of the head (65 years) an her two unmarried daughters (31 and 26 years)
• Major decisions are taken collectively

EDUCATION
• Head unlettered, while both daughters PDC educated;
• No newspaper is subscribe, but read from that of their neighbours;

OCCUPATION AND INCOME
• Her main occupation is mat-weaving;
• One of her daughters is working in the match factory, getting Rs 30/- per day

CONSUMPTION
• For meeting weekly expenses, she requires more than Rs 200/-
• They buy ration rice of 25 kgs per month at the rate of Rs 3/- per kg;
• Also buy sugar and kerosene from the ration shop;
• Her younger daughter goes to buy the ration;
• If the ration rice is not of good quality, which is the case most of the times, they depend on the open market;
• Food is consumed only twice a day, at noon and in the evening;
• Milk is not bought regularly;
• Vegetable is used more than fish, spending about Rs 5/- to 10/- daily;
• Fish is occasionally bought while meat is completely avoided;
• In her opinion, she does not face any serious difficulty to run the daily affairs of the family

HEALTH
• The health status is satisfactory;
• Earlier, her younger daughter had some eye problem

WATER, HOUSING & SANITATION
• The house is bath room and latrine attached;
• Water collected from the pipe, and when not available, collected from the well, and used for all purposes;

FUEL & ELECTRICITY
• The house is electrified; For electricity, about Rs 55/- paid for two months;
• For fuel, they depend on the match factory;
• Spent about Rs 300/- at a time, to buy fuel and buy it twice a year;
• Also use kerosine stove, using the two litres available from the ration shop;

CONSUMER DURABLES
• Do not own TV, radio, mixi, etc;
ASSETS, SAVINGS & CREDIT

• The area of five cents including the house is owned by her;
• Nothing is received from the 7 cents that belong to her husband;
• She contributes Rs 10/- per week to festival fund;
• Also contributes to Kudumbasree saving scheme, paying Rs 10/- per week;

SOCIAL INTERACTION & POLITICAL PARTICIPATION

• Good relations maintained with neighbours;
• At times go to their neighbouring houses to watch television;
• In her opinion, no problem arises in society because of caste;

PEOPLE’S PLANNING

• At least one of the members in the family participate in the people’s planning meeting, but offers no suggestion;
• had been benefited by the programme, by availing grant for repairing the house, and for construction of latrines;
• Also participates in the activities of the kudumbashree programme.;
• She is also a member of mat weaving association; feels that it lacks young and active leadership
• Has a positive opinion about the programme
CASE NO 14: YOUNG, WIDOW-HEADED, BROKEN NUCLEAR, SC FAMILY

FAMILY DETAILS
• The head (39 years), stays along with her daughter (9 years);
• Hers was an inter-caste marriage, her husband, having been a Thiyya, who died about seven months before;
• After his death, there is no connection with her husband’s family

EDUCATION
• Head LP incomplete;
• Daughter is in the 4th standard at Palayad HSS, about one km form her home; She goes to the school on foot;
• But for her financial difficulty, She wishes Madhavi to send her daughter for tuition

OCCUPATION AND INCOME
• Her main source of income is mat-weaving;
• According to her, it takes two days to weave a mat, but gets only Rs 50/- per mat; So, it is not profitable;
• Moreover, the demand for these mats has gone down in recent years, further affecting their life;
• Since her husband’s death, she has been facing many difficulties;
• She gets some help from her sister’s family, mostly in terms of money, to meet her requirements;

CONSUMPTION
• She requires about Rs 200/- per week to meet all expenditure;
• Depend on PDS and buy 25 kgs of rice, one kg of Sugar, and two litres of kerosene;
• It is the head who goes to the ration shop to buy things;

HEALTH
• Husband who was a lorry driver, died of heart attack
• Her health is not satisfactory; Takes Ayurvedic treatment for rheumatism, spending Rs 60/- per week;

WATER, HOUSING & SANITATION
• Pipe and well are the main sources of water; The well water used only for drinking; In summer water shortage is experienced;

FUEL & ELECTRICITY
• For fuel, they depend on the match factory from where she buys wooden chips for Rs 300/- to be enough for six months;
• In addition, kerosene stove used, with the two litres of kerosene procured from PDS;

CONSUMER DURABLES
• Do not own TV, radio, mixi, etc;
ASSETS, SAVINGS & CREDIT

• The ownership of the house and the land is with her;
• She is a member in the Weekly Festival Saving scheme but finds it difficult to continue due to financial problem;
• Not contributed to the Kudumbasree saving in the last four weeks;
• She had mortgaged her chain in a bank, a few months back and yet to regain it;

SOCIAL INTERACTION & POLITICAL PARTICIPATION

• She maintains good relations with her neighbours and receives cooperation;

PEOPLE’S PLANNING

• Regularly participates in ayalkoottam meetings;
• A member in kudumbashree and mat-weaving association though the latter has become disfunct;
• She has given an application for poultry, and had been sanctioned; However, for want of initial requirement of about Rs 700/-, she was unable to utilise the scheme;
CASE NO 15: SC, NUCLEAR FAMILY

FAMILY DETAILS
- Family comprises of the head (65 years), wife (48 years), son (30 years), and three 
  adult unmarried daughters (all in their twenties) and one girl (15 years);

EDUCATION
- None of them crossed the Primary level of education
- Mathrubhoomi was subscribed but later discontinued due to financial difficulty;
- However, read newspaper from that of the neighbour;

OCCUPATION AND INCOME
- Head works as a Coolie;
- He is the main source of income for the family;
- Work not regular nowadays, and so finding it tough to go;
- His two daughters earn some income working in a cheppal company;
- Their daily earning is just 20 and 25 respectively;
- Wife does mate-weaving but very little earning from it;

CONSUMPTION
- Depend on the PDS for rice, sugar and kerosine;
- They spent about Rs 110/- per week for this purpose;
- Usually, his wife is the one who goes to ration shop, sometimes his son;
- Vegetables and other grocery items are bought from the nearby grocery shop;
- Fish is not used regularly; Meat is taken only on special occasion

HEALTH
- Kannan is a T B patient; He was hospitalised for more than a week and had to 
  spend about Rs 35,000, borrowed from the bank

WATER, HOUSING & SANITATION
- Pipe is the major source of water used for drinking and other purposes; In summer, 
  starting from the end of February till June, severe water shortage faced;
- Living in a temporary shed, constructed in the land of one of his neighbours, as a 
  temporary arrangement;
- The work of their house is progressing;

FUEL & ELECTRICITY
- House is electrified
- Fuel is bought from the nearest match factory;
- Rs 300/- required for four months; Kerosine is also used;
- During rainy season, there is a great demand for the fuel;

CONSUMER DURABLES
- Own radio and mixie; Radio is used for hearing news and songs;

ASSETS, SAVINGS & CREDIT
- The house and the surrounding area cover less than four cents;
His son has taken a LIC policy;
Wife has a membership in the worker’s Welfare fund; But they face financial difficulty
Had to spend about Rs 35,000 for treatment, borrowed from the bank;
Taken a loan of Rs 75,000, from cooperative Bank, by mortgaging his land and property, for constructing the house;
Every month, has to repay an amount of Rs 1,800;
Unfortunately, he is unable to pay even a single instalment;
For festival purpose, he had taken some amount from a local chitty, operated during the festival, in the area; Repays the money regularly

SOCIAL INTERACTION & POLITICAL PARTICIPATION
Good relations are maintained with the neighbours;
No clashes experienced based on caste
Television is viewed in the neighbouring household;

PEOPLE’S PLANNING
He along with wife attend the Gram Sabha and ayalkoottam regularly;
Wife actively participates in the discussions;
He had availed a loan of Rs 35,000 for house construction under people’s planning;
Earlier, application for house repair rejected;
Son benefited by availing the training opportunity for jeep driving; had applied now for the driving licence;
Daughter applied for sewing machine, but not yet received the benefit;
Construction of toilets had been sanctioned, but not taken up because of the inadequacy of the sanctioned amount for construction;
wife is a member in Kudumba Sree programme;
No political intervention in the programmes