

MULTIPLE DIMENSIONS OF WELL BEING
A micro level study of the poor

*Dissertation submitted in partial fulfillment of the requirements for the degree of
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Ann George
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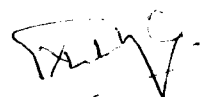
I hereby affirm that the work for the dissertation, **Multiple Dimensions of Well Being: A micro level study of the poor**, being submitted as part of the requirements of the M.Phil. Programme in Applied Economics of the Jawaharlal Nehru University, was carried out entirely by myself and has not formed part of any other Programme and not submitted to any other institution/University for the award of any Degree or Programme of Study.

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Ann George

Certified that this study is the bona fide work of Ann George, carried out under my supervision at the Centre for Development Studies.


Achin Chakraborty
Associate Fellow


Chandan Mukherjee
Director
Centre for Development Studies

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Abstract of the Dissertation
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Ann George

M.Phil. Programme in Applied Economics, Jawaharlal Nehru University
2000-2001
Centre for Development Studies

This study attempted to go beyond the conventional notion of income poverty to capture various dimensions of well being of people who are identified as poor by the official criteria. It has been motivated by the development that has taken place in the multidimensional conceptualisation of well being and deprivation. The studies, which have looked at poverty accommodating the perceptions of poor shows that their priorities, include much more than the satisfaction of 'basic' needs. Corresponding to the development in the literature, theories of well being have also undergone changes. The need for shifting focus to capabilities and functionings is quite often stressed by Amartya Sen. In such an approach, the attention is on the multiple attributes pertaining to the nature of lives which a person is able to live rather than the possession of commodities. Integrating these developments in both theory and literature the study focussed on multiple dimensions of deprivation in the context of Kerala. In doing so, we presume that these dimensions might be different in view of the uniqueness of the achievements and limitations, which the State currently faces.

The study is based on a small-scale survey conducted for identifying the functionings of the poor. The analysis shows that the attainment of material well being by poor is not a simple translation of income to the same; they attain it only through a variety of strategies. The study had stressed on selected psychological functionings namely the perceivment of living conditions by the poor themselves and their coping with the inequalities existing in the society. These indicators show that the poor were not apparently discontent with their lives. Further they seemed to have attained the refined functioning of experiencing a sense of *worth* and *dignity*.

Despite these achievements, the lives of the poor continue to be marred due to certain undesirable functionings. They live in a condition of constant indebtedness and vulnerability. Their functionings on two important aspects of lives namely education and health, leave much to be desired and poses some development questions to the State. The dissatisfaction with the government hospitals which is the most affordable healthcare system for the poor should be seen alongside the fact that the adverse effects might be more on them once the secondary problems of Kerala's development experience takes its full shape. It is further seen that the poor are trapped in low level aspirations in terms of education which curtails the scope for their upward occupational and social mobility.

On the whole, we see that some of the constituents of well being bear positive connotations while others raise concern making the evaluation of well being rather complex. The findings of our survey, thus, reinforce the belief that a unidimensional approach will not suffice in capturing well being and deprivation.

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CHAPTER I

Multidimensional Conceptualisation of Well Being and Deprivation: Developments in Theory and Literature

1.1 Introduction

That deprivation has many dimensions would hardly be questioned by anyone. Yet, at the policy level, most of the debates and discussions are centred on the notion of deprivation narrowly defined in terms of a lack of adequate income to satisfy certain basic needs. The wide-ranging debates on the extent of income poverty in India in the past decades surrounded issues in both conceptualisation and measurement (Vaidyanathan, 2001). While the earlier debate centred on the problems of ascertaining the minimum nutritional norm and choosing the appropriate price index, in the recent years, the discrepancy between the estimates of consumption expenditure by NSSO and that of aggregate consumption by CSO caused concern. More recently, the change of methodology of the latest round of NSS on consumption expenditure has started a fresh round of controversy on the question whether or not poverty has declined in the post-reform period.

The research that we report in this dissertation has taken an altogether different route. We make an attempt to go beyond the conventional notion of income poverty to capture various dimensions of well being of people who are identified as poor by the official criteria. It is well known that Kerala is one of the few Indian states that have experienced very sharp reduction in the poverty ratio in recent years. Yet 'pockets of poverty' are still in existence. It is now the shared wisdom that, to alleviate poverty in a more effective way, we need to follow more targeted redistributive programmes than what have been followed so far. The state governments in India have been asked to prepare lists of people who are 'below poverty line' (BPL). We select samples of households from the BPL list and examine various dimensions of their well being to highlight the diversity in the lives the poor are living and its implications.

The study has been motivated by the development that has taken place in the area of multidimensional conceptualisation of well being and deprivation. In the broader literature on poverty, various approaches are often classified in terms of binary

oppositions, such as qualitative/quantitative, micro/macro, subjective/objective. The terms 'qualitative', 'micro' and 'subjective' are often used synonymously, so are 'quantitative', 'macro' and 'objective'. In the next section we argue why it is important to make various distinctions clear at the outset, and why this kind of binary characterisation may not be very useful when we confront the problem of making a conceptual framework operationally meaningful.

1.2 Conceptual Clarification

The more familiar indicators of poverty are clearly quantitative in nature. The quantitative indicators, such as the head count ratio or some other index like the FGT index for the country as a whole or a region, are often called 'macro', as they refer to the population as a whole. Since these studies are based on large-scale household surveys, quantification is necessary. The objective of a macro level poverty study is to draw general picture of poverty within a state or a country, or to make comparisons between regions. And more importantly, to assess how a region or different regions have been doing over time in terms of poverty alleviation.

The motivation behind 'micro' studies on poverty is very different. Since such studies are based on small-scale and more intensive field investigations, they are able to capture more complex dimensions of poverty – many of which are not readily amenable to quantification. However, like most of the other binary oppositions, the distinction between quantitative and qualitative is also exaggerated. What is apparently qualitative information can, in principle, be transformed into quantitative data. But, in the process the richness of information may be lost. A poverty researcher who chooses the micro approach usually shows preference for qualitative information. As a micro study is expected to throw light on the processes that lead to the outcomes captured by macro estimates, the two approaches may be viewed as complementary to each other. Moreover, micro studies that collect qualitative information may be used to develop a set of indicators, which would supplement the macro indicators of poverty. Increasingly, this is being done in the assessment of living standards. The current practice is that general pictures are drawn using the quantitative figures without making much sacrifice of the richness of qualitative approaches. This is presumably motivated by the need for striking a middle ground between the two approaches.

The merit of combining both quantitative and qualitative information has been well recognised in the recent literature (Carvalho and White, 1997). In principle, they can work for examining, confirming, refuting and enriching each other. The attention has been shifting from the removal of poverty strictly in the income sense to improvement in the quality of life, which includes a variety of indicators.

The term quantitative is sometimes associated with 'objectivity' and qualitative with 'subjectivity'. Making a clear distinction between subjective and objective is much more difficult than in cases of the other kinds of binary concepts we have just discussed. (for a discussion, see Janakarajan and Seabright, 1999 and Erikson, 1993). In our context, one interpretation may be whether we should look at an individual's conditions as observed by anyone including the individual herself (objective) or her own judgement on these conditions (subjective). It is clear that there is no necessary correspondence between 'quantitative' and 'objective' if the latter is interpreted in this way. For example, the primary form of the indicators like housing quality, drinking water facility etc. may be qualitative in nature, but they are 'objectively recorded' in the sense that a common evaluation standard is followed. The common standard may be the one arbitrarily chosen by the researcher, but it is objective so long as it is not depending solely on the individual's assessment on her own well being.

We feel that the terms 'subjective' and 'objective' in the context of assessing well being may be misleading. Instead, as Erikson (1993) suggests, a preferred alternative could be 'descriptive' and 'evaluative'. With descriptive indicators, the individual is asked to describe her resources and conditions, whereas evaluative indicators are obtained when the individual *evaluates* her conditions. Again, like all other distinctions, this too should not be exaggerated. Descriptive indicators certainly contain evaluative elements.

This discussion eventually takes us to a conceptual framework that is more inclusive and well founded. For quite some time now, Amartya Sen has been arguing for the need for shifting our focus to what he calls capabilities and functionings (Sen, 1984,1985, 1993, Sen et.al.,1987,). We shall discuss later in this chapter how his approach can help us focus on certain dimensions of deprivation in the Kerala context, which have not been given adequate importance while drawing the macro picture of poverty.

1.3 The importance of micro level research in poverty

The major controversies surrounding the macro studies on poverty in India, as we have already noted, are essentially on a few aspects. The first one was defining the minimum levels of living, which in turn depended on setting the calorific minimum. This was followed by debates on the appropriate price index used to calculate the cut off income. Thus one sees that macro level studies mainly deal with identification of the poor. However the variables or indicators to identify the poor are restrictive and they capture only a fraction of the reality (Jodha, 1988).

For identification, the income-based approach can be a good starting point, but given our objective, it can serve only as an inadequate information base. In taking only the well-understood categories, macro studies generally leave out those variables, which might be of importance to the poor. One practical advantage of micro studies is that the structure of inquiry can be modified to suit the objectives in the light of field experience.

The macro studies, because of their aggregative nature and the standardisation process involved, are not suited to capture the diversity due to specificities. Micro studies might throw light on the averages emerging in the macro surveys by looking at the social processes and countervailing relationships, which might otherwise remain masked (Harriss, 1992).

Macro studies are illustrative of the outcome whereas micro studies have an advantage in analysing the processes through which these outcomes might come forth. There is nothing inherent in the large scale surveys which precludes them from generating the same information as that of the micro studies but the specificities might be lost in the generalisation process. Thus micro studies are needed to fill in the likely gaps which might have been left behind by the macro studies and for providing variables which can make hypotheses to be tested in the macro studies (Jodha, 1988)

1.4 Quality of Life: A broader approach of well-being

Robert Chambers, (1983) has called attention to the broader notion of deprivation of which poverty (as defined by the conventional approach) is only a constituent.

According to him, deprivation has five chief dimensions. They are:

1. Poverty proper (lack of income, assets)
2. Physical weakness (under nutrition, sickness)
3. Isolation (ignorance, illiteracy, lack of access, peripheral location)
4. Vulnerability (to contingencies, to becoming poor)
5. Powerlessness (security, self respect, social status)

In varying degrees, the first three factors are tackled in the literature and welfare policies, but aspects like vulnerability and powerlessness are largely neglected. He points out that many who undertake the income method of poverty analysis recognise the limitations of their approach. Montek Ahluwalia (1986, p.72), for example, acknowledges the reality of poverty as deprivation and writes "a comprehensive assessment of the living conditions of the poor and changes over time must encompass not only consumption levels, but also health, longevity, security in both health and consumption levels and of course access to public goods such as the drinking water and education, but time series data on all of these dimensions are not available." This basic limitation forces him like others to take the conventional route in which poverty means having low per capita consumption.

The call for assessment of quality of life rather than the standard use of income indicators makes an important departure in the conceptualisation of poverty. The basic needs approach focuses on many other dimensions besides getting well nourished. It however drew criticisms because of its alleged insensitivity to cross-cultural differences. If relativity of the concept is accepted then cross-cultural comparisons may be difficult. But the stand taken now is that there are certain needs, which would be basic to all, regardless of which society they belong to. This follows from taking an objective stand on it and the notion is that when it comes to destitution and well being, one can notice commonality of human experience.

People have similar needs - for food, care and shelter - for friendship, love and communal life, freedom to develop talents and pursue ends. Different communities will seek to attain this using their respective cultural norms and social practices. There can be many reasons as to why these cultural norms differ so much including the ecological differences across the communities (Dasgupta, 1993, p.8). But it would not be correct to regard the differences in cultural practices as reflecting differences in primary ethical

values. Sen's viewpoint is also somewhat similar when he discusses relativity in deprivation. He says that relativity is at the commodity level and not at the need level. Different communities use different commodities to satisfy certain needs, which are absolute in nature (Sen et al. 1987).

Considering these necessary changes, the state of measurement of well-being has undergone a lot of changes and now broader indicators like Human Development Index or Human Poverty Index are used for assessing well-being. The HPI makes a useful addition to the measures of poverty. Instead of defining poverty by lack of income, it uses indicators of the most basic dimensions of deprivation, a short life, lack of basic education and lack of access to public and private resources. The idea behind these indicators is to see poverty as a denial of opportunities and choices most basic to human development - to lead a long, healthy and creative life and to enjoy a decent standard of living, freedom, dignity, self-esteem and respect by others. These dimensions can overlap in different combinations, but need not always move in the same direction. This is why all the indicators need to be taken into account.

Poverty in human development approach draws on the capability perspective that sees poverty as a denial of basic opportunities to lead valuable and valued lives. Since the concern is with the lives that people can lead, HPI does not use the income data, but goes into the direct measures like longevity, illiteracy, and the standard of living, which is represented by the percentage of people with access to health services and safe water and the percentage of malnourished children under five.

The inclusion of qualitative into the quantitative indicators is an improvement, but nevertheless the operational framework is within the objective paradigm. Here a set of standard indicators is used to assess the well being of a given subject. These standards themselves are questioned in some of the studies, which have dealt with the perceptions of the poor. Here the focus has shifted to the subject whereby the subject himself defines those indicators to which he gives priority.

1.5 Change of paradigm: perceptions of the poor

These studies have looked at poverty from the ground level and shown that the priorities of the poor include much more than the satisfaction of 'basic' needs (usually

interpreted as the physiological needs of a person). They show that the actual preferences of the poor need not follow the standard conception of the hierarchy of first the satisfaction of basic needs and then those of secondary needs.

Streeton (1984, p. 973.), says that there is conflict between the actual choices made by the poor and basic needs as determined by experts. From Seebom Rowntree's study of poverty (1901), to a World Bank Report on human resources in Brazil (Knight, 1979), it is clear that many people, in spite of having enough incomes that would keep them well nourished and healthy, spend their money on other activities and sometimes are left without any for meeting even the basic needs. Secondary poverty (the continuing influence of poverty), according to Rowntree has prevented many more people from meeting the basic needs, than their primary poverty (that is of inadequate incomes). Similarly the evidence from Brazil, shows that high income coincides with high levels of malnutrition, mainly because the people choose not to spend on essential food items.

That the priorities of the poor need not necessarily corroborate the conventional measures of well-being is shown by Jodha (1988). In a case study conducted in the two villages in Rajasthan, Jodha found that households that became poorer by conventional measurement of income in fact appeared better off when seen through different qualitative indicators of well-being which the villagers themselves perceived as being important to them. The reasons he gives as to why such discrepancies might occur are that macro level studies on measuring poverty, which use the conventional yardsticks, are often restrictive to capture the phenomenon. One way to reduce the gaps is to supplement the researcher's viewpoint by the respondent's judgement on how to look at the problem.

For the purpose of illustration, Jodha has taken the change in the incidence of poverty over two time, periods using the conventional indicator of per capita income. Additionally, the categories or concepts which the farmers or villagers themselves use for assessing their changes were taken. Some of the categories identified were dependence on patrons, dependence on low paying jobs, mobility and liquidity position, shifts in consumption pattern and possession of consumer durable etc.

On studying, five percent of the houses were found to experience a decline in their level of income. One sees that the indicators which the villagers chose to represent their well

being showed an opposite picture altogether. There was less reliance on the patrons, decline in the low payoff jobs, improvement in the liquidity conditions and also possession of more consumer durables. Though the average income had fallen, the villagers reported that they experienced improvement in their living conditions. Thus, Jodha's study clearly indicates a methodological shift in poverty studies.

Wadley and Derr (1989) brought forth similar findings. In a study on hardly- landed labourers in Karimpur, they found that while economic status was stated to have deteriorated, life was experienced as better mainly because the group now experienced more freedom both economically and personally. In another study by Breman (1985), it is shown that the landless try to limit their responsibilities to their work sphere, in order to avoid all personal subordination and stigma associated with it rather than seeking protection from their employers by being involved in the various service links. This showed that the landless attached high priorities to self-respect.

One of the reasons why IRDP failed in its mission, according to Chambers (1992), is that the opinions and preferences of the poor were not taken into account before implementing the programmes. Also no systematic method was followed to identify the poorest of the poor who needed their services the most. The programme provided loans to buy assets to the less needy whose priority might be security. A case of indebtedness only increases their insecurity. The less poor would prefer policies to reduce their vulnerability.

A study at the global level (Narayan et. al. 2000), based on the narratives of more than 60,000 poor men and women in 60 countries was conducted as the background for World Development Report, 2000-2001. The study shows that poverty can be a web of multiple deprivation and these different aspects of deprivation reinforce each other. The study shows that across the world, there is changing notion of poverty among the poor themselves. People define well being as happiness, harmony, peace, freedom from anxiety, and peace of mind, and ill-being as lack of material things, bad experiences and bad feelings about oneself. A group of young men ranked lack of self-confidence as the second biggest impact of poverty. The findings of the study show that the poor identified vulnerability, voicelessness, powerlessness as affecting their capabilities to lead the kind of life they value.

The World Development Report (2000/2001) says that the cumulative effects of discrimination in education, employment opportunities and information weaken the opportunities for members of these groups to find good jobs. This dynamic is powerfully reinforced by the psychological damage from discrimination and the psychological obstacles to obtaining qualifications. People cease to believe in their abilities and stop aspiring to join the mainstream.

Thus if one places poverty alleviation as a desirable objective, then one has to consider the other aspects of deprivation which might arise from a low level of living. In a study on the black ghetto dwellers of U.S (Loury, 2000), attention has been drawn to the psychological havoc that long standing discrimination has done on the poor. It was observed that the economic and social exclusion they faced had resulted in despair, violence and self-destructive behaviour. This perpetuated the barriers to upward mobility, constraining people's ability to participate in economic opportunities and to contribute to economic growth.

The ideal, which any free society follows, is that individuals should be allowed to rise to their level of competence. Under these circumstances, one cannot chose to ignore the feelings of deprivation which might extend beyond conditions of deprivation. It thus becomes a vicious circle with both these aspects influencing each other.

These studies show that the focus has now shifted from seeing poverty in the narrow framework of income and assets approach. The question now is more about the quality of life of the poor, which has a broader connotation. If one is concerned about the quality of life, then the critical qualitative dimension, which must belong to any robust conception of standard of living, cannot be ignored.

Components of this qualitative dimension include the perception of security in livelihood, the sense of freedom from harassment and abuse at home and work, the feeling of dignity in day to day transactions, the belief in the reliability of officialdom, the expectation that life will be different for the future generation. The focus here has shifted from a mere increase of income to the general improvement in the well being of the poor; and from the imposition of standard indicators to accommodation of the voices of the poor.

1.6 Theoretical underpinnings of well being: the functionings approach

The arguments that we have seen in the last section are too powerful to be ignored. However, there has not been any explicit attempt to deal with the philosophical underpinnings of these alternative notions. The capabilities and functionings approach, to some extent, fills this gap. Our concern about the need for going beyond income based approaches gets incorporated in this approach. Assessment of the standard of living of people is one of the major issues in welfare economics. Amartya Sen has played a central role in the many discourses that have focused on the status of welfarism and on the claims of alternative normative welfare theories. According to him, the nature of life that a person lives is the crucial factor to be considered while assessing the standard of living. He prefers to see living standard as a basket of multiple attributes. For him, an individual's standard of living is a matter of the kind of life he or she is living, that is, what the person is succeeding in 'doing' and 'being'. Living standard of a person is thus a set of his 'doings' and 'beings', which can be termed as a person's 'functionings'. And the set of vectors of functionings that a person has at his command is called his 'capability'.

Through this approach, Sen has questioned the validity of the standard utility and commodity-based approaches in assessing well being. He has criticised the legitimacy of considering utility as the only object of value. Opulence also does not make a strong bid since wealth or money is mostly desired not for its own sake, but because it is the means to achieve a good life. To focus on resources as such would be inadequate since various constraints might impede the translation of 'means' into expected results. Thus the challenging part of the claim in favour of the functionings and capability approach lies in what it denies. The philosophical roots of this approach have been traced back to Aristotle, Adam Smith and Karl Marx, among others (Sen et al., 1987).

While the conceptualisation of well being in terms of functioning and capability is very well founded, a number of problems have to be resolved before one makes an attempt to operationalise it. First, what are the relevant functionings that one should look at? Even if we are able to draw up a list of functionings and their observationally equivalent variables, the actual levels of functionings would not tell us anything about whether the person had any other alternatives when he made the choice or this was the only option which he had.

Nevertheless, the strength of this approach lies in the generality of the framework in assessing the standard of living of any society – rich or poor. The capabilities and functionings do not necessarily refer to the ‘basic’ human needs. They refer to human flourishing and well-being rather than mere survival in the biological sense. Sen gives as example ‘appearing in public without shame’, which he calls a ‘refined functioning’ (Sen et al. 1987, p.17). As far as our study is concerned, the notion of refined functioning may be more useful in the context of Kerala, since some of the most ‘basic’ functionings have been achieved by a large section of the population.

In assessing the standard of living on the basis of functionings, another problem that one faces is the problem of aggregation. But aggregation is not a necessary operation. Sen himself talks about the importance of dominance partial ordering which means that he would prefer to leave the vectors of functionings as they are, instead of forcing them to translate into scalars (Sen et al., 1987). We do not discuss the issues in aggregation here since they are not directly relevant for our study. Instead, in what follows, we discuss some other relevant aspects of the functionings approach.

One of the relevant issues is uncertainty (Kanbur, 1987). Just a study of the level of functionings might not be useful, because we do not really capture the motivational aspect of the choice which was done, we do not know whether it was done under constraints (because of the unavailability of feasible alternatives), or it was due to uncertainty.

The other relevant issue arises out of Sen’s distinction between two approaches to evaluation: standard-evaluation and self-evaluation. We already discussed in section 1.2 what they mean. Which approach should one follow? Sen’s answer is that the applicability of these approaches depends on the specific context (Sen, 1993). However, since he has not given any specific context in which either of the two can be shown to be appropriate, we have to make our own judgement on this.

Sen is fully aware of all the problems that have to be resolved in the practical context. The incompleteness of his approach is perhaps its strength, since it allows for flexibility and methodological innovation. Very little empirical work has been done within the capabilities framework that shows scope for methodological innovation. Two researchers (Schokkaert and Ootegam,1990) has empirically applied Sen's concept of

living standard to the case of Belgian unemployed. The respondents were asked to give their position on a set of doings and beings. Using a factor analytic method, these sets of doings and beings were condensed to find certain chief functionings. Here they have not attempted at aggregating the different functionings into a general valuation of the living standard. They have gone by the definition of living standard as a vector of functionings. They dealt with some of the psychological functionings. Apparently, this has a problem of being subjective. But it is hard to claim that this achievement is of no intrinsic importance to one's standard of living. This is supported by Sen's argument that "any achievement that is rooted in the life that one oneself leads ... does have a claim to being directly relevant to one's standard of living" (Sen et al., 1987, p.27). On reflection, one would perhaps argue that in case of such refined functionings, the distinction between 'subjective' and 'objective' cannot be strictly maintained and there might be subjective- objective overlap here.

Schokkaert and Ootegam find that the income level only mitigates the financial problems, but has no effect on any of the other functionings like the feeling of isolation, physical functioning like drinking more alcohol, getting into health problems, micro social contact meaning their ability to mingle with friends and acquaintances. A large income loss leads to more social isolation. Compared to women, unemployed men have a stronger feeling of unhappiness, but at the same time, they are more active and make more future plans. This study has come out with certain policy implications, that increasing the financial compensations for the older unemployed will not solve their problems, it is more efficient to concentrate all efforts on their social integration. The merit of the study is in using fruitfully the functionings framework for analysing certain psychological aspects of well being.

1.7 Conceptualisation of the problem

Two distinct realms of assessing deprivation can be seen from the above discussion. That is of objective and subjective, or descriptive and evaluative, classifications. Under objective classifications individuals are asked to describe their conditions whereas in the subjective analysis they evaluate their living conditions. There has been considerable progress in the assessment of the deprivation using the objective indicators. The focus has shifted from income poverty to the general well being of the people. We see that the literature on poverty is increasingly accommodating variables,

which add to the quality of life. Theoretical development can be seen as moving parallel along the lines of the changes in empirical literature. The focus has been shifted from commodity to functionings based approach.

We see that the improvised indicators of well being have derived their theoretical basis from Sen's capability approach. HDI and HPI are indices developed drawing their foundations from the capability approach which says that deprivation has to be seen not merely as a lack of income, but as a lack of opportunities to attain certain valuable functionings. However, this is very much in the objective framework where indicators are selected on the basis of standard reasoning.

This has brought in fresh confusion regarding the interpretation of the functionings approach. Because of its contrast with utilitarianism, it is generally seen as an objective answer to the problems due to the subjective nature of utilitarianism. But the theory as such takes an open-ended stand and leaves the evaluation part to the researcher and allows for flexibility depending on the objectives of the study. The common practice of using the approach synonymously with objectivity can be understood when one goes through the criticism, which Sen faces when he deals with researchers who support the subjectivist framework.

The argument is that Sen has a position against perceptions and evaluation of the subject herself, since he brings in the argument of the unreliability of mental metricism (Beck, 1994). Sen of course gives a lesser grade to perceptions since it deals with the evaluation of the conditions of living by the subjects themselves. This is because measuring how satisfied people are is to a large extent equivalent to measuring how well they have adapted to their conditions. This is not just limited to the realm of satisfaction. Other variables like powerlessness etc. can suffer from perception bias. An illiterate woman totally naïve to the concepts of 'conditioning' might feel powerful in her own domain. But, given the same conditions, a person exposed to these ideas would not have a similar conclusion about the same. Thus the amount of exposure (or the lack of it) also can be another reason why perceptions should be handled carefully. The dilemma here is very concrete. It is similar to the question of whether one should simply rely on objective external measures of the degree of pollution or one should also try to measure people's subjective satisfaction with the air they breathe, when assessing the quality of air? (Dasguptha, 1993). To base the choice of welfare criteria only on

people's subjective views is likely to lead to conservatism, whereas the choice based on purely objective criteria has the danger of being paternalistic which goes against libertarian values.

Ironically, Sen's position is not clearly against perceptions. He has only argued why the concept of utility expressed as pleasure or desire satisfaction should not be taken as the only criteria for assessing well being. By doing this we will be making the mistake of neglecting non-utility information. Happiness or desire fulfilment may be one of the important dimensions of well being but not the only one. For example, in the case of the happy poor, Sen does not question the validity of her statement, all he says is that the indicator alone should not be taken for two reasons. One is that happiness is not the only desirable functioning according to our common ethical value; secondly, this happiness might be achieved merely by a process of adjusting the desires to what could be achieved. Sen has not taken a position that if the happiness is achieved merely by cutting down of desires or by living in a world of oblivion, then it should be disregarded. He has only called for a complementing of this function by analysing the circumstances in which it was achieved. The intrinsic importance of the feelings of achievement is not contested by Sen. Thus we can see that the perception framework is well encompassed in the functionings approach.

This is especially of importance when one is talking about complex functioning like the psychological feelings of relative deprivation, where the subjective evaluation will have to be taken since only the subject is in a better position to assess about the psychological functionings. The subjective functionings are in no way of lesser importance than the observable or objective indicators of well being. The fact that utilitarianism had sway on the evaluation of well being for a long time proves the importance with which it is attached to well being. In the Comparative Scandinavian Welfare study, the dilemma was settled by including both objective and subjective indicators (Allardt, 1993).

What we can conclude from this discussion is that the unidimensional approach to assessing poverty has given way to a multi-faceted explanation of poverty in the literature. Correspondingly, theories of well-being have also undergone changes by shifting their focus from possession of commodities to multiple attributes pertaining to the nature of lives which a person is able to live. The present study attempts to integrate these two viewpoints in the context of Kerala. The broader framework of functionings

approach is used to capture the multiple dimensions of well being. Nature of lives they are able or constrained to live have been looked at through the various doings and beings of the poor. First their achievement on the material conditions is analysed. From here we move on to analyse 'doings' of the poor by which we mean the set of actions on which their livelihood is based. The achievements of the poor on some crucial basic functionings like education and health have been studied. In refined functionings certain variables which have been deemed important by the poor have been looked at. The variables, which we have considered in the study, are powerlessness, aspirations about future, feeling of improvement from the past etc. Here we have included the psychological feelings on relative deprivation. The dimensions covered in the study fall out of the strict subjective-objective distinction. The stand taken here is that these distinctions are not important for its own sake, but for the conceptual richness which it brings in the assessment of wellbeing.

As discussed before, the study is more relevant in the case of Kerala. There are reasons to believe that the processes, which have led to the current development scenario of the State, have also influenced the functionings of the poor.

The objectives of the study are :

- 1.To identify multiple dimensions of well being of the people who are identified as poor according to the official criteria. Identification of the dimensions is to be done within the framework of functionings so as to capture what Sen would call refined functionings.
- 2.To place the findings in the context of distinctive development experience of Kerala.

1.8 Chapter Scheme.

The chapters are organised in the following manner. Chapter 2 discusses the unique model of Kerala, which might have influenced the functionings of the poor. Chapter 3 gives the details of the survey conducted for the identification of the multiple dimensions. Here we mention the selection of the area and sample households of the survey. Chapter 4 discusses the various dimensions of deprivation identified in the survey. These dimensions are looked at in the broader development experience of Kerala. Chapter 5 summarises the findings and discusses the implications of the study.

CHAPTER 2

Kerala: the Development Scenario with Special Emphasis on Poverty

2.1 Introduction

In the last chapter, we had traced the evolution of the concept of poverty. We had seen that the concept of poverty has been widening to include many more dimensions than the dimension of minimum nutritional security. The present study of the multiple dimensions of poverty is situated in the context of Kerala's rather unique development experience often described as the Kerala model of development. It is likely that the dimensions of poverty in Kerala can be different in view of the uniqueness of state's achievements in meeting some of the basic needs.

In addition to providing minimum food security, the usual yardstick for measuring poverty, Kerala has also been able to provide basic capabilities, which makes the present study, which has also dealt with some refined functionings more relevant. Food security, minimum social security, provision of homesteads etc. have made people less vulnerable. It is not only the achievements of Kerala but also the processes, which led to the evolution of the Kerala model, which are relevant to the present study dealing with the nature of lives of the poor. Social reform movements, workers' and peasants' movements and left oriented political movements have helped in giving voices to the poor. This is especially true in the context of recent decentralization of administration and economic planning.

As against the above, some of the major failures of the Kerala model like the slow growth of economy, consequent slow growth of taxable capacity and public expenditure, high levels of unemployment etc. have adverse effect on poverty reduction. The crisis in Kerala model reflected in the deterioration in quality of all social services like health, education, social security, food security has also added to the vulnerability of the poor. This is likely to be especially hard on the poor who have been initiated to social and political movements and have been exposed to education.

The discussion presented below is based largely on review of relevant studies. The discussion is divided into three sections. The first Section glance at the economic and human development indicators of Kerala in the national and international context. The next section deals with the factors leading to the Kerala model of development. Following is a discussion on some of the shortcomings of the model and its present crisis. The final section examines the progress that the state has made with regard to poverty alleviation.

2.2 A brief look into the achievements of the State

Despite its low performance in the economic sphere, Kerala has made remarkable progress in human development. In this respect, Kerala is ahead, not only of other Indian states, but also of many other countries well known for their high levels of social development. (Kannan, 2000). In terms of the 76 countries for which the Human Poverty Indices (HPI) have been worked out and published in the Human Development Report of 1997, Kerala ranks 12th. China and SriLanka, two neighbouring countries with good record in human development only follows Kerala. The index value for Kerala is only 15.0 which means that only 15 %of the people in Kerala are deprived if we take all those dimensions of poverty included in the composite index (see Table 2.1).

Table 2.1: Human Development-Comparative Position of Kerala

| | (1) HDI(1995) | (2) HPI(1996) |
|-----------|------------------|------------------|
| Kerala | 0.628 | 15.0 |
| India | 0.451 | 36.7 |
| Sri Lanka | 0.716 | 20.7 |
| Thailand | 0.838 | 11.7 |
| Malaysia | 0.834 | NA |
| Indonesia | 0.769 | 20.8 |
| China | 0.650 | 17.5 |

Sources: Kannan. K.P, (2000), original source- UNDP (1997), HDI for Kerala from Srinivasan,K and Shariff, A (1997).

In constructing the HPI of the developing countries, the deprivation in longevity (as represented by the percentage of people not expected to survive to age 40), deprivation in knowledge (represented by the percentage of adults who are illiterates) and the

deprivation of a decent living standard in terms of over all economic positioning (represented by a composite index of three variables- the percentage of people without access to safe water, the percentage of people without access to health services and the percentage of moderately and severely under weight children under 5) are taken. According to the first indicator Kerala has the top most position .As per the second indicator, it holds the second position in the group after Thailand.

On taking Human Development Index (HDI), which also considers the aspect of per capita income, Kerala's position is below that of all the six Asian countries. Kerala's performance in terms of HDI is lower because of its poor economic growth. One should note that HDI measures progress in a country as a whole. The HPI measures the extent of deprivation, the proportion of people in the community who are left out of progress. This would imply that Kerala has been more successful in reducing deprivation by increasing the capabilities than in bringing about progress to the state as a whole.

Kerala's performance in literacy and school education is well acclaimed. Table 2.2 shows some of the indicators pertaining to the literacy and education for Kerala and India. These indicators when seen in comparison with India would reveal the extent of the state's achievements.

Table 2.2: Performance in Education- Kerala and India

| | Indicators | Male | | Female | |
|---|---|--------|-------|--------|-------|
| | | Kerala | India | Kerala | India |
| 1 | Adult Literacy (2001) | 94.2 | 75.85 | 87.86 | 54.16 |
| 2 | Literacy among scheduled castes (1991) | 85.20 | 49.90 | 74.30 | 23.80 |
| 3 | Rural literacy rate for children up to 10-14 years (1987-88) | 98 | 73 | 98 | 52 |
| 4 | Gross primary enrollment ratio(1995) | 102 | 100 | 96 | 82 |
| 5 | Gross secondary enrollment ratio(1995) | 103 | 49 | 102 | 64 |
| 6 | Percentage of never enrolled children in the 12-14 age group in the rural areas (1986-87) | 0.4 | 26 | 1.8 | 51 |
| 7 | Percentage of never enrolled children in the 12-14 age group in the urban areas(1986-87) | 0.0 | 11 | 0.6 | 19 |

Source: Row 1: census 2001; Rows 2,4 and 5: Kannan. K .P, 2000, Education data from Government of Kerala (1998); Row 3,6 and 7: Dreze and Sen, (1996), Original source: *Sarvekshana* ,1991 and *Journal of Educational Planning and Administration*, 1993.

Note: the female enrollment ratio is given as percentage of male enrollment.

The Table shows that in all the crucial indicators of literacy and education, Kerala is much ahead of India. The differences among the states are huge, with Kerala having a high female literacy rate of 86% against Rajasthan's 20%. An interesting point to be noted here is that literacy rate of women belonging to Scheduled castes in Kerala (74%) is much higher than the literacy rate for men in India (64%) in 1991.

Kerala's high literacy ratio of 78% is higher than that of China (70%) for 1985. The gender bias in literacy is also substantially less in Kerala than in China. The female adult literacy in Kerala is 85% whereas in China, it is much lower (68%) for the year 1991 (Dreze and Sen, 1996). The Chinese provinces do very much better in literacy (rural) than the Indian states. Nevertheless, Kerala is the best performer among all the Indian states and the Chinese provinces put together. In adult literacy rate and in the relatively small gap between literacy rates of males and females, Kerala is on par with Sri Lanka and Thailand.

Enrollment of students is also quite high in Kerala. The State ranks first among all the six Asian countries in enrollment at secondary level of education. By the 1990's served 94.4 % of the rural population in Kerala served by primary schools within a distance of one km. It may be noted that the proportion of state expenditure allocated to education in Kerala is the highest among the major states in India. Unlike in India as a whole, drop out rates of girls are lower than that of boys. As for higher education, young women accounted for 54.2% of the total students.

Kerala also made substantial progress in terms of various demographic indicators (refer Table 2.3). Kerala has a very high proportion of people who are expected to survive upto the age of 40. This places the State at the topmost position when compared to the six Asian countries shown in Table 2.1. Since there is a good coverage of both urban and rural areas by at least primary health centers run by the government, Kerala would have very few people who are denied access to health services. Kerala's average life expectancy of 71.7 years is only a shade lower than that of Sri Lanka, which has a life expectancy of 72.2 years. In this respect, Kerala's achievement surpasses that of China and South Korea, nations which are materially much better off than Kerala. (The life

expectancy was 69 years and 71 years for China and South Korea respectively). The fact that women in Kerala have a higher life expectancy deserves special mention.

Table 2.3: Demographic Features of Kerala and India

| | Indicators | Kerala | India |
|----|--|--------|-------|
| 1 | Life expectancy -Male (1990-92) | 68.8 | 61.1 |
| 2 | Life expectancy -Female (1990-92) | 74.4 | 61.4 |
| 3 | People not expected to survive to age 40 (in percent) (1990) | 6.0 | 19.4 |
| 4 | Infant mortality rate per 1000 (1998) | 15.0 | 71.6 |
| 5 | Under 5 mortality rate, (1990) | 27 | 115 |
| 6 | Maternal mortality rate per 1000 (1990) | 1.3 | 5.7 |
| 7 | Sex Ratio (2001, provisional) | 1.58 | 0.93 |
| 8 | General Fertility Rate (1987) | 77.4 | 133.8 |
| 9 | Total Fertility Rate (1987) | 2.2 | 4.1 |
| 10 | Gross Reproduction Rate (1987) | 1.1 | 2.0 |
| 11 | Decadal Growth Rate of Population (1991-2001) | 9.4 | 21.3 |

Source: Rows 1,2,3,5,6 Kannan (2000), original source: UNDP, (1997), for Kerala-Government of Kerala, *Economic Review* and Srinivasan .K and Shariff. A. (1997). Rows 4,8,9,10,11 various issues of *Economic Review*. Row 7: *Census 2001*.

Kerala stands ahead of other states in India according to many other indicators like favorable gender ratio. The female- male ratio, according to the 2001 Census is 1.06 in Kerala, which is quite similar to the ratios of Europe and North America. The all India figure is 0.93. The level of development of women is also indicated by the fact that severe under nourishment among girls is even lower than among boys. In bringing down the birth rates and also the death rates of infants, the role-played by women' education is very significant.

Another notable achievement of the State is in controlling the population growth. The growth rates of population after picking up in the fifties and the sixties have been coming down steadily. The growth rate had declined drastically in the eighties to 14.3 per cent against the all India average of 23.9 percent. The General Fertility Rate in Kerala is just 77 as against 134 in the country. There has been steep decline in this rate from the seventies. From 125 in 1971, it came down to just 77 in 1987. Gross Reproduction Rate in the state is just 1.1 against 2.0 for the country. This rate came down from 2.2 in 1971 to 1.1 in 1987. Total fertility rate is just half that of the country.

This rate came down from 4.1 in 1971 to 2.2 in 1987. The fertility rate in Kerala is lower than that of China and was achieved without any compulsion (Dreze and Sen ,1995).

Kerala was a pioneer among states in India in implementing social security schemes. Way back in 1960, Kerala introduced the Destitute Pension Scheme. In 1980, the state introduced the Agricultural Workers' Pension Scheme. In 1981, it introduced the Unemployment Relief Scheme. Pension Schemes for the disabled were introduced in 1982. Altogether, there are 35 social security schemes now in existence.

The State has also been successful in providing minimum food security by covering 91% (as of 31 December 1991) of the households under the public distribution system for essential commodities. The coverage of public distribution system in Kerala is the largest among states in India. Having looked at the achievements made by the State, we proceed to make a short note on the current debates concerning the same.

2.3 A discussion on Kerala model of development

Before going into the arguments regarding the strengths and weaknesses of the model and its present crisis, it would be useful to look at very briefly the historical process of development in the state which had brought about the present development pattern (for a detailed discussion see Ram Mohan, 1996, Nair P.R.G.,1981, Raghvaiah, 1990, Tharakan and Issac,1995, Ramachandran, 1997).

The Christian missionaries played a significant role in bringing about progressive social changes in the then caste divided Kerala society. They constituted the first group opposing untouchability and caste system in an organised manner. The models of new schools and hospitals were the contribution of missionaries for whom the services in sectors like education and health were part and parcel of their religious beliefs. Theirs was one of the pioneering efforts directed towards the uplift of the marginalised sections. The princely states of Travancore and Cochin, acting on the guidelines of the British power, gave support to them in their efforts by initiating a series of state sponsored reforms.

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The 19th century witnessed a modernization process in the economy with increased commercialization of agriculture, giving rise to new middle strata of commercial farmers, traders, petty industrialists and professionals. Syrian Christians and Ezhavas (a major backward caste of Kerala) were able to take advantage of these opportunities and were quite successful in coming up the economic ladder. Thus this period saw a growing discrepancy between social status and economic strength of the Syrian Christians and the Ezhava community. It was in this context that the socio-religious movements to reform the various caste and community customs originated. The Ezhava movement was a powerful movement, which came up in the late 19th century. It has been described as the first organisers and inspirers of the mass democratic movement of cultivating peasants and the landless in Kerala.

The first organised movement of the most down trodden class, the Pulayas, came in the early 20th century, under the leadership of Ayyankali of Travancore. The initial strike of the agricultural labourers was organised by Ayyankali in 1914 (Ramachandran, 1997). Their immediate demand was for public roads, education and against other forms of caste discrimination. It should be noted that education was the catchword of all social reform movements. Education was considered as a ladder for upward social mobility for the lower castes. Similar movements were coming up among the upper castes also during this time, which was for their self-preservation in the fast changing world. Both the forces against traditional politics (like the protest against caste system) and the forces against traditional cultures (like the activities of missionaries) helped advancing the cause of basic education. Besides, Travancore and Cochin had benevolent royal power supporting reforms. These developments created an 'environment of progress'.

By 1930's and 1940's, the Communist movements started growing in the state. They possibly took off from where the various social reform movements left off. It found fault with the 'prevailing relations of production'. They tried to change the then scenario by trying to mobilise the workers and peasants in bringing about both social and economic reforms; the most prominent of which is the introduction of land reforms.

The legislative activities for land reforms began soon after the communists assumed power in 1957. Under the land reforms initiated by them, security of tenure of the

tenants was first ensured by prohibiting the eviction of them by the landlords. At a second stage, tenants were given ownership rights on the land, which they cultivated. Ownership rights were given to the rural poor on their homestead land. On the whole, land reform by redistributing land from the big landowners to the tenants and small farmers destroyed the material base of both class and caste inequalities. The left governments in Kerala played an important role in the process of expansion of the social welfare system.

Thus we see that parts of Kerala with the exception of Malabar had an advantage even historically when compared to some other states in the initial stages of development, at the time of independence. However, the main determinant of the current scenario of development was the consistent public action, which in turn was influenced by the environment of progress generated by the historical factors. It might also be that the development in one aspect automatically created the environment for the development in other dimensions. For instance, education especially women's education helped the health status of people. The current level of progress might be the net result of the mutually influencing forces of development. This is because education helps in mobilizing public opinion, which in turn would bring about pressures on government to act on behalf of the public. (Dreze and Sen,1993). Within Kerala, the province of Malabar, part of Madras Presidency of British India did not have the modernisation advantages and social reform movements, which the two princely states of Travancore and Cochin had experienced. But by the eighties, one finds that the level of achievement of Malabar has almost reached the Kerala average. This development is largely due to government action.

2.4 Failings of the model

Though Kerala has made remarkable achievements in social development, its performance on the economic front had been rather poor even in comparison with other Indian states. Its per capita income, which was 93 percent of the all India average in 1970-71, came down to 90 percent in 1980-81 and to 87 percent in 1991-92. The gulf between Kerala and some of the developed states like Punjab and Maharashtra has been widening much faster. The growth rate during the period 1975-76 to 1985-86 came

down to 1.76 percent per annum from 3.21 percent during the period 1962-63 to 1974-75. The growth rate of SDP during the decade ended in 1991 was only 3.57 percent against 5.55 percent witnessed by the GDP of the country. There has been a reversal of the trend in the nineties (Ahluwalia, 2000). During the period 1991-92 to 1997-98, the growth rate picked up to 5.81 percent. Even this growth rate has been lower than the growth rate for the country's GDP (6.89 percent). Another feature of Kerala's economic growth is that it is contributed more by the growth in tertiary sector.

One of the major failures of Kerala economy is its inability to provide employment. The work participation rate in Kerala in 1991 (31.4%) was much lower than that of the country (37.5%). The rates were lower both for males and females.

As at the end of 2000, there were 41.9 lakh job seekers registered with the Employment Exchanges in the state. One of the peculiarities of Kerala's unemployment is the predominance of educated unemployed. Those who have passed matriculation and above constituted 77 per cent of the job seekers in the year 2000. The percentage of graduates and post-graduates was 7.6 per cent.

Kerala is said to be at the crossroads (Kannan, 1990). The discussion on Kerala model in recent years has shifted to its sustainability in the context of chronic fiscal crisis faced by the state government (George, 1999). The slow growth in SDP has undermined the ability of the state government to raise resources. As a result, growth in public expenditure in general and expenditure on social services in particular has been decelerating. This has led to the deterioration in quality of public services, as fresh investment in these sectors is grossly inadequate. This has created problems in all social sectors especially since Kerala is today faced with second generation problems which are induced by Kerala's very success.

In the case of Kerala's health sector, for instance, though the State had been able to reduce its mortality rates, morbidity rates are one of the highest among the states (Kannan et al., 1991, Panikar P.G.K., 1992). The increasing life expectancy in the state, has resulted in diseases of the old age coming into prominence as in the case of advanced countries. But unlike in the developed countries, the State with its limited financial resources finds it difficult to tackle these health problems which call for

higher spending per patient for diagnosis as also treatment. The financial crisis of the state has led to decline in quality of health services rendered in the government institutions. This has resulted in the mushrooming of large number of private sector institutions, many of which are run on commercial basis. Institutions in the private sector outnumber government institutions now by a larger margin.

The fiscal crisis has started affecting the social security system in the state. The rates of social security pensions have not been raised taking into account the rates of inflation. Payments of all pensions are getting delayed. The need for social security is more in the state as the number of unemployed is increasing steadily. Besides, the proportion of old aged people is increasing in the State, due to the increasing life expectancy. As the life expectancy of women is higher than that of men, the proportion of widows among the old people is increasing.

The food security provided through the public distribution system is also being undermined due to reduction in food subsidy by the Central government in the context of economic liberalization. The inability of the State Government to compensate for the reduction in subsidy for food grains is also threatening to undermine the public distribution system.

In education, Kerala has made substantial progress in providing the infrastructure for school education. But the facilities for higher education and professional education are proving to be inadequate while the demand for the same is increasing (Tilak, 2000). There has been decline in quality of education provided by government institutions due to under investment. This has led to increasing commercialization of education at all levels. Thus we see that the successes in certain dimensions under limited economic growth has not only raised the question of sustainability of these achievements but also have led to the formation of second generation problems.

2.5 Poverty profile of Kerala

Kerala has achieved substantial reduction in poverty during the past three decades (Ahluwalia, 2000, Sen. Abhijith, 1996). These studies show that the percentage of population in poverty has come down substantially. The rate of reduction in rural

poverty was particularly high. During the period 1957-58 to 1990-91 the rate of rural poverty reduction was the highest in Kerala among all the states (Datt and Ravallion, 1996).

Table 2.5 shows the trend in rural poverty in Kerala in comparison with all India in the past three decades. The Table shows that poverty indicators, which were higher for Kerala than for the country in 1961-62 and 1972-73, are lower from 1983 onwards. Steep decline in poverty has taken place both in the seventies and in the eighties. Lorenz ratio is seen to be fluctuating in urban and rural poverty in Kerala.

Table 2.5: Trends in Rural Poverty in Kerala and India

| Year | HCR, Kerala | HCR, India | PGI, Kerala | PGI, India | FGT2 index, Kerala | FGT2 index, India | Lorenz ratio, Kerala | Lorenz ratio, India. |
|-----------|-------------|------------|-------------|------------|--------------------|-------------------|----------------------|----------------------|
| 1961-62 | 49.03 | 38.29 | 15.95 | 10.10 | 6.94 | 3.65 | 33.04 | 31.61 |
| 1972-73 | 51.75 | 46.29 | 15.56 | 13.23 | 6.28 | 5.25 | 31.40 | 30.67 |
| 1983 | 28.36 | 32.82 | 6.18 | 8.10 | 1.97 | 2.77 | 33.88 | 30.10 |
| 1993-94 | 16.88 | 22.65 | 3.20 | 4.38 | 1.00 | 1.33 | 30.20 | 28.54 |
| 1999-2000 | 9.38 | 27.09 | - | - | - | - | - | - |

Source: Suryanarayana ,(1997),

Note: The figure of 1999-2000 is issued by the Planning Commission. These figures are calculated on 30 -day recall period and are not comparable with those of earlier periods.

Table 2.6: Trends in Urban Poverty in Kerala and India.

| Year | HCR, Kerala | HCR, India | PGI, Kerala | PGI, India | FGT2 index, Kerala | FGT2 Index India | Lorenz ratio, Kerala | Lorenz Ratio, India |
|-----------|-------------|------------|-------------|------------|--------------------|------------------|----------------------|---------------------|
| 1961-62 | 48.71 | 33.83 | 17.07 | 9.34 | 7.91 | 3.47 | 38.81 | 36.37 |
| 1972-73 | 42.89 | 27.31 | 13.42 | 6.22 | 5.43 | 1.91 | 39.49 | 34.70 |
| 1983 | 31.05 | 22.29 | 7.91 | 4.96 | 2.90 | 1.63 | 39.34 | 34.08 |
| 1993-94 | 13.05 | 18.22 | 2.51 | 3.65 | 0.80 | 1.08 | 34.37 | 34.42 |
| 1999-2000 | 20.27 | 23.62 | - | - | - | - | - | - |

Source: Suryanarayana, (1997)

The Table 2.6 shows that there was a continuous decline of urban poverty. The decline in urban poverty has started from the sixties itself. The decline was particularly steep in the eighties as in the case of rural poverty. From the table one can find that both rural

and urban poverty were higher in Kerala than in India as a whole in 1961-62 and 1972-73. The position was reversed by 1983 in the case of rural poverty and by 1993-94 in the case of urban poverty.

Tendulkar et al., (1993) notes that Kerala enjoyed a decline in all the four measures of poverty (HCR, PGI, FGTI and Sen index) in all the four survey periods, which he took for his analysis. This could not be achieved by other seventeen states. This shows the consistency of reduction in poverty.

There was an interesting attempt to find out to what extent the income poor are poor by other indicators also (Kannan .et al, 1991). This was done in a primary survey of 10,000 households, conducted primarily to study the health status of the rural population. Indicators like housing conditions, drinking water facilities, electrification of the houses and sanitary conditions were taken into consideration. Since these indicators showed significant differences, only the indicator of housing condition was used and in terms of that 17% of the population was identified as chronically poor in the survey.

Suryanarayana, in his more recent study on Kerala poverty used, in addition to the HCR, PGI and the Lorenz ratio the FGT measures which have made corrections for the distributional impact of inflation (Suryanarayana, 2000). Generally, adjustments for inflation are made only in the poverty line and the distributional impact of inflation are not considered which might lead to under or over estimation of the intensity and depth of poverty. As per this indicator also we see that poverty has declined in all the four periods considered. The findings of the Expert Group (Government of India, 1993) are also similar. The estimates of poverty corresponding to the poverty lines of the Expert Group show decreases in all poverty measures for rural Kerala and rural all India in all these periods- 1973-74, 1977-78, 1983, 1987-88 (Suryanarayana 2000). The reduction in the rural poverty in Kerala was substantial relative to that of all India. Similarly poverty in urban Kerala and urban all India had declined with the former declining more than the latter.

There is a general improvement in the economic status and in access to food grains, both among rural and urban population. One can see that the real consumption increased in Kerala only from the period 1973-74. The consumption data shows that all

the five bottom most classes in Kerala enjoyed higher increases in consumption than the average of the total population, both in rural and urban areas. In India, this increase could be seen only among the three bottom most deciles (Suryanarayana, 1995). With regard to the total population in the rural sector, the increase in the consumption of cereals in the period 1961-62-1993-94 was very marginal, whereas for the poorest three-decile groups increases were quite substantial.

Casual labourers constitute the major section of the poor in Kerala. In terms of regions, the highest incidence of poverty is seen in the northern districts of Palghat, Malappuram and Kasargod.

The period of reduction of poverty in Kerala is interesting. The incidence of poverty was higher during the sixties and the early seventies, when the economy was growing. Similarly, rural poverty was higher when rate of agricultural growth was higher. But poverty, both rural and urban came down when the economy in general and agricultural sector in particular was showing low growth rates. There is no full explanation for this phenomenon yet. Part of the reason may lie in the steep increase in wage rates. For instance, daily wage rates of paddy field workers increased from Rs.11/- in 1981 to Rs.36/- in 1991 and to Rs.112/- in 1998-99. The daily wage rates of unskilled workers in construction increased from Rs.12/- in 1981 to Rs.37/- in 1991 and to Rs.111/- in 1998-99 (Economic Review, 2000). The reasons for the steep increase in wages despite high levels of unemployment are not yet clear. Gulf boom, trade union actions etc. are attributed as some of the reasons.

Two important landmarks on the road to poverty alleviation were the land reforms and the public distribution system. Land reforms have provided the much-needed housing security to the poor and security of tenure to the tenants. This in turn might have helped to strengthen their bargaining power, which have helped raise wages. This increase in wages contributed also by the large flow of gulf remittances led to an increase in consumption.

Public Distribution System (PDS), started in 1964, covered 91 percent of the population in Kerala (as of 31 December, 1991) and this has benefited the under privileged sections of society and has helped in mitigating the severity of mal nutrition in the food

deficit Kerala economy. Nearly two thirds of the total cereal purchase in Kerala was made through the PDS. This proportion is the highest in the country. The problem of food security is also tackled by the government through a supplementary nutrition program which targets both the pre-school and school going children, pregnant and nursing mothers. These programmes provide some minimum level of nutrition to the most vulnerable sections of population.

As noted earlier, Kerala also leads the rest of the country in terms of the number and coverage of social security schemes like pensions, welfare assistance and institutional care. The government has also brought forth other direct poverty alleviation schemes like Integrated Rural Development Programme (IRDP), Training for Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Jawahar Rozgar Yojana (JRY) etc.

It has been worked out that the effect of these various government programs represented 26% of the annual income of the rural households in 1986-87(Kannan, 1995). Given the average family size of 5.05 per rural household , the income effect was equal to the consumption of one member of the rural household. Thus the government efforts have succeeded in enhancing the consumption level of one member of the family.

The Kerala experience shows that consistent public action can succeed in reducing deprivation of the masses, even without waiting for high economic growth to happen. The historical process of development has also contributed to poverty alleviation in an indirect manner. The reform movements have given the masses a sense of social dignity and voice. With spread of education and political mobilization, this has helped them later to demand their rights. Thus in building up the necessary conditions for alleviation of poverty, Kerala has a history of several decades of social and public action that began in the late 19th century and the early 20th century itself. The impact of these could however be felt adequately and comprehensively only since the 1970's. The fact that Kerala experienced poverty reduction very substantially in the eighties when there was a virtual stagnation in the economy shows the important role of public action. These public action policies were of direct help when it came in the forms of poverty

alleviation programmes, providing income and food security and indirectly helped the people by developing their basic capabilities, through which they could exploit the economic opportunities inside and outside India.

In fact the role of capability building in reducing poverty is the chief argument given by (Kannan, 2000) The study says that education is the prime mover in contributing to poverty alleviation. The spread of education contributed to enhancing the health status and reducing poverty. By broadly improving the health status, it has created conditions favourable for poverty alleviation. The reduction in infant mortality and the increase in life expectancy helped the poor to limit their family sizes, which is a favourable condition for the reduction of poverty. Further, education has mobilised the social and political consciousness of people, which ultimately led to the demand of state intervention in poverty alleviation. This has also helped people to seize job opportunities abroad, which would have helped raise the average expenditure on consumption. The gulf boom and the large-scale external remittances have also helped to raise the wage rates. Large scale migration has influenced the living standards of Keralites both directly and indirectly (Banerjee et al.,1997).

2.6 The significance of the present study in the context of the Kerala

We have seen in the first section that Kerala society as a whole has been able to tackle, to a great extent the deprivations in three essential elements of human life- longevity, knowledge and a decent living standard. Besides as seen in the final section, State has also succeeded in bringing down poverty. The achievements of the Kerala model as also the process of its making have important implications for the various dimensions of poverty.

As mentioned before, even historically there was a demand from the lower classes for their uplift. The social reform movements and the subsequent political movements targeted on the causes of the deprived sections in the society. This gives us enough reasons to believe that the achievements of the State in general would have seeped down to the lower classes and would have affected the functionings of the poor.

The Human Development Report has pointed out that the nature of deprivation in human life varies with social and economic conditions of a community. Given the uniqueness of Kerala's development experience, the dimensions of poverty can be specific to the state. Unlike in other parts of the country, issues like hunger, epidemics, illiteracy and lack of health services and safe water are no longer dominant in Kerala. In this respect, dimensions of Kerala poverty are different from those of developing countries and are more similar to those of developed countries. For instance, because of the increasing unemployment in the state, social exclusion, which is included in the HPI for developed countries, might be relevant in Kerala. It may be noted that unemployment has been used as a proxy for social exclusion in the HPI for developed countries. The logic is that unemployment reflects the exclusion from the world of work and the social interaction associated with it (Human Development Report, 1998)

Economic provisioning for the poor is made from both public and private income. Public provisioning is an important source of consumption for poor households as seen in the case of Kerala. But the capacity of state for public provisioning has been coming down due to fiscal crisis as seen earlier. Since there are reasons to believe that public action has an important role in shaping the functionings of the poor, the limitations, which the State is currently facing also, would affect the same.

Thus the study of functionings of the poor is carried out in this setting of ongoing debates on the achievements of the Kerala model since both the achievements and the limitations which the State currently faces might have a role in shaping the functionings of the poor of Kerala.

CHAPTER 3

Sample: Selection and Profile

In the previous chapter, we saw how the dimensions of poverty might be different in the context of Kerala, because of the specificities of the development experience of the State. This chapter gives a discussion on how the study was conducted in the context of Kerala. The first section describes how the area was selected for the survey. The next section recounts the different stages in which the study was conducted. This is followed by a description of the sample households taken up for the survey and the general profile of the people. Some observations made while selecting the area and during the informal discussions are also mentioned.

3.1 Selection of the area

The start was to find a suitable area for conducting the study. Here, care was taken to make the sample as heterogeneous as possible. Our aim was to capture the functionings of the average poor. The fishermen and the tribal communities have been identified as the poorest groups in Kerala. These communities are considered to be outliers to the Kerala model of development. Abject poverty is likely to be found among these groups. However, since they are a homogeneous group, their conditions might be chiefly determined by their specificities. The focus of the present study was on a heterogeneous crowd, consisting of different occupations, religions and castes. Nevertheless, they are bound by the common factor of being poor according to the official criteria.

A large settlement of the poor was seen as an ideal locale for the study because generally these clusters or slums consist of a wide range of population representing different religions and different occupations. One place, which was considered for selection, was Mattanchery, a huge urban slum settlement in the heart of Cochin Corporation and very close to the Cochin Port. The suggestion was given by groups of people who had already worked there. Another place taken was Thrikkakkara, which again had a large slum settlement of the urban poor. Interviews were held with people in both the urban places to see if any differences in responses were coming from these two places. Thrikkakkara, nearby place was chosen, since it was noticed that there were not many differences found in the responses. The area come under the Greater Cochin Development Authority and is very close to the Civil Station.

Thrikkakkara is categorized as a Panchayat but bear the characteristics of an urban area. The purely urban settlement of Mattanchery has a domination of the fishermen community and also a religious domination of the Muslims. Thrikkakara on the other hand had a mixed group of population and was thus more suitable for the study. Since the number of houses of poor was limited in Thrikkakkara, we had to take another slum settlement in Aluva, which is classified as a municipal town.

Since the study attempted to cover both rural and urban areas, a village in Trissur district was also taken for conducting the rural part. The village called Pazhayannur was chosen since it had majority of population, settled in agriculture. We needed a place, which had a stronger rural divide to make the urban- rural comparisons meaningful and Pazhayannur suited the criterion.

In both Mattanchery and Thrikkakkara, we could see that there were lots of activities going on among the poor, mobilised by the non-governmental organisations. Though Mattanchery was omitted later, it would be worthwhile to mention some of the observations made in that place. In the initial phase, group discussions were conducted with the poor where they were asked to mention some of the major problems which they faced. It is interesting to note that the answers came without the slightest delay. They were conscious of their problems. This could be partly due to the work of the above mentioned NGOs in that area.

Irregularity of employment along with poor housing and sanitary conditions were reported as major problems. Some of them were saying that there was enough supply of jobs coming their way. Alongside, some others were reporting that the people were unwilling to work if they received work for a long stretch of time. Another problem raised by the female respondents was that the males were grossly addicted to narcotics and alcoholism. The living conditions deteriorated because breadwinners of the families were not contributing adequately to the families and the women were not allowed to be the breadwinners.

Given this, lots of activities were organized for the women. These activities had major liberating effects on women in this Muslim dominated area. Now the women's activities were set off through different self-employment and other group schemes. One could see their excitement in this new experience of creativity and self-sustenance. For

instance, there was one woman who used to travel long distances to attend the meetings called by these women groups. Nearly Rupees 50 is spent for travel. Nevertheless there was the excitement of this new exposure. In short, women were beginning to feel a new sense of control over their lives.

The same phenomenon was witnessed at the village also, where one could see a lot of activities going on in the form of self-help groups organised by both the Panchayats and other NGOs, especially for the women.

3.2 Informal discussions

The study was conducted in two stages. In the first stage, we had discussions with a few people who were visibly poor conducted in an informal and unstructured manner. The detailed survey was later conducted on those households officially identified as the poor. Households, which were apparently poor, were chosen for the informal discussions. The dwelling conditions were really dismal with many of the houses not having more than one room. Here the people did not own any land and settlements came up in very unsafe places. The houses were built on the sides of steep canals.

Initially, the people were asked to point out the most deprived among them. It was later found that those who were perceived as poor were not necessarily the poorest, going by the number of people working in the house and the kind of jobs which they were engaged in. It was interesting to note that the poor saw deprivation more in terms of personal tragedies and the family problems than by the income parameters. This gave the impression that income was not necessarily considered as the important criteria for the assessment of their own well being by the poor themselves.

Interviews tried to accommodate fairly representative people belonging to different age groups and different gender. Of the two male respondents chosen for the interview one person had children who were currently studying. The other person had children who had completed their studies. Thus we could get a glimpse of the attitude of the poor people towards educating their children. The difference was noticed in their attitude, since the person with children who were going through their primary education had ambitious plans for giving the children the maximum education as possible. We could see that the parents whose children were young were greatly enthusiastic. The interview

with the second person gave the impression that this initial enthusiasm of the people waned out as children grew up. In his case, his children, on reaching higher classes and having failed in the examination decided to stop pursuing their studies. Thus there was a marked difference in the attitude of the parents depending on the age group of their children. Three women were also interviewed out of which two were working and the third person was unable to go for jobs. Three young persons were interviewed who had education till their matriculation. Of the three, two youngsters had discontinued their studies because they had failed in their examinations. It should be mentioned that it was very difficult to come across young men who had passed their matriculation. Of the people who were met initially one person had undergone a serious accident and hence could give an idea of how they cope with such crises.

The insights received from the interviews were later taken up as hypotheses about the various functionings of the poor in the survey.

3.3 Selection of the sample households

The survey was conducted on those households officially described as poor. The responsibility of identifying the poor has been delegated to the local governments of the different states. Identification of the household is done through a census method called the 'below poverty line' census which follows the criteria suggested by the Central Government. The sample households were taken from the BPL list prepared by the local authorities. A sample of 120 households was taken for the survey, sixty each from both the urban and the rural area¹.

3.4 General profile of the sample

Of the sixty houses in each region, fifteen houses belonged to the self-employed category and ten houses were female-headed households. Thirty-five houses can be taken as "standard", which means that these households were without much specificities. In these thirty-five houses, both female and male responses were considered.

¹ The initial attempt at random sampling could not be pursued rigorously because in many cases it was difficult to find the respondents at their homes. However, this is not perceived as a major drawback as our objective does not necessarily call for generalisability.

In the self employed category, only the concerned person was interviewed. Similarly for the female-headed houses, responses were taken only from the heads of the households. Thus altogether interviews were conducted on one hundred and ninety people. Separate analysis has been carried out, where ever there were reasons to expect variations in the responses on different functionings due to the above mentioned classifications².

Many of the questions were open ended, eliciting descriptive answers. The total number of responses collected varies among questions because replies to certain questions could not be elicited due to the lack of responsiveness on the part of the interviewee.

The total number of people belonging to these 120 families was 601. The average size of the family is 5. The median value is 5. To understand the general profile of the population, classifications based on region and gender have been made. Table 3.1 shows the region and gender wise classification of the total population.

Table 3.1: Gender and region wise classification of the total population

| Gender/ Region | Urban | Rural | Total |
|----------------|-------|-------|-------|
| Males | 145 | 134 | 279 |
| Females | 147 | 175 | 322 |
| Total | 292 | 309 | 601 |

Note: The figures show the number of people under different categories.

We were able to get a fair representation of the major religions and castes of Kerala in our sample. Table 3.2 and table 3.3 shows the proportion of households belonging to different religions and castes respectively.

² The spouse opinion has not been taken for both self-employed and female headed households categories. Male opinion could not be taken from the female-headed households by the very nature of the categorisation. With respect to self-employed category, the classification was made in order to check the variation in indebtedness; for this only household level information was required. Here the gender perspectives were not important and hence the spouse opinion was not taken.

Table 3.2: Religion-wise Distribution of Sample Households

| Religion | Count and percentage of the households |
|------------|--|
| Christians | 12 (10.0) |
| Hindus | 71 (59.2) |
| Muslims | 37 (30.8) |
| Total | 120 (100) |

Note: The percentages to the total number of households are given in parentheses.

Table 3.3 - Caste wise Distribution of Sample Households

| Caste | Count and percentage of households |
|----------------------|------------------------------------|
| Forward Caste | 12(10.0) |
| Other Backward caste | 64(53.3) |
| Scheduled Caste | 42(35.0) |
| Scheduled Tribe | 2 (1.7) |
| Total | 120(100.0) |

Note: 1. The percentages to the total number of households are given in parentheses.
 2. Syrian Christians are included under Forward Castes.
 Muslims and Latin Catholics are included under Other Backward Castes.

Majority of the sample households belonged to Hindus followed by Muslims and then by Christians. Under caste wise classification we see that majority of the houses belonged to the category of other backward castes and schedule castes. The high proportion of scheduled castes in our sample is in tune with the macro statistics of the poor, which shows that the extent of poverty is larger among the scheduled castes and tribes. Thus, our sample provides a fairly heterogeneous population, which serves our purpose (See section 3.1).

This chapter briefed on the selection of the area, profile and some important aspects of the sample. It also describes the preliminary exercise of group discussions through which we could arrive at some important hypotheses that have been taken up for detailed analysis in the subsequent chapter.

CHAPTER 4

Multiple Dimensions of Well Being

4.1 Introduction

In the preceding chapter, we discussed how the survey was conducted on the officially identified poor households in both rural and urban areas. The multiple dimensions of well being identified in the survey are being discussed in this chapter. These dimensions of poverty are looked at in the context of Kerala on the presumption that some of these functionings might have been shaped due to Kerala's distinctive mode of development.

From a brief glance at the material conditions of the poor, the study proceeds to understand the set of actions on which their livelihood is based. Their achievements in some of the basic functionings like health and education have been examined. If the whole concern of assessing standard of living is to see whether an individual is able to achieve a good life, then it is important to look at certain psychological functionings, for instance the feeling of content, which the person has been able to achieve. For this, some aspects of the *refined psychological functioning* have also been looked at.

The chapter is broadly organised in the following manner. First, we look at the material conditions of the poor with a view to assess the physical conditions of well being. We then, discuss the livelihood strategies of the poor. It reflects on the mechanisms resorted to by the poor for their survival.

What follows is a discussion on the achievements of the poor with regard to some of the basic functionings. Final section reflects on some important refined functionings of the poor.

4.2 The material conditions of living of the poor

Here we examine the material conditions of the well being of the poor in the areas studied. The material conditions of living are important in the assessment of living

standards, though these should be taken as necessary rather than sufficient conditions of living. Some indicators commonly used for capturing this dimension are the housing conditions, assets positions and consumption and savings pattern of the households. Each of these indicators can be studied at length. But this was beyond the scope of our study since the focus was not on the material conditions of living. Nevertheless, it is important to comment on some crucial aspects of their material base of living.

4.2.1 Housing Conditions

Most of the houses visited in the survey were self-owned or self constructed (refer Table 4. 1). Most of them were in reasonably satisfactory conditions. A few people had received help in the construction of their houses from the government and some religious organisations.

Table 4.1: Status of ownership of the houses

| Status of housing | Rural | Urban. |
|------------------------------------|-----------|-----------|
| Self owned/ Self constructed | 56 (93.3) | 52 (86.7) |
| Provided by the government | - | 5 (8.3) |
| Provided by religious associations | - | 3 (5.0) |
| Houses under construction | 4 (6.7) | |
| Total | 60 (100) | 60 (100) |

Note: The percentages to the total number of households are given in parentheses.

It should be mentioned that during the initial phase of the survey, an attempt was made to select the apparently poorest houses, going by their housing conditions like those with thatched roofs in rural areas and sheet roofs in the case of urban areas. However in course of the survey it was difficult to come across such houses in these areas. Most of the houses in these areas had reasonably good roofing and flooring conditions.

One can see from the Table 4.2 that the proportion of houses with good roofing and flooring facilities is higher in the urban areas. However following the criteria of the

number of rooms in the house, the housing conditions are better in rural areas¹. The proportion of houses having three or more rooms was 84% and 61.66% in the rural and urban areas respectively.

Table 4. 2: Roofing and Flooring Conditions.

| Roof –Floor combinations | Rural | Urban | Total |
|--------------------------|------------|------------|-------------|
| Tiled/concrete-cement | 30 (53.57) | 43 (71.66) | 73 (62.93) |
| Tiled/concrete-mud | 4 (7.14) | 5 (8.33) | 9 (7.75) |
| Thatched/ sheet-cement | 2 (3.57) | 8 (13.33) | 10 (8.62) |
| Tiled &thatched-cement | 8 (14.28) | - | 8 (6.8) |
| Tiled & thatched-mud | 4 (7.14) | - | 4 (3.4) |
| Thatched/sheet-mud | 8 (14.28) | 4 (6.66) | 12 (10.34) |
| Total | 56 (100.0) | 60 (100.0) | 116 (100.0) |

Note: 1. The percentages of houses with different roofing and flooring conditions are given in parentheses.

2. Four houses were under construction.

Majority of the houses had separate toilet facility in their houses (53.57% of the rural and 76.66% of the urban houses). The percentage of houses with separate toilets in our rural sample is in fact more than that of the general rural population in Kerala. The macro figures are 48.5% and 81.3% in the rural and urban areas respectively.

Most of the households had access to drinking water facility in the nearby places itself. In the rural areas, 58.33% of the houses had water facility either indoors or outdoors but nearby. In the urban areas, the proportion was much higher (85 percent)². The estimates for the state as a whole are lower (47 percent of the rural population and 74 percent of the urban population).

It may be noted that though the urban areas were endowed with better housing facilities, the houses were situated in congested localities. Again, most of these houses were built on encroached land. Many of them were perched on banks of the irrigation

¹ Even attachments and sub- divisions are taken as rooms.

² Water facility, provided by the public authorities are commonly shared by many households in a locality.

canals. Though many of these people did not possess any ownership rights over the land, they enjoyed security from the fact that they lived in clusters and their number is too large for any political party and the government to ignore.

4.2.2 Consumption Pattern

It is remarkable that very few households reported experiencing starvation during the past five years, which was taken as the reference period. An overwhelming majority (93.3% in the urban areas and 85% in the rural areas) reported that unlike in the past, they did not have to face starvation in the recent times. Having to reduce consumption is a still prevailing condition. However, this did not get extended to starvation these days. This point will be further elaborated in the subsequent section on their livelihood.

In the present study, the attempt is not to find the exact consumption pattern of the poor. The attempt is only to see if the consumption bundle of the poor included items not usually found in the consumption bundle of the poor.

The respondents were asked about their consumption of milk, meat, fruits and diversified food products. Table 4.3 shows the consumption pattern of the surveyed households. Milk was consumed daily by majority of the households. Though a vast majority of the households reported consumption of meat, in the rural areas we see that the consumption is not as frequent as in the urban areas. The proportion of houses consuming meat 'once in a while' is higher than those reporting weekly consumption in the rural areas. The case is reverse for the urban areas. Fruits are consumed less in the rural areas³. Diversified food products representing processed food items like bread, biscuits, snacks etc. were consumed by majority of the houses. It is interesting to note that in the rural areas, these items were mostly purchased from restaurants, teashops and hotels indicating the eating out habits of the working poor. Here again the frequency of consumption in the rural areas is less, when compared to the urban area.

³ Possibly there is under reporting in the rural areas because people get fruits free from their homesteads and from their neighborhood

Table 4.3: Pattern of food consumption.

| | Milk | | Meat | | Fruits | | Diversified Food products | |
|--------------------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------------------|-------------|
| | Urban | Rural | Urban | Rural | Urban | Rural | Urban | Rural |
| Reported Consumption | 45 (75%) | 49 (82%) | 51 (85%) | 42 (70%) | 38 (63%) | 18 (30%) | 52 (87%) | 45 (75%) |
| Daily | 28 (47%) | 30 (50%) | | | | | 16 (27%) | 11 (18%) |
| Weekly | 11 (18%) | | 18 (30%) | 6 (10%) | 15 (25%) | | 19 (32%) | |
| Once or twice in a month | - | | 19 (32%) | 10 (17%) | 8 (13%) | 6 (10%) | - | |
| Once in a while | 6 (10%) | 19 (32%) | 14 (23%) | 26 (43%) | 15 (25%) | 12 (20%) | 17 (28%) | 34 (57%) |

Note: 1. The percentages given in the parentheses are calculated against the total number of households.

2. The first row represents the reported consumption and the rest of the rows show the frequency of consumption.

We thus see that for the poor who were surveyed, consumption of the standard food items of the general population are not beyond their reach, though the frequency of consumption varies. Perhaps, the quality of items consumed may also vary. Since the poor are mostly casual labourers getting high wages, they may be able to afford some of these items when they are employed. The frequency of consumption is however less due to the unavailability of jobs on a continuous basis.

The informal conversations with employees of NGO, working among the poor gave us some interesting ideas to explore. Generally, the opinion was that the poor were quite capable of improving their situation if they had used their income judiciously. As one person working in an NGO puts it " the poor do not distinguish between a want and a need ", in the sense that they do not go by the hierarchy of wants that the basic needs are to be satisfied first and then the wants for entertainment etc.

To find reason for this apparently irrational tendency to purchase comforts like television even when there is uncertainty of future income in the background, the issue was raised in the informal discussions with the poor. The explanation to this was that

money is automatically spent since there is always the aspect of pent-up desires. As one respondent says, even if one tries to save the money, instead of investing in the durables, the money in hand is automatically spent. As he puts it, " who would go hungry sitting in front of a plate with food?" and if they have no money they will adjust accordingly. By restraining the purchase of the durables, the poor will finally be left without any thing in hand, neither the money nor the durable. This seemed like a good explanation of the paradox of seeing a TV in a poor man's house when he has to borrow at other times to meet his basic requirements. The poor also seem to have a preference for entertainment, may be due to the harsh conditions of their existence. Thus, on the one hand this behavior can be explained as the satisfaction of their pent-up desires while on the other hand we can see this as a prudent investment undertaken by the poor, aware of their own conditioning to indulge in wasteful expenditure.

The purchase of durable is facilitated by the installment schemes, which in our observation has come in to the lives of the poor in a big way, increasing the durable asset base of the poor. Under these schemes, the prices charged are higher than when they buy for ready cash. In spite of this, one can see that the poor accept this bargain because it suits their conveniences and affordability. Many of the houses purchased even clothes and vessels under the installment scheme. In this, we do not see much rural urban differences.

The findings of the survey were similar to what was observed in the informal discussions. Many of the poor households did possess one or more consumer durables. The durables in the list are television, tape recorder, radio, gas stove and cylinder, mixie, iron, almirah, coat, chairs, table, sofa and fan. Majority of the urban households (60%) possessed at least three of these durables. More than half of the houses in the urban areas owned television sets. However, the possession of durables was not very common in the rural areas. Only two of the rural houses had television sets. Further, only 11.6% of the households were able to possess more than three durables. In fact 31.66 % of the households did not possess any of the durables, listed in the survey. But in the urban areas there were only few houses (8.33%) which did not possess any of the durables.

Although in the possession of durable assets, urban areas have an edge over the rural areas, the asset base of the rural people included their own land. Most of the people in the urban areas were at a definite disadvantage since most of their houses were built in encroached areas⁴.

The possession of land must have imparted the rural people a better sense of stability, due to which the weightage given for stability was more. This must have restricted their purchasing behavior in the installment scheme. Their preference for stability is shown when they say they did not want to shoulder another liability by purchasing the durable in the installment scheme. The differences seen in the assets possession could also be explained in terms of their relative ability to purchase these durables. The ability to purchase durables was limited in rural areas since there was larger proportion of people engaged in agricultural jobs which was less remunerative than the service and construction sector jobs in which the majority of the poor in the urban areas were engaged (as reported by the people themselves).

4.2.3 Savings Pattern

We saw in the earlier section that the poor saw the purchase of the durable as an investment also. The mental conditioning noted above seems to be guiding the savings habits of the poor. Their reliance on the formal markets of saving is comparatively less. Under formal savings, one could note that the poor invested in the post office savings schemes more. Savings in the insurance schemes are not very substantial. Welfare schemes of various trade unions have marginally improved their savings habit. The most popular method of savings is through the indigenous and informal financial system of 'Chits' or 'Kurries'. Table 4.4 shows the percentage of households, which have invested under various schemes.

⁴ Although they have no rights over the land, in practice eviction from the land was not possible without providing alternative sites.

Table 4.4: Savings pattern of the Poor

| Savings | Households with savings | | |
|--|-------------------------|-----------|------------|
| | Rural | Urban | Total |
| Savings in Banks and Post Office Savings schemes | 17 (28.3) | 15 (25.0) | 32 (26.7) |
| Savings in Insurance | 12 (20.0) | 16 (26.7) | 28 (23.3) |
| Savings in welfare schemes | 10 (16.7) | 9 (15.0) | 19 (15.8) |
| Savings in Chits, SHGs etc. | 23 (38.33) | 24 (40) | 47 (39.16) |
| Savings in at least one of the forms | 41 (68.33) | 36 (60.0) | 77 (64.16) |
| Total number of households | 60 | 60 | 120 |

Note: 1. The percentages, calculated against the total number of households are given in parentheses.
2. A household might have invested in more than one scheme.
3. SHG: Self-Help Groups

From the Table, we see that the highest share of investment is in the indigenous system of savings. This scheme of savings seems to suit their convenience. This savings system deals with small payments every week. The cash is collected from them at their homes. Thus it minimises their inconveniences and also the transaction costs. That the poor have willingly got into these schemes shows their desire for security and improvement in life. One should notice that unlike in banks, these savings are contractual. Once they enter into this informal contract, they cannot, as a general rule, make lapses in payments. The poor participate in these schemes of forced savings, knowing that they would not be able to control spending if money is kept with them. Besides, in this scheme there is the facility to auction the chitty and make the payments later. This can be seen as a source for loans to be taken in unforeseen contingencies. Thus the commonly attributed irrational and frivolous nature of the poor is questioned when we look at their savings and investment patterns and understand the logic and motivations behind it. They are aware of the weaknesses of their own behaviour due to which they submit themselves to forced saving.

These Chits are used for various purposes like getting their children married, purchasing durables, improving houses etc. The investment in these savings shows both their precautionary tendencies and desire for improvement. Whether they are saving according to their potential is still a debatable question.

We could not see any major rural- urban differences in the savings pattern of the poor. In the rural area, Panchayat backed Self-Help Groups (they are also called Neighborhood Groups) have also pushed the case of these contractual savings into the poor. Many poor women are members of these associations.

4.2.4 Material conditions of the female-headed households

We started with the notion that poverty defined, as in the income approach can be acute on female-headed households. The observation is that there has been a growing feminisation of poverty and the number of female-headed households has been increasing sharply (see Panda, 1999). In the survey, it was found that these female-headed households did not differ from the "standard " households in a significant manner. A quick scanning of the material conditions would reflect on this point.

In housing conditions, we see that for both the categories, most of them (85% in case of standard and 95% in case of female-headed households) had either self-owned or self constructed house. Taking the criteria of roofing and flooring, we see that the standard households are better advantaged than the female headed households (65% and 40%). Both in 'separate sanitary facility' (61.0% and 75%) and access to drinking water (64.0% and 65.0%) female headed households seem to have an advantage.

We do not see any significant differences in the consumption patterns for the selected food items, when compared to the standard population. Milk (60% for standard households and 55% for female headed households), meat (45% and 35%), fruits (23% and 25%) and diversified food products (45% and 25%) were consumed by both the households in a resembling manner. In case of the possession of durables, the average number of durables possessed was 2.16% in case of the standard households and 2.35% in female-headed households. Even as per this parameter there are not much differences.

Neither did their savings behavior show any major variations. As per, the savings in banks or post office schemes (25% and 35%), savings in insurance (26% and 10%), savings in chits (63% and 65%) are concerned, we see that these households are not lagging behind, in fact we see that female headed households are marginally better off

in savings both in case of banks or post office savings schemes and informal markets. However, when it comes to welfare schemes there is a notable difference in their behavior. Of the standard households 18% have got savings in the welfare schemes. Only 5% of the female-headed households have similar savings.

Thus on the whole, we do not see many apparent differences in the material conditions of the female-headed households. However, only an investigation into the intra household allocation of the resources can throw more light on the living standards (defined in terms of the material conditions enjoyed) of the female head concerned. But, this is beyond the scope of our study. The findings might point out that female-headed households need not necessarily be subjected to inferior material conditions. This might be because material conditions are determined more at the household rather than at the individual level and almost all the female heads were residing with other earning members.

A case, where the female head was the only earning member of the household with two children to look after, deserves special mention. Here we can see a notable difference in their material conditions as per the indicators taken in the analysis. This household belonged to the urban area and as such enjoyed the facilities like 'access to drinking water' and having separate sanitary facility (which was provided by the government to some of the houses). However with regard to the other indicators, we see that her material living conditions are inferior to the general female headed households. For instance, she did not report consumption of any of the food items given in our list. Secondly she did not have savings in any forms and possessed only one durable. Though this is a single case, it shows that living standards can differ within the female-headed households depending on the characteristic of the household in general.

4.3 The livelihood of the poor

We have seen in the earlier section that the poor surveyed by us enjoy reasonably good material conditions of living. But, as mentioned earlier, material conditions might or might not result in improving the quality of life. The quality of life depends on a variety of other conditions including personal characteristics and the specificity of the society in which the individual reside. Hence, the study directly focuses on the nature of lives

of the poor. The kind of lives, which the poor are able to live, can be better understood by assessing their doings and beings. A look into their set of 'doings' would give us insights into the mechanisms through which the poor make their living. We study the various aspects of their livelihood in the present section.

4.3.1 Occupation profile of the poor

Almost all the respondents in the survey were casual laborers. Altogether, we see that there is an almost equal proportion of people engaged in the agricultural and service sector jobs (See Table 4.5).

In the rural area, there is a clear domination of agricultural jobs where as in the urban area majority of the people is involved in the service sector jobs.

Table 4.5: Occupation profile of the poor

| Occupation | Urban | | | Rural | | | Grand Total |
|---------------------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| | Males | Females | Total | Males | Females | Total | |
| Agriculture related works | 4 (7.5) | 1 (4.0) | 5 (6.4) | 29 (64.4) | 25 (89.3) | 54 (74.0) | 59 (39.07) |
| Forest related Works | 1 (1.9) | 0 (0.0) | 1 (1.3) | 2 (4.4) | 0 (0.0) | 2 (2.7) | 3 (1.98) |
| Construction works | 7 (13.2) | 2 (8.0) | 9 (11.5) | 4 (8.9) | 0 (0.0) | 4 (5.5) | 13 (8.60) |
| Service sector works | 39 (73.6) | 6 (24.0) | 45 (57.7) | 10 (22.2) | 3 (10.7) | 13 (17.8) | 58 (38.41) |
| Manufacturing works | 1 (1.9) | 0 (0.0) | 1 (1.3) | - | - | - | 1 (0.6) |
| Domestic works | 1 (1.9) | 16 (64.0) | 17 (21.8) | - | - | - | 17 (11.25) |
| Total | 53 (100) | 25 (100) | 78 (100) | 45 (100) | 28 (100) | 73 (100) | 151 (100) |

Among males in the urban sector, service sector jobs predominates whereas the females are mainly occupied in domestic work. Next highest proportion is in the construction sector, in case of males in the urban area. As for females, their next highest proportion is in the service sector jobs. In the rural areas, we see that most of the males are

employed in agriculture related jobs. However the proportion of women employed in this sector is higher than that of men. The service sector ranks next to agriculture for both males and females in the rural area.

The occupation profile of the self employed and female-headed category has been analysed separately. In the self- employed category, in the rural area, majority of the people was involved in the manufacturing sector and in the urban area, the dominance was in service sector. Among the female-headed houses, only twelve out of the twenty females were working. Most of the working women were from the rural area, mostly engaged in agricultural jobs. In the urban areas those who were interviewed were mainly occupied in domestic work.

We could see considerable difference in the work participation of males and females. Table 4.6 shows the number of working population against the number of non- working population.

Table 4.6 : Gender wise classification of work participation

| | Number of people occupied | Number of people non-occupied | Total | Percentage of working population |
|---------|---------------------------|-------------------------------|-------|----------------------------------|
| Males | 150 | 25 | 175 | 85.71 |
| Females | 98 | 90 | 188 | 54.4 |

Note: 1. We have taken 15-60 age group as the working age group and we have taken the occupation status for only those people belonging to this working group.
 2. We have excluded students from this classification.
 3. We have included both self-employed and the female headed category.

It is clear from the table that of the total population, the participation of women in the labour force is much lower when compared to men. This is also the case of the total population of Kerala. Among the women who were interviewed, only 57% of the people were engaged in the labour force. In our informal discussions, the feel we got was that despite their poverty, there was a tendency for the women to remain in the houses due to the opposition of their spouses against their being employed. In the survey it was found that 75% of the people who were currently unemployed had worked before, of which around 60% had worked both before and after marriage. Of the

40 % people who stopped working with marriage, we could see that their withdrawal from the labour force was mainly due to the family responsibilities and disinterest of the spouse.

We can see that there is considerable number of people still occupied in the 'above 60' age group. The number of people in the 'above 60 ' category was small (only 44 people). The number of working people to non- working people in this category was 9:8, among males and 12:15 among females.

In order to see if the youth who are falling out from the educational trajectory are getting readily absorbed in to the labour market, we considered the work participation rate in the 15-24 age group. Among men we see that 63% in this age group are occupied. However, women participation in the labour market in this age group is as low as 18.33%⁵. Thus poverty has not resulted in increasing the participation of the women in the labour force, the reasons for which might be located in intra household factors or in supply side constraints or both.

In the poor families surveyed by us, for an average of five members, there are two working members. The percentage of families (46.66% in the urban areas and 40% in the rural areas) with at least half of the members working was also quite high. This might reduce the uncertainty of income to a considerable extent.

4.3.2 Borrowing becoming a way of life

There was a general satisfaction about the high wages among the poor. A mason said that 'if there was regular employment, then they could have lived a life of a Gulf migrant'. There is also this young man who left an electrical supervisor's job when the situation got "tight"⁶. Despite having a degree, he chose to do the manual job of a mason because it was quite remunerative. The high wages would have contributed in making the lives of poor much easier, but for the condition of high-level of unemployment. This automatically raised the question as to how the poor managed

⁵ Here we have excluded those people who were currently studying.

⁶"Tight" here means financially tight or constrained.

their lives when they did not have any job. During these times, they often run into financial difficulties and then they resort to borrowing from their neighbours, relatives, employers etc. to meet their basic needs (See Table 4.7).

Majority of the poor (67.85% in the urban areas and 78.58% in the rural areas) maintained accounts in the nearby shops, hotels and tea stalls. There is a tie of understanding between the poor and the shopkeepers that they would pay them when they receive money. This could also mean that the shopkeepers are reasonably confident of their credit worthiness. However, they generally did not allow the accounts to mount up for a long time.

One could see that the poor lived in a condition of constant indebtedness - a debt, which does not normally increase, but nevertheless stays with them. But given their state of irregularity of income, this seems like a cushioning mechanism, which made the flow of consumption steady. As they put it, this is how their lives 'roll on'. The respondents say that even during times of financial difficulties, they do not have a situation of starvation as a general rule. Their normal need for education and health services are also reasonably taken care of. To an extent, the unavailability of ready cash in hand is not a deterring factor when it comes to matters like purchasing books for the children or accessing health care services (Even for going to private hospitals occasionally).

This is because the 'system' seems to provide help during such times. The poor as we understand live with a network of personal relations shaped in a symbiotic manner. One observes that most of the poor families had their relatives staying nearby (68.33% in the urban areas and 90% in the rural areas). This might be a way of finding financial security in the lives of the poor.

The urban area, which we chose was a slum, with houses, clustered together. This made borrowing easy. Since it is a cluster of families, if one household did not have work on a particular day, some other household is likely to have received work that day. People thus borrow from each other. If one does not get money in the first house, then they approach a second one and so on. When the time of repayment comes, there is again a circular flow. If they do not have enough money by then, they borrow from a second person and repay the debts of the first person. In the survey we could see that

regardless of rural and urban differences, the poor met their ends with this circular flow of borrowing and all the respondents agreed that they could not survive as an individual unit.

However, the smoothness of the system would wane, once an individual loses his credit-worthiness. To put it the other way round, as a general rule, they had a smooth system of functioning only when they continued to be credit worthy. For instance, during the informal discussions we met a woman who mentioned that she restrained herself from borrowing, since she is not in a position to give it back and she would rather 'go hungry than be insulted'. This was because she was engaged in a job, which was seasonal in nature.

We could hear two sets of opinions. One was that it is not necessarily easy to get money from acquaintances either because they were also in a similar situation or because they were not willing to part with their money. On the other hand, we could also hear comments like "when a person approaches for borrowing, one can't help giving, since he/ she would also face the same situation at a future date". Both these views are warranted since there is a high proportion of borrowing from both acquaintances and moneylenders, though the role of acquaintances is predominant for small-scale borrowings. Thus despite the network of relations one can see that considerable number of people still borrowed from moneylenders (See Table 4.7).

Table 4.7 Sources of Borrowing for short term purposes

| Sources of borrowing for short term purposes | Urban | Rural | Total |
|--|-----------|-----------|-----------|
| Acquaintances | 43 (47.8) | 42 (48.8) | 85 (48.3) |
| Money lenders | 24 (26.7) | 27 (31.4) | 51 (29.0) |
| Pledging gold | 9 (10.0) | 9 (10.5) | 18 (10.2) |
| Employers | 12 (13.3) | 7 (8.1) | 19 (10.8) |
| Miscellaneous | 2 (2.2) | 1 (1.2) | 3 (1.7) |
| Total | 90 (100) | 86(100) | 176 (100) |

Note: Total represents the total number of sources mentioned by the respondents. Maximum of three cases was taken from each household.

In the informal discussions, it appeared that their state of indebtedness do not bother them much since borrowing was so much part of a routine and they were quite confident of returning the amount the next time when they get a job. However, in the survey majority of the respondents said that debts are a constant source of worry for them.

Since the self-employed people have more regular jobs, we tried to see if they were out of this situation of constant indebtedness. However, we do not find any significant differences between the standard and self-employed groups (92.2% of 'standard' households and 93.3% self-employed households mentioned borrowing regularly). This might be because even the self-employed had not got out of the low-income bracket. We could see that their borrowings was used for two purposes, first to meet working expenditure of their business and secondly to meet the household expenses.

4.3.3 Vulnerability under long spells of unemployment

The poor adopt multiple strategies of survival like having a high proportion of working population in the families, staying near to their kith and kin, resorting to borrowings, maintaining credit accounts in the grocery shops, tea stalls, hotels etc. However, long duration of unemployment can bring deterioration in their living standards.

It was deemed important to see how the poor coped with a longer duration of unemployment. We asked the question whether the respondents faced long spells of unemployment, say, for a month. Since the poor lived in a state of liability, long spell of unemployment is something to be dreaded. In addition to meeting the daily expenses of life, there was also the liability of payments for installment schemes and the past borrowings. Further one has to pay off the accounts in the shops. Majority of the respondents reported cases of long duration of unemployment. This was higher in the case of rural areas (see Table 4.8). This is bound to happen since the occupation which majority of the people was engaged in was of seasonal nature. Majority of people in the rural areas in fact mentioned seasonality and unavailability of jobs as the main reason for their unemployment (see Table 4.9)

Table 4.8: Unemployment reported for a long duration

| Gender/ Region | Percentage of people reporting unemployment of a long duration | | | |
|----------------|--|-------|------------|-------|
| | Urban | Total | Rural | Total |
| Females | 14 (63.63%) | 22 | 25 (83.3%) | 30 |
| Males | 32 (68.68%) | 47 | 31 (77.5%) | 40 |

Note : The total figure represents the number of people employed.

Table 4.9: Reasons for remaining unemployed for long duration

| Division | Reasons | | |
|---------------|------------------------|------------|-----------|
| | Unavailability of jobs | Illness | Total |
| Urban Males | 11 (42.3%) | 15 (57.7%) | 26 (100%) |
| Urban Females | 4 (28.5%) | 10 (71.4%) | 14(100%) |
| Rural Males | 18 (66.6%) | 9 (33.3%) | 27(100%) |
| Rural Females | 14 (73.7%) | 5 (26.3%) | 19(100%) |

In the urban areas, comparatively less proportion of people reported unavailability of jobs as the reason for their long spell of unemployment. Rather the most important reason mentioned was of illness. Opposite was true of rural areas.

Under longer duration of unemployment, the system of the poor for sustaining breaks down. (See Table 4.10).

Table 4.10: Survival Strategies or coping mechanisms during long stretch of unemployment

| Actions undertaken under long duration of unemployment | Urban | Rural | Total |
|--|-----------|-----------|-----------|
| Borrowing from money lenders | 17(19.1) | 26 (29.5) | 43(24.3) |
| Pledging jewelry | 17(19.2) | 18 (20.5) | 35 (19.8) |
| Support from Acquaintances | 7(7.9) | 4 (4.5) | 11(6.2) |
| Cutting down on meals | 22 (24.7) | 28 (31.8) | 50 (28.2) |
| Selective consumption of food items | 11 (12.4) | 4 (4.5) | 15 (8.5) |
| Delay payments of installments | 10 (11.2) | 2 (2.3) | 12 (6.8) |
| Sell assets | 2 (2.2) | 2 (2.3) | 4 (2.3) |
| Miscellaneous | 3 (3.3) | 4 (4.5) | 7 (7.8) |
| Total | 89 (100) | 88 (100) | 177 (100) |

Note: Total represents the number of strategies taken altogether. A household might resort to different survival strategies at the same time. A maximum of four cases was taken from each household.

During long spells of unemployment, the moneylenders seem to fill in the gap. The poor also cut down their consumption by reducing the number of meals and resort to selective consumption like cutting down on expensive food items, which they otherwise consume. Pledging gold during such times has been mentioned by many respondents, which means that when the going is good they invest in gold and use them as security in times of need. Thus we see that there is deterioration in the living standards. However, vulnerability is not severe enough to bring a chronic case of starvation. There are also not many cases where the poor have to sell their assets. The entry of moneylenders into the system as lenders of last resort makes the condition of the poor perilous since there is always a possibility of their moving into a debt trap. This is because the interest rates charged by the moneylenders are high. It then becomes crucial that the individuals are able to find employment and repay the loan in time. Otherwise the circular way of borrowing pushes the individual into higher and higher debts from which escape might be difficult. The liabilities of the installment scheme further increase their debt burden since they have to borrow for making these installment payments.

But it may be noted that a majority of the people (76.6% in both rural and urban areas) does not face much difficulty in repaying these debts. High wages and the fact that most of the poor households had more than one member earning might have helped in preventing chronic starvation and easing their debt burden. Nevertheless, they are in a vulnerable situation. A sudden demise or prolonged illness of an earning member will certainly reduce their living standards and push them into a debt trap.

4.3.4 Meeting the requirements of lump-sum expenditure

Our next query was to find out what devices do the poor use for meeting situations requiring lump-sum expenditure like building or improving house, sudden illness, marriage, starting self-enterprises, buying assets etc. During the preliminary survey, we spoke to a woman who had met with a serious fire accident. Here she was given generous help from a nunnery nearby. They had met all her medical expenses and also helped her family during the period of crisis. Another female respondent was sponsored by the church for her operation. It appears that the poor need external help for coping with such unexpected disasters. Besides, the expenses of building some of the houses

in that locality were totally taken by these nunneries. In some cases, it was the religious associations, which offered help. In other cases, it was the employers whom the poor approached. Support from the Government was found to be minimal. It was interesting to note that the poor saw these external supports almost as their right. Some of them considered it as the duty of the rich to help them in times of need, just like they would help those needy who are in much more miserable conditions than they are. Initially these individual cases gave the impression of the existence of a complementary social security system to that is provided by the government. However, in the survey it was found that moneylenders and their own acquaintances were the major sources from which they met these large expenses (See Table 4.11).

Table 4. 11: Major Sources of Finance for Meeting Lump-sum Expenditure

| Sources availed for meeting heavy expenditure. | Urban | Rural | Total |
|--|------------------|------------------|------------------|
| Acquaintances | 47(20.6) | 31(16.1) | 78(18.57) |
| Formal financial institutions | 18(7.9) | 20 (10.4) | 37 (9.04) |
| Money lenders | 48(21.1) | 44(22.9) | 92 (21.9) |
| Government schemes | 13 (5.7) | 23 (12.0) | 36 (8.6) |
| Religious Organisations | 22 (9.6) | 1(0.5) | 23(5.5) |
| Sale of assets | 8(3.5) | 11(5.7) | 19 (4.5) |
| Mortgaging of assets | 27 (11.8) | 16 (8.3) | 43 (10.2) |
| Own savings | 30(13.2) | 32 (16.7) | 62 (14.7) |
| Employers | 14(6.1) | 14(7.3) | 28 (6.7) |
| Trade Unions/ Welfare Funds | 1(0.4) | 0 | 1 (0.2) |
| Total | 228 (100) | 192 (100) | 420 (100) |

Note: 1. The percentages are calculated against the total number of sources, which have been mentioned by the poor.

2. Total represents the total number of sources from which money required for the heavy expenses was raised. A maximum of three cases requiring heavy expenditure and three sources of finance corresponding to each case were taken from each households.

The table shows that the poor were able to manage such situations only by availing a variety of sources. We can see that among the various sources of finance, the highest proportion was of the moneylenders. The next highest source was their own

acquaintances. For marriages, funerals etc. the burden is usually shared by the relatives. Help might be in the form of loans or grants. The poor were able to manage on their own to some extent. On the whole we see that the share of informal markets and personal connections still remained the dominant means of raising lump-sum amount of finance.

Government help was comparatively less. We see that borrowing from organised financial institutions was only of limited importance. In the urban areas, role of the religious associations could be seen to some extent. The higher role of religious associations in the urban areas could be because the areas, which we chose were slums and religious associations mostly, concentrate their work on such slums. The fact that the informal sector of moneylenders continues to play a major role points to the vulnerability of the poor. This is especially so in those cases where relatively larger sums are involved.

4.4 The basic functionings of the poor

Now we proceed to look at the state of beings of the poor. Here we study some of their basic functionings. This is particularly meaningful in Kerala, which is noted for its achievements in the sphere of human development. The concept of human development is in tune with the assessment of well being in terms of the kind of existence an individual is able to make. Here the assessment of well being is done more in terms of how the people have been able to achieve certain desirable states of being, namely being educated, being healthy etc.

In this section, we see whether some of these basic functionings achieved by the state have seeped into the bottom most layers of the society. In other words, the attempt is to see if the poor have become insiders or are outsiders to Kerala's unique development experience. There are two conflicting opinions on this point.

Historically, there has been the demand for improvement in their living conditions by the lower classes and castes. The demands from the masses received support from the ruling authorities and after independence the cause of the downtrodden classes were taken up by the Communist movement. The successive governments, also followed the

social development agenda of the Communist ministry. This would have facilitated the achievements of the basic functionings by the poor.

On the other hand, due to limits which the Kerala model faces now, it is likely that the poor might not be able to share in the general achievements of the State any longer. It also remains to be seen how much the attainment of the basic functionings have contributed to an improvement in the well-being of the poor assessed in terms of certain refined functionings.

4.4.1 Gender ratio

Some of the achievements of Kerala with regard to basic functionings have seeped down to the poor community also. For instance, the poor also share a favorable gender ratio along with the general population. Gender ratios among the poor in the different age groups are given in Table 4.12.

Table 4.12: Gender Ratios in Different Age Group

| Age Group | Females | Males | Females-Males Ratio. |
|--------------|---------|-------|----------------------|
| 0-5 | 30 | 22 | 1.36 |
| 6-14 | 60 | 47 | 1.28 |
| 15-24 | 77 | 64 | 1.20 |
| 25-34 | 47 | 48 | 0.97 |
| 35-59 | 81 | 81 | 1.00 |
| 60 and above | 27 | 17 | 1.58 |
| Total | 322 | 279 | 1.15 |

We see that in each age group, except in the age groups of 25-34 and 35-59, females outnumber males. We also checked on the 0-5 age group to see if there are any differences in this age group, which might be an indicator of gender discrimination among the children. However, we could see that the number of females in the sample was above that of the number of males. The sex ratio for the total sample population at 1.15 was higher than that for the total population of Kerala (1.06).

4.4.2 Health

Kerala's achievements with regard to health as indicated by life expectancy and mortality rates are commendable. But Kerala also has high morbidity ratios (Kannan et.al., 1991, Panicker, 1992). We seek to find out the options available to the poor when they fall ill and how satisfied they are with these options.

Table 4.13 shows the percentage of the poor people availing of the government and private health services.

Table 4.13: Utilisation of Hospital Services during Short Periods of Illness

| | Rural | Urban | Total |
|----------------------------|-----------|-----------|-----------|
| Go to private Hospitals | 10 (16.7) | 18 (30.0) | 28 (23.3) |
| Go to government Hospitals | 39 (65.0) | 30 (50.0) | 69 (57.5) |
| Go to both | 11 (18.3) | 12 (20.0) | 23 (19.2) |
| Total | 60 (100) | 60 (100) | 120 (100) |

Note: The percentages are calculated against the total number of households.

One can see that even for minor illnesses, the majority of the poor still avail of the services of the government hospitals. A considerable number of the poor make use of the private health services also. In the rural areas, we could see a higher proportion of people accessing the government provided hospitals. When it comes to illnesses of longer duration, we see that the proportion of people availing government hospitals is still higher. (See Table 4.14).

Table 4.14: Utilisation of Hospital Services During Illness of Longer Stretch

| | Rural | Urban | Total |
|----------------------------|-----------|-----------|-----------|
| Go to private Hospitals | 8 (14.0) | 10 (16.9) | 18 (15.5) |
| Go to government Hospitals | 43 (75.4) | 39 (66.1) | 82 (70.7) |
| Go to both | 6 (10.5) | 10 (16.9) | 16 (13.8) |
| Total | 57 (100) | 59(100) | 116(100) |

Note: Some houses could not recollect having experienced illness of long duration.

The poor face a number of problems in the government institutions (Table 4.15). This would show that the choice of government hospitals by the poor is made due to their financial constraints.

Table 4.15 Problems Found with Government Hospitals

| Problems mentioned | Urban | Rural | Total |
|--------------------------------------|-----------|-----------|-----------|
| Excess time taken in getting cured | 1 (1.5) | 3 (5.1) | 4 (3.1) |
| Inefficient treatment/service. | 14 (20.6) | 5 (8.5) | 19 (15.0) |
| Inadequate availability of medicines | 20 (29.4) | 19 (32.2) | 39 (30.7) |
| Inadequate number of doctors | 3 (4.4) | 2 (3.4) | 5 (3.9) |
| Bribes taken by the hospital staff | 20 (29.4) | 4 (6.8) | 24 (18.9) |
| Discrimination between rich and poor | 1 (1.5) | 0 (0) | 1 (0.8) |
| Distance | - | 3 (5.1) | 3 (2.4) |
| Satisfied with Government hospitals | 9 (13.2) | 23 (39.0) | 32 (25.2) |
| Total | 68 (100) | 59 (100) | 127 (100) |

Note: Total represents the number of responses given by the people. A maximum of two statements was taken from each respondent.

Inadequate availability of medicines was the problem mentioned by a high proportion of people. Next major problem reported was corruption by the hospital staff. These show that there are costs to be borne for health care services even in the government hospitals, which are supposed to be free. Since this is a micro level study, the specificities of the region affect the findings. In the rural area, the proportion of people mentioning that they do not face many problems with the government hospitals was quite high. This aberration in the opinion was due to the satisfactory services rendered by the doctor who is in practice.

In general, we can see that the people were dissatisfied with the services offered to them by the government hospitals. It is also becoming costly. Yet, majority still avails this facility as a general rule, partly because they are still cheaper than the private hospitals. To a limited extent, the poor seem to tackle the problem of high costs by using their own means of raising finance. As noted earlier, many have reported illness as a major cause for borrowing money on a larger scale. Very often they resort to borrowing from the moneylenders. This brings them into a vulnerable situation.

The above findings raise a major question. With the poor already not satisfied with government hospitals, what would happen when the second generation health problems of Kerala's development experience take full shape? The health problems of old age and morbidity will strike the poor most given their limited access to private medical services. Or even if they are able to avail them, it is at the cost of higher vulnerability. These issues assume more importance currently when it is found that the state has been reducing the share of medical services in its total budgetary expenditure progressively in the recent plan periods (George, 1999).

4.4.3 Education

In the present study, the refined functioning of the educational aspirations of the poor was looked into since education is considered to be the most important determining factor in their upward social mobility. In Kerala's development experience, education has been deemed as important even historically. All the social and political reform movements of the lower castes and classes had emphasised the role of education for their redemption. As a result, there was a demand for education from the lower classes even historically.

We made an attempt to see if the poor are sharing the well-known achievements of Kerala's development experience in education. We take the enrollment ratio as an indicator of their educational achievements. Table 4.16 shows the enrollment ratios of the poor students in the various class and age groups.

Table 4.16: Enrolment Ratios

| Class groups and corresponding age groups | Males | Females | Total |
|---|-------|---------|-------|
| I-V (6-11) | 100 | 100 | 100 |
| VI-VIII (11-14) | 63.63 | 70.58 | 66.66 |
| IX-XII (14-18) | 26.66 | 23.52 | 25.0 |
| XII and above (18 and above) | 0.00 | 3.33 | 1.90 |

Note: Figures are expressed in percentages.

The enrollment ratios of the poor show that in the primary classes, the ratio is cent percent. But, as we move into higher classes, the ratio keeps falling drastically. In fact,

only two girl students have been enrolled for higher education. Not even one boy student has enrolled for higher education. The enrolment ratios among the poor in higher classes are considerably lower than the state averages indicating higher dropout rates.

The higher dropout rates are not due to the disinterest of the parents in their children's education. In our survey we could see that the poor wanted their children to pursue studies and wanted them to do better jobs than what they are doing currently. This is regardless of any rural-urban and gender divide. We see that to start with, the parents have high desires of sending their children for studies. We could see the enthusiasm of parents when their children are young. Some of them said that even if they have to borrow, they would send their children for higher studies. In the urban areas, we could see that the young children were even sent in auto-rickshaws to the schools.

Parents see education as a means of getting better employment. A vast majority also said that they would rather have their children take up some other job than what they are doing. In the rural area for instance, 88% of the males and 83.3% of the females said that they would not like their children doing the same kind of jobs which they are currently doing. In urban areas also, there was not much difference with 77.1% of the males and 70.4% of the females making the same statement. Strenuousness of the job was cited as a reason why they did not want their children to take up these manual jobs.

These current views of the parents represent an improvement from past since a high proportion of the respondents had to discontinue their studies due to family responsibilities and the disinterest of their family. Table 4.17 shows the reasons why the respondents had to discontinue their studies during the olden days.

Table 4.17: Reasons for the Parents discontinuing their Studies

| Reasons | Females | | Males | |
|----------------------------|-----------|-----------|-----------|-----------|
| | Rural | Urban | Rural | Urban |
| Financial Problems | 12 (29.0) | 6 (14.0) | 20 (42.6) | 14 (28.6) |
| Their own Lack of interest | 7 (17.1) | 17 (39.5) | 14 (29.8) | 26 (53.1) |
| Family not interested | 15 (36.6) | 18 (41.9) | 6 (12.8) | 3 (6.1) |
| Family responsibilities | 7 (17.1) | 2 (4.7) | 7 (14.9) | 6 (12.2) |
| Total | 41 (100) | 43 (100) | 47 (100) | 49 (100) |

Except in the case of urban males we see that financial problems, family responsibilities and family's disinterest are major reasons given for discontinuing education by the respondents. In case of rural female respondents, we see that a high proportion of them mentioned family responsibilities and family's disinterest as the main reasons for their dropping out from their studies. Financial problems were also important reasons. In the case of rural males financial problem was the largest single reason. In the case urban males, their own lack of interest was the principal reason.

The respondents suggested that the younger generation was not really facing any of these problems like having to share the family responsibilities. They are not even made aware of the financial problems. This shows that the poor are giving importance to their children's education unlike in the past. But as we will see shortly, this however has not succeeded in raising their aspirations beyond a point. We had seen that there is a high drop out rate when it comes to higher classes. The responses to the question as to why they did not persuade their children to study further would illustrate this point. Majority said that they could not persuade the children since the children were not interested in continuing their education. Table 4.18 shows the reasons, which the respondents gave for not persuading their children to study further.

Table 4.18: Reasons for Not Persuading the Children for Higher Studies

| | Females | | Males | |
|-------------------------------------|-----------|----------|----------|----------|
| | Rural | Urban | Rural | Urban |
| Disinterest of the children | 22 (84.6) | 16(76.2) | 22(84.6) | 10(62.5) |
| Financial Problems | 4(15.4) | 4(19.0) | 3(11.5) | 3(18.8) |
| Inability to help | | 1(4.8) | 1(3.8) | 1(6.3) |
| Finding education a futile exercise | | | | 2(12.5) |
| Total | 26 (100) | 21 (100) | 26 (100) | 16 (100) |

From the table we see that the parents seem to be in a helpless position in persuading the children to study further. One finds that indifference soon replaces the high spiritedness of the parents as the children grow up. The reason why children are getting disinterested in pursuing their studies should be partly sought in the inability of their parents to chart out any definite plans for their children and to inspire them.

Though there is the desire that the children should be educated, the respondents did not have any definite ideas as to what the children should become. To the question how much they wanted to educate their children, a commonly heard answer was that the decision is all left to them. A majority (62.5% in the rural and 52.6% in the urban areas) mentioned that they wanted their child to get a minimum education of matriculation. This was especially so in the case of females. There were only a few who mentioned (23.1% in males and 14.3% of females) that they wanted to give maximum education possible to their children.

That they are vague and not very ambitious in their desires for their children is seen by the responses, which they gave to our query as to what they wanted their children to do in future. None of them seems to have any ambitious aspirations about their children. A commonly heard comment was that they have not thought about it and the decision is all left to the children. One could also hear comments like they would like their children to be engaged in something better than the jobs in which they are currently engaged. Mention was also made of small and achievable kind of jobs like salesman. Only one respondent said that he wanted his child to become a teacher. None of them had anticipated the expenses, which would have to be incurred for sending their children for higher education. Nor were they saving for this purpose.

The reasons for children's poor educational performance are many. The lack of pressure or guidance from home and the absence of role models in their community would influence the motivation of the children. This inability of the household and their community is not offset by the education system they have access to. In many cases, children decide to discontinue education after failing in the examinations. The high drop out rates are also reflections of the poor quality of the government owned/aided schools, the only educational institutions which the poor have access to. It may be noted that many studies have pointed out that Kerala, in the process of increasing quantity has compromised on its quality (George and Ajith Kumar,2001)

A study done by NCERT showed that in terms of the learning achievements of the primary school children, Kerala ranked very low among the other Indian states (Jangira, 1994). About 30% of the children who complete primary schooling do not reach the

necessary levels in literacy and numeracy. The high levels of failure show another major indicator of the inefficiency of Kerala's educational system. Only 50% of the students who appear for the matriculation examination get passed, despite liberal valuation and provision of grace marks. Again, the large failures in the higher classes only show that the students are unable to cope with the higher standards of the higher classes due to their lack of preparation. The lack of infrastructural facilities in the government owned/aided schools might be another reason for this deterioration in quality. That the teachers are also not motivated must be adding to this phenomenon. The fact that private coaching has become inevitable to supplement the education in government owned/aided institutions also points out to the general inefficiency of the system. This imposes yet another hurdle to the poor. The system of tuitions has become so well established that there is no pressure for the teachers to change their mode of operation. Here again, poor ultimately bear the brunt of it.

A large number of unaided private schools have come to be established in Kerala, taking advantage of the deficiency of the state run educational institutions. The increase in the number of unaided schools catering to the middle classes has shifted the focus of the influential people from the plight of the government owned/aided schools aggravating their quality problem.

We see that the poor are unable to send their children to the English Medium schools due to financial problems. A vast majority of 87.5% in both rural and urban areas cited financial constraint as the reason for not sending their children to English medium schools. Thus, the poor are without an alternative and are left with the inferior quality education, which the government schools offer. On the whole, we see that the educational system which they are currently accessing has failed to raise the aspirations of the poor - young and old.

In this context one may note that the share of education in Kerala's budgetary expenditure had been coming down steadily from the fifth five-year plan onwards (George, 1999). With the state reducing the share of public expenditure on education (as in the case of health care), the situation of low quality of education is only likely to aggravate which traps the poor in their low level equilibrium, with lower aspirations and lower scope for upward occupational and social mobility.

It would be meaningful to see the poor dropping out from the educational system in the context of certain other failings of the Kerala economy. As noted earlier, Kerala faces an acute unemployment problem especially of the educated. This shows that even if the poor pursues with their education, the chances of getting adequate benefits from it through better jobs seem doubtful. The lack of interest of the children might also be influenced by this phenomenon. This might be yet another factor influencing their low-level aspirations. In our survey, we came across only one person who had completed his graduation. It was not surprising to find that he was currently unemployed.

Yet another reason for the low aspirations may lie in the fact that the poor cannot afford to be in the luxury of waiting it out in the education tunnel. Education of the children is taxing the family resources of the poor. Education has also high opportunity cost to the poor in the form of wages forgone.

On the whole, our study points to the limits to the development experience of Kerala with regard to education. The State has not succeeded in raising the aspirations of the poor. This also points out to the fact the provision of physical facilities alone would not suffice. There are many other factors, which determine the functioning of 'being educated'.

4.5 A look into some of the refined functionings

An assessment of well being, defined as a state of 'being' and 'doing' has to move on from basic to refined functionings. A broader assessment of well-being calls for a reflection into the refined functionings of lives like experience of dignity of lives, freedom from discontent in their state of being etc. In this section some crucial refined functionings are looked at.

4.5.1 Powerlessness

Here we have dealt with some variables like powerlessness and dignity of daily lives, which have been, mentioned as important by the poor themselves, in studies which has voiced the perceptions of the poor (see Wadley and Derr (1989), WDR (2000/2001), Jodha (1988)).

Here we have defined the sense of power and worth as their ability to voice their rights and retorting back against any offences. For this we thought we should deal with a case of their daily lives and from the literature (see World Development Report 2000/2001) the hypotheses of the poor being daily exploited by the rich employer was taken up. In the World Development Report, they have cited cases from across the world, which suggests that the poor are not treated well by their employer in their daily lives.

Table 4.19 -Reporting good treatment from the employer

| Division | Males | Total Respondents | Females | Total respondents |
|----------|-------------|-------------------|-------------|-------------------|
| Rural | 24 (100.0%) | 24 | 16 (94.1%) | 17 |
| Urban | 23 (92.0%) | 25 | 19 (100.0%) | 19 |

Note: column 2 and 4 shows the count and percentage of people who have reported good treatment from the employer.

From the table we see that an overwhelming majority of people who responded to this question both in the rural and urban areas are well treated in their work sphere. This seems to imply that the poor in the Kerala context are enjoying a sense of *power* and *self worth*. None of them said that they have felt that their job has not earned them enough respect.

The poor do not seem to be in powerlessness and voicelessness. Where they are not heard, other retorting mechanisms would be used like reducing the efficiency of their work.

The enjoyment of the refined functioning of power and self worth in their daily lives by the lower classes has been achieved over years. This is largely due to the historical processes of the development of Kerala. As seen earlier, even before the formation of the State, the forces that led to the emergence of this refined functioning had started operating. The social reform movements of the lower castes in the beginning of 19th century might have created a consciousness among the so-called lower castes about the exploitation, which they faced from higher castes and classes. These social movements fought against the indignities prevailing in the caste and class ridden society. In addition, there were the agrarian movements led against oppression of the landlords.

But the real breakthrough in the social status and the psyche of the people of the lower classes came with the Communist Party coming to power in 1957. The actions, which the government brought about, changed the conditions of the lives of the lower classes radically.

The land reforms made a difference not only to the economic conditions of the poor, but also to their feeling of security. Conferring ownership rights to the tenants and the landless who occupied the homestead land created a feeling of economic security, enabling the rural labouring class to voice their discontent. Land reform by redistributing land from the big landowners to the tenants and small farmers destroyed the material base of both class and caste inequalities in the rural areas. With the stipulation of minimum wages and the government asking the police force not to intervene in the conflicts between employer and employee, the bargaining strength of the labouring class increased. (Kannan, 1995) The cumulative effect of these interventions was the waning away of the authority of the employer and also the caste status of the labourer. The increased sense of worth of the poor in the assessment of their well being comes out in the informal discussions. We could hear comments like "these days every one is equal".

In the case study, we see that most of them were not part of any trade union. This shows that the achievement of the refined functioning of getting dignity in their daily lives is now extended to many more people than those who are in some union or other. The spillover effects of unionization might have resulted in creation of a culture where the labouring class is no longer taken for granted. The worker is no longer a silent recipient in the whole interaction.

Given the insecurity of their jobs, the respondents were asked whether they would retort back, if the employers do not treat them well. Almost all of them said that they would retort back if they faced such situation. In fact, the argument which they gave was that there is no bondage in the employment and therefore one can afford to retort back, as one respondent puts it " if not here, somewhere else, we have not signed a contract". With regard to this functioning, there was no gender or rural -urban difference. There were hardly any differences between the responses given by different castes and

religions. In fact, the response given by a person belonging to the scheduled tribe was quite sharp and blunt. He said 'it is not whether he "can", rather now it is that he "will" retort back.' We also happened to see their interaction with the government officials in the Panchayat office, where they minced no words in demanding their rights. However, this might be an isolated case since the persons had the backing of the schedule tribe association.

As per this variable, we could not see much differences in the responses of women belonging to the standard and female headed households. Most of the respondents in both the categories reported that they are treated well in the work sphere. The woman without any male support also mentioned the same. This only reinforces our earlier observation that in the context of Kerala, the refined functioning of self worth and power of the poor has pervaded across groups, immaterial of individual specificities.

4.5.2 Relative deprivation

Here we move into the realm of psychological functioning of the poor. Given that there are class differences in the society, the attempt here was to find out if they felt bad about their condition in relative terms. Here we tried to find out how much the material conditions of relative deprivation got translated into feelings of relative deprivation. In other words, how do they reconcile to the fact that they are one among the bottom most class? This is important to understand since the psychological feelings like happiness and content are valuable functionings in the well being of an individual. These psychological functionings might be determined merely by adjusting to their predicament. But these functionings in themselves are important, even if we take the position that the physical conditions and set of functionings, which a person has achieved should not be overlooked. That utilitarianism held its sway in the theories of well-being, for such long period reasserts the importance given to the state of psychological well-being. In the following discussion we are looking at two aspects, first is to find if the poor have adjusted to their predicament and if so, what are the thought processes through which they have reached this equilibrium.

The concept of relative deprivation is of relevance in the Kerala context especially since the society is likely to be highly class conscious. Class feelings were recognized by the

respondents, but as one respondent said in the informal discussions since backwardness is the only condition he has experienced and accepted, there is no qualms about the society progressing. This seems to show that deprivation when experienced in its absolute form does not add to the relative dimension. The respondent was of the opinion that the question would have made sense if the case were of having lived a better life and at present their standard of living had come down. But since all they have experienced is poverty the question of comparison never did arise. They have a different set of worries to occupy them in their daily lives.

Again it was told that since in their community, there are only the poor, the reference group consisted of the poor themselves. In informal sessions the feel, which we got, was that the poor could not relate to this idea much. Though the problem is not well shaped at the psychological level, at an action level, we observed that they had their coping mechanisms like teasing the rich and imitating them when it is possible, which was similar to the findings of another study on the experience of poverty. (See Beck, 1994).

In the survey, the answer was sought as to how the poor reconciled to the inequalities in the society. The question was asked if they felt depressed about class differences existing in the society. The responses have been classified into positive, impassive and protesting comments. Those comments, which were uncomplaining and also amiable in nature, were classified as positive. These comments show an optimistic approach of dealing with a given situation and hence it is classified as positive.⁷ Those comments, which were indifferent in nature, are taken as impassive. One could trace neither antagonism nor optimism in these statements. The situation is taken as given and adjusted with. Finally those statements which implied protest against the existing inequalities, either as complaints against the existing system or against the well off classes who are the advantaged in the unequal society, are categorised under protesting statements. Table 4.20 shows the different classifications of the responses.

⁷ That the poor have a positive perception of their condition might be due to 'false consciousness'. Nevertheless we use this term in order to distinguish those comments which were optimistic in nature from those comments which were generally indifferent.

Table 4.20- Statements on relative deprivation

| | Males | | | Females | | | Grand total |
|-----------------------|--------------|--------------|---------------|--------------|--------------|--------------|----------------|
| | Urban | Rural | Total | Urban | Rural | Total | |
| Positive Statements | 16 (22.6) | 16 (25) | 32 (23.02) | 18 (22.5) | 16 (28.6) | 34 (25.0) | 66 (24.0) |
| Impassive Statements | 43 (57.3) | 33 (51.6) | 76 (54.67) | 37 (46.4) | 31 (55.4) | 68 (50.0) | 144 (52.36) |
| Protesting Statements | 15 (20.0) | 15 (23.5) | 30 (21.58) | 25 (31.5) | 9 (16.2) | 34 (25.0) | 64 (23.27) |
| Total | 75 (100) | 64 (100) | 139 (100) | 80 (100) | 56 (100) | 136 (100) | 275 (100) |

Note: The total represents the number of responses given to the question, a maximum of three opinions was considered from each respondent.

The query was to find out if the existence of two separate strata in the society has affected their feeling of content. From the table, we can see that majority of the statements made were not antagonistic in nature. The poor have accepted the concept of two different worlds and hence the comparative frame does not extend to the "other world". An oft-heard comment was that " they are in their world and we in ours and since there are no interactions between the two, there are not much qualms about it". Not much difference in the responses of males and females could be found. Around 30 % of the responses of urban males and 25% of the responses of rural males referred to the concept of two different worlds and two different lives. Similarly, around 27.5% of the urban and 26.8% of the rural females shared a similar opinion. One of the positive comments (comprising around 5% of the responses of males and around 9.6% of the responses of females) was that since there are rich people, they are able to borrow. A feeling of mutual dependence is shown in this statement. Another positive statement was that not many people show discrimination these days. Around 10.1% of the responses of males and 14.7% of females referred to this point. Some people compared themselves with people who are in worse conditions and felt better about their predicament. Again, some people claimed that the differences were only in economic conditions and not in social standing.

Most of the opinions were however impassive in nature. This apathy could be seen in the responses when they say that they do not think about it, since such comparisons are futile. Some mentioned that even the thought had not occurred to them. An acceptance of the existence of two different worlds again showed that they dealt with the problem in a rational manner seeing the futility of such comparisons. To summarise it, one can say that the poor are in a state of equilibrium, may be at a low level, where they have adjusted to the idea of unequal society. Although they seem to be aware of the existence of classes, feeling of discontent in a relative context was not very relevant in their functioning. No doubt, there were also statements which showed the protest against the differences existing in the society. Some of the respondents mentioned that only the economically better off people are paid attention. Again, there were comments implying that they desire more co-operation from the wealthy. Some mentioned that the rich people often insulted the poor when they were approached for some help.

Continuing with the discussion of relative deprivation, we further asked them if they felt that their conditions had not changed when the rest of the society was making progress.⁸

Majority of the responses (70%) given by the males can be categorised as either positive or apathetic. The case of females was also similar. Of their total responses, 73.45% can be classified as positive or impassive. Some were quite hopeful of a better future as they put it "there is a rise for every fall". That they are optimistic in their view about the conditions of their life can be seen when they say that they do not bother about the progress of the society, since it is easy to receive help if there is prosperity elsewhere.

There was also this view that there is no point in thinking in these terms since each person gets according to how he or she works. We could see that a number of persons (22.6% of responses among males and 23.9% of responses among females) found respite in faith. Their current state of being is accepted as decision made by "the

⁸ This section was conducted in a semi- structured mode and hence the question was asked only to those respondents who were coming up with responses and explanations.

Supreme". A more amiable expression of the same could be found in their statement that "God has given us reasonable levels of living." In their statements like 'every one cannot be alike' and the 'only worry is as to how life will go on', we can see a reflection of their impassive attitude.

Nevertheless, the proportions of negative responses was not negligible. (30.95% in case of males and 20.35% in case of females). Many said that they felt unhappy that their situation has not changed and they have not prospered. One respondent said that such feelings mostly upsurge when children make such complaints.

On the whole one can see that as a general rule, the feelings of relative deprivation had not assumed significance in their lives. Such comparisons were not generally made. Since they have always existed in an unequal world, this aspect is just taken as fate or given. The concept of relative deprivation does not assume much significance since they live amidst a large number of people who share their predicament. Their social needs are well met in their own community and hence the reference point was their own community. The interaction with the higher classes is more of negotiations than that of comparisons. This acceptance of the unequal world should be seen along with the fact that they are feeling a sense of power and worth within their domain.

The pinch of relative deprivation might not be felt much since they are not operating on a plane where they are competing with the upper class. The functionings of both classes are mutually complementary in many aspects. Apparently there are not much conflict. For instance, had they pursued higher studies, they would have come in direct conflict with the higher classes either in the educational institutions or subsequently in the job markets. Their relative disadvantage would have assumed dimension of a problem then.

4.5.3 Perception of improvement from the past

Another aspect to be noticed is that a vast majority of the poor seem to feel that their conditions have improved from the past (See table 4.21).

Table 4.21- Feeling of improvement over the past.

| | Males | | Females | |
|------------------------------------|------------|------------|------------|------------|
| | Rural | Urban | Rural | Urban |
| Improvements of living conditions | 27 (64.3) | 21 (53.8) | 28 (63.6) | 24 (64.9) |
| Unchanged living conditions. | 5 (11.9) | 10 (25.6) | 8 (18.2) | 5 (13.5) |
| Deterioration of living conditions | 10 (23.8) | 8 (20.5) | 8 (18.2) | 8 (21.6) |
| Total | 42 (100.0) | 39 (100.0) | 44 (100.0) | 37 (100.0) |

Improvement was seen in terms of "not having to starve" and "being able to send their children to school without breaks". The achievements in some dimensions have brought about this feeling of content. The feeling of satisfaction itself might be partial since there might be many other aspects where they have failed to achieve. Nevertheless, this feeling of satisfaction derived from the perception that their conditions have improved over time itself can be considered as an achievement. Especially when it is backed by improved 'physical conditions' and increased entitlements of the poor.

Conclusion

From the case study, we see that the poor have succeeded in attaining reasonable levels of material conditions of lives. Their own evaluation of improvement over their past, the absence of a feeling of powerlessness and their ability to cope with the relative deprivation etc. can be called as desirable functionings. Yet we see that they lag behind in certain other facets. Their lives are still marked by indebtedness and vulnerability. Besides, their achievements with regard to education also do not present a happy picture. On the whole, we see that the constituents of standard of living are not moving in an uni-directional path.

CHAPTER 5

Summary and Findings

Drawing on the recent developments in the literature on the conceptualisation and evaluation of well being and deprivation, we had made a case for the study of well being as a mixture of multiple attributes. The attempt was to go beyond the conventional notion of income poverty to capture various dimensions of well being of people who are identified as poor by the official criteria. Based on the findings of our survey, we make a few concluding observations – all of which reinforce our belief that a unidimensional approach will not suffice in capturing well being.

The study assumes particular relevance in the context of Kerala where the dimensions of poverty are expected to be different with the State having already made considerable achievements in human development. We had discussed in an earlier chapter how the current development scenario consisting of the achievements and limitations that the State faces, would have affected the functionings of the poor. The study has placed some of the identified functionings in the context of the specificities of the development experience of Kerala.

The material living conditions of the poor seemed to suggest that deprivation in absolute terms was not predominant. This appears as a contradiction, since in the Indian context poverty is generally seen as absolute. But as we subsequently see, the achievement in terms of material conditions might not be due to a direct relation between their attainment and income. The poor attained it only through a series of multiple strategies.

Their material conditions as indicated by their housing conditions, consumption and savings pattern seemed to be 'satisfactory'. Majority enjoyed 'good' housing conditions, access to drinking water and separate sanitary facility. For the poor who were surveyed, consumption of the standard food items of the general population are not beyond their reach, though the frequency of consumption is less due to the unavailability of jobs on a continuous basis. Contrary to what may be expected, many of the poor households did possess one or more consumer durables and had at least invested in one saving scheme. All these indicators conventionally taken for the analysis of well being point out that the living conditions of the poor are reasonably good.

The position of the poor on certain psychological functionings, considered in the study, can be taken as 'satisfactory'. Evaluating their own situation, the poor perceived it to have improved from the past. Improvement was seen in terms of "not having to starve" and "being able to send their children to school without breaks". This feeling has come about in the light of improved physical conditions brought about by public provisioning (like the provision of drinking water, schools and hospitals etc.) and increased entitlements (due to increased wages). The feeling of satisfaction might be partial since there might be many other aspects where they have failed to achieve. Nevertheless the feeling of improvement which the poor perceive in their lives can be taken as an achievement in itself.

Another query was about the psychological processes of how the poor coped with a world of inequalities. On the whole one can see that as a general rule, the feelings of relative deprivation had not assumed significance in their lives. Comparisons with the better off were not generally made. Since they have always existed in an unequal world, this aspect is just taken as fate or given. The concept of relative deprivation does not assume much significance since they live amidst a large number of people who share their predicament. Their social needs are well met in their own community and hence the reference point was the same. The interaction with the higher classes is more of negotiations than that of comparisons.

These selected indicators show that the poor were not apparently discontent with their lives. Both commodity and utility based approaches would project the lives of the poor as satisfactory. However a direct look into the lives of the poor shows that the inferences derived under both these approaches can be incomplete and misleading. Some aspects of their lives are surely undesirable and causing concern, as will be seen in the subsequent discussion.

In our study we could see that the poor lived in a condition of constant indebtedness - a debt, which do not normally increase, but nevertheless stays with them. Given their state of irregularity of income, this seems like a cushioning mechanism, which made the flow of consumption steady. This also enables them not to make compromises on their consumption. Present consumption can be high despite the uncertainty of income since there is the possibility of borrowing, which smoothens the flow of income. To an extent, the unavailability of ready cash in hand is not a deterring factor when it comes to matters

like purchasing books for the children or accessing health care services. This is because the 'system' seems to provide help during such times. The poor as we understand, live with a network of personal relations shaped in a symbiotic manner. In the survey we could see that regardless of regional differences, the poor met their ends with this circular flow of borrowing and all the respondents agreed that they could not survive as an individual unit. Majority of the respondents said that indebtedness is a constant source of worry for them. Nevertheless we see them entering into further indebtedness, when they resort to purchase of durable in the installment scheme.

Though at the first sight it might occur that the poor are prone to extravagant consumption which can be easily termed as 'irresponsible', understanding the nuances involved in the whole process helps us to see that the conclusion drawn might be hasty. It would appear like an irrational tendency to purchase comforts like television even when there is uncertainty of future income in the background. As an answer to our query, the logic was given that money kept in hand will be automatically spent. Hence the purchase of durable was a better way of investment. The inclination of the poor is facilitated by the installment scheme, which makes these commodities affordable for the poor. Thus on the one hand this behaviour can be explained as the satisfaction of their pent-up desires while on the other hand we can see that this might be a prudent decision taken by the poor, aware of their own conditioning to indulge in wasteful expenditure. The same logic can be seen behind their participation in the indigenous savings scheme, which do not allow for any lapses made in the payments.

Accumulation of commodities, reasonable consumption and even savings is accomplished by the mechanism of borrowing. The high savings are also due to a system, which have come up suiting their requirements and abilities. Thus we see that the material conditions which the poor enjoy is not a simple translation of income into commodities. In their case, their achievement of reasonable living conditions can be seen as the result of a gamut of strategies.

Long duration of unemployment, however, brings deterioration in their living standards. The entry of moneylenders into the system as lenders of last resort makes the condition of the poor perilous since there is always a possibility of their moving into a debt trap. The fact that the informal sector of moneylenders continues to play a major role for meeting situations requiring lump-sum expenditure on their part like building

or improving house, sudden illness, marriage, starting self enterprises, buying assets etc. points to the vulnerability of the poor. This is especially so in this case since we are dealing with relatively larger sums.

We had examined in our study if the poor have satisfied some of the basic functionings achieved by the general population of the State. Among the indicators taken by us, we see that the poor had a favourable gender ratio. However their functionings on two important aspects of lives namely education and health, leave much to be desired and poses some development questions to the State.

We had seen that the people were dissatisfied with the services offered to them by the government hospitals and felt that it had also become costly. Yet, the majority still avails this facility as a general rule, partly because they are still cheaper than the private hospitals. To a limited extent, the poor seem to tackle the problem of high costs by using their own means of raising finance. As noted earlier, many have reported illness as a major cause for borrowing money on a larger scale. Here again they resort to borrowing from the moneylenders. This brings them into a vulnerable situation. This raises a major question. With the poor already not satisfied with government hospitals, what would happen when the second-generation health problems of Kerala's development experience take full shape? The health problems of old age and morbidity will strike the poor most given their limited access to private medical services. Or even if they are able to avail them, it is at the cost of higher vulnerability. This question assumes more importance at this juncture, when we find the state reducing the share of medical services in its total budgetary expenditure progressively in the recent plan periods.

With regard to education we see that the poor are trapped in low level aspirations. The enrollment ratio falls drastically in the higher classes. We could see that the parents are in a helpless position in persuading the children to study further. One finds that indifference soon replaces the high spiritedness of the parents as the children grow up. The reasons for children's poor educational performance and the successive disinterest in pursuing the educational trajectory are many. Partly, it can be sought in the inability of their parents to chart out any definite plans for them. The lack of pressure or guidance from home and the absence of role models in their community would influence the motivation of the children. This inability of the household and their

community is not offset by the education system they have access to. In many cases, children decide to discontinue education after failing in the examinations. The high drop out rates are also reflections of the poor quality of the government owned/aided schools, the only educational institutions which the poor have access to. With the state reducing the share of public expenditure on education (as in the case of health care), the situation of low quality of education is only likely to aggravate which traps the poor in their low level equilibrium, with lower aspirations and lower scope for upward occupational and social mobility.

That hasty inferences can not be drawn on the well being of the poor is further corroborated when we see that along side the above mentioned shortcomings in their lives, the poor have achieved the refined functioning of experiencing a sense of *worth* and *dignity* in their lives. This dimension assumes importance when we see that their counterparts elsewhere in the world have identified 'lack of dignity in their daily lives' and 'ill treatment in the work sphere' as one of the aftermath of poverty. The enjoyment of this refined functioning of power and self worth in their daily lives by the lower classes has been achieved over years. The breakthrough in the social status and the psyche of the people of the lower classes is largely due to the historical processes of the development of Kerala. The social reform movements and the subsequent political movements targeted on the causes of the deprived sections in the society, which helped in giving *voices* to the poor. Earlier we had discussed how the poor had come to terms with the inequalities existing in the society. That they are enjoying a sense of power and worth across their domain adds a new dimension to the acceptance of the unequal world.

The findings of our study show that the dimensions of deprivation are different in Kerala. Having satisfied their basic needs, the dimensions of deprivation are more of refined nature - of not being able to move up in the social ladder, of vulnerability and indebtedness. More over the enjoyment of worth and dignity in their lives by the poor makes their case quite distinct in the context of Kerala.

Since the rural urban divide is not very sharp in Kerala, there were apriori no reasons to expect many differences in the functionings of the poor between the two regions. The rural- urban comparison was taken up more as an explorative exercise. Except in their

material conditions we could not find any major regional differences in the functionings of the poor.

The experience of poverty, in our study shows that the facets of well being are many. Some of them bear positive connotations while others raise concern. From this we understand that easy answers cannot be made in the assessment of well being. Both commodity and utility-based approaches were inadequate in capturing well being of the poor since they left out information, which was crucial in the understanding of the phenomenon. When the focus is directly on the lives of the people, it is hardly surprising that the picture drawn is complex. The study corroborates the need for a multi dimensional approach in assessing the complex phenomenon of deprivation.

As discussed earlier, micro studies throw up variables which can be taken as hypotheses to be tested in macro studies. We add a few observations, which were made during our informal discussions, but were not pursued, in our study. These are interesting insights in the understanding of poverty. The observation that the poor perceive deprivation in terms of personal tragedies and disasters more than the conventional parameter of income offer a new dimension to be explored in the understanding of the phenomenon. Another instance indicating the complexity in the behaviour of the poor was when one respondent made the remark that the people are generally unwilling to work if they receive it for a long stretch. This looks paradoxical in the light of the fact that unavailability of jobs was perceived as one of the major problems of poverty. Yet another statement made by a female respondent was that living standards are low because the earning males were not contributing adequately to the family and the women were not allowed to become the earning members. This calls for further exploration on the intra- household dimensions in determining living standards. Intensive research can throw more light on the above mentioned observations. This in turn might generate relevant variables, which can be taken up by macro level studies, adding to the understanding of deprivation and the poor.

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CENTRE FOR DEVELOPMENT STUDIES
M.Phil. Programme in Applied Economics, 1999-2001

QUESTIONNAIRE FOR FIELD SURVEY

Multiple Dimensions of Well Being: A micro level study of the poor

| | | |
|--------------------------|-----|--|
| Name of the Investigator | | |
| Date of Journey | Day | |

PART I

Household Survey: General Perspective

| Name & Address | Religion | Caste | Name of Region | Division | |
|----------------|----------|-------|----------------|----------|-------|
| | | | | Rural | Urban |
| | | | | | |

II Housing Conditions

The house is:

- A. Self bought/constructed B. Constructed with the help of NGO
C. Constructed with Government help.

Roofing Conditions:

- A. Thatched B. Tiled C. Sheet D. Concrete E. Others (specify)

Flooring conditions: A. Mud B. Cement C. Others (specify)

Number of rooms/attachments:

Separate sanitation facility: A. Yes B. No

Source of drinking water: A. Indoor B. Outdoor C. Outdoor but nearby

III. Individual Characteristics.

| I. No. | Name | Sex | Relation to the Head | Age | Educational Qualification* | Current Status** |
|--------|------|-----|----------------------|-----|----------------------------|------------------|
| | | | | | | |

Note: * Collect information on undergoing or completed years of education.

** Employed/ Studying / Others.

IV. Occupational Characteristics.

1. Please provide details of your occupation.

| Sl. No. | Name | Occupation (self employed/ working for others) | Days of work per month in peak season | Days of work per month in slack season | Days of work in the last month | Mode of Payment* | Amount |
|---------|------|--|---------------------------------------|--|--------------------------------|------------------|--------|
| | | | | | | | |

Note: * Daily/ Weekly/ Monthly.

V. Savings Pattern

In which of these you have savings?

- A. Banks/Post office B. Insurance
C. Welfare Schemes D. Chits/Kurries E. None

VI. Consumption Pattern

Do you consume the following food items, if yes, please give the frequency.

| Items | Yes/No | If Yes, the frequency of consumption* |
|---------------------------|--------|---------------------------------------|
| Milk | | |
| Meat | | |
| Fruits | | |
| Diversified Food Products | | |

Note: * Collect information on consumption during the last month

Do you possess any of the following durable, if yes, specify their mode of payment.

| Durables | Yes/No | Mode of payment* |
|------------------------|--------|------------------|
| Almirah | | |
| Chairs | | |
| Coat | | |
| Gas stove and cylinder | | |
| Fan. | | |
| Iron | | |
| Mixie | | |
| Radio | | |
| Sofa | | |
| Table | | |
| Tape recorder | | |
| Television | | |

Note: * installments/ready cash.

VII. Situations requiring lump-some expenditure

Please mention the instances requiring lump-some expenditure and specify how you financed the same.

| Case* | Amount | Source of Finance** | Nature of finance*** |
|-------|--------|---------------------|----------------------|
| 1 | | | |
| 2 | | | |
| 3 | | | |

Note: * for example building house, marriages, illness etc.

** for example Own finance, Government, Employers, Money lenders etc.

***Loan/Grants

VIII. Details of Borrowing

1. Do you borrow for any of the following purposes, if yes specify the source

| Purpose | Yes/No | Source* |
|----------------|--------|---------|
| Daily expenses | | |
| Education | | |
| Health | | |

Note: * for example acquaintances, employers, moneylenders etc.

If your answer to the second column is Yes, please answer the following

- | | | |
|--|--------|-------|
| 2. When you borrow are you confident of repaying it? | A. Yes | B. No |
| 3. Are you able to repay your debt in time? | A. Yes | B. No |
| 4. Was there any occasion of not being able to repay yourself? | A. Yes | B. No |
| 5. If yes, do you borrow from a third party to repay it? | A. Yes | B. No |
| 6. Is borrowing imperative for your day-to-day sustenance? | A. Yes | B. No |
| 7. Does indebtedness cause tension? | A. Yes | B. No |

8. Do you maintain accounts in shops, if yes, please provide details

| Kind of purchases | Duration of maintaining accounts* |
|-------------------|-----------------------------------|
| | |

Note: * Daily/Weekly/Monthly/Otherwise (specify)

IX. Social Characteristics

Do you have relatives staying in the nearby place?

X. Details of Dealings with Government

- | | | |
|---|--------------------------|-------|
| Have you tried for any government assistance? | A. Yes | B. No |
| If yes, have you received it? | A. Yes (provide details) | B. No |

Purpose:

Duration taken for receiving the assistance:

XI. Healthcare Details

Hospitals/Healthcare centres you usually visit;

- | | | | |
|---------------------------------|------------|---------------|---------|
| For minor illness: | A. Private | B. Government | C. Both |
| For illness of longer duration: | A. Private | B. Government | C. Both |

Have you faced any problems with Government hospitals? A. Yes B. No
 If yes, please specify.

XII. Education

Are your children studying in English Medium Schools? A. Yes B. No
 If yes, specify whether: A. Boy B. Girl
 If no, what are the reasons?

Part II

Household Survey: A Gender Perspective *(This part is to be administered on both male and female separately)*

| Name of the respondent | Gender | |
|------------------------|--------|--------|
| | Male | Female |
| | | |

I. Employment Details

Are you currently going for work? A. Yes B. No

If the answer is yes then specify whether the job is

- A. Regular B. Irregular
- C. Permanent D. Temporary

If no, have you done a job in the past? A. Yes B. No

If you have worked in the past was it *(applicable in case of females)*

- A. Before marriage B. After marriage

Why did you have to discontinue your job?

At any time have you felt that your job is not respectful enough? A. Yes B. No

II. Aspirations

Do you aspire that your children pursue higher studies? A. Yes B. No

How much do you want to educate your children?

Son: Daughter:

Would you mind him/her doing the same job which you are currently employed in?

- A. Yes B. No

If yes, then what do you aspire your child to be in future?

Do you feel that their present education is expensive? A. Yes B. No

Have you anticipated the expenses to be incurred on their higher studies?
 A. Yes B. No

If yes, then are you saving for that purpose? A Yes B. No

What were the reasons for discontinuing your education (if the respondent has discontinued his/her education)?

(The following question is applicable only in case of those parents whose children have discontinued their studies)

Why did you not persuade your children to continue their studies?

III. Vulnerability

Have you faced a situation where you have been unemployed for a month or more?

A. Yes B. No

If yes, what were the reasons for it?

Did it affect your living standards?

A. Yes B. No

If yes, what were the measures taken to cope with it?

(The following questions are applicable only to those people facing problems like chronic illness, persistent joblessness etc)

Do you find any differences in your living standards when compared to those households not having the specific problems you face?

A. Yes B. No

If yes, please specify:

Have approached any associations for any assistance?

A. Yes B. No

If yes, to which association?

Did you get the assistance sought?

A. Yes B. No

IV. Powerlessness and Voicelessness

Do you feel that your employer treats you well?

A Yes B. No

Do you retort back in those cases where you feel that the employer has reprimanded you undeservedly?

A. Yes B. No

V. Relative Deprivation *(This section is to be conducted in a semi structured discussion mode eliciting descriptive answers)*

Do you feel depressed about the existing inequalities in the society?

Do you feel that the gap between the rich and the poor has increased over time?

Do you feel that your living condition is stagnant while the society is progressing?

VI. Perception of improvement from the past

Do you feel that your living conditions have changed over time?