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Title

**THE SOCIO-ECONOMIC CHARACTERISTICS OF THE
POOR IN RURAL KERALA**

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Abstract:

In this paper the author examines the socio-economic characteristics of the poor in rural areas of Thrissur district of Kerala collecting primary data from among 200 poor households during the year 2007. The study concludes that the bulk of the poor belongs to scheduled and backward castes, and the housing condition of the poor in terms of roofing pattern and area is unsatisfactory although vast majority of them have toilet and electricity facilities and live in own houses either provided free by the government or homesteads. The study also reveals that Joint family system is widespread among the poor and they have a bigger family size and the poor families have more females than males. The poor have a low educational achievement, higher number of dependents, and bulk of the poor are labourers either agricultural or non agricultural. The study also reveals that the average income and value of assets of the poor are very low and all of them are highly indebted. In terms of calorie intake, three fourth of them are poor although more than half of their expenditure is on non-food items. After revealing the major characteristics of the rural poor, the author points out the need for urgent measures by the government and planners for the improvement of the condition of the poor in the region.

Introduction:

Poverty is a major problem affecting the people of India as a substantial segment of Indian society has been experiencing poverty. Although poverty is prevalent in all areas and regions, rural poverty is the most serious in under developed countries like India. As poverty is a very serious problem, there are a large number of studies (Ojha 1970, Dandekar and Rath, 1971, Bardhan, 1973, Minhas, 1974, Ahluwalia, 1978, Dutta, 1980, Mahendra Dev, 1988, Planning Commission, 1979, 1981, 1986, 1991, Battacharya et al, 1990, Kakwani and Subharao, 1990, Mahendra Dev et al. 1991, Nayyar, 1991, Tendulkar, 1992, Ravallion, 1998, Deepak et al. 2001, Deaton, 2003 and others) about the extent and nature of rural poverty in India. Reduction of poverty has been one of the major objectives of Indian Planning and the government and planners have launched various programmes for ameliorating the incidence of poverty in the country for the last many decades. Although, the incidence of poverty has gone down due to the programmes of the government, it is still a serious problem in India. We know that the nature and characteristics of the poor are different in different regions owing to the regional differences

in resource endowments, food habits, cropping pattern and price differences etc. This points the need for person specific, region and location specific antipoverty programmes (Kurien 1978). As poverty vary from region to region, locality to locality and from time to time in a specific region, we have made an attempt to examine the major characteristics of the rural poor in Thrissur district of Kerala.

Objectives of the Study:

The specific objective of the study is to examine the socio-economic characteristics of the rural poor.

Data Source and Sampling Design:

The study is based on the primary data collected and our universe constitute the Below Poverty Line (BPL) households whose annual income is below Rs 22,000 in 1999 and who are considered by the Planning Commission for giving assistance through anti-poverty programmes. In Thrissur district, as per the DRDA records, there are 2,56,226 BPL families spread over 17 blocks. Out of these 17 blocks, we have randomly selected one block and the selected block is Chowwannur. In Chowwannur block, there are 6 village Panchayats, out of this, we have randomly selected 3 panchayats and the selected panchayats are Chowwannur, Choondal and Kattakampal. In Choondal, there are 11 wards and out of this, we have randomly selected one ward and the selected ward is ward 3 and this ward has 121 BPL households. In Chowwannur Panchayat, there are 11 wards and we have randomly selected one ward and the selected ward is ward 2 and this ward has 152 BPL households. In Kattakampal Panchayat, there are 11 wards out of which we have randomly selected one ward and the selected ward is ward 6 and this ward has 91 BPL households. Thus out of the total 364 poor households in the study area, we have selected 200 households of which 66 are from Choondal which has 121 poor households, 84 households are from Chowwannur which has 152 poor households and 50 households are from Kattakampal which has 91 poor households. For arriving at the calorie intake of the poor, we have converted the food items consumed in to calories on the basis of the

table of National Institute of Nutrition, ICMR (Gopalan, C, 2004). The data collected were entered into SPSS 10 and then tables are arrived.

Period of Study:

The necessary data has been collected during the period March 2007 to June 2007 and hence the study relates to 2007.

The characteristics of the poor sample households are analysed in terms of various factors and the result is depicted in the below paragraphs.

Housing Conditions:

Housing condition is examined in terms of roofing pattern, ownership and per capita area in square feet. The information is depicted in tables 1, 2, 3 and 4. It can be seen from the table 1 that vast majority of the households (69 %) have tiled houses while 17.5 percent of them live in houses with Pucca walls with thatched roof and only 13.5 % of them live in houses with concreted roof. There are regional differences in the roofing pattern as 88 % of the houses in Choondal region are tiled houses while the percentage of tiled houses are lower in Chowwannur (63.1 %) and Kattakampal (62%). Similarly in Chowwannur region, 20% of the houses have concreted roof while this percentage is much lower in Katakampal (6%). Distribution of households on the basis of ownership of houses show that vast majority live in owned houses (76%) while 13% are living in houses, which they received as homestead (houses received as Kudikidappu right) while 10% of the households live in houses they received free from the government. Altogether, 99 percent of the households in the study area have own houses (table 2). Distribution of households on the basis of number of rooms show that bulk of them (62%) have 2 rooms while 32.5% of them have houses with more than 2 rooms while only 5.5% of the households live in houses with a single room (table 3). Region wise, more than 60% of the households have two rooms while 12% of the households in Kattakampal have a single room while a higher percentage of households (38.1%) in Chowwannur have more than 2 rooms. Distribution of households on the basis of per capita area in square feet shows that 50% of them have an area between 100 and 200 square feet while one fourth of them have an area of less than

or equal to 100 square feet. Only 9.5% of the households have an area of above 300 square feet (table 4). There are differences among the regions with regard to per capita area. About 42% of the households in Kattakampal have a per capita area of 100 sq. feet or below; the corresponding percentage is lower in Chowwannur (25%) while it is lowest in Choondal (12%).

Table 1 Distribution of Poor Households According to Housing Condition

Housing Condition	Region			Total
	Choondal	Chowannur	Kattakampal	
Pucca walls with Thatched Roof	5 7.6%	14 16.7%	16 32.0%	35 17.5%
Tiled	54 81.8%	53 63.1%	31 62.0%	138 69.0%
Concrete	7 10.6%	17 20.2%	3 6.0%	27 13.5%
Total	66 100.0%	84 100.0%	50 100.0%	200 100.0%

Table 2 Distribution of Poor Households According to Nature of Ownership

Nature of Ownership	Region			Total
	Choondal	Chowannur	Kattakampal	
Owned	47 71.2%	66 78.6%	39 78.0%	152 76.0%
Rented			1 2.0%	1 .5%
Friends/Relatives			1 2.0%	1 .5%
Free By Government	19 28.8%	1 1.2%		20 10.0%
Homestead		17 20.2%	9 18.0%	26 13.0%
Total	66 100.0%	84 100.0%	50 100.0%	200 100.0%

Table 3 Distribution of Poor Households According to Number of Rooms

Number of Rooms	Region			Total
	Choondal	Chowannur	Kattakampal	
1 room	3 4.5%	2 2.4%	6 12.0%	11 5.5%
2 rooms	42 63.6%	50 59.5%	32 64.0%	124 62.0%
more than 2	21 31.8%	32 38.1%	12 24.0%	65 32.5%
Total	66 100.0%	84 100.0%	50 100.0%	200 100.0%

Table 4 Classification of Poor Households According to Per capita Area in Square feet

Per capita Area (in Sq. feet)	Region			Total
	Choondal	Chowannur	Kattakampal	
1 - 100	8 12.1%	21 25.0%	21 42.0%	50 25.0%
101 - 200	43 65.2%	37 44.0%	20 40.0%	100 50.0%
201 - 300	10 15.2%	16 19.0%	5 10.0%	31 15.5%
Above 300	5 7.6%	10 11.9%	4 8.0%	19 9.5%
Total	66 100.0%	84 100.0%	50 100.0%	200 100.0%

Household Facilities:

Facilities of the households are analysed in terms of kitchen, electricity, toilet etc. and the information is depicted in tables 5, 6 and 7. It can be seen from table 5, that about 94.5% of the households have kitchen facility while the remaining 5.5% do not have kitchen. Similarly 96% of the households have toilet facility while only 4% do not have toilet facility (table 6). Similarly, 93% of the households have electricity facility while 7% do not have electricity connection (table 7). Region wise, 8 % of the households in Kattakampal are without kitchen while there are only 4.5% households in Choondal without kitchen facility. Similarly, 8 % of the households do not have toilet facility in Kattakampal whereas households without toilet facility are the least in Chowwannur (1.2%). There are not many differences among the regions with regard to

electricity facility although Chowwannur has the least percentage of households without electricity facility (6%) while Kattakampal has the highest percentage of households without toilet facility.

Water Facility:

Table 8 shows that one fourth of the households depend on neighbours for drinking water while one third depend on government tap in the street for drinking water. However, 41% of the households have own well. Altogether, about 59 % of the households do not have own source of drinking water and has to depend on either neighbours or government tap in the street. There are wide variations among the regions with regard to the source of drinking water as 64% of the households in Kattakampal have own well while only 13.6% of the households in Choondal have their own well. Similarly, more than one fourth of the households in Chowwannur and Kattakampal depend on neighbours for drinking water while the percentage of households in Choondal depending neighbours for drinking water is the least (12.1%). Likewise, 74.2% of the households in Choondal depend on government tap in the street while only 6% of the households in Kattakampal depend on government tap in the street.

Table 5 Distribution of Poor Households According to the Nature of Facility

Kitchen	Region			Total
	Choondal	Chowannur	Kattakampal	
Yes	63	80	46	189
	95.5%	95.2%	92.0%	94.5%
No	3	4	4	11
	4.5%	4.8%	8.0%	5.5%
Total	66	84	50	200
	100.0%	100.0%	100.0%	100.0%

Table 6 Distribution of Poor Households According to the Nature of facility

Toilet	Region			Total
	Choondal	Chowannur	Kattakampal	
Yes	63 95.5%	83 98.8%	46 92.0%	192 96.0%
No	3 4.5%	1 1.2%	4 8.0%	8 4.0%
Total	66 100.0%	84 100.0%	50 100.0%	200 100.0%

Table 7 Distribution of Poor Households According to Nature of Facility

Electricity	Region			Total
	Choondal	Chowannur	Kattakampal	
Yes	61 92.4%	79 94.0%	46 92.0%	186 93.0%
No	5 7.6%	5 6.0%	4 8.0%	14 7.0%
Total	66 100.0%	84 100.0%	50 100.0%	200 100.0%

Table 8 Classification of Poor Households According to Drinking Water Facility

Source of water	Region			Total
	Choondal	Chowannur	Kattakampal	
Own well	9 13.6%	41 48.8%	32 64.0%	82 41.0%
Private tap			1 2.0%	1 .5%
Neighbour's	8 12.1%	28 33.3%	14 28.0%	50 25.0%
Govt. tap in the street	49 74.2%	15 17.9%	3 6.0%	67 33.5%
Total	66 100.0%	84 100.0%	50 100.0%	200 100.0%

Religion of Households:

Religion wise distribution of the households show that about 86.5 % of them are Hindus while about 11.5 % are Christians where as Muslims constitute only 2 % (table 9). Region wise also about 80 % of them are Hindus in all the areas although there is no Muslim household in Chowwannur. However, Christian households are higher (15.5%) in Chowwannur compared to Choondal (12.1%) and Kattakampal (4%). The higher percentage of Hindu households in the study area is not a reflection of the relative affluence of Christians and Muslims, but it shows that majority of the households in the area are Hindus.

Table 9 Religion-wise Distribution of the Poor Households

Religion	Region			Total
	Choondal	Chowwannur	Kattakampal	
HINDU	57 86.4%	71 84.5%	45 90.0%	173 86.5%
CHRISTIAN	8 12.1%	13 15.5%	2 4.0%	23 11.5%
MUSLIM	1 1.5%		3 6.0%	4 2.0%
Total	66 100.0%	84 100.0%	50 100.0%	200 100.0%

Caste of Households:

Many studies on poverty found that poverty is caste specific and is mainly prevalent among scheduled castes and Scheduled tribes and among other lower caste people although it is seen among all religious groups and castes (Thimmaiah 1983). Caste wise, highest percentage of households in the study area belongs to Scheduled Castes (42 %) followed by backward castes (40.5 %) and forward castes constitute only 17.5 %. However, region wise, vast majority of the households in Choondal (74.5 %) belong to Scheduled Castes although backward community households are higher in Kattakampal (62%) and Chowwannur (50%). In all the three regions, poor among forward castes is relatively lesser and hence our study confirms the fact that poverty is more severe among Scheduled Castes and Backward Classes compared to the forward caste people (table 10). The larger number of poor among the scheduled castes and backward classes may be due to their poor asset position and lower educational achievement.

Table 10 Caste wise Distribution of the Poor Households

Caste	Region			Total
	Choondal	Chowannur	Kattakampal	
Forward caste	9 13.6%	13 15.5%	13 26.0%	35 17.5%
Backward caste	8 12.1%	42 50.0%	31 62.0%	81 40.5%
Scheduled caste	49 74.2%	29 34.5%	6 12.0%	84 42.0%
Total	66 100.0%	84 100.0%	50 100.0%	200 100.0%

Nature of Family:

Poverty is generally found to be higher among joint families compared to nuclear families. Although majority of the households (54 %) are nuclear families, about 46 percent of them have joint families (Table 11). Among the regions, joint families are lower in Choondal (37.9 %) compared to Chowwannur (46.4 %) and Kattakampal (56 %). The prevalence of joint family system among the poor may be due to their inability to build separate houses. Thus, as per our data, it is obvious that poor families have joint families which have a large number of dependent members and this may be a reason behind their poverty.

Table 11 Poor Households According to the Nature of Family

Nature of Family	Region			Total
	Choondal	Chowannur	Kattakampal	
Joint Family	25 37.9%	39 46.4%	28 56.0%	92 46.0%
Nuclear Family	41 62.1%	45 53.6%	22 44.0%	108 54.0%
Total	66 100.0%	84 100.0%	50 100.0%	200 100.0%

Size of the Household:

The size of the family is an important variable influencing the level of living of the household members. Several enquiries have found an inverse relation between the size of the family and the level of living (Dandekar and Rath 1971). Distribution of households according to average size of the family shows that about 39.5 % of the households have a size in between 3 and 4 while 32.5 % have a size in between 5 and 6. It is significant to note that 17 % households have a size of above 7 (table 12). Region wise, about 82 % of the households in Choondal have a family size in between 3 and 6 while 66.67 % of the households in Chowwannur have a family size in between 3 and 6 whereas 68 % of the households in Kattakampal have a family size of 3 and 6. However, more than 20 % of the households in Chowwannur and Kattakampal have a family size of above 7. The foregoing analysis shows that the size of poor households is very big and this is one of the reasons for their poverty. It may be the case that the average size of the family in the state may be low but the size of the poor families is much bigger than the average. It also indicates the need for restricting the size of the family among the poor so as to reduce the incidence of poverty.

Table 12 Distribution of poor Households according to Family Size

Family Size	Region			Total
	Choondal	Chowannur	Kattakampal	
1 - 2	5 7.6%	11 13.1%	6 12.0%	22 11.0%
3 - 4	27 40.9%	33 39.3%	19 38.0%	79 39.5%
5 - 6	27 40.9%	23 27.4%	15 30.0%	65 32.5%
7 and above	7 10.6%	17 20.2%	10 20.0%	34 17.0%
Total	66 100.0%	84 100.0%	50 100.0%	200 100.0%

Distribution of Population According to Age:

There is a general belief that incidence of poverty is higher in younger age groups owing to high dependency and low asset accumulation (Vashista 1993). Table 13 shows that vast

majority the population (67.4%) is in the workable age group of 15-55. Children below 15 years of age constitute about 18.3% while 14.3 percent are above 55 years of age. Region wise, children below 15 years of age are highest in Choondal (22.1%) while it is lowest in Chowwannur (16.1%). Old above 55 years is highest in Chowwannur (17.2%) while it is lowest in Choondal (9.1%).

Table 13 Distribution of Poor Population According to Age

Age group	Region			Total
	Choondal	Chowannur	Kattakampal	
Below 6	25	37	17	79
	8.0%	8.9%	7.1%	8.1%
6 - 14	44	30	25	99
	14.1%	7.2%	10.4%	10.2%
15 -55	215	279	160	654
	68.9%	66.7%	66.4%	67.4%
Above 55	28	72	39	139
	9.0%	17.2%	16.2%	14.3%
Total	312	418	241	971
	100.0%	100.0%	100.0%	100.0%

Sex wise Distribution:

Poverty studies in India have shown that incidence of poverty is very much higher among the families having more females and female headed families. We have examined the sex wise distribution of the poor and our result shows that about 49.5 % of them are males while the remaining 50.5 % are females (Table 14). The percentage of females is comparatively lesser in Kattakampal (47.7 %) while it is higher in Chowwannur (52.2 %). Thus, our analysis shows that poor have larger number of females and hence confirms that poverty is more severe among females and female headed families.

Table 14 Sex wise Distribution of Poor Population

Sex	Region			Total
	Choondal	Chowannur	Kattakampal	
Male	155 49.7%	200 47.8%	126 52.3%	481 49.5%
Female	157 50.3%	218 52.2%	115 47.7%	490 50.5%
Total	312 100.0%	418 100.0%	241 100.0%	971 100.0%

Educational Level:

Generally it is seen that incidence of poverty is very high among illiterates and the less educated. The distribution of poor on the basis of the level of education shows that 7.4 % of the household's population is illiterates while only 3.7 % had an education of above degree. About 56.2% have education between 5th and SSLC while 7.6% have an education of plus two (table 6). Among the regions, highest percentage of illiterates was in Choondal (8.3%) where as the lowest percentage of illiterates was found in Kattakampal (5.4%). Thus, the results of the study also show that most of the poor have a low educational achievement which may be a reason behind their high incidence of poverty.

Table 15 Distribution of Poor According to the Level of Education

Level of Education	Region			Total
	Choondal	Chowannur	Kattakampal	
Illiterate	26 8.3%	33 7.9%	13 5.4%	72 7.4%
Pre School	24 7.7%	36 8.6%	14 5.8%	74 7.6%
Below 4th	52 16.7%	65 15.6%	52 21.6%	169 17.4%
5th to SSLC	179 57.4%	226 54.1%	141 58.5%	546 56.2%
Plus Two	20 6.4%	41 9.8%	13 5.4%	74 7.6%
Degree and Above	11 3.5%	17 4.1%	8 3.3%	36 3.7%
Total	312 100.0%	418 100.0%	241 100.0%	971 100.0%

Activity Status:

The activity status of the poor are very important in the examination of the causes of poverty as there are evidences that incidence of poverty is higher among unemployed and among the families having a large number of dependents like students. Distribution of poor on the basis of activity status shows that 45.3% of the population is employed while unemployed constitute only 6.2%. Children and old (others) together constitute about 19.8% while 17.8 % are students (table 16). Altogether, about 55% of the population is dependants. Region wise, highest percentage is employed in Choondal (47.4%) while it is least in Kattakampal (40.7%). Unemployment is highest in Chowwannur (8.4%) while it is least in Kattakampal (4.1%). Choondal (24%) has the highest percentage of students compared to Chowwannur (12.7%) and Kattakampal (18.7%). Old above 55 years and Children below 6 are highest in Kattakampal (20.7%) where as it is the least in Choondal (16.7%). Thus, it can be concluded that higher number of dependents are an important feature of the poor.

Distribution of poor population according to their Occupation:

Occupation is an important variable determining the income of the household and hence the poverty of the people. It is widely seen that poverty is higher among those who are employed in low paid jobs especially among agricultural labourers and non-agricultural manual labourers (Thimmaiah 1983, p 39). According to our data, among the employed, about 50% are employed

Table 16 Distribution of Poor Population According to Activity Status

Activity Status	Region			Total
	Choondal	Chowannur	Kattakampal	
employed	148 47.4%	194 46.4%	98 40.7%	440 45.3%
unemployed	15 4.8%	35 8.4%	10 4.1%	60 6.2%
House wives	22 7.1%	46 11.0%	38 15.8%	106 10.9%
students	75 24.0%	53 12.7%	45 18.7%	173 17.8%
others	52 16.7%	90 21.5%	50 20.7%	192 19.8%
Total	312 100.0%	418 100.0%	241 100.0%	971 100.0%

as agricultural labourers while 44% are employed as non-agricultural labourers. Only 5% of them are self employed. The highest percentage of workers in Choondal (62%) is agricultural labourers while a highest percentage of workers in Chowwannur (49.5%) and Kattakampal (54.5%) are non-agricultural labourers (table 16). Thus, the result shows that bulk of the poor are labourers either agricultural or non agricultural.

Table 17 Occupational Distribution of the Poor Population

Occupation	Region			Total
	Choondal	Chowannur	Kattakampal	
Agricultural labourers	94 61.8%	89 45.4%	40 40.4%	223 49.9%
Non agricultural labourers	46 30.3%	97 49.5%	54 54.5%	197 44.1%
Self employed	9 5.9%	10 5.1%	4 4.0%	23 5.1%
Others	3 2.0%		1 1.0%	4 .9%
Total	152 100.0%	196 100.0%	99 100.0%	447 100.0%

Average Wage Rate:

It is found that poverty is severe among those whose wage rate is very low. We have examined the wage rate of the poor and the result is depicted in table 17 which shows that about 69.3% of the workers earn an average wage rate in between Rs 100 and Rs 150 while 20.8% earn an average wage rate in between Rs 50 and Rs 100 although 6.8% earn an average wage rate of above Rs 150. Region wise, a highest percentage of workers in Choondal (83.3%) earn a wage rate in between Rs 100 and Rs 150 while this percentage is the least (61.3%) in Chowwannur.

Table18 Distribution of Poor Households According to Average Wage Rate

Average Wage Rate (in Rs.)	Region			Total
	Choondal	Chowannur	Kattakampal	
1 - 50	1 1.5%	3 3.8%	2 4.3%	6 3.1%
50 - 100	6 9.1%	20 25.0%	14 30.4%	40 20.8%
100 - 150	55 83.3%	49 61.3%	29 63.0%	133 69.3%
above 150	4 6.1%	8 10.0%	1 2.2%	13 6.8%
Total	66 100.0%	80 100.0%	46 100.0%	192 100.0%

Per capita Income:

Sources of income to households are very important in the context of poverty analysis and multiple sources of income may be helpful in reducing the severity of poverty although it is generally seen that the major source of income to the poor are wage labour. Income of a household includes the income earned by all members of the household from all sources. Distribution of poor households on the basis of monthly Per capita Income shows that 36.5% of the households belong to the category of Rs 500- Rs 1000 while 26.5% of the households belong to the income category of Rs 1000 and Rs 1500. It is significant to note that 13.5% of the households have a per capita income of less than or equal to Rs 500 and only 5% of the households have an income of Rs.2500 and above. Region wise, there are 4.5% households in Choondal having an income of less than or equal to Rs 500 whereas about 28% households in Kattakampal have an income of less than Rs 500. About 8.4% of the households in Chowwannur and 4.5% households in Choondal have a per capita income of above Rs 2,500 while there are no households in Kattakampal with an income of Rs. 2500 and above. Altogether, majority of the households in all the regions belong to the income category of Rs 500 and Rs 1500 (table 18). Thus, our analysis shows that the average income of the poor is very low and this points out the need for increasing their income to reduce the incidence of poverty.

Table 19 Poor Households According to Monthly Per capita income

Monthly Per capita income	Region			Total
	Choondal	Chowannur	Kattakampal	
0 -500	3 4.5%	10 11.9%	14 28.0%	27 13.5%
500 - 1000	22 33.3%	31 36.9%	20 40.0%	73 36.5%
1000 - 1500	23 34.8%	18 21.4%	12 24.0%	53 26.5%
1500 - 2000	11 16.7%	14 16.7%	2 4.0%	27 13.5%
2000 -2500	4 6.1%	4 4.8%	2 4.0%	10 5.0%
2500 - 3000	1 1.5%	4 4.8%		5 2.5%
3000 and above	2 3.0%	3 3.6%		5 2.5%
Total	66 100.0%	84 100.0%	50 100.0%	200 100.0%

Per capita Monthly Expenditure on Food and Non Food Items:

The level of expenditure of households indicates the standard of living of the people. Of the total expenditure, 48.52 % is for food while 51.48% of the total expenditure is for non-food items (table 21). Region wise, food expenditure is highest (50.60%) in Chowwannur while it is the least in Choondal (46.92%). However, if we include the expenditure on marriage and ceremonies in total non-food expenditure, the picture entirely changes as non food expenditure accounts for about 71% of the total expenditure in the study area. As such, the saying that poor spends more than 70 % of their total expenditure on food is wrong as per our study and as per our study more than 50 percent of the total expenditure is for non food items. The higher percentage of expenditure on non-food items may be due to the changes in the way of living of the people.

Among the total food expenditure, 41.37 % is on Cereals, 18.15 percent is on meat, egg and fish and 10.86 % is on edible oil. Pulses and nuts accounts for about 9.26 %, vegetables for about 6.97%, meals outside home accounts for about 4.38%, Sugar and Salt accounts for about 3.96%. It is clear from the table that fruits (0.59%) are not a dominant item of food among the

poor people in the study area. Region wise analysis shows that the percentage of expenditure on cereals is highest in Choondal (48.08%) while it is the least in Kattakampal (31.73%). There are differences among regions with regard to the percentage of expenditure on ration shop and open market items. Out of the total expenditure on cereals in Kattakampal, 27.25 % are spent on ration shop items while it is lowest in Choondal (18.23%). The percentage of expenditure on milk and milk products are lowest in Choondal (1.23%) while it is the highest in Kattakampal (6.43%). Altogether, about 91.26% of the total food expenditure is on open market items while the remaining 8.74 % is on ration shop items. The lower percentage of expenditure on ration shop items may be due to the lower price of publicly distributed items.

Table 20. Monthly Per capita Expenditure on Food and Non Food Items

Item	Region			Total
	Choondal	Chowwanoor	Kattakampal	
Food	324.16	287.09	272.8	294.68
Percentage	46.92	50.60	48.38	48.52
Non-Food	366.73	280.33	291.09	312.72
Percentage	53.08	49.40	51.62	51.48
Total	690.89	567.42	563.89	607.4

Per capita Calorie Intake:

Distribution of the poor on the basis of average per capita calorie-intake per day shows that 3% of the households have an average intake of less than or equal to 1000 per capita calories per day whereas 19.5% have a calorie intake in between 1000 and 1,399 (table 20). Poverty is also defined in terms of an average per capita calorie intake of 2,400 in rural areas and as per this norm of 2,400 per capita calories per day, 73% of the people in the study area are poor. Only 27% of the households have a calorie intake of 2,400 and above and hence are above

the poverty line. Altogether, the calorie intake of 44.5% households is below 1800 which shows that poverty in terms of calorie intake is very severe among the households. There are wide differences in the percentage of people below poverty line in the study area. About 84% of the people are poor in Kattakampal while it is 76.2% in Chowwannur whereas it is only 60.6% in Choondal. Distribution of the poor on the basis of the components of per capita calorie intake shows that out of the total per capita calorie intake, about 60.11 percent of the calorie is from cereals. Edible oil accounts for about 7.91% followed by sugar (7.32%) coconut (6.01%), and pulses and nuts (5.99%). The other important contributors to per capita calorie intake are meat, egg and fish (3.87%), vegetables (2.23%), milk and milk products (2.22%) and meals outside home (1.58%).

Table 21 Poor Households according to Average Per capita Calorie-intake

Average per capita calorie intake	Region			Total
	Choondal	Chowannur	Kattakampal	
1 -1000		2 2.4%	4 8.0%	6 3.0%
1000 -1400	5 7.6%	22 26.2%	12 24.0%	39 19.5%
1400 - 1800	13 19.7%	17 20.2%	14 28.0%	44 22.0%
1800 - 2200	18 27.3%	11 13.1%	11 22.0%	40 20.0%
2200 - 2400	4 6.1%	12 14.3%	1 2.0%	17 8.5%
2400 and above	26 39.4%	20 23.8%	8 16.0%	54 27.0%
Total	66 100.0%	84 100.0%	50 100.0%	200 100.0%

Per capita value of Assets:

Table 19 shows the distribution of poor households on the basis of the per capita value of assets which shows that the per capita value of assets of 5.5% households is less than or equal to Rs 25,000 although 7% of the households own assets more than Rs 2 lakhs. The assets owned by 37.5% of the households are in between Rs 50,001 to 1,00,000. It should be noted that this higher

per capita value of assets is due to the high value of land in the area as land was the most important asset owned by the poor households in the study area. It was also found that the other assets (Cattles, gold ornaments and household durables) owned by the households are almost negligible. Financial assets were not reported except in the case of a few households.

Table 22 Classification of Poor Households According to Per capita value of Assets

Percapita value of Assets	Region			Total
	Choondal	Chowannur	Kattakampal	
Below 25000	1 1.5%	5 6.0%	5 10.0%	11 5.5%
25000 - 50000	12 18.2%	14 16.7%	14 28.0%	40 20.0%
50000 - 100000	28 42.4%	28 33.3%	19 38.0%	75 37.5%
100000 -150000	13 19.7%	20 23.8%	5 10.0%	38 19.0%
150000 -200000	10 15.2%	8 9.5%	4 8.0%	22 11.0%
200000 and above	2 3.0%	9 10.7%	3 6.0%	14 7.0%
Total	66 100.0%	84 100.0%	50 100.0%	200 100.0%

Indebtedness and Components of Debt:

It is confirmed by poverty studies that indebtedness is a permanent feature of the poor. The income of the poor are very low which is insufficient even at a bare subsistence level and hence they resorts borrowing which results in their indebtedness. This is an important factor in the perpetuation of poverty from one generation to the other. Table 22 shows that all the households are indebted and the components of debt shows that about 38% are for house construction or repair and another 37% of the loans are for marriages while 8% are for consumption. Illness accounts for about 6.8% of the total loans. Altogether, about 76% of the total loans are for either for marriages or house construction or house repair. Region wise, 43.45% of the loans are for houses while it is 35% in Chowwannur and 36.55% in Kattakampal. In Choondal, 40.87% of the loans are for marriages while it is 40.52% in Chowwannur and

28.47% in Kattakampal. Thus, our study confirms the fact that poor borrow money even for consumption purposes although construction and repair of houses and marriages are the most important factors in the indebtedness of the poor households.

Table.23 Components of Average Percapita Debt

Category	Region			Total
	Choondal	Chowannur	Kattakampal	
Consumption	38094.23	39143.65	35324.01	112561.89
Percentage	8.45	5.98	9.97	7.71
House	195792.7	229686.6	129527.8	555007.1
Percentage	43.45	35.06	36.55	38.01
Marriage	184150	265397.9	100916.7	550464.6
Percentage	40.87	40.52	28.47	37.70
Medicine	19792.06	45838.33	33805.95	99436.34
Percentage	4.39	7.00	9.54	6.81
Education	1633.33	0	2083.33	3716.66
Percentage	0.36	0.00	0.59	0.25
Others	11119.05	74986.9	52761.9	138867.85
Percentage	2.47	11.45	14.89	9.51
Total	450581.37	655053.38	354419.69	1460054.4
Percentage	100.00	100.00	100.00	100.00

Major Findings and Conclusions:

In this study, we have made an attempt to examine the socio-economic characteristics of the poor in a rural village in Thrissur district of Kerala. Our analysis show that majority of them belongs to Hindu religion although caste wise majority of them are scheduled and backward castes. The family size of the poor is very high and vast majority have their own houses although the houses are either homesteads or provided free by government. Majority of the households have separate kitchen, toilet and electricity facility while for drinking water they depend on the street tap or neighbours. Sex wise females are more than males and more than 90 percent of them are literates although their educational achievement is very low. Thus, we can conclude that low

educational achievement and a large family size and a larger number of females are the important characteristics of the poor and hence are reasons behind their poverty.

Vast majority of the poor are in the workable age group and only less than half of them are employed and among the employed majority of them are employed as agricultural labourers which are low paid. Thus, we can safely conclude that the bulk of the poor are labourers either agricultural or non agricultural. Although unemployed constitute only a very small percentage, the percentage of dependents is very high and the average wage rate is also very low. Thus, it can be concluded that larger number of dependents are an important feature of the poor. The monthly per capita income of vast majority of the people is very low and this points out the need for increasing their income to reduce the incidence of poverty.

Of the total expenditure, more than fifty percent is on non-food items, which means that less than fifty percent is devoted to food. Out of the total food expenditure, cereals accounts for more than two fifth followed by meat, egg and fish. This indicates that consumption of fish is very common in the study area. Among non-food expenditure, liquor accounts for about 36 percent and hence we can conclude that liquor consumption is one of the important reasons behind the poverty of the people.

In terms of calorie intake also, about three fourth of them are poor as the calorie intake of only 27 percent are at or above 2,400 per capita per day. Of the total per capita calorie intake, cereals accounts for more than three fifth followed by edible oil, coconut, pulses and nuts. The poor do not own much assets and house and sites are the major item among the value of assets and most of the households are indebted and three fourth of the borrowing is either for construction of houses or for marriages. Thus, our study confirms the fact that poor borrow money even for consumption purposes although house construction, repair and marriages are the most important factors in the indebtedness of the poor households.

Altogether, the analysis reveals that the socio-economic characteristics of the rural poor are very appalling and it points the need for urgent attention and policy measures by the government and planners for the improvement of the condition of the poor in the region.

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