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Gender disparity and rural poverty in Kerala: implications and issues

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Abstract

Women perhaps are the poorest of even the poor in human society. This gender disparity gets doubly accentuated in the rural context in which women are succumbed to regional backwardness as well as backwardness among the poor. In this scenario the present paper is an attempt to enquire in to the ramifications of poverty to rural women with a view to examine the prevalence and predicaments of gender issues in Kerala. This paper premised on the analysis of secondary data drawn from 2011 census report of India, throws light on the persistence of gender disparity among the rural poor in Kerala. It brings in to sharp focus issues pertaining to life, livelihood and health of women of rural Kerala. It highlights feminization of rural poverty, feminization of agriculture, feminization of rural malnutrition, feminization of rural indebtedness and gender gap in rural poverty alleviation efforts as issues perpetuating gender disparity in rural poverty.

Key words: 1. Gender disparity, 2. Rural poverty, 3. Feminization, 4. Indebtedness, 5. Malnutrition.

Introduction

Poverty as a social phenomenon grapples with the human society today as more than 1 billion people in world, almost the half of the women, live in un acceptable conditions of poverty, mostly in the developing countries, substantially differing from region to region, from community to community, from one cultural system to another, and from one polity to another, and thus, it requires a socio – cultural analysis. Poverty as a complex, multidimensional problem, with origins in both the national and regional domains had historically persisted in different degrees and theologically, culturally and politically perpetuated in the Indian Territory. In the early 1950s, nearly half of India's population was living in poverty. Since then, poverty has been waning, though slowly, and today vast disparities between and within India's 28 states persist. With a gross national product (GNP) per capita of US\$440 in 1999, India continues to have the highest concentration of poverty of any country, accounting for almost one third of those with an income of less than one dollar a day. More than 360 million people—about 36 percent of the population—live below the official poverty line; seventy-five percent of them live in the rural areas.

Although there is a general consensus that the poor can be defined as those who are deprived of basic human needs required for their well being, there are different points of view on what exactly are these basic needs. The Indian Government equated poverty with the tangible dimensions of

deprivation, i.e., lack of access to food, nutrition, clothing, shelter, water and basic education, and uses "food deprivation" explicitly to identify the poor from the non poor (Planning Commission, 1979, 1993). However, the Human Development Report, 1997, brought out by the UNDP, questions such a narrow equation of poverty with material Deprivation. It argues the need for broadening the definition of poverty to include Deprivation in terms of creativity, freedom, dignity, self-esteem and the respect of others (UNDP, 1997). Others, like Chambers (1998), draw attention to a few additional intangible Dimensions of deprivation: vulnerability, powerlessness and seclusion.

Poverty has been an immanent phenomenon of rural India. Rural poverty is of great concern for all sections of society, particularly to the academia. This study is an attempt to enquire in to the ramifications of poverty to rural women in Kerala. This paper, premised on the analysis of secondary data drawn from the census reports of India, throws light on the persistence of gender inequality in rural Kerala. Thus, the present attempt is to inquire into the gender dimension of rural poverty by addressing the issues and conditions leading to disparity persisting among rural men and women in Indian society.

Gender analysis of rural poverty in kerala

While it is widely acknowledged that Women play decisive role in development, Women perhaps are the poorest of even the poor in human society. This gender disparity gets doubly accentuated in the rural context in which women succumb to regional backwardness as well as backwardness among the poor. Rural women usually get engaged in home and farm activities. Women are the absolute decision makers in families where the male members migrate to cities better earning purpose. In fact, India, which is predominantly an agricultural country, cannot afford to ignore the women – the important segment of our rural population engage in farming, and hence on poverty alleviation and nation building.

Consequently, in rural society women are considered as poorest of the poor. Women constitute a significance section of Indian society and when more than two-third of the people live in rural areas, the same numerical strength of women live in rural areas. According to 2011 census 36.09 crore women live in rural areas. The government of India, through 5 year plans, has introduced many programs to eradicate poverty. However, poverty still continues to haunt the rural people of India. Women get less of the material resources, social status, power and opportunities for self – actualization than do men who share their social location.. Rural women usually get engaged in home and farm activities. This force used to be utilized in planning, execution, monitoring, and assessment of poverty alleviation programs for better results. Women are the absolute decision makers in families where the male members migrate to cities better earning purpose.

Although Kerala is widely deliberated as a model for high status of women over decades, status of women in this state like the rest of the country, has considerably declined over a period of time. In this regression, women from rural areas are the most vulnerable as they have succumbed to poverty.

Table no: 1
Gender wise rural-urban distribution of population in kerala

	Population	Male	Female
Rural	1,74,55,506	84,03,706	90,51,800
Urban	1,59,32,171	76,17,584	83,14,587
Total	3,33,87,677	1,60,21,290	1,73,66,387

Source: Census of india 2011 Population Totals- Rural and urban distributi

Gender development in kerala

The regional and social group disparity in terms of income and human development is a concern in most developing countries. The National Human Development Report 2001 – India documented several dimensions of disparities in human development. Notable among them are the rural-urban, inter-State as well as within States in terms of districts. The report noted that “At the State level, there are wide disparities in the level of human development” (Government of India, 2002:4). The report underlined that while there has been improvement in the human development index and human poverty index during the 1980s, inter-State disparities have persisted. Within this national scenario, Kerala emerges as an exception because of its low disparity not only between rural-urban areas but also between different districts. Human Development Index: It goes without saying that Kerala continues to rank at the top among Indian States with respect to the human development index (as per 1981, 1991 and 2001 estimates), with continuous improvement. As already seen elsewhere, the human development of Kerala increased from 0.685 in 1991 to 0.773 in 2001 in the Human Development Index scale. What is remarkable here is the almost uniform distribution of the development within Kerala. To be more precise, as Table 2 shows, the district-wise human development indices of Kerala for 2001 all lie above 0.740. In fact, one district (Ernakulum) comes out with a HDI as high as 0.801. The low-rung lodger is Malappuram district with an index of 0.749, which itself lies far above the index compared with other regions in India. The hilly districts of Idukki and Wayanad are also in the same range as Malappuram. As already stated, what is striking nevertheless is that there is little variation in human development indices across the districts in Kerala. The coefficient of variation is negligible, around 2 per cent. Also, note that the component indices (of real per capita income, health and education) are distributed with minimum variability across the districts (though the distribution of the district-wise per capita income in terms does appear with higher variability). Some caution is necessary in the case of income, which as we discussed earlier, does not include remittances accruing especially to some districts in the northern part of Kerala. The low income indicated for Malappuram district, which is an outlying district and thus raises the variability, does not take into account the significant amount of remittances accruing to that district. More than 40 per cent of the total international migration from Kerala is accounted for by this district alone. Thus, it seems safe to assume only marginal inter-district variability in respect of the income dimension. And, this strengthens our earlier argument that the overall situation is one of an absence of any significant disparity in human development between the 14 districts in Kerala. Viewed from an all-India context, this should be reckoned as a remarkable achievement.

Table no: 2
District wise gdi and hdi in kerala

District	GDI	GDI Rank	HDI	HD Rank
Thiruvanthappuam	0.743	9	0.773	9
Kollam	0.764	6	0.787	6
Pathanamthitta	0.765	5	0.795	3
Alappuzha	0.777	1	0.794	4
Kottayam	0.765	4	0.796	2
Iddukki	0.742	11	0.754	12
Ernakulam	0.775	2	0.801	1
Thrichur	0.766	3	0.794	5
Palakkad	0.743	10	0.761	10
Malappuram	0.689	14	0.749	14
Calicut	0.730	13	0.781	8
Wayanad	0.736	12	0.753	13
Kanoore	0.755	7	0.783	7
Kasargode	0.744	8	0.760	11
Kerala	0.746		0.773	

Source: Human development report 2005

The committee, headed by noted economist Suresh Tendulkar, which has determined a new methodology for estimating the extent of poverty in India, has estimated that a little over one-third of Karnataka's population lived below the poverty line in 2004-05.

Table.3
Poverty levels in south indian states (In percent)

State	Rural	Urban	Overall
Karnataka	37.5	25.9	33.4
Tamil nadu	37.5	19.7	28.9
Andra paradesh	32.3	23.4	29.9
Kerala	20.2	18.4	19.7
All india	41.8	25.7	37.2

Source: Report of the expert group review the methodology for estimating poverty, Planning commission december, 2009

Karnataka maintains its status as the poorest among four southern States, according to the data on poverty recently released by an expert committee set up by the Planning Commission. The committee has revised rural poverty levels in India in 2004-05, from 28.3 per cent to 41.8 per cent, a significant upward revision. The committee established the poverty line for 2004-05 at Rs. 417.8 per capita per month for rural Karnataka and at Rs. 588.10 for urban areas of the State. (The poverty line implies a minimum consumption expenditure level required by a person to procure a standardized basket of goods and services to satisfy basic needs.) Significantly, the head-count ratio of people below the poverty line in Karnataka is far higher than in Andhra Pradesh, Tamil Nadu and Kerala. In

fact, at 33.4 per cent, the poverty ratio is only marginally lower than the national average of 37.2 per cent in 2004-05. Kerala, a clear outlier among Indian States in respect of poverty levels, had a head-count ratio of 19.7 per cent. Karnataka's position is, in what would appear to be contrary to common perceptions of poverty, in fact closer to States such as Assam and Rajasthan, which are generally regarded to be poorer. Comparison of the committee's revised poverty data for 1993-94 and 2004-05 reveals two striking features of Karnataka's performance in poverty reduction. First, Karnataka has achieved the sharpest reduction among the southern states in the intervening period. The overall headcount fell from 49.5 per cent in 1993-94 to 33.4 per cent in 2004-05. In particular, the head-count ratio in rural Karnataka declined from 56.6 per cent in 1993-94 (which in that year was higher than the national average head-count ratio) to 37.5 in 2004-05. However, despite this reduction in rural poverty, Karnataka has remained the leader (jointly, with Tamil Nadu) among south India states in the matter of rural poverty levels.

Gendered poverty issues in rural kerala

Gender Issues in rural Kerala | issues pertaining to life, livelihood and health. Women get less of the material resources, social status, power and opportunities for self – actualization than do men who share their social location. This paper is summarizing current thinking on the relationship between gender disparities in rural poverty, counting reflection on how their relationships have been articulated in development policy decision. Gender disparity is not only a phenomenon of poverty; there is an almost no correlation between per capita income and the gender disparity in health and education outcomes. So while the absolute level of health and education outcomes for girls is strongly related to economic conditions, the disparities between females and males are not.

Feminization of poverty

The term “feminization of poverty” originated in the United States in the late 1970s, when it was discovered that the fastest growing type of family structure was that of female-headed households (Pearce, 1978). In addition because of the high rate of poverty among these households, their increase was mirrored in the growing numbers of women and children who were poor. Since the 1980s, study on the explosion of female-headed households and research into the social impacts and gender-specific effects of structural adjustment policies have led to increased attention to what has become known as “the feminization of poverty”. The perception is growing around the globe that poverty is becoming increasingly feminized, that is, that an increasing proportion of the world's poor are female. The typical definitions and measurements of women's poverty in the literature may be based on the conventional measures of household income and consumption, or on qualitative and quantitative measures of “entitlements” and “capabilities”. The latter are captured by social indicators such as literacy, life expectancy, primary and secondary school enrollments, access to health care, maternal mortality rates, access to land or employment, wage differentials, time-use, average age at first marriage (or % teenage girls ever married or pregnant), fertility rates, the sex ratio, and the extent of prostitution. These social indicators, along with the more conventional definitions and measures of household income and consumption, capture what the UNDP terms “human development” or “human poverty”. Human development is defined as the process of enlarging people's choices and opportunities through long life, health, and education. Human poverty is defined as “more than income poverty – it is the denial of choices and opportunities for living a tolerable life” (UNDP 1997, p. 2). The “dimensions of poverty” include a short life, illiteracy, exclusion, and lack of material means. These concepts are consistent with the WID/GAD framework, which seeks to elucidate the social, economic, and political positions of women by examining women's fertility, literacy, health, and educational attainment, access to employment, earnings,

political participation, and legal status. Attention to progress or setbacks in social indicators is also important in tracking the state of women's "practical gender needs", or basic needs, and "strategic gender interests", or equality, autonomy, and empowerment (Moser, 1989). WID/GAD specialists who research women's poverty and advocate solutions tend to combine an entitlements/capabilities approach with more conventional definitions and measures of poverty (see Beerier & Feldman, 1992; Meer, 1994; Tan ski, 1994; Bell 2004). As female-headed households and farms lag their male counterpart in their access to and ownership of most inputs, assets and services that are relevant for productive activities in rural areas. Education has seen important improvements in gender parity, with women even exceeding male attainment levels in some regions, but in most regions even in this area females lag behind. This biased distribution of assets damages not only women: it is also a hindrance to increased social welfare. A better distribution of assets across genders would improve overall well-being. The proponents of feminization of poverty theory seem not only to be arguing that the incidence of poverty is increasingly severe among women than men, but also that some of the dimensions of women's poverty are different from that of poor men. So are the causes of poverty. Their ability to overcome poverty is much lower.

Feminization of agriculture

In broad terms, the feminization of agriculture refers to women's increasing participation in the agricultural labor force, whether as independent producers, as unremunerated Family workers, or as agricultural wage workers. Women work not only in the fields and pastures, but also in agricultural processing and packing plants. Katz (2003: 33-35) and Deere (2005: 17) provide more specific definitions for the feminization of agriculture:

1. An increase in women's participation rates in the agricultural sector, either as self-employed or as agricultural wage workers; in other words, an increase in the percentage of women who are economically active in rural areas.
2. An increase in the percentage of women in the agricultural labor force relative to men, either because more women are working and or because fewer men are working in agriculture.

Agriculture can be an important engine of growth and poverty reduction. But the sector is underperforming in many countries in part because women, who are often a crucial resource in agriculture and the rural economy, face constraints that reduce their productivity. The agricultural sector in many developing countries is underperforming, in part because women lack the assets and opportunities they need to achieve their potential. Women represent a crucial resource in agriculture and the rural economy through their roles as farmers, laborers and traders, yet they face constraints – because of their gender – that reduce their productivity and retard progress on broader economic and social development goals.

Workforce participation rate, a useful measure of economic activity is computed as the ratio of total workers to the total population, expressed as a percentage. Census 2001 reveals that Kerala has the lowest workforce participation rate among females among all the major states in India. The total workforce in Kerala, according to the 2001 Census estimates is around 10.3 million out of which 7.8 millions are males and only 2.5 millions are females.

Feminization of malnutrition

As Planning Commission views "food deprivation" as the most hideous form of deprivation, consumption expenditure to meet the minimum calorie intake required for this, minimum food

required to produce sufficient calorie energy in an adult for rural and urban environment fixed (about 2,100 for rural & about 2,400 for urban). Those not able to get this minimum are said to be below poverty line.

The unequal allocation of resources within households resulting in differential allotments of nutrition and healthcare that reflect the perceived inferior short-term and long-term value of females is one form of intra-household inequality. There are other forms of intra-household unequal distribution which do not necessarily lead to the “missing women” syndrome analyzed by Druze and Sen., but which do result in a perpetuation of female disadvantage and vulnerability to destitution in extreme situations.

Adequate nutrition is an important factor in determining labor productivity. Nutrition is also linked to health because inadequate consumption of protein and energy as well as deficiencies in key micronutrients such as iodine, vitamin A and iron are key factors in the morbidity and mortality of children and adults. Marcoux (2002) and others have noted that a widely held belief in an anti-female bias in nutrition has been formed. However, there does not appear to be clear and systematic evidence to support this hypothesis. Women are generally considered vulnerable because of their energy and nutritional needs during pregnancy, lactation and menstruation as well as the impact of their nutritional status on their offspring. On the other hand, when they are not pregnant, lactating or menstruating their energy requirements are usually lower (typically 25 percent less) than those of men, although they require the same amount or even more of many nutrients than men require (FAO, 2000; Webb, Nishida and Darnton-Hill 2007).

Feminization of rural indebtedness

The Poor Women's Bank : The Thrift and Credit Societies are formed with the objective of encouraging the poor women to save their meager means to widen the resource base of the NHGs. Women bring their little bit of savings when they come to attend the group meetings. This money is entrusted to the Community Volunteer, who in turn deposits it in the nearest bank. Each member is given an individual passbook. The Thrift and Credit Societies are considered as poor women's bank. The poor women, who were hitherto dependent on their men folk for every need and did not know the meaning of economic independence, have managed the impossible under Kudumbashree. Members can avail of loans to meet their urgent needs like medical treatment, purchase of school books and uniforms for children, to pay off their old debts, etc. It is interesting to note that more than 90% of the savings in the thrift societies are given away as loans. The selection of beneficiaries, the rate of interest, the quantum of loans and the period of repayment, etc. are all decided and implemented by the women themselves. Since the decisions regarding the repayment of loans with the rate of interest are taken by the NHGs, the monitoring mechanisms are inbuilt and defaulting is rare. For the same reason the NHGs are also very considerate to genuine reasons of non-repayment and extensions are given. It is observed that 100% (476 V P Raghavan Journal of Rural Development, Vol. 28, No. 4, October - December: 2009) repayments are ensured which are rare in banking history. The Thrift and Credit Societies becomes the largest informal bank in Asia.

Community Financial Management: Formation of thrift societies and conduct of income generating activities have led to a large financial flow at NHG and ADS levels. This has necessitated proper maintenance of accounts and keeping records in a systematic way. So Poor Women activists were given proper training in 'Community Financial Management'. The strategies Kudumbashree aims at empowerment of women to become the active leaders rather than passive recipients.

Micro-finance Operations : Thrift and Credit Societies are set up at Neighborhood (NHG) level to facilitate the poor and to avail of easy credits, which have now grown up to Informal Banks of the poor women at their doorsteps. Now, 10,687 Thrift and Credit Societies are in operation in the 58 urban areas enveloping the major 58 towns. In the rural segment, 1,45,674 Thrift and Credit societies are in operation covering all the 991 Village Panchayats in the State. Most of the Thrift and Credit Societies are capable of providing financial assistance to income generating activities. Through micro-finance operations, Rs.651.42 lakhs of thrift are raised and internal lending to the extent of Rs.1473.12 lakhs is provided.

The NHGs, which are able to avail of loans, are linked with banks under linkage banking programme of NABARD. Till date, 99,356 NHGs were upgraded and 71,702 of NHGs were linked with banks Rs.258.78 crore is distributed as loan to NHGs for internal lending and credit of Rs 32,281 lakh flow through linkage banking. Linkage banking programme becomes an effective tool to augment resources of NHGs.

Poverty alleviation

For the intention of betterment of women governments are introducing large number of policies in state and central level. Poverty alleviation schemes based on micro-credit system have been implemented in many of the developing countries in recent years. The Government of Kerala State in India has introduced a novel scheme of poverty alleviation based on micro-credit and self-help grouping. Paraphrased as Kudumbashree ('Prosperity of the Family'), the scheme aims at improving the living levels of the poor women in rural and urban areas. It seeks to bring the poor women folk together to form the grassroots organizations to help enhance their economic security. The project aims at removing poverty among rural women households through setting up of micro-credit and productive enterprises. The activities such as micro-credit and micro-enterprises under the scheme were undertaken by the locally formed Community Development Societies comprising poor women. The State Poverty Eradication Mission-Kudumbashree- launched by the Government of Kerala in India is a massive poverty eradication programme in contemporary history. It has proved without doubt that women empowerment is the best strategy for poverty eradication. Women, who were regarded as voiceless and powerless started identifying their inner strength, opportunities for growth, and their role in reshaping their own destiny. The process of empowerment becomes the beacon light to their children, their families and the society at large. It opens new vistas in development history. A new paradigm of participatory economics has been found emerging in "God's Own Country". Kudumbashree presents a unique model of participatory development, which can very well, be emulated by other developing countries. Rural poverty can be solved through a concerted effort by the State. Sustainable livelihood opportunities can be provided to the deprived and the impoverished by means of lending asset creating facilities. Women households are the cruel victims of deprivation and destitution. Therefore, any programme for poverty alleviation must aim at improving the living environment of the womenfolk. It is through creating livelihood opportunities for the women that they can be empowered, and the micro-credit and self-help groupings are a better means through which their living conditions can be improved. Poverty alleviation schemes based on micro-credit system have been implemented in many of the developing countries in recent years.

In all developing countries state actions are being reinforced in streamlining poverty alleviation programmes (Buckley, 1996; Hulme and Mosley, 1996; Hussain, 1998). The institutional formations of various means are also invigorated for initiating schemes of poverty alleviation (470 V P Raghavan Journal of Rural Development, Vol. 28, No. 4, October - December : 2009) successfully. The Government of Kerala has introduced novel scheme of poverty alleviation based on micro-credit and

self-help groups. Paraphrased as Kudumbashree (Prosperity of the Family), the scheme aims at improving the living levels of the poor women in rural and urban areas. It seeks to bring the poor womenfolk together to form the grass root organizations to help enhance their economic security. The project aims at removing poverty among rural women households through setting up of micro-credit and productive enterprises. The activities such as microcredit and micro enterprises under the scheme were undertaken occasionally from community Development Societies consisting of rural households. This Paper aims at examining the socioeconomic impact of the Kudumbashree projects on the rural and urban poor in salvaging from deprivation and creating gender equity.

Anti-Poverty Programmes under Kudumbashree: An Over view. It is the State Poverty Eradication Mission that has been paraphrased as Kudumbashree in local language, meaning 'prosperity of the family', which helps enjoy the economic opportunities by a good number of the poor womenfolk in rural and urban Kerala. The anti-poverty programme under Kudumbashree has been launched by the State Government of Kerala with the active support of the Central Government of India and the National Bank for Agriculture and Rural Development (NABARD) aiming at removing absolute poverty within ten years with the full cooperation of the local self-governments. Poverty is a multi-faceted state of deprivation. Hence a multipronged strategy alone can help eradicate poverty. The Mission of the Kudumbashree, therefore, states:" To eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating organizations of the poor for combining self-help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty, holistically.

Conclusion

Elimination of gender disparity in rural poverty needed both macro as well as micro strategies. At the macro level a conscious choice has to be made to achieve pro-poor growth. This would mean that the attention should be on development of agriculture and in encouraging labor absorbing industries, particularly small and village industries. Also a massive capacity building exercise needs to be taken up to enhance the capabilities of the poor. At the micro level a convergence of programmes, resources and services is called for. This can be achieved only through a demand led process, which means that the poor have to be organized and empowered to participate in the development process. In concrete terms it means setting up of micro enterprises, providing wage employment while creating rural infrastructure, targeting basic services and providing direct social security measures to the most vulnerable. Only such a concerted approach can tackle the multiple dimensions of poverty and their ratchet effect on the poor.

For implementation social change through gender development the most powerful instrument besides social awareness and voluntary community action would be economic empowerment. This economic empowerment will basically be achieved through the instrumentally of education and employment. The group dynamics have reasonably helped many members to overcome the feeling of low self-esteem and lack of confidence and empowered them. The findings of the study indicate there is a wide range gender disparities in rural poverty existing highly literate Sate like Kerala The general backwardness of the area i.e., poor educational background, ignorance, adherence to traditional values etc. have hindered the pace of development. .Poverty alleviation and gender development may be at stand still unless adequate policy measures are taken. If gender equality is indeed to be achieved, there is need to pay attention to the interest of women.

Recommendations

- ❖ Create opportunities for location precise micro enterprises development' for diversifying sources of income of the rural poor.
- ❖ In order to wash the gap for rural – urban women with respect to their participation in the workforce we need cooperation from the males
- ❖ Spreading of education level, not only literacy rate, at least up to secondary level among both categories of females is highly necessary. - Establishing new school in rural areas.
- ❖ Developing effective strategies for curtailing the formation & growth of new SHGs.
- ❖ Increased training in entrepreneurship and other relevant fields for the rural community.
- ❖ Poverty alleviation programmes which educe better participation of the community and the poor.
- ❖ Media namely press, radio, TV, etc should take parts in reducing gaps between rural – urban females.
- ❖ Empowering Women to Achieve Food - Security.

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