

Kudumbasree Exposure Visit: A Report

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Aiming for the prosperity of the family, the Kudumbasree project, led by women, seeks to address the basic needs of less privileged women, thereby providing them a dignified life and a better future.

PRADAN professionals visited Kerala in August 2010 to see how the Kudumbasree programme, a poverty alleviation intervention by the state government, is run. The purpose of the visit was to understand another social mobilization approach led by women for poverty alleviation. The visit was motivated by (a) a need to develop programme strategies in PRADAN-operated states, especially in view of the upcoming rural development scheme—the The National Rural Livelihood Mission, NRLM—of the Government of India and (b) to look internally at how PRADAN's SHG-led poverty alleviation model can be improved in the light of the Kudumbasree experience.

BACKGROUND

In 1991, the Government of Kerala and UNICEF initiated the Community-based Nutrition Programme (CBNP) in Alleppey town, to improve the health and the nutritional status of children and women. CBNP facilitated the collective action by forming and developing the capacity of three-tiered Community Development Societies (CDSs), the members of which are exclusively women. Women, from families identified as poor, using a 9-point non-income-based index, were organized into Neighbourhood Groups (NHGs) comprising 15–40 families. Each NHG elected a five-member committee called the Neighbourhood Group Committee (NHGC), to co-ordinate and facilitate action at the NHG level. The NHGs were federated at the ward level of village *panchayat* (which typically has a population of around 1,500–2,000) into Area Development Societies (ADSs). The ADSs in the village *panchayats* were then federated at the municipal level into a registered body called the CDS. Each NHG, ADS and CDS has five volunteers carrying out different functional roles.

Based on the positive experiences in urban Alleppey, and subsequently in rural Malappuram, the Government of Kerala scaled up the CDS strategy to the entire state in 1998, under the name of Kudumbasree. The State Poverty Eradication Mission (SPEM) implements Kudumbasree through the Department of Local Self

What is Kudumbasree?

The word 'Kudumbasree' means prosperity (sree) of the family (kudumbam). Kudumbasree is one of the largest women-empowering projects in the country. It was launched by the Government of Kerala in 1998 to wipe out absolute poverty from the state through concerted community action under the leadership of LSGs. The programme has 37 lakh members and covers more than 50 per cent of the households in Kerala. It is built around three critical components—micro credit, entrepreneurship and empowerment. The Kudumbasree initiative has succeeded in addressing the basic needs of less privileged women thereby providing them a more dignified life and a better future. Kudumbasree is a joint programme of the Government of Kerala and NABARD and is implemented through the CDSs of poor women, which serve as the community wing of local governments.

Kudumbasree was formally registered as the 'State Poverty Eradication Mission' SPEM, a society registered under the Travancore Kochi Literary, Scientific and Charitable Societies Act 1955. It has a governing body, chaired by the state minister for LSG. There is a state mission, with a field officer in each district. This official structure supports and facilitates the activities of the community network across the state. Kudumbasree differs from conventional programmes in that it perceives poverty not just as the deprivation of money but also the deprivation of basic rights. The poor need to find a collective voice to claim these rights.

At the grass roots of Kudumbasree are the NHGs that send representatives to the ward-level ADSs. The ADSs send their representatives to the CDS, which completes the unique three-tier structure of Kudumbasree. Today, there are 1.94 lakh NHGs, over 17,000 ADSs and 1,061 CDSs in Kudumbasree. It is this network that takes women to the *gram sabha* in which they bring the needs of the poor to the attention of the local government. The CDSs are also very active in implementing government programmes and play a significant role in development activities, ranging from socio-economic surveys and enterprise development to community management and social audit. Through its efforts to engage the women in civil society in development issues and opportunities, Kudumbasree, in association with the LSG of Kerala, is charting out new meaning and possibilities for local economic development and citizen-centric governance.

Governments (LSG), formed and empowered in 1992 by the 73rd and 74th constitutional amendments. The convergence of various government programmes and resources at the CDS level, participatory anti-poverty planning and implementation, the formation of thrift and credit societies, and the

development and support to micro-enterprises are the key strategies of Kudumbasree.

The most radical feature of the implementation of the NREGS in Kerala is the central place given to Kudumbasree. Under

Kudumbasree, 15–40 families below the poverty line are organized into an NHG at the local level, with each family being represented only by a woman.

The ADSs have been entrusted with the task of organizing public works under the NREGS. They maintain the muster rolls and records, provide implements to labourers, and monitor and ensure the transparency of the programme. They also provide welfare amenities to workers. Because ADS is an organization of the poor and is a woman's group, there has been a greater sensitivity to the needs of the people, which has led to increased community participation in the implementation process.

A CDS has sub committees for different activities (including NREGS, social development and micro-finance). The Village Extension Officer is the member-secretary of the CDS. CDS chairperson receives Rs 1,500 per month as honorarium and his/her travel costs from the Mission. CDS also gets Rs 3,000 per month as an administration grant.

NHGs receive grant funds from the CDS to be used as a revolving corpus. Needy members may borrow from the NHGs at the rate of 15 per cent per annum. The Mission has standardized a cash-cum-minute book for NHGs; it costs Rs 100 and is paid for by the NHGs. The dividend in NHGs is distributed at the time of Onam; the amount is usually marginally higher than Rs 1,000 per member.

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A CDS plays a very important role in implementing NREGS; it identifies the work to be undertaken, the labour budgeting, assesses the watershed and land development orientation of the community/staff, and conducts social audit. It also involves other departments and supervises the convergence of different schemes and projects.

The Azhnoor CDS has trained some of the community resource persons (women) as site supervisors for MNREGS; they are now recognized and employed by the government.

A Joint Liability Group (JLG) of five members belonging to different NHGs started a food unit at Kayamkulam, with financial support from the Mission and a Bank loan taken by a group of women. The unit makes nutritional food packets, including wheat flour which it sells to *anganwadis*. It gets its orders from the government.

The Nedumpana Apparel Park in Kollam is a marvelous example of innovation, leadership and convergence. The village president set up an apparel unit in the village, to help provide employment to more than 40 families, who are also the owners of the unit. It receives funding from the *panchayat*, the Bank, the Swarnjayanti Gram Swarozgar Yojana SGSY and Kudumbasree.

STRUCTURE OF KUDUMBASREE

1. The outreach of Kudumbasree is extensive, reaching 3.7 million families (more than 50 per cent of the total number of poor of the state). What is

remarkable is that such a large outreach has been achieved without significantly compromising the quality of the delivery and also ensuring that the community at the bottom of the structure sees the programme the way it has been envisaged by the people in the Mission. In addition, the fact that the programme handles multiple development goals of governance, gender equality and the building capabilities of people and their livelihoods is also commendable.

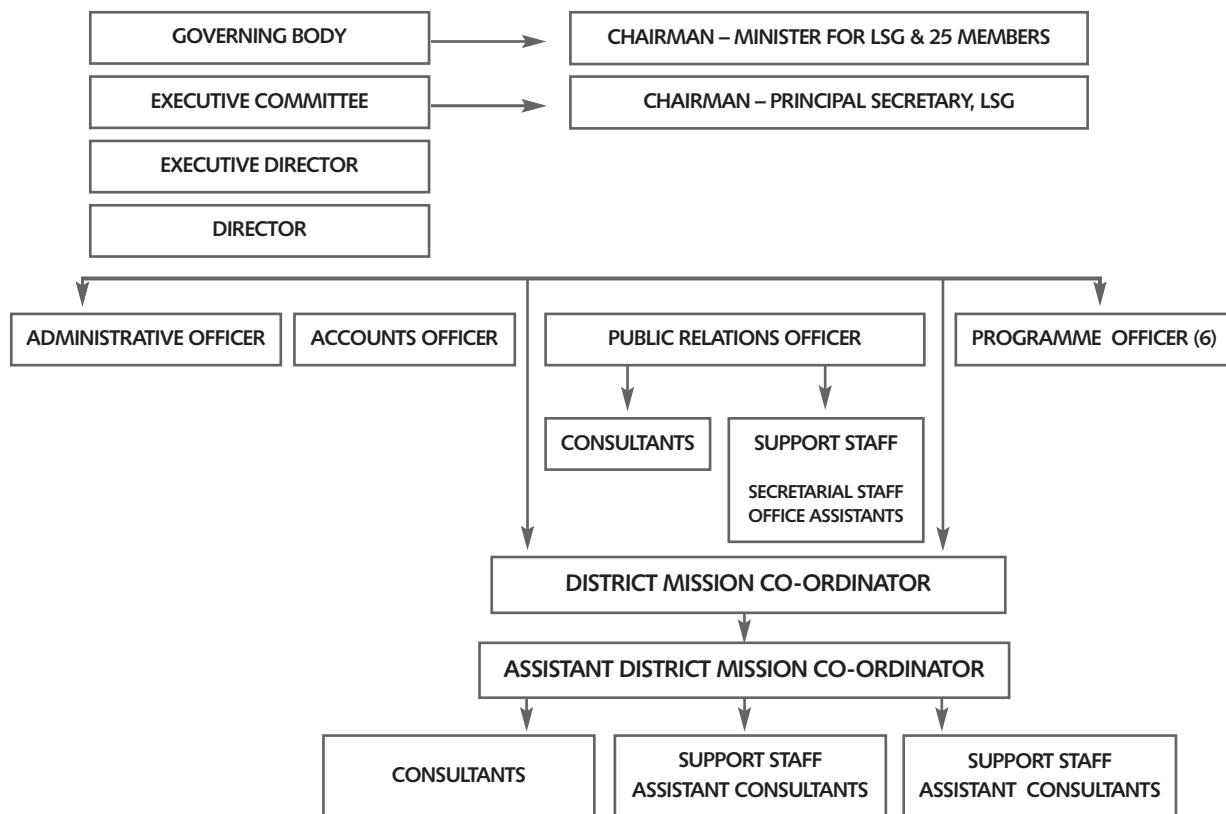
2. The programme is being rolled-out with systematic preparation at all levels. It has a governing body chaired by the state minister of LSG. There is a state mission with field officers in each district. This official structure supports and facilitates the activities of the community network across the state.
3. The programme is well supported by the other departments (in the LSG ministry); thus, the CDS structure has been able to find its space and link itself within the *gram panchayat* structure. The fact that CDS has its own legitimate office space and has received recognition by the *gram panchayat* and other government agencies has given a lot of confidence to the women.
4. There are very clear and uniform bye-laws at all levels (NHG, ADS and CDS) that guide the functioning of the organizations. The *gram panchayat* guidelines and planning guidelines have also been changed to include the CDS structure in the planning and governance to support the

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organizations. A clear division of power among the three tiers of the *panchayats* helps the organization prepare action plans. A very systematic meeting schedule, at the NHG level, is followed.

5. The intention of the Mission is to help each CDS to become financially independent, to the extent of meeting its own running costs by collecting application fees, annual membership fees and running small enterprises or shops. However, it continues to provide administration grant for its operations. A lot of investment has been made, particularly in the initial stages, on the capacity building of the women members at all levels. In most of the districts, the NHG-ADS-CDS structure was put in place within 3–6 months. Changes in the *gram panchayat* rules were also made through an executive order by which the *gram panchayats* were mandated to include CDS representatives in their committees.
6. At Kudumbasree, there is a strong focus on building people's institutions at different levels. The NHG is the building block; it has a Secretary, a President and representatives for community health and Infrastructure.
7. The second tier is the ADS, formed at the ward level by federating all the NHGs in the ward. The activities of the ADS are decided by the representatives of the women elected from various NHGs.
8. At the panchayat/municipal level, a CDS is formed by federating all ADSs in the *panchayat*. The CDS is the representative structure of the vast

ORGANOGRAM



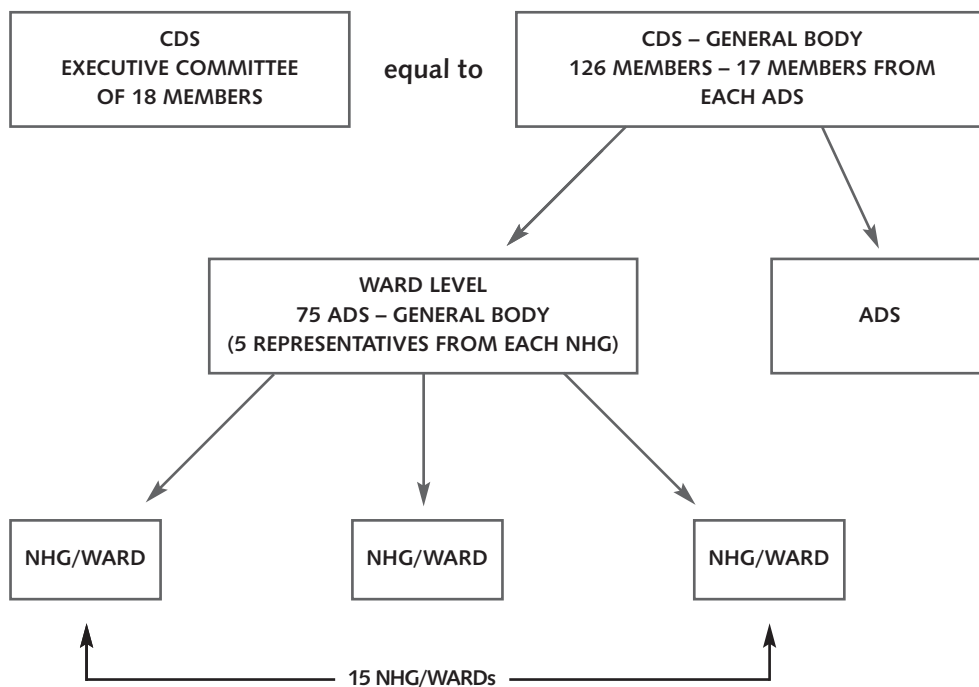
network of NHGs in the *gram panchayat*/municipal areas. It works in close liaison with the LSG and serves as both a dissemination organ for the government programmes and an enunciator of the community's needs in governance issues.

9. These institutions, the *panchayat* at the municipal level, have been built with facilitators for organizational building, a formal election process and with 10 per cent of the plan fund allocation of CDS.
 - a. High convergence: The Kudumbasree is an inter-departmental initiative, making it a good model of a multi-sectoral response to

poverty alleviation. The programme modalities, the officials, including the consultants, and the funds allocation support the big schema of the plan made by the Kudumbasree bodies. For example, the *panchayat* head, who came up with the idea of setting up an apparel unit in the *panchayat* itself, formed a group of 40 women in the village and organized funding from the SGSY, commercial banks, Kudumbasree and other schemes available in the district.

- b. Welfare/Subsidy for the poor: Kudumbasree has also flagged the

STRUCTURE OF KUDUMBASREE



need for a subsidy component, for the poor to be able to sustain themselves in their activities. Kudumbasree leads the MGNREGS programme in each *panchayat*. Much innovation has taken place within the MGNREGS in Kerala. There are many areas, especially where manual labour is required such as collective farming on common land, distribution of fodder, inter-culture in coconut trees, cleaning, grass cutting and ploughing; these have been taken up under MNREGS.

10. To promote self-sufficiency in rice production for Kerala, a farming subsidy

is given, based on the coverage area and the production volume of the paddy crop.

11. From the Kudumbasree model, we at PRADAN, learn that involving women in governance can change the public expenditure decisions of an organization. A large number of welfare activities such as a school for the differently abled children/adults, slum development, special women development programmes, Destitute Identification, Rehabilitation and Monitoring Project, children's *panchayats*, holistic health programmes, housing for the poor and a few others have been introduced and led by Kudumbasree.

- a. Development training service providers: Besides the institutional tie-ups made with established training agencies, the services of Kudumbasree's training enterprises are utilized for conducting training programmes. Pools of resource persons have been developed at different tiers, with specific orientation to deal with capacity building at their respective levels. Services of Kudumbasree's training enterprises such as EKSAT and KAASS are utilized for conducting training programmes for entrepreneur development and financial services. The revenue for these training enterprises comes from the various government programmes.
- b. Magical combination of success: The enabling environment, especially decentralization and the concurrent devolution of finances to the local government bodies (LGBs) has been critical in scaling up Kudumbasree. The CDS structures are now considered as a further step to decentralization. Because the CDS structures are affiliated to the LGBs, their financial sustainability is ensured through various modalities, for example, convergence, women's component plan and earmarked assistance to women.
- The unique context of Kerala, coupled with the leadership of a

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few motivated and innovative officials are the key in both the decentralization and the scaling-up process. Such a combination of success factors is difficult to find in eastern states where PRADAN is working.

So, the starting point is different for Kerala and the eastern states of India. This has to be kept in mind when we attempt to translate this experience elsewhere.

- c. Inclusion of women in governance: The conventional local self governance and the people's planning processes in Kerala had largely bypassed women across sections. Kudumbasree seems to have recognized this gap in the socio-political space and has attempted to bridge it. As per the modified bye-laws, the CDS has to prepare and implement a 'CDS Action Plan'. This has to be a demand plan, consolidating the status of interventions in the areas of micro-finance entrepreneurship, farming, social development activities, etc., and indicates the quantum of need in each of these areas. The CDS Action Plan has to be integrated with the development plans of the LSGs. The micro-demand plans of the NHGs are consolidated at the ADS and the CDS levels, to form the CDS Action Plans. After a process of consultation with the LSG Standing Committees and Evaluation Committees, the CDS

Action Plan is formally approved by the LSG. The Evaluation Committee monitors the implementation of the plan.

- d. Understanding the economic activities: In most cases, it is not the economic benefits for the participating members that keeps them together but a feeling of collective strength and the sense of pride that they (women) are also contributing to the family income. It is this sense of empowerment, which bonds and inspires these women to work together. In spite of Kerala's socio-economic growth, it is still a male-dominated society; most women at various levels (individually, NHG, ADS, CDS, district meetings) voiced this. The NREGS workers, agricultural labourers and micro-enterprise owners in rural Kerala are all women. Women, who were idle at home, leased their land and became involved in cultivation, which they rarely had the opportunity to do earlier. Men rarely join the NREGS (mainly because the wage rates outside the programme are higher). Many women clearly articulated that the economic activity they are involved in is mainly to exert their 'sense of contribution' to the

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family rather than just an income generating activity. Thus, the economic activity provided them a platform to realize and raise their hitherto hidden potential. Several women shared that being involved in an economic activity was a 'healing experience'. They felt both physical as well as mental well-being after they became part of the Kudumbasree movement.

12. In many cases (though not all), we thought that the promotion of the economic activity was not as rigorous as we see in PRADAN. The interventions mostly flow from the casual/ immediate understanding/ needs of the growers than a value proposition understanding of the 'practitioner'. The promoters seem to be merely giving 'provisions' on the demand of the growers. There are some aspects that we think need significant improvement. For example, there is concerted stake-holder collaboration around services, a focus on reducing production risks, a monitoring of the growers' production and price realization, the developing of an understanding of the value-chain, and a business plan in case of subsidy withdrawal.
13. Innovative pro-programmes such as the Integrated Child Development Services (ICDS) feed mixture, the apparel unit and waste disposal projects were taken up after closely observing the need for such interventions.
 - a. Integration of Kudumbasree into the government operating structure:

At Kudumsree, its is becoming mandatory for *gram panchayats* to send their Secretary to attend CDS meetings along with other *panchayat* officials. Therefore, the legislations in place not only help women participate but also let the administration know that the structure (NHG, ADS, CDS) is not working in isolation but is a legitimate structure recognized by the government.

The mission of Kudumbashree is “to eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating organization 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.” Whether it fulfills its goals is for us to see.