

KUDUMBASHREE PROGRAMME - SUCCESS MANTRA FOR WOMEN IN KAVASSERY PANCHAYAT

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ABSTRACT

A new paradigm of Participatory Economics (Kudumbashree Programme) has been found emerging in “God’s own country” Kerala. Kudumbashree covers more than 50 percent of the households in Kerala and gives prime importance for the economic empowerment of the indigent masses, especially the poor women of Kerala. Built around **three critical components**- micro credit, entrepreneurship and women empowerment, Kudumbashree initiative has today succeeded in addressing the basic needs of the less privileged women. In this background a study was carried out with the twin objectives of understanding the working of Neighbour Hood Groups (NHGs) and identifying the socio-economic status of the respondents. The study revealed that the socio economic status of women in Kavassery Panchayat has certainly improved by means of increase in income and savings, decreased debt and their status in and out of their family circumstances.

KEYWORDS: Kudumbashree, Women Empowerment

INTRODUCTION

A new paradigm of Participatory Economics (Kudumbashree Programme) has been found emerging in “God’s own country” Kerala. The Kerala State Poverty Eradication Mission implemented the Kudumbashree Programme in 1998 for wiping out absolute poverty from the State through concerted community action under the leadership of local self-governments. Today, Kudumbashree is one of the largest women-empowering projects in the country. Unlike many poverty alleviation programmes implemented in the third world countries, Kudumbashree has a true vision of development. Kudumbashree covers more than 50percent of the households in Kerala and gives prime importance for the economic empowerment of the indigent masses, especially the poor women of Kerala.

“To eradicate absolute poverty in ten years through concerted community action under the leadership of local government, 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” is the **mission** statement of Kudumbashree Programme. (www.kudumbashree.org)

Structure of Kudumbashree Programme

The community structures adopted by Kudumbashree at various levels are listed below:

- Kudumbashree Ayalkkoottam (Neighbour Hood Groups)

- Kudumbasree Ward Samithy (Area Development Society)
- Kudumbasree Panchayath Samithy (Community Development Society)

The paradigm shift in this approach is that any woman who is residing in the gram panchayath can become a member of Kudumbasree Ayalkoottam irrespective of the fact that she belong to Below Poverty Line (BPL) family. Since this aspect gives an opening for the APL families to enter in to the community structures envisaged by Kudumbasree, it is further ensured that majority of the office bearers should belong to BPL families. These structures give added importance to women empowerment both social and economical.

Objectives of Kudumbashree Programme

The objective of Kudumbashree programme includes:

- Identification of the poor families through risk indices based surveys, with the active participation of the poor and the communities to which they belong.
- Empowering the poor women to improve the productivity and managerial capabilities of the community by organizing them in to Community Based Organizations.
- Encouraging thrift and investment through credit by developing Community Development Societies to work as informal bank of the poor.
- Improving incomes of the poor through improved skills and investment for self-employment.
- Ensuring better health and nutrition for all.
- Ensuring basic amenities like safe drinking water, sanitary latrines, improved shelter and healthy environment.
- Ensuring a minimum of 5 years of primary education for all children, belonging to risk families.
- Enabling the poor to participate in the decentralization process through the Community Development Societies, as it is a subsystem of the local government, under which it works.

WORKING OF KUDUMBASHREE PROGRAMME

Formation of Women Collectives

The poor women from families were identified in to the Neighbour Hood Groups (NHGs) representing 15 to 40 families. A five-member team elected from the NHGs will be the cutting edge of the programme. It will be federated democratically in to Area Development Societies (ADS) and then in to Community Development Societies (CDS) at the Panchayath level. The organizational structures will provide opportunities for collective public action.

Meetings

Weekly meetings of NHGs, sharing of experiences, discussions, organized /unorganized trainings etc, will broaden their outlook on better health, better education, better social and economic status. To facilitate economic development, suitable skill up gradation trainings will be given to women.

Thrift Credit Operations and 24 Hour Banking System

Small savings generated at the families are pooled at various levels as thrift and used to attract credit from banks, which will operate as 24- hour bank for the poor, acting as a subsystem of the formal banks. The need identified at NHG level is shaped as micro plans, which are integrated in to mini plans at ADS level and action plan at CDS level. Kudumbasree promote self-help approach for building houses, latrines, etc availing the minimum support from government.

Balasabhas

It is the grass root level groups of the children of BPL families. The mission organizes the children of the poor families of the state in to balasbhas as a part of its holistic approach to wipeout poverty. Catch them young and nip poverty in the buds is the guiding slogan behind the balasabha movement initiated by the mission. (www.Kudumbashree.org)

REVIEW OF LITERATURE

The literature pertaining to the current study on “Kubumbashree programme- A bird’s eye view” is discussed below:

John (2009) in his study on ‘Kudumbashree project: A poverty eradication programme in Kerala: Performance, Impact and Lessons for other states’ found that Kudumbashree is a unique programme that has an edge over many SHG programmes in other Indian states. He pointed that at first, the membership of NHG under Kudumbasree is restricted to women from poor families while it is open to all to participate in SHG. He further added that micro credit is the only tool for poverty reduction among members of SHGs in states other than Kerala as it remains one of various effective tools in Kudumbasree programme.

Nideesh (2008) in his article on ‘Rural women’s empowerment is the best strategy for poverty eradication in rural areas’ identified that the aim of the Kudumbasree scheme is to improve the standard of living of poor women in rural areas by setting up micro credit and productive enterprises.

Ruby (2008) in her thesis on ‘Microfinance and women empowerment-A study of Kudumbasree project in Kerala’ studied the organizational structure of Kudumbasree programme and she found that the three-tier community based organization of women includes Neighbour Hood Groups(NHGs) at the neighborhood (grass root) level, Area Development Societies(ADSs) at the local level(centre) and Community Development Societies(CDSs) at the at the village /panchayat/municipality level and these organizations act as the community wings of the local self-governments.

Jose (2006) in his study on ‘Kudumbasree: Urban CDS, a community based women oriented initiative to fight urban poverty in Kerala’ highlighted that Kudumbasree mission is implementing the projects for the destitute and various development activities in the state of Kerala are being brought together through the group dynamics developed under kudumbasree programme. He further added that the Kudumbashree programme has resulted in convergence of resources leading to poverty reduction.

Built around **three critical components**- micro credit, entrepreneurship and women empowerment, Kudumbashree initiative has today succeeded in addressing the basic needs of the less privileged women, thus providing them a more dignified life and a better future. In this background a study was carried out with the following objectives:

- To understand the working of Neighbour Hood Groups (NHGs) and
- To identify the socio-economic status of the respondents.

METHODOLOGY OF DATA COLLECTION

The study was carried out in Kavassery Panchayath (Alathur block) in Palakkad district. There are 17 wards in the Panchayath, out of which two wards which constitute for 12 percent of the population was selected for the study purpose. There are 14 NHGs in these two wards, out of which 7 NHGs (i.e., 50%) are selected for the study purpose. There are 100 members constituting these seven NHGs. All the 100 members are selected as samples for the study. The study adopted multi-stage sampling technique to collect the primary data. Both primary and secondary data was used for the study purpose. Primary data was collected through an interview schedule with the help of questionnaire and secondary data was collected from the books maintained by the Neighbour Hood Groups

Period of Study

The study was carried out during the month of Dec 2011-June 2012.

Analysis of Data

In order to analyze and interpret the data based on the objectives simple statistical tools like percentages, bar diagram and averages are used.

RESULTS AND DISCUSSIONS

The results pertaining to the present study is discussed by analyzing the socio- economic conditions of the sample population.

Demographic and Social Characteristics of the Respondents

The demographic characteristics of the respondents that are discussed here are age and marital status, while the social characteristics discussed are educational status, size of family and religion.

Table 1: Profile of Respondents: Compositional Characteristics of NHGs

S. No	Characteristics	NHG I n=12	NHG II n=15	NHG III n=16	NHG IV n=14	NHGV n=15	NHG VI n=14	NHG VII n=14	Total N=100
1	Age								
	20-40	4(33)	9(60)	9(56.2)	5(35.7)	8(53.3)	6(42.8)	6(42.8)	47(47)
	40-60	8(66.6)	6(40)	7(43)	9(64.2)	7(46.6)	8(57.1)	8(57.1)	53(53)
	Mean Age	43.3	38	38.75	42.85	39.33	41.42	41.42	40.6
2	Marital Status								
	Married	10(83)	14(93)	13(81)	13(92)	13(86.)	13(92)	13(92.8)	89(89)
	Unmarried	1(8.3)	-	1(6.2)	-	1(6.66)	-	-	3(3)
	Widow	1(8.3)	1(6.6)	2(12.5)	1(7.1)	1(6.6)	1(7.1)	1(7.1)	8(8)
3	Educational Status								
	Illiterate	2(16.6)	-	3(18.7)	1(7.1)	1(6.6)	-	-	7(7)
	Middle School	4(33.3)	4(26.6)	5(31.2)	4(28.5)	4(26.6)	2(14.2)	6(42.8)	29(29)
	High school	5(41.6)	8(53.3)	6(37.5)	7(50)	9(60)	10(71)	7(50)	52(52)
	HSC & Others	1(8.3)	3(20)	2(12.5)	2(14.2)	1(6.6)	2(14.2)	1(7.1)	12(12)
4	Size of Family								

Table 1: Contd.,

	Small(3 &below)	1(8.3)	-	1(6.2)	1(7.1)	2(13.3)	-	-	5(5)
	Medium(4-6)	10(83.4)	15(100)	14(87)	13(86)	13(86)	14(100)	13(92.8)	92(92)
	Large (7 & above)	1(8.3)	-	1(6.2)	-	-	0(00)	1(7.1)	3(3)
	Mean size	5	5	5	4.78	4.6	5	5.2	4.94
5	Religion								
	Hindu	8(66.6)	7(46.6)	8(50)	6(42.8)	7(46.6)	9(64.2)	10(71.4)	55(55)
	Muslim	4(33.3)	6(40)	7(43.7)	7(50)	6(40)	4(28.5)	4(28.57)	38(38)
	Christian	-	2(13.3)	1(6.2)	1(7.1)	2(13.3)	1(7.1)	-	7(7)

Source: Primary Data; Figures in Parentheses are Percentages

The above table explains the demographic and social characteristics of the respondents. Age is an important demographic variable with which social status is associated in traditional societies. Kavassery panchayath is also no exception to this. The sample makes it clear that majority of the respondents were aged between 40 to 60 years. More than one half of the respondents of the NHG I, NHG IV, NHG VI, NHG VII are middle aged, while more than one half of the respondents of NHG II, NHG III and NHG V fall under the age group of 20-40. The average age of the respondents was found to be 41 years.

Regarding the marital status in all the NHGs studied, majority (89 percent) of the respondents were married. Only 3 of them were unmarried and 8 of them were widowed. Education plays a crucial role in the development and empowerment of the less privileged section of the society. Irrespective of the NHGs 52 percent of the respondents reported that they have completed their high school level of education and eight of them admitted themselves as illiterates.

Family builds the society. The size of family reveals the structure of the family. For the study purpose, the size of family is categorized as small family (1-3 members), medium size family (4-6 members) and large family (above six members). Majority of the respondents belonged to the medium size family and the average size of family also found supported the same. 55 percent of the respondents belong to the Hindu religion, 38 percent to Muslim and only 7 of them were Christians.

Economic Characteristics of the Respondents

The economic characteristics of the study includes occupational status, annual income, and savings and debt position of the respondents.

Table 2: Economic Characteristics of the Respondents

S. No	Characteristics	NHG I n=12	NHG II n=15	NHG III n=16	NHG IV n=14	NHG V n=15	NHG VI n=14	NHG VII n=14	Total N=100
1.	Occupation								
	Agricultural labourers	11(91)	14(93.3)	14(87)	14(100)	12(80)	14(100)	13(92.8)	92(92)
	Small petty shop	1(8.3)	1(6.6)	2(12.5)	-	3(20)	-	1(7.1)	8(80)
2.	Level of annual income (Rs)								
	Below 25000	7(58)	10(66)	9(56.2)	8(57.1)	7(46.6)	6(42.8)	7(50)	54(54)
	25000-50000	5(41)	5(33.3)	7(43.7)	6(42.85)	8(53.3)	8(57.1)	7(50)	46
	Mean annual income	22,916	20,833	23,437	23,214	25833	26785	25000`	24000
3	Savings								

Table 2: Contd.,

	Zero savings	8(66)	10(66)	12(75)	9(64.2)	10(71.4)	9(64.2)	10(71.4)	68(68)
	Below 1000	4(33.3)	5(33.3)	4(25)	5(35.7)	5(33.3)	5(35.7)	4(28.5)	32(32)
4	Debt								
	Zero debt	-	-	1(6.2)	-	-	-	1(7.1)	2
	Below 1000	1(8.3)	-	1(6.2)	-	1(6.6)	1(7.1)	-	4
	1000-5000	2(16)	3(20)	4(25)	2(14.2)	2(13)	2(14)	2(14)	17(17)
	5000-10000	1(8.3)	2(13.3)	-	-	-	1(7.14)	1(7.14)	5(5)
	Above 10000	8(66)	10(66)	10(62)	12(85.7)	12(80)	10(71.4)	10(71.4)	72(72)

Source: Primary Data, Figures in Parentheses Indicates Percentages

Majority of respondents (92 percent) considered agriculture as their main source of livelihood. Only 8 percent of the respondents were engaged in small petty shop. All the respondents reported that they do not have any secondary occupation.

Income indicates the standard of living of the respondents. Annual income was classified in to two classes. They were below Rs.25000 and Rs 25000-50000. Majority of the respondents had an annual income below Rs.25000. More than one half of the respondents of NHG V and VI had the annual income of above Rs.25000 and more than one half of the respondents of the NHG I, II, III, IV are found to be the annual income of below 25000. The average annual income earned by the respondents is Rs. 24000.

Since majority of the respondents were agricultural labourers and belong to the annual income classification of below Rs 25000, about 68 percent of the respondents reported that they do not have the habit of savings. Only two of the respondents admitted that they had no debt. Emergency health care and children's educational need made the respondents to be indebted.

Group Performance

Group performance of the respondents is discussed by taking in to account their level of savings, loan details of the groups, income generating activities undertaken by the groups etc.

Table 3: Group Details

S. No	Particulars	NHG I n=12	NHG II n=15	NHG III n=16	NHG IV n=14	NHG V n=15	NHG VI n=14	NHG VII n=14	Total N=100
1	Position in Group								
	Member	9(75)	12(80)	13(81.5)	11(78.5)	12(80)	11(78.57)	11(78.57)	79
	Office bearer	3(25)	3(20)	3(18.75)	3(21.42)	3(20)	3(21.42)	3(21.42)	21(21)
2	Age of the Group								
	Below 5 years	12	15	16	-	-	-	-	43
	5-10 years	-	-	-	14	15	14	14	57
	Mean age of the group								5
	Amount of saving	480	600	640	1120	600	1400	1120	5960
	No. of loans taken	1	1	1	2	2	2	4	15
	Amount of loan received	500000	300000	200000	600000	400000	500000	700000	3200000
3	Income Generating Activities under Taken								
	Agriculture	8(66)	10(66.6)	11(68.7)	10(71.4)	10(66.6)	10(71.4)	11(78.5)	70(70)
	Business	-	1(6.6)	2(12.5)	1(7.1)	-	3(21.4)	1(7.1)	8(8)

Table 3: Contd.,

	Cattle/poultry	4(33.3)	4(26.6)	3(18.7)	2(14.2)	5(33.3)	1(7.1)	1(7.1)	20(20)
	Tailoring	-	-	-	1(7.1)	-	-	1(7.1)	2(2)
4	Annual Income(After joining NHGs)								
	Below Rs.25000	2(16.6)	3(20)	-	1(7)	4(26.6)	-	4(28.5)	14(14)
	25000-50000	10(83.3)	11(73.3)	14(87.5)	11(78.5)	10(66.6)	13(98.8)	9(64.2)	78(78)
	Above 50000	-	1(6.6)	2(12.5)	2(12.5)	1(6.6)	1(7.1)	1(7.1)	8(8)
	Mean Income	33333	16666	42187	22321	33333	40178	33035	35000

Source: Primary Data, Figures in Parentheses are Percentages

Irrespective of the NHG, there were three office bearers in each group. The rest were all members only.

As regards the duration of membership or age of the group, majority (57%) of the members were found to fall under the age group of 5-10 years, first three NHGs come under the age group of 0-5 years. Mean age of the groups also supports the sample identified.

It was reported by the respondents that the monthly savings of the groups ranged from Rs 480 to Rs 1400. Only one group (NGH VI is 8 years old) out of the seven groups was able to save the highest amount of Rs 1400 monthly. NHG I register a saving of Rs 480/- every month. Group NHG VII was formed in 2002 and the three groups (NHG I, III, I) were formed in 2006. NHG IV, V, VI were formed in 2005, 2004, and 2003 respectively.

The maximum of amount of loan (Rs 7, 00000) was received by the group NGHVII (which is 9 years old). They have received loan for 4 times, followed by IV (Rs 600000), they have received twice. Group VI has got loan of Rs500000 and NHG III has got only up to Rs 200000. It was reported by respondents that the only criteria to get loan was minimum of ten members should be in each group and should show a reasonable continuous and consistent savings throughout the period.

Majority of the respondents were engaged in agricultural business even after joining the NHGs. It was found that 70 percent of the respondents were engaged in agriculture and 20 percent of them were engaged in cattle and poultry only 2 of them did the tailoring job.

It is clear from the table that there is an improvement in the income of the respondents after joining the group. Majority (78 %) of them were falling in to the income group of Rs.25000-50000. Before joining the group 54 percent of the members were in to the income group of belowRs.25000 but after the formation of the group, only 14 members are falling in to the range of income below Rs.25000. The mean annual income is also reveals the same.

CONCLUSIONS

The improvement in the social and economic condition of the women of Kavassery Panchayath has been witnessed in the study as a process of their increase in income, savings and decreased debt. In fact the NHG members admit that their social status in the community and even in the family has certainly improved. All the members opine that it is only because of the Kudumbashree Programme, the magic miracle has happened in their life.

Kudumbashree is a biggest women empowerment programme which assumed the lifeline status of the poor women in the state of Kerala. It is a massive anti poverty programme of the government of Kerala aiming at eradicating poverty and salvages the destitute from the wretches of extreme deprivation. It has gained national and international acclaim as an ideal and workable model of participatory development for eradicating poverty.

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