

## A Rare Government Success Story for Women's Empowerment in Kerala

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*The New York Times/by Vishnu Varma*

In a country that has been criticized as lacking commitment to women's rights, one program in the southwest state of Kerala has been quietly serving as an example that a government can indeed successfully empower women, both economically and socially.

The program, Kudumbashree, meaning "family prosperity" in Malayalam, the local language, was started in 1998 by the then-Communist government to fight poverty through female emancipation and the collaborative effort of local self-governments.

It started with a few thousand women, but now Kudumbashree counts nearly 3.7 million women as members, who have collected a total of 16.9 billion rupees, or \$276.7 million, in the form of a thrift.

By providing grants and arranging low-cost loans, Kudumbashree encourages women to run their own businesses, which include taxi services, handicraft shops, schools for disabled children, homes for destitute families and small paper mills.

Kudumbashree workers have been lauded both nationally and internationally for achieving community-based goals and efficiently harnessing the potential of women's participation in the work force, which until then had been largely untapped. In 2002, the program was recognized in a study by the United Nations Development Program and the Indian government as one of the 20 best practices in India in governance.

"The initiative has helped women in realizing that they have a right to talk and voice their opinions," said Santhosh P. Augustine, assistant district mission coordinator of Kudumbashree. "Today, they have the courage to go to banks and set up accounts. It is a proud feeling when we see these women even going out to other states to teach classes on gender empowerment."

At the heart of the program are the local neighborhood groups, where women accumulate their savings in the form of a thrift. The state government provides financing in the form of grants and administrative support, but the savings generated within the neighborhood group act as the initial investment. State and private banks also provide loans to members at very low interest rates.

The goal is to make these private businesses self-sustaining. Regular assessment meetings are held to see whether an enterprise is profitable. If a business does not look like it can make money, it is eventually closed.

rupees, an increase of 28 percent from the previous fiscal year.

Kudumbashree distinguishes itself from other government agencies by enforcing accountability through a unique three-tier system of local governance that begins from the neighborhood groups at the grassroots level, then the Area Development Society at the ward level, and finally the Community Development Society at the village, town or municipality level.

Officials at each level are accountable to the upper levels, and the Community Development Society units report to the district mission authorities of Kudumbashree.

Jacob John, an economist with the Kerala Development Society, a socioeconomic research institute, said Kudumbashree is made more effective through close coordination with the panchayati raj, the rural local governments, which are especially strong in Kerala because they receive 33 percent of the state's planning funds each year. Other states provide much less to their panchayati raj and at varying levels each year.

"Kudumbashree enjoys a rare link with the panchayat, which in turn has helped in continuous and consistent fund flow," Mr. John said.

The program's vast network and hassle-free coordination with local bodies has led the central government to appoint Kudumbashree as the administrator of several major antipoverty programs in Kerala.

One of the crown jewels in Kudumbashree is its collective farming program, which has joined thousands of aspiring farmers to work together. In areas where government land is not available for cultivation, fallow lands belonging to private owners are leased out to women's cooperatives.

Kudumbashree officials said around 260,000 workers currently till and harvest more than 60,000 acres throughout the state. The initiative, many experts and social activists say, has resulted in the cultivation of once-fallow lands.

"At one time, the paddy cultivation in the state was dwindling considerably due to high costs, and it was transforming into more commercial modes of agriculture like plantation farming," said V.P. Raghavan, a senior fellow at the Ministry of Culture who wrote a research paper on Kudumbashree as part of his doctoral studies. "But today, Kudumbashree has brought back paddy cultivation through large-scale women community efforts."

In Kadakkanad, a rural hamlet on the far outskirts of Ernakulam, Geetha Ayyappan, 48, and her farming associates say they feel indebted to Kudumbashree for having given them economic independence, which in turn has helped them to take on a more prominent role in their households.

"It has virtually lifted us out of poverty," said Ms. Ayyappan, whose husband is a truck driver. "I feel like

like her can divide the rest among themselves, which they sell for a profit after splitting the costs.

The empowered women of Kudumbashree are also playing a major role in shaking up Kerala's political scene. In 2010, nearly 11,000 Kudumbashree workers contested local elections, and half of them won. In 2011, when the United Democratic Front, an alliance led by the Indian National Congress party, came to power in the state, P.K. Jayalakshmi, a party worker who entered politics through Kudumbashree, was sworn in as the minister for welfare of scheduled tribes and youth affairs in the state cabinet.

However, like all government programs, Kudumbashree has had its share of criticism. In a study, the Planning Commission noted that Kudumbashree was marred by local-level political differences at the municipal and ward levels that often led to theft and pressure on workers to carry out work for political parties.

But social activists and those who have studied the program say that Kudumbashree's weaknesses are minor when compared with the improvements that it has achieved in the lives of millions of families in the state.

While successful, Kudumbashree's model cannot be replicated in other states, said Mr. John. "Kudumbashree has worked because of Kerala's strong panchayati raj system, which no other Indian state can boast of," he said.

But he said other states could learn to take Kudumbashree's hierarchical structure and its projects and incorporate it into their programs.

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Copying Kudumbashree would also be impossible because its scope keeps expanding as it comes up with more initiatives. In January, it announced an insurance program to cover its 3.7 million members.

But the goal remains the same: to provide economic independence for women. And that has benefits far beyond the monetary gains, said the women in Kadakkanad.

"We are like a family now, tilling, sowing and harvesting together in the fields," said Elsie Kuriakose, one of Ms. Ayyappan's farming associates. "Earlier, I had to ask my husband or my parents for money to buy a sari, but today, I have respect in my own family."

(The views expressed above are the personal views of the writer)

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