

Kudumbashree – An Introduction

Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The name Kudumbashree in Malayalam language means ‘prosperity of the family’.

Kudumbashree was set up in 1997 and it has a three-tier structure for its women community network, with Neighbourhood Groups (NHGs) at the lowest level, Area Development Societies (ADS) at the middle level, and Community Development Societies (CDS) at the local government level. The community structure that Kudumbashree accepted is the one that evolved from the experiments in Alappuzha Municipality and Malappuram in early 1990s.

Kudumbashree community network has 2,77,175 NHGs affiliated to 19,854 ADSs and 1073 CDSs with a total membership of 43,06,976 women. Kudumbashree membership is open to all adult women, limited to one membership per family.

In 2011, the Ministry of Rural Development (MoRD), Government of India recognised Kudumbashree as the State Rural Livelihoods Mission (SRLM) under the National Rural Livelihoods Mission (NRLM).

Kudumbashree Community Network

Kudumbashree is essentially a community network that covers the entire State of Kerala. It is arguably one of the largest women’s networks in the world. While the community network is formed around the central themes of poverty eradication and women empowerment, its main features include democratic leadership, and support structures formed from the ‘Kudumbashree family’.

Neighbourhood Groups (Ayalkoottam)

Neighbourhood Groups (NHGs) are the primary units of the Kudumbashree community organisation. Ten to twenty women from a neighbourhood form a NHG. The membership, structure, and functions of the NHGs are bound by the byelaws of Kudumbashree CDS.

Membership

Membership is open to all adult women, and limited to a single membership per household. If a woman leaves the NHG, another woman from the family can be given membership. Even though membership is limited to one woman per family, other women can also participate in the discussions held at the NHG; they can also attend the training and development programmes that the NHG or ADS organises.

All the poor families are to be members of the NHG formed in that neighbourhood; the economic state of families – whether they are poor or not – is decided based on the standards that the government fixes from time to time.

Activity groups for taking up economic/ business activities are formed by drawing in members from one or more NHGs; these members will continue to hold their memberships in the respective NHGs and continue to function as other members of the NHGs. The activity groups, however, can claim support under eligible programmes including subsidies.

Membership is given to any woman from the neighbourhood desiring membership in a NHG subject to agreeing to work with the NHG, accepting the byelaws. Once a woman gets membership, she signs in the Membership Register of the NHG.

NHG Structure

The NHG general body includes all its members. NHG elects a five members Executive Committee consisting of the following positions.

1. President
2. Secretary
3. Volunteer (Income generation)
4. Volunteer (Health and Education)
5. Volunteer (Infrastructure)

Every NHG elects its Executive Committee in special ‘election general body meeting’ in which only members can participate. Either president or secretary of an NHG has to be compulsorily a member of a poor (BPL) family. Members from APL families can assume both the roles only in case of absence of members from BPL families. Eligibility for election to the position of president and secretary is limited to two consecutive terms. NHG – Functions

The NHGs in the community network performs all the functions of typical Self-Help Groups (SHG) such as conducting regular meetings, running a thrift and credit programme, and maintaining records and books of accounts. In addition, NHGs have development functions for which they work closely with the local governments. Participation in Gram Sabha meetings and other development related meetings is important to them. They also facilitate social audit at the Gram Sabha level. See Annexure 1 for a list of NHG functions.

Weekly Meetings

In the meeting which decided on the formation of a neighbourhood groups, decisions are taken on the day and time for weekly meetings. NHGs are expected to hold the weekly meetings at the houses of members in rotation. All members are to attend meetings regularly; even though a quorum of 75% attendance has been fixed for meetings, 100% attendance is expected.

Thrift and Credit

In the weekly meetings, members deposit the pre-fixed thrift amount with the secretary and get the corresponding figure entered in the passbook and signed. NHG can issue small loans from the group's savings to its members as per requirement. All decisions are to be taken by consensus or through majority support. All loans are subject to decision of the NHG.

The weekly thrift amount for members is fixed as equal to the weekly savings that the poorest member of the NHG can afford to make. Even though this is the general rule, NHGs may decide to allow reasonable levels of variation in the weekly thrift amount among members. Members who do not have source for savings at all are exempted from weekly savings. However, the exemption is not applicable for membership fee. In the case of those who have been exempted from weekly savings, their exemption does not prevent them from availing subsidies, financial assistance, and other support provided by the government and other agencies.

Once an NHG is formed, it works for three months with regular meetings and savings by members before it starts internal lending. Loans are approved by consensus or majority decision by the group after examining the demands by members put forward in weekly meetings. It is the prerogative of the group to decide on priority. NHG charges interest on loans at rates decided by the group.

Bank Linkage

NHGs initiate steps to establish bank linkage on completing six months of functioning with regular meetings and savings. The NHGs undergo grading to qualify for bank linkage. Once an NHG is linked with banks, it can avail loan and use the funds to lend to its members. For loans extended to members out of bank loans, repayment terms are fixed based on the repayment requirements of the bank.

Funds

NHGs have own working fund generated from entry fee, membership fee, monthly subscription, interest on internal lending, penal interest, donations, and grants. All the funds are included in the accounts of the NHG and money is kept in the bank account.

As part of the project I have visited Kairali Kudumbasree 5/5 of Haripad Municipality with Smt. Mariamma as President and Smt. Bindu S. Babu as Secretary. They conduct the weekly meetings in the very proposed manner starting with the prayer, welcome speech, presenting the report, agenda, discussion, decision making, pooling fund and ends with the thanks giving.

They indulge themselves in small scale trading like selling rice, soap powder, floor cleaning liquids, textiling, making barter and retailing it and so on. All these products are sold with the brand name "Kairali Kudumbasree" except the soap powder which is named as "Nanma"



Community Development Groups



At the Panchayat / Municipal level a Community Development Society (CDS), a registered body under the Travancore-Cochin Literacy Scientific and Charitable Societies Act is formed by federating various ADSs in the Panchayat. The CDS has 2 distinct bodies – The General Body and The Executive Committee. CDS General Body is comprised of all ADS Governing Body members. The size of the CDS Executive committee shall be equivalent to the number of ADS including special ADS. The CDS Executive shall have the following office bearers.

The CDS is the representative structure of the vast network of NHGs in the Grama Panchayat /Municipal areas. It works in close liaison with the LSG and serves as both dissemination organ for government programmes and as enunciator of community needs in governance issues. It has a range of functions like LSG liaison, Linkage Banking co-ordination, Information Dissemination, Community network Strengthening Activity, Facilitating Income Generating Activity, Facilitating Identification of Poor for the purpose of LSG led Development Programmes, Articulation of Community demand for Development, Leadership of NHGs etc.



JLG (Joint Liability Groups)

Kudumbashree, the poverty eradication mission, has initiated steps to implement the Mahila Kisan Sashaktikaran Pariyojana (MKSP), a woman farmer empowerment programme. The programme, to be implemented in the state in a big way, is expected to usher in innovative agricultural practices such as Zero Budget and precision farming on a larger scale than now is being practiced in the state.

Kudumbashree mission has been in the forefront of lease-land farming over the last couple of years and the new MKSP programme will carry forward the work done under the lease land farming programme. It is pointed out that the Kudumbashree mission had helped to form nearly 6,000 joint liability groups (JLG) through which the women farmers operate. The objective for the formation of JLG is to avail farm loans and other facilities.

Process:

Step 1

Identifying and assessing cultivable land in the area where Kudumbashree community exists.

Step 2

JLGs are formed of four to ten NHG members. The members are from the same NHG or from different NHGs. Each JLG is controlled by the ADS to which the members belong. If JLG membership is from two ADSs, then the ADS to which the maximum membership belongs control that JLG.

Step 3

JLG selects its president and secretary and apply for registration to ADS on the prescribed format. The membership of JLG members in NHGs has to be testified by the president or secretary of respective NHG. The NHG also has to endorse that the JLG members are not part of multiple JLGs.

Step 4

Periodic monitoring by ADS and CDS office bearers will be carried out. There is monthly progress reporting from JLG secretary to the CDS through ADS. CDS further reports to the District Mission Coordinator of Kudumbashree. The State mission gets reports from the District Missions.

Step 5

ADS president / secretary verifies the area and the crop with the support of NHGs and the same should be reported to CDS. CDS chairperson and member secretary verifies and endorse the subcommittee report.

I have visited two JLG Units at Haripad Municipality. One of which is named as Kripa and the other as Soubhagya.

The details of the same are depicted below along with the photos taken on the visit.

There is a President and a Secretary who co-ordinates and monitors the work of the group. Once they receive the loan amount through bank they will start their farming process. They also receive area incentive and production incentive for accelerating their processes. They conduct monthly meetings in order to review what they have done and to plan their future course of action. They cultivate tapioca, spinach, chilli, ginger, pepper, turmeric, lady's finger etc. Usually the products are being sold in the local market. One of the greatest advantages of this is that the civilians are provided with organic vegetables and fruits.





Kudumbasree Micro Enterprises

There are special micro enterprises that have been specifically sponsored and developed by the Kudumbasree Mission. Some of them are as follows:

Santhwanam:

A collaborative effort of Kudumbasree, Health Action By People and the State Bank Of India. This is mainly intended for the members having lifestyle diseases and for those who needs to visit hospitals and clinics for periodic check ups as well.

They give intensive training for a group of kudumbasree members who are having qualifications with +12 and above with the help of a group of committed doctors. This helps them to face some of the immediate emergency situations that arise and also they could visit the homes of the sick and treat them as well with the help of the medical equipments that are supplied by HAP.

Café Kudumbasree

Café kudumbasree specializes in ethnic Kerala cuisine prepared by women from various cultures, traditions and customs. This is the only brand that brings together the diversity of ethnic Kerala cuisine under one roof. Over the years, café kudumbasree has established itself as a strong brand in the restaurant sector through a series of food festivals, catering orders and also by running canteens.

As part of the project I have visited two micro enterprises under Kudumbasree, a tailoring unit named Keerthi Tailoring and a flour mill named Karthikeya Flour Mill. The details of which is as follows.

Keerthi Tailoring Unit

There were four women making, mending and altering clothes especially churidars, coats and other outer garments during the morning shift in the tailoring unit and as told by them another 3 works in the afternoon shift. They serve both as a faculty for the civilians who are interested to learn tailoring and the rest of the time they stitch clothes. On enquiry, it is understood that the unit runs successfully for the past 1.5 years. The income generated is used for loan repayment and the rest is divided among them in equal and agreed proportion.





Karthikeya Flour Mill

As part of the project another micro enterprise that I visited is the flouring mill named Karthikeya Flour Mill commenced a year before. This is a building equipped with machinery for grinding grain into flour, a place where the grain is crushed and ground to make flour. There are 5 women working in this flour. Usually they work in the forenoons after their household chores. It was found that they work in harmony since they have commenced this unit. They grind dry red chillies, wheat, rice, turmeric, coriander seed and so on. These grinded flours are sold in the local market and also sold out in the nearby houses. A certain part of the income they make from this is repaid towards their loan amount and the rest of the income is divided among them in equal proportion.





Asraya Beneficiary

Asraya is a destitute rehabilitation program designed by Kudumbashree. The program is targeted at the poorest of the poor population. While implementing the poverty alleviation programmes, it was observed that the programmes implemented by the Government and other agencies never reach this population. These people, who live in utter distress and despair, constitute a very small number in the society, approximately the bottom two per cent of the total population. Kudumbashree designed a project called Asraya - Destitute Identification Rehabilitation and Monitoring Project for the rehabilitation of destitute families. Destitute families are identified using a transparent risk index framed by the Mission. Individual needs of the family are identified through a participatory need assessment. The project envisaged to address lack of food, health problems including chronic illness, pension, educational facilities to children, land for home, shelter, drinking water, safe sanitation facilities, skill development, employment opportunities, etc.



As part of my project I have visited Smt. Valsala of Haripad Municipality who is deprived of basic amenities and lives in destitute. She is provided with groceries and potable drinking water. Resources required for funding different components of the plan are mobilized, as much as possible, from existing schemes and programmes.

The success of this particular programme has been attributed to quite a few reasons, the most important of which would be the conscious decision to reach the sections of population that were

untouched by the usual local self-government programmes, having transparent criteria for inclusion of the poor, understanding the concept of 'need' holistically, having had plans tailored to each family, convergence of existence schemes and services, primacy being given to care and compassion more than solely material assistance, and continued support till the family is able to come out of destitution.

During the course of the project I have visited Shr. M.K. Nissar who is the Ward Counsellor for Power House Ward, Alappuzha. On discussion it was evident that there is a tremendous effort on part of the government towards the fulfilling of many of the plans and policies of Kudumbasree. Much effort is being exerted on uplifting the living standards of 6 of the asraya beneficiary of the ward by providing them with essential food stuffs, potable drinking water and medicines. Trainings are being carried out for the members of the Kudumbasree family in the field of cooking, catering, tailoring and so on. They are also provided with capital fund raised from many of the schemes of Kudumbasree. Meetings of NHG, ADS as well as CDS are also closely monitored by the counsellor and their needs are identified and raised towards the authority. He also encourages women to participate in various Kudumbasree activities and help them to come in the forefront to achieve a successful living.

Limitations

1. The research area is restricted to Haripad Municipality.
3. The study is restricted to the women JLG, ME, NHG, CDS and Asraya Beneficiary formed and organized in Haripad Municipality.
4. The respondents are either the secretary or the president only of the JLG, ME, NHG and CDS who acts as leader in respective groups.

Findings

From the study it was found that all of the respondents are getting assistance from Kudumbashree in all aspects of their activities.

It was clearly observed that the respondents expect financial assistance and technical knowhow from Kudumbashree.

All of the interested Kudumbasree activists are getting financial assistance from Kudumbashree

It was found that majority of the respondents are exposed to training for ME and JLG at the initial stages of the establishments of the units as well as commencement of their farming process

Suggestions

Motivation and Leadership classes must be conducted by the organisation which will definitely help them to deal with people, lessen conflicts among the groups, boost morale, increase self confidence and gain self respect.

Kudumbashree must ensure that Special camps, orientation classes, workshops must be conducted by those people having expert knowledge in the concerned subjects.

Officials must ensure that they visit NHGs, CDSs, JLGs, MEs frequently giving proper support system, clarifying doubts and proper guidance.

Advanced level classes in topics like Organizational management, financial accounting, entrepreneurship and marketing have to be imparted at CDS level.

Follow up classes at ADS level should be arranged for reinforcing the basic level courses given at NHG level.

It would be better if Kudumbashree organizations select each panchayat and taluk and give awareness programmes, show documentary films on hygiene, cleanliness, importance of bio gas plant, water harvesting, solar energy, organic farming .

CONCLUSION

Kudumbashree became the lifeline to many 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 empowering women. The relative success of Kudumbashree enterprises is a clear sign of widespread acceptance of community-based activities done to uplift the poor and downtrodden people. Poor Women have truly been empowered by joining in Kudumbashree organs like Neighbourhood groups and Micro enterprises. The State Poverty Eradication Mission- Kudumbashree- launched by the Government of Kerala State in India is a massive poverty eradication programme in contemporary history. It has been proved without any doubt that women empowerment is the best strategy for poverty eradication. Women who were regarded as voiceless and powerless started identifying their inner power, their 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 to the society at large. We can obviously say that the perceptions like capability, deprivation is one among the root causes of poverty and building capability of poor is inevitable to make poverty alleviation efforts sustainable is true in all sense. For attaining that goal, making the efforts to perfect Micro entrepreneurship is inevitable. Neighbourhood groups and their allied micro enterprises seems to be the one and only solution to save the rock bottom poor who live in utter distress and despair and who were left out from the coverage. Kudumbashree micro enterprises perceptibly depict how grass roots-level activities are

essential for women's active participation in social and economic life. Even though there are so many pitfalls and shortcomings these micro units have been successful in reaching the unreached through providing ways and means of living and financial independence. Even though the Kudumbashree Micro enterprises are in their early stages, they show a clear symptom of sustainability.

Anyway we hope that a bright and sunny tomorrow awaits them and this study may help them to reach out to that glittering day.

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