

Kudumbashree Elections and Transformation of Women in Kerala

Objective

This paper attempts to trace the formation of Kudumbashree, the flagship poverty eradication programme and how it has transformed itself by touching all aspects of a woman's life. The paper attempts to trace the election process within the three tier structure of Kudumbashree coupled with the various programmes has allowed women to get out from the clutches of poverty and has given her an opportunity to transform herself both in her personal as well as social life.

Methodology

The paper is based on a field work conducted in the two panchayats of Pandalam Thekkekara and Pandalam in the Pathanamthitta district of Kerala. The research is purely based on in – depth interviews conducted with the women from both the panchayats. The research also attempts to trace the entire election process to the three tier structure of the Kudumbashree held in January, 2015.

Introduction

Kudumbashree, the flag ship poverty eradication programme of Kerala government was launched in the year 1998 in urban Alappuzha and in rural Malappuram under the aegis of Government of Kerala to scale up the strategy to the entire state. This was to be introduced through concentrated community action with the support of the Local Self Governments (LSGs) that would facilitate convergence of the available schemes and resources to tackle the multiple dimensions and manifestations of poverty holistically. For this purpose, Kudumbashree with the support of the LSGs facilitated the building of Community Based Organizations (CBOs) of women across the state. Today, with the participation of more than 41 lakh women; Kudumbashree is the biggest CBO in Asia.

The primary aim of Kudumbashree was to eradicate poverty in the state by the year 2008. Women were recognised as the most suitable drivers for bringing about poverty eradication. Even though women emancipation was an unintended consequence, Kudumbashree ensured one of the most successful examples in independent India of women empowerment along with the elimination of poverty.

How it all started?

The 73rd and the 74th amendment of the Indian constitution coupled with the Kerala specific legislation in 1994 was crucial for the effective decentralization process of Kerala. Kerala initiated a process which probably no other state in India would have implemented. People were involved in the consultation, identification of the problems and development of effective solutions at the local level. The state government set aside nearly 40% of the planned fund for the panchayat bodies. This required each panchayat preparing detailed plans for the devolution of the funds. They were also encouraged to enhance collection of own revenue, which had been an important source of income for panchayats in Kerala even before the decentralization process (Kannan and Jagajeevan, 2013).

The people's plan campaign was probably the single largest experiment in local democracy strengthening people's voices and giving them a role to play in the decision that affects them. This process directly impacted the lives of nearly 31 million people across the state. It led to the emergence of several landmark mass programmes and certainly Kudumbashree being the most important one of them.

Uniqueness of the Kudumbashree Empowerment Process

Kudumbashree has just not been one of those regular SHG models which focus solely on micro credit and financial inclusion. The uniqueness of the Kudumbashree model has gained acclaim worldwide. There are two characteristics which makes Kudumbashree stand out from all the other poverty eradication programs in India.

1. The huge success of Kudumbashree can be credited to its interface with the local self government. The functioning of Kudumbashree has been fully tied to the development initiatives of the local government. All activities of the local government right from the social infrastructure, welfare or right based interventions or for employment generation. From food security to health insurance, from housing to enterprise development, from the national wage employment programme to the Jagratha Samiti, every development experience depends on Kudumbashree to provide the community interface. With the Panchayats being vested with the powers after the People's Plan Campaign, the voice of the community in deciding the course of development took the center stage. This directly ensured participation of the deprived, mainly the women.

This is in strange opposition to the other micro credit programs adopted in the country wherein it operates at parallels with the local government. This transforms Kudumbashree into a more comprehensive model of local economic development rather than constraining itself into a mere micro finance programme.

2. The intensity with which Kudumbashree has spread its tentacles across the state of Kerala is mind boggling. Kudumbashree has made attempts to include every poor woman of the state to its fold. As a result of which Kudumbashree is present in every village panchayat and municipality, and in nearly every ward, colony and hamlet. The success of the organization truly lies in the will power of millions of women who have sustained the organization for almost two decades.

Process of Development of the Kudumbashree Structure

Practices such as Pidiyari sambadhyam, Kuri Kalyanam, Weekly chit funds, Kettu Thengu project etc. are examples of traditional saving schemes that existed in Kerala wherein a mutual support system existed to help each other in cash and kind was an inspirational idea for the setting up of Kudumbashree in the state.

Two important initiatives under the PPC, firstly, creation of Women Component Fund under the Gram Panchayats and secondly, the idea of making women Neighbourhood Groups, an important tool for better functioning of Gram Sabhas- both strengthened the thoughts on emergence of the Kudumbashree project in Kerala.

There are several programs which provided the background for the thought process on introducing a model like Kudumbashree for poverty eradication in Kerala. The Urban Poverty Alleviation Programme implemented in Alappuzha municipality in 1992 – 93 formed NHGs of women in seven wards, formed a Community Development Society (CDS) and started functioning as a CBO network. This model spread across all 36 wards in the Alappuzha municipality by 1993 – 94. This model was then adopted by all the Panchayats in Malappuram district in 1994. By 1995, this model was adopted by 58 municipalities across Kerala. In 1995 – 96, the Kerala Municipalities' Act was amended to include that two per cent of the municipalities own fund would be kept aside for poverty eradication activities.

In 1994, apart from the Poverty Alleviation Project, Malappuram district had also implemented the CBNP project with the assistance from UNICEF under which 4000 plus NHGs were formed. The Government programs for improving health and sanitation, other social security schemes, special programs for SC/ST, convergence for entrepreneurial activities were all carried out with the help of the established NHG network.

With inspirational ideas from the above mentioned success stories, Kudumbashree project was included in the state budget during 1997 – 98 keeping in mind the prime aim of poverty eradication through economic development, social development and women empowerment. It was registered as a State Poverty Eradication Mission in November 1998 and it became functional in April 1999.

Activities in Kudumbashree

Kudumbashree is instituted on the three pillars of –

- 1) Economic empowerment
- 2) Social empowerment
- 3) Women empowerment

Economic empowerment

1) Micro finance

This is the most crucial activity of Kudumbashree and the binding force of each NHG unit. The various activities taken up by Kudumbashree under MF are thrift and credit operations, linkage banking, matching grant, interest subsidy for linkage loans etc. This continues to be the core activity of any NHG and forms the basis for all the weekly meetings.

2) Micro enterprise

Kudumbashree also helps in the creation and sustenance of micro enterprises .This is done through interface with the LSG and the entrepreneur regarding existing programmes, and by bringing new strategies and new programmes that help converge resources and address arising issues proactively and creatively. The entrepreneur is provided with all kind of assistance right from the provision of adequate training to addressing issues of credit is fully taken care of.

Social empowerment

1) Asraya

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.

2) Balasabha

While women in the neighbourhood are engaged in the activities and the conduct of meetings of the NHG. The kids of these women were structured into a neighbourhood group of children. Each Sabha consist of 15 – 30 children in the age group of 5 – 15 years. The prime objective of constituting Balasabhas is to prevent inter-generational transmission of poverty through capability enhancement of children. Right from helping each other with home work, kids indulge in a range of activities including open discussions on current affairs. The activities focus on enhancing the academic, cultural and intellectual capability of the kids.

3) BUDS school

These schools are set up for kids with special needs. Schools are established based on the community surveys and health assessment by local governments. Often the parents of kids with special needs find it difficult to indulge in any kind of economic activity while their kids are at home. BUDS school becomes a perfect platform for taking care of these kids and providing them with good quality education.

Women empowerment

1) Gender self learning portal

Kudumbashree has been working on a programme wherein women have been involved to discuss gender dimension of their issues . Locally contextualized modules on issues such as women and work, women and health, women and mobility, women and entertainment are developed and deliberated in Neighbourhood Group meetings. The different voices of women and their perceptions about the topics of discussion will be captured on a web-based

portal accessible at the level of the Local Self Government. The portal is being developed with the support of the Minister of Information Technology, Government of India.

Kudumbashree, the primary poverty eradication tool of the Kerala government has not focused on generating income alone and making women financially independent. Micro finance is just a cementing factor for getting women together. Kudumbashree initiative has today succeeded in addressing the basic needs of the less privileged women not only by meeting her financial need but by also providing her a platform to lead a more dignified life wherein she realizes her capabilities to the fullest thereby leading her and her family to a better future.

Kudumbashree has focused on the overall capability enhancement of women in Kerala. It has provided a platform wherein women are now able to reexamine their lives collectively. The widespread activities of Kudumbashree has enabled women to look at her environment and situation , recognize her strength and potentials , alter her self-image and confidence , acquire greater skills to improve her control over resources of various forms . And this can't be ensured through mere micro credit activities alone. This needs an emphasis on the overall capability enrichment of women. These various programs have certainly taken care of this.

Not only has Kudumbashree focused on eradicating poverty, it has also equally focused on the overall capability enhancement of women. Conduct of elections in the three tier system has prompted women to take up positions of power. The election process starts at the level of NHG which stands at the heart of Kudumbashree. It is here that women come together openly discuss their problems ranging from that of their family to that of the society. This platform gives them the ample space to improve the status of their family by getting out of the clutches of poverty, recognize their strengths, weakness etc. The weekly meetings, the regular trainings etc. act as the first step of empowerment for these women. No longer are they restrained by the family or the chains of tradition which has held them back for centuries now.

Election process before 2008

The year 2008 was a watershed year for Kudumbashree. The CDS bye law came into existence that year. Along with the byelaw, the proposal for the elections to be conducted to the three tier Kudumbashree structure was decided. Until then each panchayat in Kerala had a different election process and lacked uniformity. With clear cut instructions for the conduct of free, fair and timely elections, years of vagueness and the unstructured election process was put to rest. The elections clearly became a more structured process and a serious matter.

Women are first admitted in the NHGs and from there; they were given the opportunity to move towards the leadership of the NHG. Each NHG has a five-member leadership team and these five member volunteer team constitute the general body of the Area Development Society (ADS). A seven-member team is further elected from the general body and again the elected members of all wards in a local body further constitute the general body of the Community Development Society at local body level. A nine-member committee with a Chairperson and vice Chairperson is elected and positioned at local body level. Being a member of the federation each women hailing from poor families gets an opportunity to rise to the leadership from the NHG to CDS. In every Village Panchayat, a slow and steady political process of elevating women to different tiers of leadership is visible.

Even though Kudumbashree, the flagship poverty eradication programme of the Kerala government came into existence since 1998. The elections to the three tier structure lacked uniformity and there was a clear political intervention for obtaining the top positions in the organization. Elections to the NHGs was often presided by the panchayat ward members. The president, the secretary and the other volunteers were decided based on the preference of the panchayat representatives. Often importance was given to members with education. This essentially meant that everyone in a NHG unit didn't have an equal chance of becoming an office

bearer. When the volunteers weren't nominated by the members themselves, the democratic character of the elections were lost .

The existence of the three tier structure was also not uniform. For instance in the Pandalam Thekekara panchayat the CDS, ADS and the NHG existed for 1 year or in some instances for 2 years etc. before 2008.

Positions to the top office namely the election of the CDS chairperson and the vice chairperson was undertaken under political considerations. The CDS office more often than not lacked autonomy through the constant intervention of the panchayat officials. Panchayat officials being elected directly by the people considered themselves superior to the CDS office bearers and constantly subjugated them. Thus, the election byelaw of 2008 rejuvenated the election process by regaining the confidence of women and gave a new life to Kudumbashree.

Elections at Pandalam Thekkekara

The elections to the CDS were held on the 25th, January alongside a politically charged atmosphere. Secret ballot system was used for the first time for the conduct of Kudumbashree elections turning out to be a whole new experience for many women. The elections were conducted under the surveillance of the returning officer. One of the local political party in the area had their preferred set of candidates for both the post of chairperson and the vice chairperson. A meeting of all the supporters of the party within the CDS members was called forth right before the conduct of elections. All intricate details right from who is going to nominate the chairperson candidate to who is going to back her nomination etc. was decided in the meeting. The party expected a minimum of 8 votes for the preferred candidate for the post of chairperson. Ambili V, the current chairperson of the CDS who is currently serving her second term didn't have any political backing. But to the utter surprise of the local party the CDS members went against the instructions of the party. The party backed candidate received a mere 3 votes including that of her own. Ambili who was running for her second term had a comfortable victory by winning nearly 11 votes.

This episode clearly showcases how political parties are fast recognizing women as an important political constituency and are making all efforts in wooing them into their influence. But even more commendable is the political maturity women in Kerala have gained by not succumbing to the instructions of any political party. Even after receiving clear instructions from the political party, the CDS members used their own discretion in exercising their franchise. On being enquired as to why they went against the orders of the party. The women confidently respond that no one has the right to dictate on how their franchise should be exercised. These elections are a clear indication of the political and democratic capability women have gathered after

working in the Kudumbashree network. Women recognised the good work and the immense effort put in by their former chairperson and found her apt to continue for a second term.

Area Development Society (ADS) Elections

The elections to the ADS from the various NHGs was a silent affair. The process was conducted on 19th January. The elections took place without any political influence and the voting process was relatively peaceful and without any competition. In a few wards, women who did not belong to the general body made efforts to participate in the election process at the absence of members from their respective NHGs. But the returning officers disqualified them from participating in the election process. The 7 member executive committee for the ADS was elected from 14 wards.

Neighbourhood Group (NHG) Elections

The training for one member who will be presiding over the election process was given in the panchayat days before the election. The elections to the various NHG units were held on 11, January. Apart from two NHG units, elections were conducted without any hassle to all the other NHGs. Due to the lack of interest in assuming the post of the office bearers, elections could not be conducted for the two NHG units. Subsequently, they could not participate in the ADS election process. But fresh elections were conducted to both the units in the last week of January.

Personal accounts

Ambili V - CDS President and former Panchayat President of Pandalam Thekkekara

I have heard many people asking how it feels to exercise your franchise for the first time. Somehow I am speechless for such questions because I exercised my first vote for myself when I fought for the post of the Panchayat President at the age of 21. I wonder how many women in this country would have had my experience. I was the President of this panchayat when there was no concept of Kudumbashree and I am surprised at the amount of changes which has unfolded in front of me in the past so many years.

After assuming the post of the president, the first Gram Sabha I presided, everyone apart from me was a man. In a span of less than 20 years, today we witness a scenario wherein all gram sabhas are dominated by women with hardly any presence of men. Not only are they present they are also involved in questioning, criticizing and raising their opinions in a democratic platform. Being a president those days it was very difficult to disseminate information to the grass root level. Most often the president and the ward members had to go from house to house to distribute leaflets etc. But today with the help of volunteers from Kudumbashree it is so much easier to make information available to the last person in the panchayat.

I was witness to a time when women wouldn't get out of their houses apart from going to a grocery store or to work on their own fields. I was involved in the formation of Kudumbashree in the panchayat since the year 2002. It used to be so difficult to convince women to get out of their houses. Men in most families considered it as a futile exercise of 10-20 women sitting together and gossiping. But soon we were also witness to a scenario wherein men in the house pushed their woman to get out of the houses and become a part of Kudumbashree. Respect for women within their families increased manifold with the additional source of income she

gathered and the confidence she gained after working with several other women. Even though the male chauvinism continues to exist in most families, women certainly now have a say in all the family matters. This was something most women could not have imagined few years back. With Kudumbashree meeting happening in different houses, women from the respective household are expected to address the gathering. Earlier women used to literally tremble at the thought of speaking in front of a group of people. Today at the confidence with which they speak never fails to surprise me. In fact, it is the poorest women who have raised their voices more confidently than that of the others in the group.

If not for anything Kudumbashree has instilled the confidence in each woman.

Bindu –CDS member , Pandalam Thekkakara

Our NHG, Anaswara, a group of 16 women has been operating since the year 2002. We have been involved in a range of activities ranging from selling groceries to making snacks etc. with the elections held in January,2015 I was elected for a second term as the Secretary of my unit . It is an extremely proud moment when a group of women find you eligible to lead the organization. Unlike earlier where a ward member would come and preside the election process and decide who is going to be the office bearer. A proper democratic mode of election gives you the right kind of confidence to continue working for the organization and I want to take it from where I left it the last time.

Looking back in time I often wonder if it has been me who has been working so tirelessly. My husband works in the Middle East so I never assumed any responsibilities in the family or outside. I hardly used to get out from my house .But after coming into the fold of Kudumbashree and becoming an office bearer, I was entrusted with responsibilities which I couldn't have possibly performed earlier. I remember crying in front of our Panchayat office when I didn't know whom to approach for obtaining a certificate.

But today I know each and every person in the panchayat office. I am in a position to get my work done readily. My stature within the family has also increased .Now I am not dependent on my husband's income alone. Along with his earnings, I am now able to keep my share of income which I earn from working in NREGS etc. Now I have the confidence to speak out in any gathering irrespective of who is standing in front of me.

Geetha Sathya – CDS member , Pandalam

Kudumbashree has made me the person I am today. Sitting at home I never realized my capabilities. I never even thought that I will be able to lead a group of women from the front.

Being a Kudumbashree member for several years has brought forth immense changes in me. This organization truly came to my rescue when my husband was paralyzed and the responsibilities of the family were completely shouldered on me. As an individual, I began to realize my worth after assuming various leadership roles. Being a normal member I used to easily shy away from making speeches or indulging in discussions. After assuming the post of the ADS president nearly three years ago, I was asked to deliver the inaugural address in a gathering presided by the Panchayat president and other dignitaries. I was trembling with fear and words refused to come from my mouth. That was one of the most humiliating experience of my life. But after indulging in the various discussions of the panchayat, interacting and participating in all the affairs of my ward I feel much more confident now. Today I know about every intricate details of my panchayat and I can address any gathering without fear. On the occasion of the Republic Day, I was the one who took classes for women from our panchayat which is generally done by a man.

Today, I feel truly confident and the entire credit goes to Kudumbashree for transforming my life.

Raji Prasad – CDS Vice -Chairperson , Pandalam Thekkekara

I joined Kudumbashree almost 5 years back. I never felt the need to join a NHG. Even after joining I used to be completely disinterested in the activities and the discussions surrounding it. But as time progressed and all of us in the unit got closer, we knew exactly what was happening in each other's lives and in our families. Soon there was no distinction of mine and your problems. Performing in a group enhanced our confidence and the regular trainings organized by CDS helped us to develop perspective about things around us.

Today I will be in the forefront of all the activities organized in my ward. Right from solving family feuds to construction of wells, roads etc. we are involved in literally all the activities of the panchayat. Within our families, we are no longer solely dependent on our husbands. A

significant part of my children's education expenses at the beginning of the academic year is met by me after entering Kudumbashree .Today, I feel confident in a world dominated by the voice of men.

Bringing a Democratic Process to a Poverty Eradication Program

Kudumbashree made a relatively late arrival to the panchayat of Pandalam Thekkekara in the year 2002. But it has undoubtedly transformed the lives of women and the way a male dominated society perceived them. It has been a long journey in transforming a society wherein women were meant to be within the four walls of their houses to a time where women are holding positions of power and are involved in all the major decision making process of the panchayat . Kudumbashree has undoubtedly played a pivotal role in altering the lives of millions of women. The success of Kudumbashree lies in making women partners in the democratic process. For many a journey from a normal member to an office bearer has greatly transformed their lives both personally and their stature in the society.

Women in this panchayat clearly recall how men in the house detested the idea of their womenfolk joining Kudumbashree and sitting in a circle of other 10-20 women. For men, Kudumbashree in its initial phase was just a gathering of a set of women from the neighbourhood sitting and gossiping and coming together for no constructive purpose. But the initial success of Kudumbashree started changing the tide of things when men pushed their women to get out of the houses and become a part of the neighbourhood groups.

By becoming a part of the Kudumbashree network, women now had their own set of savings which could be put forth along with the income of the men in the house. With ready availability of loans which could be repaid at minimal interest rates, Kudumbashree clearly ensured greater financial independence for women and relieved them from constantly demanding money from men for every small need of the household.

Most women in the panchayat proudly claim about handling all the expenses incurred for the kids in the beginning of an academic year. All major expenses right from the purchase of uniforms, books etc. are completely handled from the savings a woman gathers from Kudumbashree. With the initiation of MGNREGA this process has become more enhanced.

Most women recount a time when they didn't even know how to withdraw money from the banks and had to go in a group of 3 or 4 for any bank transaction. Now every woman has a bank account of her own by being in the fold of Kudumbashree and later in MGNREGA .For many signing a cheque on their own has now become a sign of empowerment.

Being involved in Kudumbashree has brought in significant changes in the way women were perceived in the society. Not only have women been economically empowered but she has also been socially strengthened. Activities are not limited merely to weekly collection of money and internal lending or setting up of micro enterprises. With the involvement in Kudumbashree, complete development of women has been ensured. Right from the weekly discussions of the happenings in the society to the regular trainings and classes has successfully opened up new horizons for women. Things which seemed completely inaccessible now seem to have become an integral part of their lives.

This is more true with women assuming roles of leadership within the NHG units and the structure upwards. The office bearers of the three tiers have now become involved in the entire decision making process of the panchayat. We see a scenario wherein they sit along with the Panchayat representatives and pose question, seek clarifications and put forth their suggestions. Assuming roles of leadership within the three tier structure of the Kudumbashree has instilled the confidence and have given them a space which was purely dominated by men till more recently.

Conclusion

Poverty eradication is not just about providing shelter or food or employment. “Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not being able to go to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty is losing a child to illness brought about by unclean water. Poverty is powerlessness, lack of representation and freedom (N, 2013).

For a poverty eradication programme to be successful, it needs to look beyond the monetary factors. And this is exactly where Kudumbashree emerges as one of the most successful examples of poverty eradication in India. It recognized the poor not using income as the sole criteria. The community themselves are given an opportunity to identify themselves without any intervention of the official.

Kudumbashree has given ample space and opportunity for a woman to lead her family out of the clutches of poverty and also to develop herself. The process has ensured the social and democratic capability enhancement. “Being an officer bearer in Kudumbashree and leading a group of women and her family is nothing less than a Panchayat President who leads a few thousand families” is how a woman describes her experience after assuming roles of leadership within Kudumbashree. Today women in Kerala have become true partners in the democratic process and are fearlessly involved in questioning, criticizing and arguing which is a clear sign of a community realizing its rights and privileges.

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