

A Study on Kudumbashree Project

State Poverty Eradication Mission of Kerala

Exclusion of women from the Neighborhood Groups

BY

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Abstract

Self-Help groups are seen as a “magic bullet” for the overall empowerment of women. Kudumbashree, the poverty eradication mission of the state of Kerala is one of the community based self-help initiatives which helped women create a state-wide based community that works directly with the local governance system and led to the overall empowerment of women. Kudumbashree, though have introduced various inclusive programs and campaigns for poor women, but still the kudumbashree network has not been able to reach some of the communities and women. This paper seeks to examine the empirical evidence of two things: firstly it tries to elaborate the reasons of why some women drop out from the neighborhood groups, when it is helping them in numerous ways. Secondly, it focuses on the reasons of why tribal communities doesn't want to become a part of neighborhood groups, when they can avail all the facilities by becoming the part of the group.

Introduction

Kudumbashree, the poverty eradication mission of the state of Kerala is a community based self-help initiative which helped women create a state- wide based community that works directly with the local governance system and led to the overall empowerment of women. The Kudumbashree mission was launched in May, 1998. 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”. Kudumbashree’s mission is conceived as an approach to alleviate poverty by focusing primarily on micro-enterprises and micro finance development and essentially linking the community development society with the local self-government institutions.

In the Kudumbashree system, women have organized themselves under a three tier community structure:

- Neighborhood Groups (NHG)
- Area Development Society (ADS)
- Community Development Society (CDS)

The bottom of the structure is formed by the Neighborhood Groups (NHG) which consists of 10-20 women members selected from poor families. Area Development Society (ADS) is formed at the ward level of the local government by federating 8 to 10 NHG’s. The Community Development Society (CDS) is formed at the village level and it is a federation of ADS. CDS is the apex tier of the community structure and it directly works with the local governance system.

This women oriented NHGs programmes strives to tackle poverty in an efficient manner by effectively converging the resources and actions. Microfinance, where the women have provisions like thrift and credit services using bank linkage seems to have proved its viability. Service like thrift and credit happens at NHG level and it has improved the savings habit of poor women. The fund is accumulated from the monthly savings of each member of the group. The group fund is then utilized for internal lending for both consumption and investment purpose. The women can directly avail the loan from the bank at an interest rate of 12% from which 7% interest is paid by the group and 5% is paid by Kudumbashree. The thrift and credit services plays a significant role in channelizing the rural savings for the poor people.

The concept of SHGs has originated in rural areas and it was primarily founded to mitigate the problems of rural and semi-urban women with respect to their living conditions. This becomes all the more important for the rural women as they are not given access to assets. So, it becomes increasingly important to direct their lives towards a better social, economic and political status. Through the SHGs the women are able to gain greater access to knowledge and financial resources, an increased autonomy in decision making and financial independence. For making sure that each and every women avails the services and gets benefitted from it, Kudumbashree has introduced various inclusive campaigns and programs to include the most marginalized and vulnerable section of the society.

Kudumbashree, through their **100 percent inclusion campaign** tried to make sure that all the BPL families, especially the most vulnerable and marginalized section of the society should be covered by kudumbashree network. Also, they tried to make sure that the different areas like coastal and tribal area, minority groups, religious minorities, plantation workers, fishing communities, physically and mentally handicapped and the entire BPL population become the

part ofNHGs andbrought under the Kudumbashree network, so that they can avail all the facilities which will help achieve the major aim of the poverty eradication from the state.

To address the poorest of the poor, destitute who live in distress, programs like *Ashraya* was introduced by Kudumbashree. The beneficiaries of *Ashraya* were identified by using particular indicators framed by the State mission. The aim of the *Ashraya* project is to provide relief to the destitute families by provision of food, built houses, health care, water and sanitation facilities, education, skill development and employment opportunities. Programs as such were introduced for a more inclusive Kudumbashree. But, for Kudumbashree to be more inclusive tribal communities and tribal women have to be included.

Objectives of the study

The study attempts to look at:

- The tribal communities which are still not been able to reach by Kudumbashree network.
- Try knowing out various reasons of why they are not the part of the network.
- To find out the reasons of why women drop out from the NHGs.

Limitations of the Study

Main limitations ofthe study was the language barrier and it was difficult to communicate with the women of the NHGs. Some of the women knew Hindi, so the things they have translated helped me in knowing the reasons of exclusion of women from the neighborhood groups. During my conversations, the data was largely restored by deciphering the body language which helped in inferring what people were communicating. Learning from individual experiences is extended towards the understanding the reasons of women excluded from the neighborhood groups.

Methodology

- The study is on the exclusion of women from NHGs.
- Since the study is to know the reasons of why women leave NHGs and why the tribal communities doesn't want to become the part of the group, the analysis will take a

qualitative approach. The study is an attempt to know the various reasons behind women dropping out from groups, so the process of enquiry was done in their natural setting and in the most convenient way possible.

- Thus, the method of data collection involved was **interviews** with the NHGs of that area and with the women who dropped out from the NHG's. The respondents included women who are the Current member of NHG's and CDS chairperson and communities which are still not the part of NHG's. The inquiry was done in a way that keeps the natural setting undisturbed the **interviews** were structured, **semi-structured** and more **conversational**.
- **One to One interview:** with the current NHG members and women who dropped out from NHG's and communities which are still not the part of the group.
 - A one-to-one interview with the Kudumbashree CDS chairperson in understanding the various strategies adopted by the CDS for including women into Kudumbashree network – from the beginning of Kudumbashree to the total inclusion campaign and other strategies adopted by the particular CDS.
- **Focused group Discussion** was also conducted as to know the perspectives of the current NHG members of why some women drop out from the groups, and also their understanding on why some women in their neighborhood are not interested in becoming the part of the group.

Area of Study

For this particular study, the areas chosen were:

Coastal area: Kottukal Panchayat

Tribal area: Kanjikuzhi Panchayat

This is because coastal and tribal areas are those where Kudumbashree network has not been able to reach out well even after adopting various inclusion strategies. So, these three areas put together would help me achieve the objectives of the study.

Key Findings

Coastal area

Name of the Panchayat	KottukalPanchayat
No of Household	6800
No of NHGs	339
APL Families	2800
BPL Families	4000
No of women who are the part of the group	4000
No of women excluding from the group	2800

The various reasons found out during the visit to this area of why women drop out from NHGs and why some women doesn't want to become the part of the groups.

Reasons of dropping out from the NHGs:

- From the sample size of 10 who were interviewed, 3 or 4 women who dropped out from the groups, the reasons mainly cited were conflicts within the group. Reasons of conflicts are as follows:
 - The group took a loan from the bank, and the money wasn't repaid back to the bank on time. The reason behind not repaying back on time was that the people paid their installments on time to the secretary, but the secretary did some mistakes in taking the details and she didn't pay the instalments on time to the bank. Instead, the secretary used the money for her personal use. Therefore, the women started dropping out from the groups due to trust issues.
 - Some women complained that their NHG was highly inactive. The president and secretary wasn't keeping the details properly and when some members started pointing out their mistakes, they started fighting with the members. In this regard, even the ADS

and CDS members couldn't come up with the solution and in the last the women started dropping out from the group and now, this group doesn't exist anymore.

- Some women were facing issues like their workplace is really far and they don't get time to attend meetings, so they prefer not to be the part of the group. They told me that they discussed with the members regarding changing the time of the meeting, but people had issues in shifting the time according to them. Instead, they said that, if their problem gets resolved like group change the time of the meeting according to the members who are working, so they will be interested in joining the group again.

Reasons of not becoming the part of the Kudumbashree Network

- There were women who shifted to this area 2 to 4 years back and they explained the reasons of why they are finding it difficult to be the part of the group:
 - Some of them said that they are really interested in joining the group but because there is already an existence of NHGs, so they find it difficult to enter into the same group because the NHG has maximum number of women and also the formation of new group require some women. Also, while having a conversation with the CDS member, she said that there is group politics. Even, if some women are interested in becoming the part of the existing NHGs, the current members usually doesn't let them to be a part of it because if there are less members in the groups, individually they will get more loan amount.
 - While having conversation with some of the women, they said, that they have heard about Kudumbashree but they are not aware with details of the programs introduced by Kudumbashree. In a conversation with the CDS member about the various strategies they have adopted to include women. The member answered that they usually announce in the meetings of ADS and Church about taking the membership of Kudumbashree. So, in that case the women who are not attending ADS and Church meeting miss out on getting the information.

Tribal Area

Name of the Panchayat	KanjhikuzhiPanchayat
No of household	7711
BPL Families	5008
APL Families	2694
NHG Groups (General)	364 Groups,4650 Member
ST Members	49 Groups,650 Members
SC Members	7 Groups, 240 Members
No of Womenpart of the group	5540
No of women excluded from groups	2171

In the tribal area, it was seen that the tribal women are mostly the part of Self Help groups run by the Block Panchayat. The main reason of why most of the tribal women have joined this SHG's is because they get more funds and subsidies from this SHGs. These women were the part of Kudumbashree network earlier, but because of getting more funds and subsidies, they prefer to be a part of this SHG's over Kudumbashree. The structure of the self-help groups was quite different from the Kudumbashree model. The SHGs have Block member and Block volunteer to look at the SHG's and the apex tier of the system is Block Level Federation. The funds to the Self-help groups are granted by the blocks and the funds directly come from central and state government. The SHGs do not have to pay any interest. Also, the SHGs have directly linked themselves with the banks. The monitoring and evaluation of the SHGs is done by the block level federation.

According to the data provided by the CDS chairperson of Kanjhikuzhi, only 650 tribal women are the part of Kudumbashree network, whereas in this SHGs there are 1200 tribal women. It was majorly seen, that this tribal community has united their selves in this SHGs and they are more comfortable with their own communities. In this regard, the ADS and CDS has also not been able to come up with a solution where they tried to introduce some inclusive strategies to include the tribal women to be the part of Kudumbashree network.

Conclusion

NHGs have the potential to have an impact on women's empowerment. But the success of NHGs depends on several factors, the primary of them being whether the women are able to become a part of it, second of them would be mutual trust amongst the members and third is the cordial relation among the members which go a long way towards their sustainability. In the coastal part of Kudumbashree NHG's, it was highly seen that the groups was losing out on the trust of the members and the women's started dropping out. Some of the poorest women were not being able to avail the services provided by Kudumbashree because of lack of information. On the other hand, in the tribal communities the degree of exclusion of tribal women from the Kudumbashree network reflects that the gap between the tribal community and Kudumbashree has been risen over time and lack of some serious steps to avoid this gaps was missing. Now, the challenge of Kudumbashree mission is that in the presence of several other promoters of Self-help groups, Kudumbashree needs to think about a special strategy, they should adopt to include this tribal women into the Kudumbashree network because most of the government programmes and schemes are being introduced through Kudumbashree. And mostly the SHG's are looking at the economic issues, but it is missing out on discussing the social issues and all the more it is important to include the tribal

community in the Kudumbashree network because it is the most marginalized and the most vulnerable section of the society.

Annexures

The questions which was posed:

- How many family members are there in her household?
- What kind of a work she is engaged with?
- Who is the main earner of the family?
- When did she become a part of NHG's?
- Are her children's going to school?
- Does she belong to an APL or BPL family?
- Specifically to people who were part of Kudumbashree and have left the group?
 - What problems did she face when she was a member of the group?
 - Why did she leave the group?
 - Would she be interested in joining the group if the problems mentioned above are solved?
- Specifically to people who were never part of Kudumbashree:
 - Do you know of Kudumbashree? What have you heard about Kudumbashree?
 - Why have you not been interested to join the NHG?
 - If certain problems are solved, would you be interested in joining the group?

List of respondents

List of Respondents			
Name of the Person	Position	Date of Meeting	Place
Ms. Prasanna	CDS Chairperson	8th 'June' 2015	Kottukal
Meeting with CDS Members	CDS	8th 'June' 2015	Kottukal
Ms. Kotchutheresya	CDS Members	9th 'June' 2015	Kottukal
Meeting with ADS Members	ADS	10th 'June' 2015	Kottukal
Current NHG Members	NHG	11th 'June' 2015	Kottukal
Meeting with women who are not the part of group	Independent	12th June- 19th June	Kottukal
Mr. Rajeev	DMC	22nd 'June' 2015	Kattapanna
Ms. Nirmala	CDS Members	22nd 'June' 2015	Kanzhikuzhi
Meeting with CDS Members	CDS Members	23th 'June' 2015	Kanzhikuzhi
Meeting with ADS Members	ADS	24th 'June' 2015	Kanzhikuzhi
Current NHG Members	NHG	25th 'June' 2015	Kanzhikuzhi
Meeting with SHGs	Independent	26th 'June' 2015	Kanzhikuzhi