

**TRANSFORMATION OF WOMEN TO
KUDUMABSHREE-EXPERIENCES AND
LEARNINGS**

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KUDUMBASHREE -NATIONAL RESOURCE ORGANIZATION

THIRUVANANTHAPURAM, KERALA

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ABBREVIATIONS

ADS –Area Development Society

CBO-Community Based Organization

CDS- Community Development Society

GSLP-Gender Self Learning Programme

JLG-Joint Liability Group

LSG-Local Self Governments

MGNREGS-Mahatma Gandhi National Rural Employment Guarantee Scheme

MKSP- Mahila Kissan Shakteekaran Pariyojana

NHG-Neighbourhood Groups

NRO-National Resource Organization

NRLM-National Rural Livelihood Mission

PRI-Panchayati Raj Institutions

S.T-Schedule Tribe

CHAPTER 1: INTRODUCTION

Kudumbashree, the poverty eradication mission of the state of Kerala launched in 1998 for wiping out poverty from the state through concerted community action, working directly with the local governance system is the largest women-empowering project in the country. Over the past 17 years, Kudumbashree has initiated pioneering interventions in the areas of Institutional building, capability building, social development and livelihoods. Kudumbashree has a different perception of poverty in comparison with the conventional theories which only had a monetary dimension to poverty. It perceives poverty as a deprivation of basic needs, basic facilities and basic rights of an Individual. This perception is almost in line with the capability approach articulated by Amartya Sen in 1980. Basic needs include food, shelter and clothing and every human being is entitled to these basic needs. Access to education, employment, safe drinking water, sanitation facilities, transportation facilities etc are considered as basic facilities. Freedom of expression, equal opportunities, social acceptance and participation in decision making & democratic process are considered as the basic rights entitled to every individual. Poverty is defined as denial of these basic aspects and Kudumbashree envisages poverty eradication in this perspective. The mission focuses on women oriented innovative participatory approach by enhancing their capabilities to come out of their homes, manage thrift and credit, start micro enterprises, participate in Grama Sabhas, fight against corruption and atrocities against fellow women. Kudumbashree also facilitates structures that would ensure participation of the community network in local governance process, which would enable the local governments to strengthen their poverty alleviation mandate. This holistic approach makes Kudumbashree, a unique poverty eradication model.

The Kudumbashree network of CBO consists of a three tier network of women's organizations, with membership represented by a woman from a family. At the grass root level are the NHG that work on the principles of mutual trust and benefit. The NHG are federated to ADS at the ward level, serving the role of an intermediary between NHG and CDS. All ADS in the wards are federated as CDS at the Gram Panchayat level.

Kudumbashree focuses its programs in three domains, economic empowerment, social empowerment and women empowerment. The NHGs act as sub-units of the Gram Sabha to

engage with local governance process and as thrift and credit groups to meet the financial needs of its members. Members of NHG come together in a group of five or so venturing into various income generating activities such as collective farming and micro enterprises. The economic interventions of the mission in providing various entrepreneurial training and funds ensure the sustainability of these enterprises. Social development activities of the mission include Asraya project for rehabilitation of destitute families, BUDS special school and BUDS Rehabilitation Centre(BRC) for differently able children and adults. Balasabha, the children's neighbourhood group is an ideal platform for informal learning and bringing out the innate abilities of children..

Women empowerment is a holistic term in itself. Kudumbashree has given the women of Kerala a space to step out of their domestic lives, collectivies and understand that each of them is capable of doing much more than just being a mother or a home maker. Today, they are confident to speak out and voice their opinions. They earn incomes and save money for their family. They participate in the decision making process within their families and in the community. They make the Gram Sabhas in Kerala and ensure that the benefits of development schemes and programs reach the deserving beneficiaries. Many of them are elected representatives in the various tiers of the local Government. Women collectively fight against alcoholism and atrocities. They unite for protecting the environment and conserving natural resources. Thus kudumbashree multifaceted poverty eradication has reached a long way in its walk.

CHAPTER 2: OBJECTIVES AND METHODOLOGY

Objectives

- To understand the activities and Programs of Kudumbashree
- To understand the PRI-CBO convergence in Kerala

Methodology

Data collection Techniques

An interpretive approach to research was adopted, which focused on social interaction in a specific context and was inductive in nature. Qualitative data was collected through PRA tools, observations and informal interaction. In order to understand the Structure and programs of Kudumbashree, a 3 day exploratory visit was carried out in Ottoor Grama panchayat, Thiruvananthapuram. The first day in the field was spent by carrying out focus Group discussions with NHG, ADS and CDS members to understand the organizational Structure of Kudumbashree. The second and third day was spent by visiting micro enterprises ,interviewing micro enterprise entrepreneurs ,JLG members, Panchayat members and Asraya beneficiaries.

The exposure Visit to 4 Panchayats namely Malayalpuzha, Kulathupuzha, Karavalloor and Needakara Panchayats was undertaken by the NRO-NRLM team to study the PRI-CBO Convergence and the scope for emulation in other States.

At Malayapuzha Panchayat a focus group discussion with CDS and ADS committee was undertaken to understand the extent of PRI-CBO convergence, power structure and autonomy of CBO's and the role of ADS in MGNREGA. A Panchayat committee meeting was also attended to study the role of Kudumbashree in Panchayat planning process and the benefits of convergence to both PRI and Kudumbashree. A discussion with the woman Panchayat members was also carried out to understand the role of Kudumbashree in taking the position of a ward member.

Kulathupuzha Panchayat, which has a high S.T population was chosen as another area of Study to understand the degree of success in mainstreaming the S.T's in the PRI-CBO Convergence. A discussion with the Panchayat committee and CDS committee was undertaken to understand the functioning of Kudumbashree, degree of poverty and the activities chartered by the Panchayat to eradicate poverty.

An informal conversation with an S.T NHG and a JLG unit was carried out to study the difference in the functioning of these units as compared to other NHG's in the State.

An interview with the members of GSLP and Jagrata Samiti at Karavalloor Panchayat was undertaken to explore the extent of achievement of women empowerment and the role played by Kudumbashree in Jagrata Samiti.

A visit was carried out to Needakara Panchayat, a coastal area to draw insights on the challenges faced in the coastal areas, lack of alternative sources of income and the gaps in the PRI-CBO convergence.

CHAPTER 3: LEARNINGS AND OBSERVATIONS

Exploratory Visit to Ottoor Gram Panchayat

A 3 day visit to Ottoor Gram Panchayat was undertaken to understand the functioning and organizational structure of Kudumbashree. As a part of the study I visited an NHG meeting having 18 members. All of them were from different backgrounds like L.P school teachers, NREGS workers, sales girls, daily wage earners or domestic helpers. As I wanted to understand the functioning of an NHG, I observed their activities in the meeting right from welcome speech, presentations of the minutes of the previous meeting, thrift collection, discussions on road safety, campaign against plastic bag etc. After the meeting, I asked the members, whether they could spare some time so that I could interact with the members. The secretary of the NHG, Mrs. Sudhamani replied that it was the first time that a student has come over to Ottoor to study about Kudumbashree and its activities. She added that they were really proud in sharing their experiences as a Kudumbashree worker. Majority of the members were eager to answer my queries and share their own stories of transformation as empowered women after joining Kudumbashree.

Leelama started with a beaming smile “ Earlier I was completely dependent on my husband for money, but now I have started earning from our carry bag unit and I hope that in the coming years I would be able to contribute substantially towards the financial stability of my family”.

Radhika narrated her story, “ There was a time when I never used to save a single penny and my circumstances forced me to borrow from money lenders who charged exorbitant rate of interest. I used to work as a domestic maid and managed to repay the debts. Yet, my debts were doubling During my dark times,my neighbour sheela chechi encouraged me to join Kudumbashree. But I had reluctantly joined this Neighbourhood group thinking that it would a space for mere gossips. Now, when I look back I realize that had I not been a kudumbashree member, I would have committed suicide” .After joining the NHG, she has started saving money and is fighting poverty on her own, without cursing fate and without seeking the mercy of money lenders.. She has built a new house and has repaid her old debts. Her family who used to curse her for being a Kudumbashree member now value her decision. She is no more scared to face her tomorrows as NHG initiatives has moulded her as a confident and empowered women.

“ Micro credit has changed our lives .Earlier we were scared to step into a bank for loan. Many bank officials didn’t welcome us because we were poor and we could not deposit money in the banks. We, the unwelcomed guests have been transformed into valuable customers for the bank. Kudumbahree has given us the courage and opportunity to deposit and avail loans from banks. ” says Smitha the income generating Volunteer of the NHG.

Micro finance has been developed as a major poverty eradication tool by Kudumbashree. The neighbourhood groups provide an opportunity to save and lend money to the needy. Informal banking operations, need based loan disbursement , low transaction cost and absence of collateral security for loans have made the Kudumbashree model of microfinance unique and successful. It has made NHG’s capable to take the role of a bank wherein they play dual role, the role of managers and that beneficiaries of their fund simultaneously. Micro credit has imparted confidence and self esteem among the poor women and has enabled them to initiate micro enterprises. “we have started a catering unit as a micro-enterprise and our CDS Chaiperson has assured that we would receive training on skill development, hospitality management and marketing services. We have a dream of expanding our business and making profit “ says Sarada, an NHG member.

Micro Enterprises have only started taking roots in Ottoor. The grow bag ,carry bag and curry powder making unit. are in the process of getting their enterprises registered. Though It is

too early to decide upon the sustainability of these enterprises, what has surprised me was their conviction and confidence that they would earn profit in the future . When I asked them the reason for not starting these enterprises earlier, Mrs Sheela a member of the grow bag unit replied that they thought that they would not be able to spend time for their family. But after hearing the success stories of the micro enterprises in the nearby Panchayat, they are motivated to run a micro enterprise of their own .She also said with great vigour and enthusiasm that “Our motive is not only to earn profit but also to encourage others to grow vegetables at home to lead a healthy life”.

The NHG’s not only confine their activities into micro-credit and thrift, but also provides a platform for its members to share their needs, redress grievances, resolve conflicts and improve inter personal skills which will enhance their leadership qualities, self confidence and communication skills . These poor women have found NHG as a forum to resolve various issues ranging from socio-economic problems to neighbourhood conflicts and local political issues. Priyadarshini, the CDS chairperson of Ottur panchayath recalls the bitter experiences of an NHG member who had once come to her as a victim of domestic violence. Her husband was a drunkard, and she had been tolerating the torture for many years .Thought the chairperson tried to council the husband with the help of NHG and ADS members ,the issue was beyond their capacity to resolve, and the matter was forwarded to the Jagrata Samiti. Now, the victim leads a free and peaceful life.

“I feel extremely happy and satisfied that I could be a part of the team who could help her to be free from the physical assault and mental torture that she was experiencing ” says Priyadarshini. Thus the initiatives of Kudumbashree have significantly contributed to attain new hope and meaning in all walks of life.

The CDS of the Panchayat has initiated steps to protect the environment from the problems created by plastic waste. They have started an action plan in which the households are requested to segregate waste materials into Plastic and non-Plastic categories .The NHG volunteers of the Panchayat would collect plastic wastes from households once in a month and gives away them to a plastic recycling unit in the nearby Panchayat. All the households have been requested to

pay Rs10/ each to the volunteers for their service and for meeting transportation expenses. The CDS chairperson confidently says. "I want to transform my Panchayat to a Plastic free zone. I am not alone, I have the support of my Kudumbashree network" says Priyadarshini.

The journey of Kudumbashree in ottor from micro finance, to addressing socio-economic issues and initiating steps to protect the environment have come a long way. Asraya , a poverty alleviation programme for the destitute implemented by the State Government could have never reached the poorest of the poor without the Kudumbashree network. The destitute families are identified by the NHG's using transparent risk indices framed by the Mission and a participatory needs assessment is undertaken to assess the needs of each of these families.

In ottor panchayat, I met an Asraya beneficiary Kalyani, an 65 year old widow who suffers from chronic arthritis problems. Her life has captured new dimensions after getting shifted to the newly constructed home. She is no more a destitute who lives on charity. She used to live in a shed, because building a proper house was beyond her means. But Asraya, a novel project initiated by Kudumbashree and supported by the Panchayath provided her with a one -bed room concrete house in 2 cents of land.

"I feel happy as I have a safe place to live in", says Kalyani with much confidence and satisfaction. "I don't know how I managed my life as every day was a struggle for me .As my hut was a mere shed, the porous roof would leak during rainy seasons. There were many days when I had to survive with the food offered by my neighbours. My future was bleak", replies Kalyani when I asked about her past..

During the process of Asraya beneficiary Identification, all the NHG volunteers unanimously identified Kalyani as the deserving person for availing the benefit. The panchayth constructed a house for her. Asraya,a novel initiative for destitute families has gifted her a meaningful life. There are a number of destitute women in the state who have been benefited from this project.

"There are many more eligible Asraya beneficiaries in my ward. They live at the margins of economy, society and polity. We are taking care of the food and nutrition for them. I sincerely hope that the Panchayat committee approves them as beneficiaries at the earliest and provide

them with the infrastructure facilities.”says Latha Devi,ADS president of ward 2. Thus Kudumbashree has played a pivotal role in altering the lives of many destitute women in Kerala and has rebuilt their self esteem and boosted their confidence.

Joint Liability Groups (JLG) existed in the Panchayah since 2009. But fragmented landholdings, bad weather conditions, shortage of rain fall, has led to severe crop failure in the recent years. The CDS chairperson opinioned that the JLG’s have not received any production incentive so far. Interactions with a new JLG unit informed me that the agricultural produce is mainly used for self consumption and they have not started making any profit . “We have just started our JLG unit. We wish to sell vegetables cultivated using organic manure and earn Profit. Apart from profit, subsidies and incentives, it is the spirit of collectiveness and the joy of working together that motivates us to remain as a group.” says Jeeja, a JLG member.

Mahila Kissan Shakteekaran Pariyojana (MKSP) ,a sub component of NRLM, aimed at increased productivity and nutritional security with the incorporation of scientific and eco-friendly farming practices has been very successful in Malappuram district. This scheme is going to be implemented in Ottoor Grama Panchayah also, the first of its kind in Thiruvananthapuram district. Thirty women have constituted a group who would be given training in driving tractors, and operating other agricultural machineries by the Krishi Bhawan in the Panchayath. During the visit I could attend an introductory session to MKSP ,a 60 year old woman had surprised with me her desire to drive a Tractor. The enthusiasm shown by the members in these initiatives vouch for the success of Kudumbashree in poverty eradication.

Though I did not get an opportunity to interact with the Bala Sabha children, Kannan and Malu with whom I had stayed in Ottoor had lots to say about their experience .It has offered them a platform to discuss and debate on social issues such as the reluctance of bus conductors in giving them concession tickets, road accidents, etc. During Onam ,Christmas and Vishu, they exhibit their creative talents in dramatics,dance , music and sports.

“In the previous Bala Sabha meeting,We have all decided to take responsibility of nurturing the grow bags ,which our mothers have bought.It would reduce the burden of our mothers at the

same time we can contribute in our own small way to the family.” Says Kannan who proudly shows his vegetable garden.

. The three day immersion programme has enhanced my understanding about the structure and functioning of Kudumbashree. The interactions with NHG, ADS and CDS members have helped me to understand the perception of the mission about poverty as a state of multiple deprivations. The experiences shared by the NHG members, CDS chairperson and Bala sabha children validates that the objectives of Kudumbashree has reached greater heights .

Exposure Visit to Malayalpuzha,Kulathupuzha,Karavaloor and Needakara Panchayats

An exposure visit was undertaken by the NRO-NRLM team to study the impact of convergence of PRI and CBO's in Kerala and looking forward for emulation in other states in Malayalpuzha, Kulathupuzha ,Karavaloor and Needakara Panchayats respectively. I got a wonderful opportunity to be a part of the NRO-NRLM team.My experiences ,encounters and learnings are presented in this section.

The CDS committee at Malayalpuzha gave me insights on the significant changes witnessed by kudumbashree after the byelaws in 2008.It gave them the status of an autonomous body. Earlier, political parties used to influence the decisions, governance ,elections, and fund allocation for Kudumbashree in a significant way. The byelaws gave them power to conduct elections without the interference from political parties. Also, the membership, organizational structure, and governance took a different shape since 2008.

“The election system has given us a feel of representation .It has enabled us to become a part of the democratic Process.We were looked upon by the society as a group which had no power.Now we have our Byelaws and Election Rules.” says Janaki CDS executive committee member.

The Panchayat committee meeting at Malayalapuzha showed the existence of convergence between Kudumbashree and the Local self Government. The president of the Panchayat opined that Kudumbashree has played a significant role in carrying out the activities of the Panchayat ranging from mobilizing people to attend Grama Sabhas to identifying Asraya beneficiaries to identifying fallow land for taking up MGNREGS activity and conducting health and sanitation campaigns. I vividly remember when Jagajeevan sir asked the president “Has Kudumbashree members boycotted Grama Sabha meetings”? Till date, there has been cooperation and support from both Kudumbashree and Panchayat in materializing all the development activities in the Panchayat. We have never witnessed a Boycott from them.” Says Jagadamma with pride and confidence.

Kudumbashree has become an integral component of the Panchayat, without the network, information dissemination in the ward is impossible. MGNREGS wouldn't have taken momentum in the State without the active role played by Kudumbashree. The activities ranging from conducting awareness & publicity Campaigns, assisting the Panchayat in convening special Grama Sabhas for MGNREGS, Facilitating registration of workers & distributing Job Cards, identification of works and sites, mapping the demand for employment at ADS level, assisting in social audit and preparing labour budget etc are ensured & implemented by Kudumbashree.

R. Shivadasan, State Resource Person opined that Grama Sabhas have become efficient and vibrant after more number of women started participating. He says “Before 1996, Grama Sabhas had to be called off because the quorum of 2% couldn't be met. We had to literally go to the streets and beg women to attend Grama Sabhas. Now, women constitute more than 80% of the Grama Sabhas”. Kudumbashree women, through their effective participation in Grama Sabha, raise their various demands and needs in the Grama Sabha, and get access to various rights and Entitlements.

While attending the ADS committee at Malayalapuzha, Narendran Sir had asked the members the consequences of dissolving the ADS.” The secretary with so much vigour said that even if ADS

is dissolved by law,they would still function as an informal body providing support to the Panchayat and for materializing the development activities.The enormous amount of Volunteerism in them to work diligently for the betterment of the society surprised me.

One of the most enlightening experience was the meeting with the Panchayat members who have become ward members after joining Kudumbashree.When asked about the role played by Kudumbashree in taking up the position of a ward member,they said that collection& management of thrift, discussions on neighborhood & social issues have enhanced their intellectual capability.As CDS & ADS members, interactions with various dignitaries & officials changed their perspectives & understandings. They started visiting banks, running micro enterprises,actively participating in all the development activities of the ward thereby improving the social mobility and imaginative capacity.They gained courage and confidence to contest and win Elections.But,Majority of them were of the opinion that, they would prefer not to contest in elections because of their bitter experiences of succumbing to the interest of political parties.

The SC ward member from Pallickal Panchayat says”Kudumbashree offers a platform to work as a collective cutting across the borders of caste,religion and political affiliations.But as a Panchayat member, one cannot always work cutting across these borders,because the interest of political parties need to be heeded ”

The jagrata Samiti meeting at Karavalloor Panchayat was a platform to understand the role played by Kudumbashree in the samiti and the relevance of the same in the Kudumbashree Context. The samiti mostly deals with family and neighbourhood issues.All kinds of violence and atrocities which are beyond Kudumbashree’s solving capacity is dealt by the Samiti. Although, the Panchayat is the custodian of the Samiti, there is an an institutional PRI-CBO Convergence .The CDS chairperson is the joint convenor of the Samiti and the Panchayat president , the chairperson of the same. ADS members play a vital role in the ward level Jagrata Samiti. When asked about the need for a samiti despite a strong Kudumbashree,the woman advocate said that the Kudumbashree members may not be trained enough in giving the right

direction to the victim. Also unlike the samiti, it doesn't have the power to take actions. Since, the samiti is a judicial set up, adequate funds have been allocated by the State Government.

The Gender Self learning programme (GSLP) initiated by Kudumbashree is yet another participatory program which envisages the importance of "self learning" to take advantage of the innate potential in women. In the process of GSLP, women take multiple roles such as that of participants, information providers and Knowledge creators. The rich life experiences of women are translated into precepts for practice, thus developing them as knowledge base. Discussions and deliberations on discrimination, violence and injustice are documented and converted to different modules by the NHG members with the support and guidance of Gender resource persons at the district, block and panchayat levels. These resource persons ensure that these modules reach the grassroot level.

"The NHG's have successfully developed modules on women and workplace, women and work and women & mobility. GSLP has given them an opportunity to explore the "self" by reading, thinking, debating and analyzing. It has empowered them significantly". Says Beena, District Gender group coordinator, karavalloor.

During the course of developing women and mobility module the question of safe mobility and the methods to ensure safe mobility gave rise to crime mapping, an innovative participatory activity. Crime centric areas are spotted with the help of NHG volunteers based on the nature, type, time and place of crime. After mapping the crimes, a status report would be prepared, using which the Panchayat would develop an action plan.

Though Kudumbashree has reached the unreached, the Scheduled Tribe Population in many areas are not motivated to be a part of Kudumbashree. The members of the ST NHG at Kulathupuzha were little apprehensive about sharing information with us. Also, the NHG functions differently unlike other NHG's. They do not attend Grama Sabhas, rather they attend their "urukootam". Urukootam is a monthly meeting convened & attended exclusively by S.T's, where they raise their demands & discuss social issues. Such a system has prevented them from attending Grama Sabhas & thereby interacting with other members of the society. These urukootams might have evolved during the time when they were considered as

untouchables. The social movements in the early nineties aimed at removing untouchability ,exploitation of S.T's and 17 years of inclusive efforts made by Kudumbashree have not been successful in mainstreaming the tribal population is a matter of great concern.

The Panchayat committee meeting in Needakara,a coastal panchayat was little different from Malayalapuzha and Kulathupuzha Panchayats. Out of the 13 ward members,only 2 members participated in the meeting.When asked about the alternative source of livelihood options provided by the Panchayat during the trolling ban period,the president said they don't have funds to cater to such needs ,but the microenterprises run by Kudumbashree can act as an alternative source of income in such periods. He also added that the functioning and sustainability of these enterprises need to be examined. He was also unsatisfied with the activities of past CDS chairperson.

He says"I have asked the past CDS chairperson several times to evaluate and analyse the success and failures of Kudumbashree activities,but the evaluation committee never met.There is politics within the Kudumbashree network as well."

The experiences and learning's from all the 4 panchayats vary significantly.The focus group discussions with the Panchayat committee,CDS,ADS, & NHG members at Malayalapuzha gave an understanding of the impacts of PRI-CBO convergence .The S.T NHG meeting at Kulathupuzha Panchayat made me ponder over the reasons of S.T community still remaining as an isolated community despite the social movements in the early nineties and the inclusive projects of Kudumbashree in mainstreaming them .The GSLP and the Jagrata Samiti meeting at karavaloor have broadened my understanding on women empowerment and the relevance of a Jagrata samiti in the realm of a strong Kudumbashree network.Needakara panchayat gave me insights on the challenges faced by the people in a coastal area and the lack of PRI-CBO convergence.

CHAPTER 4: CONCLUSION

Kudumbashree stands out as a unique and innovative poverty eradication initiative by the Government of Kerala due to its holistic approach to poverty reduction, wherein the mission perceives poverty as a state of multiple deprivations. It attempts to restore the denied rights, facilities and entitlements by enabling the poor to access the same. Economic Empowerment in the true sense have been achieved, wherein apart from thrift and credit operations, women venture into micro enterprises, enabling them to stand on their own feet and giving them a new identity, confidence and perspective in life. Reaching the unreached through Asraya, BUDS ,Special schemes for S.T's etc aimed at mainstreaming the marginalized (destitutes, differently abled ,widows, Scheduled tribes) have come a long way . But, even after 17 years of innovative and diligent inclusive efforts made by Kudumbashree, a large proportion of tribal population still remain out of reach. The reasons for them being out of the Kudumbashree network need to be identified and examined. Participatory programs like reaching out to them by being one among them might change their beliefs and convictions that the society exploiting them have become a thing of past. If a change in mindset can be brought about, then the tribal population would cooperate ,attend Grama sabhas, interact with other members in the society, and raise their demands for entitlements rather than confining themselves to “urukootam”. The special schemes , special NHG's and the benefits of reservations might have made them all the more marginalized, because such a system gives them an indirect message of their incapability to compete and function in a society .Despite the failure in the efforts of Kudumbashree in completely mainstreaming the marginalized, the efforts of Kudumbashree in achieving women empowerment have borne fruits. The Gender Self Learning Program, wherein the women explore the “self ” in them have enhanced their capabilities significantly. Management of thrift and credit, visiting banks, taking part in the discussions on social evils ,assuming roles and responsibilities at the NHG, ADS and CDS have enhanced their intellectual capability, social mobility and imaginative capability whereby women even contest and win elections. Unlike other poverty reduction programmes, Kudumbashree is seamlessly integrated and converged with the Local self Government. Asraya project, Implementation of MGNREGS and other centrally sponsored schemes, efficient and vibrant functioning of Grama Sabhas,social

monitoring of Anganwadis wouldn't have been materialized in Kerala without the PRI-CBO Convergence.