

# STRENGTHENING OF KUDUMBASHREE IN COASTAL AREAS



**Aneesh kumar M.S**  
**Senior Consultant,**  
**NRLM**

## A. INTRODUCTION

Kudumbashree started, as an innovative poverty reduction experiment launched in the state during 1998-99 to address the issue of poverty holistically, under the leadership of Local Self- Governments is a movement owned and run by the people. The Community Based Organizations (CBOs) of Kudumbashree encompass 43 Lakh (4.3 million) families networked into 2.7 Lakh (0.2 million) Neighborhood Groups, which are federated in to 19,489 Area Development Societies and 1065 Community Development Societies. The three tier Community Based Organization (CBOs) of poor women poses an effective platform for converging various anti poverty programmes of the State and Central Governments. The Welfare Standing Committee of the LSG is responsible for monitoring and guidance of the community structure as part of its constitutionally mandated role. Evaluation Committee at the local government level is an institutional mechanism that strengthens the convergence.

Kudumbashree, with its central objectives of poverty eradication and women empowerment, has three strategic domains in which programmes are formulated and rolled out through the community network. The three programme domains are: Economic Empowerment, Social Empowerment and Women Empowerment

## B. RATIONALE

Kerala has a coastline of 589.5 kilometres, which forms 10% of India's total coastline and this has facilitated trade with other countries since a very long time. The density of population is very high all along the coastline as compared to the midlands and the highlands (Asia Development Bank, 2003). A very rich marine wealth with a large variety of fish and a highly skilled population of fishermen has made Kerala a leading producer and consumer of fish (Aerthayil, 2000).

Fisher folk in Kerala come from three different religious groups - the Hindus, Muslims and the Christians. Each of the group has

its own social organisation and mostly occupies separate places in a typical fishing village, although they do share some commonalties. The distribution of the three religious groups varies according to regions.

Even though Kudumbashree coverage is more than 50% of the total families in Kerala, participation in institutions of poor by coastal population is comparably less in the coastal areas of Kerala. A large proportion of women in coastal region are also unemployed and their economic position is pathetic. Interventions in coastal areas become challenging because of the following reasons;

1. Multiple stakeholders working in the area of community development and women having multiple memberships. This had led to a situation where women took loans from different sources and circulated the money across sources. This eventually led to weakening of community structures.
2. Organizations with religious or caste focus actively working in the area
3. Geographical conditions of coastal areas
4. Livelihood security affected by climate and coastal area changes
5. Lack of intervention in social development sector
6. Working capital concerns affecting livelihood security

7. Fisheries based livelihoods affected by the changes in the sea levels, fish population etc.

In 2017-2018 Kudumbashree decided to strengthen the coastal Panchayaths by implementing special focussed programmes. Inclusion of all left out families in coastal Panchayaths, revival of defunct NHGs, promotion of livelihoods etc were the main activities planned in coastal areas. However, consistent monitoring and regular capacity building are necessary to sustain activities in coastal areas. There are nine districts in the state which have coastal Panchayaths. Table: 1 shows the district wise Kudumbashree coverage.

District	No of Coastal CDSs	Total no of wards	Total No of Coastal wards	Total families in coastal wards	Total NHGs	Total NHG members	% of Coverage
Trivandrum	9	159	66	26,890	1,484	21,896	81%
Ernakulam	17	302	237	88,584	4,064	58,555	66%
Alappuzha	15	268	92	37,889	2,043	24,712	65%
Thrissur	5	101	25	11,945	582	7,119	60%
Kasargod	9	183	53	14,209	578	8,311	58%
Kozhikkod	8	150	53	20,682	729	11,950	58%
Kollam	4	65	50	20,773	856	11,024	53%
Kannur	8	134	82	30,769	851	13,193	43%
Malappuram	7	135	43	20,819	653	8,801	42%
Total	82	1,497	701	272,560	11,840	165,561	61%

Table 1: District wise Kudumbashree coverage in coastal Panchayaths

### C. COASTAL COMMUNITY VOLUNTEERS

Positioning of coastal community volunteers in coastal Panchayaths was an important strategy implemented in 2017-18 for strengthening coastal areas. Coastal Community Volunteers are the NHG members who are living in the coastal Panchayaths. Their qualification is plus two or equivalent and is selected through a recruitment process at district level by the respective district mission team. Former ADS and CDS office bearers got priority for selecting as Coastal Community Volunteers. They are working in the coastal ward with a monthly honorarium of Rs. 6,000 per month. Table 2 gives the district level status of positioning of coastal community volunteers.

Districts	No. of Rural Coastal CDSs	No. of CCVs sanctioned from State Mission	No. of CCVs positioned 17-18
Trivandrum	11	9	9
Kollam	7	4	4
Alappuzha	15	15	15
Ernakulam	17	17	17
Thrissur	13	5	5
Malappuram	7	7	7
Kozhikode	8	8	8
Kannur	8	8	7
Kasaragod	9	9	9
TOTAL	95	82	81

Table 2: district level status of positioning of Coastal Community Volunteers

As per table 2, reported by the district mission team, there are 95 coastal Kudumbashree CDSs in 9 districts of Kerala. Since the salary of the Coastal Community Volunteers are booked in NRLM fund, in the first phase, state mission given sanction to position 82 Coastal Community Volunteers only.

**The following are the role and responsibilities of the Coastal Community Volunteers;**

1. To actively participate in the CDS level activities and support CDSs to strengthen Kudumbashree CBOs
2. Support CDSs for identifying left out families in coastal wards and 100% inclusion by forming new NHGs or by including them in to the existing NHGs
3. To identify the defunct NHGs and develop strategies for revive them using the support of ADS and CDS members
4. To find out livelihood projects/programmes for NHG members and support them to start new micro enterprises
5. Provide accounting training to NHG secretaries for proper book keeping and accounting.
6. To strengthen micro finance activities like thrift and credit, bank linkage etc. in NHG level.
7. To support NHGs to prepare micro credit plan/action plan and consolidate the same at ADS and CDS level to converge with LSG plan.
8. Identify possible convergence with other departments and support CDS to converge with their programmes/schemes for the benefit of NHG members.
9. Actively participate in all other, Kudumbashree programmes implemented by Kudumbashree Mission.

**D. STATE LEVEL TRAINING TO COASTAL COMMUNITY VOLUNTEERS**

The state level workshop for the selected Coastal Community Volunteers was conducted on 17th to 20th November 2017 at Trivandrum. The objective of the training was to create awareness about the Kudumbashree community based organisations, Kudumbashree schemes and to sensitize them the urgent need for the implementation of the special programmes planned in their respective Panchayaths. To meet the objective, the present situation of the coastal Panchayats was analyzed through field visit in Trivandrum district. The other important topics like team building, effective communication, business plan preparation, creative thinking etc, was also included in the training modules. In the last day of the training an action plan was prepared by the coastal volunteers for

their respective Panchayaths and they worked based on the action plan. District Mission and State Mission team monitored their performance and supported them to achieve the targets.

**E. ACHIEVEMENTS AND GENERAL IMPACT**

After the state level training the coastal community volunteers were positioned in their Panchayath and they have worked under the leadership of Kudumbashree CDS committee and district mission organisation team. As per the action plan prepared by the state mission the following were the activities to be completed in coastal Panchayaths before March 2018.

1. Formation of New NHGs and inclusion of left out families
  2. Revival of defunct NHGs
  3. 100% bank linkage
  4. Start new livelihoods for the NHG members including JLGs
  5. Monitoring of Social Development programmes of Kudumbashree
  6. Participation in other Kudumbashree programmes as directed by Kudumbashree District and State Mission.
- The performance of the each coastal community volunteers were evaluated by the district mission team in the month of April 2018 and renewed their contract based on their performance. The state mission team developed an appraisal form and the DMCs were evaluated their performance using this format. Each coastal community volunteers filled the evaluation form and submitted to DMCs with the recommendation of CDS Chairperson/member secretary. After the evaluation district missions consolidated the evaluation form of coastal volunteers and submitted to state mission. The state level achievement of the coastal community volunteers from November 2017 to March 2018 is given below;

1. Formation of New NHGs/special NHGs/ revival of defunct NHGs - inclusion of left out families

Social inclusion and universal reach have been important strategies that Kudumbashree has stressed upon since its inception. Inclusion of left out families in the coastal wards is one of the main activities for the coastal volunteers. Revival of defunct NHGs was also a target for the Coastal Community Volunteers. The table 2 gives the district wise status of NHGs and NHG members in the coastal area and table 3 gives the district wise Achievement of the coastal volunteers in inclusion activity.

**Kudumbashree Writeshop**

Districts	No of Active NHGs	No of Inactive NHGs	Total NHGs	% of defunct NHGs	Total APL members	Total BPL members	Total Members
Ernakulam	3,793	382	4,175	9%	28,344	44,067	72,411
Trivandrum	1,465	208	1,673	12%	11,936	6,630	18,566
Alappuzha	1,209	403	1,612	25%	12,576	7,975	20,551
Kollam	715	159	874	18%	6,147	3,463	9,610
Kozhikode	711	28	739	4%	6,647	4,093	10,740
Kannur	526	178	704	25%	3,812	3,384	7,196
Malappuram	523	106	629	17%	7,372	2,435	9,807
Kasaragod	516	33	549	6%	4,947	2,253	7,200
Thrissur	324	83	407	20%	3,737	1,317	5,054
TOTAL	9,782	1,580	11,362	14%	85,518	75,617	161,135
%	86%	14%			53%	47%	

*Table 3: District wise Status of NHGs & Members in Coastal CDSs*

Districts	No of new NHGs formed	No of Defunct NHGs Revived	% of NHGs revived	Total Members joined	No of Special NHGs formed	Special NHGs members joined
Ernakulam	126	93	24%	1,860	85	1,012
Trivandrum	66	21	10%	677	5	50
Alappuzha	55	108	27%	761	91	1,104
Malappuram	46	43	41%	722	7	72
Kasaragod	29	29	88%	293	2	23
Kollam	27	54	34%	349	8	104
Kozhikode	23	21	75%	186	-	-
Thrissur	19	32	39%	316	12	78
Kannur	18	8	4%	247	-	-
TOTAL	409	409	26%	5,411	210	2,443
%		26%				

*Table 4: District wise achievements inclusion 2017-2018*

## 2. 100% Bank Linkage for eligible NHGs

NHG-Bank linkage scheme is one of the flagship programmes of Kudumbashree. NABARD SHG-Bank linkage grading procedures are applied while selecting eligible NHGs for availing loan. CDS assists NHG in getting graded by the bank. Bank will provide loans to those NHGs who pass 80 % of marks in the grading. Loan amount to a NHG is linked to thrift amount mobilized and retained within the group as internal loans. The district wise achievement in the bank linkage programme is given below;

Districts	No of NHGs Graded	No of NHGs Bank Linked	Linkage Amount (Rs. in Crore)	NHG's demanded linkage 17-18
Ernakulam	1,935	1,935	93.55	229
Trivandrum	1,312	803	17.58	68
Alappuzha	680	680	17.64	346
Kozhikode	539	539	51.66	218
Kollam	519	519	12.33	192
Kannur	467	448	24.48	80
Kasaragod	459	446	0	-
Malappuram	317	307	4.92	216
Thrissur	185	185	2.91	87
TOTAL	6,413	5,862	225.07	1,436
%	66%	60%		

Districts	No of NHGs Linked by CCVs	% of NHGs linked	Linkage Amount (Rs. in Crore)	No of NHGs received Interest Subsidy	Interest subsidy Amount	No of NHGs received RF
Ernakulam	166	72%	7.06	320	8.69	37
Trivandrum	136	200%	5.64	155	20.65	110
Alappuzha	132	38%	4.54	163	1.98	69
Kannur	86	108%	6.57	153	6.65	57
Kollam	68	35%	3.46	21	6.24	8
Thrissur	62	71%	1.79	41	6.15	75
Malappuram	36	17%	1.08	66	1.94	52
Kasaragod	15	3%	0.32	55	2.52	39
Kozhikode	12	6%	2.97	216	10.72	-
TOTAL	713	50%	33.43	1,190	65.54	447

## 3. Starting new livelihoods for the coastal NHG members

Micro Enterprise promotion and development is one of the significant strategies of Kudumbashree Mission to facilitate economic empowerment of the poor. The Mission developed specific strategies for analyzing the requirements of enterprises. This constitutes trainings, partial financial support, marketing support and hand holding support to the enterprises. These kinds of supports are applicable for both existing micro enterprises and new ones. The status and achievements of the coastal community volunteers in livelihood sector is given in table 6



Districts	Total MEs (upto Nov 2017)				New MEs formed by CCVs			
	Individual	Group	Total MEs	Total members	Individual	Group	Total MEs	Total members
Trivandrum	152	254	406	2,077	4	103	107	475
Ernakulam	186	334	520	14,243	24	48	72	305
Alappuzha	8	63	71	217	13	25	38	174
Kollam	43	50	93	289	20	20	40	122
Thrissur	25	16	41	105	109	25	134	108
Malappuram	16	41	57	215	2	6	8	37
Kasaragod	15	23	38	119	25	6	31	25
Kozhikode	8	3	11	23	14	2	16	12
Kannur	4	27	31	130	14	3	17	12
<b>TOTAL</b>	<b>457</b>	<b>811</b>	<b>1,268</b>	<b>17,418</b>	<b>225</b>	<b>238</b>	<b>463</b>	<b>1,270</b>
%	36%	64%			49%	51%		

#### 4. Formation of Joint Liability Groups - Collective Farming

Collective Farming is an initiative introduced by Kudumbashree to encourage cultivation among neighborhood groups. It not only brings in significant changes in the lives of the poor but also helps to increase agricultural production by bringing fallow and cultivable waste land into agricultural use, and has significance as a food security measure. Women enter the programme as cultivators as opposed to agricultural labour and control over the means of production and access to formal credit help in increasing the returns from farming.

Districts	Total JLGs (upto Nov 2017)		JLGs formed by CCVs		Bank Linked JLGs by CCVs	
	No of JLGs	No of Mem- bers	No of JLGs	No of Mem- bers	No of JLGs	Amount (Rs. in Lakhs)
Kannur	0	0	89	445	89	318.00
Malappuram	86	361	34	97	29	48.50
Kozhikode	188	1,052	31	147	19	18.55
Ernakulam	1,523	6,853	29	146	22	22.90
Trivandrum	53	280	19	204	13	13.55
Thrissur	115	575	18	90	19	47.00
Alappuzha	574	3,458	16	91	4	5.50
Kasaragod	281	1,067	15	65	62	63.00
Kollam	78	283	11	53	-	-
<b>TOTAL</b>	<b>2,898</b>	<b>13,929</b>	<b>262</b>	<b>1,338</b>	<b>257</b>	<b>537.00</b>



Kudumbashree Writeshop

Sl No	District Name	Name of the Coastal CDSs
1	Alappuzha	Arattupuzha
2		Aryad
3		Punnapra North
4		Punnapra South
5		Purakad
6		Ambalapuzha South
7		Mararikulam South
8		Pattanakad
9		Kadakarapally
10		Mararikulam North
11		Cherthala South
12		Kuthiyathodu
13		Thuravoor
14		Thrikunnapuzha
15		Ambalapuzha North
16	Ernakulam	Chittattukara
17		Elamkunnappuzha
18		Edavanakkad
19		Kumbalangy
20		Chendamangalam
21		Vadakkekara
22		Udayamperoor
23		Njarakkal
24		Chellanam
25		Pallipuram
26		Mulavukad
27		Kottuvally
28		Ezhikara
29		Kuzhuppilly
30		Puthenvelikkara
31		Nayarambalam
32		Kadamakkudy
33	Kannur	New mahi
34		Muzhappilangad
35		Dharmadam
36		Azhikode
37		Madayi
38		Mattool
39		Cherukunnu
40		Ramanthali



Kudumbashree Writeshop

41	Kasargod	Ajanur
42		Padanne
43		Mangalpadi
44		Manjeswar
45		Udma
46		Kumbala
47		Valiyaparamba
48		Thrikaripur
49		Chemnad
50	Kollam	Chavara
51		Neendakara
52		Thekkumbhagam
53		Alappad
54	Kozhikkod	Moodadi
55		Onchiyam
56		Thikkodi
57		Azhiyur
58		Chengottukavu
59		Kadalundi
60		Chemancheri
61		Chorod
62	Malappuram	Niramaruthur
63		Vettom
64		Purathur
65		Perumpdappa
66		Vallikkunnu
67		Mangalam
68		Veliyankode
69	Thrissur	Mathilakam
70		Kaipamangalam
71		Sreenarayanapuram
72		Eriyad
73		Valapad
74	Trivandrum	Kottukal
75		Karumkulam
76		Azhoor
77		Kulathoor
78		Kadinamkulam
79		Anchuthengu
80		Kadakkavoor
81		Edava
82		Vettoor
	TOTAL	

## Kudumbashree Writeshop

District	Total families in coastal wards	Total NHGs	Total members	No of left out families in coastal wards	Potential new NHGs to be formed	% of Share
Ernakulam	88,584	4,064	58,555	33,109	1,655	29%
Kannur	30,769	851	13,193	17,576	879	16%
Alappuzha	37,889	2,043	24,712	15,427	771	14%
Malappuram	20,819	653	8,801	12,018	601	11%
Kollam	20,773	856	11,024	9,749	487	9%
Kozhikkod	20,682	729	11,950	8,732	437	8%
Kasargod	14,209	578	8,311	5,898	295	5%
Trivandrum	26,890	1,484	21,896	4,994	250	4%
Thrissur	11,945	582	7,119	4,826	241	4%
Total	2,72,560	11,840	1,65,561	1,12,329	5,616	100%

*Table 9: 100% Inclusion - New NHG Formation – District wise target*

District	Total NHGs	No of Active NHGs	No of defunct NHGs	% of defunct NHGs
Thrissur	582	468	114	20%
Kollam	856	734	122	14%
Ernakulam	4,064	3,622	442	11%
Alappuzha	2,043	1,836	207	10%
Malappuram	653	589	64	10%
Kannur	851	811	40	5%
Kozhikkod	729	709	20	3%
Kasargod	578	573	5	1%
Trivandrum	1,484	1,481	3	0%
Grand	11,840	10,823	1,017	9%

*Table 10: 100% Revival of Defunct NHGs - District wise target*

District	Total NHGs	NHGs Linked (cumulative)	Loan Amount (cumulative) (Rs. in Cr.)	Average Loan amount per NHG (Rs. in lakh)	No of NHGs have LIVE linkage	Potential NHGs to be linked in 18-19	At Linkage of Rs. 3 Lakh per NHG (Rs. in Crore)
EKM	4,064	3,456	91.26	2.64	2,173	1,641	49.23
ALP	2,043	813	24.26	2.98	692	707	21.21
MLP	653	473	25.93	5.48	223	379	11.37
TVM	1,484	1,596	53.19	3.33	1,338	357	10.71
KNR	851	695	28.43	4.09	462	353	10.59
KKD	729	576	10.74	1.86	386	340	10.2
KSD	578	478	18.88	3.95	280	289	8.67
KLM	856	590	14.22	2.41	448	286	8.58
TSR	582	235	35.29	15.02	214	273	8.19
TOTAL	11,840	8,912	302.2	3.39	6,216	4,625	138.75

*Table 11: 100% Bank Linkage - District wise target*

## Kudumbashree Writeshop

District	Total No of COASTAL wards in the CDS	Total NHG members	Total members started ME	No of NHG members interested to start ME in 2018-2019	No of members to be started ME (TARGET-05 members per ward)
Ernakulam	237	58,555	2,627	481	1,185
Alappuzha	92	24,712	493	251	460
Kannur	82	13,193	188	101	410
Trivandrum	66	21,896	1,542	286	330
Kasargod	53	8,311	193	63	265
Kozhikkod	53	11,950	534	109	265
Kollam	50	11,024	363	151	250
Malappuram	43	8,801	162	42	215
Thrissur	25	7,119	192	29	125
Grand Total	701	1,65,561	6,294	1,513	3,505

