



KUDUMBASHREE

UNDERSTANDING KUDUMBASHREE

Along with CDS – Apex body of 3-tier structure.

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INTRODUCTION

This report is a short description of the internship program carried out at Kudumbashree, Ernakulam in order to understand the organization's activities, understanding the core functions of the organization familiarizing with the personnel and administration functions by working as an intern in the institution. This report describes the activities carried out during the one & half month internship (from 15 June 2020 to 30 July 2020) at Kottuvally Grama Panchayath Kudumbashree CDS. It also gives a general idea of the kudumbashree mission and helps to understand the organizational structure, functions, schemes & policies and also how it helps the public. This report reflects upon the experiences collected during the internship and also a brief idea about the influence of kudumbashree in the economic development and empowerment of women in Kerala.

“More and more women are realizing that only collective strength and action will allow us to be free to fight for the kind of society that meets basic human needs”

ROXANNE DUNBAR.

KUDUMBASHREE

Kudumbashree is the poverty eradication and women empowerment program implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The name Kudumbashree in Malayalam language means 'prosperity of the family'. The name represents 'Kudumbashree Mission' or SPEM as well as the Kudumbashree Community Network.

Kudumbashree was set up in 1997 following the recommendations of a three-member Task Force (S.M. Vijayanand, Secretary responsible for the State Urban Poverty Alleviation (UPA) Project Cell, T.M. Thomas Isaac, Member, State Planning Board, and Dr. Prakash Bakshi of NABARD) appointed by the State government. Its formation was in the context of the devolution of powers to the Panchayat Raj Institutions (PRIs) in Kerala, and the People's Plan Campaign, which attempted to draw up the Ninth Plan of the local governments from below through the PRIs. SPEM was registered under the Travancore-Cochin Literary, Scientific and Charitable Societies Act of 1955 in November 1998. SPEM started functioning on 1st April 1999 under the local self-government department; it was named Kudumbashree mission.

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

The Kudumbashree community network was extended to cover the entire State in three phases during 2000-2002. The Kudumbashree network by 31st March 2019 had 2,91,507 NHGs affiliated to 19,489 ADSs and 1064 CDSs with a total membership of 43,93,579 women. Kudumbashree membership is open to all adult women, limited to one membership per family.

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

Mission Statement of Kudumbashree

‘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’.

Roles and Functions of the Mission

The Mission looks after the overall implementation of the poverty eradication and women empowerment programs across the State. It provides guidance and direction to the programs as per the government policy. The Mission takes the lead in ensuring convergence of the community network with local self-government institutions. It also works as the platform for partnerships with government departments at the district and State levels.

The Mission’s functions include the expansion and promotion of the community network. It supports programs in economic and social empowerment through financial and technical assistance. The mission also works towards enhancing women’s citizenship and agency through women empowerment programs.

In the start, the basic function of kudumbashree was the formation of NHGs and collection of thrift (the lowest amount of money, a member can contribute). Small savings generated at the families are pooled together and used to attract credit from banks.

From that, kudumbashree evolved into a kind of like gathering more information and training which enabled them to broaden their outlook on better health, better education, better social and economic status. Micro enterprises have chosen for increased income generation and helps a woman to provide for their family.

Inside the kudumbashree community network there is structure to pass information from top to bottom. Each NHGs has a five elected personal to monitor activities of NHG. President, secretary, volunteer (income generation). Volunteer (health & education), volunteer(infrastructure).

Election is being held in kudumbashree, in the 3-tier structure of kudumbashree the top and middle level, i.e., CDS & ADS are panel members are elected. Thus, kudumbashree promotes leadership among women.

Organisational set up

The State Mission Office of Kudumbashree at Thiruvananthapuram, with a field office in each district, supports and facilitates the activities of the community network across the State. Governance of the Mission is vested with the Governing Body comprising 28 members, chaired by the Minister for Local Self-Government, Government of Kerala. The Executive Committee consisting of eight members was to oversee the Mission's administration. The Principal Secretary, Department of Local Self-Government is its chairperson and the Executive Director of the Kudumbashree Mission is its convenor.

For effective convergence of the program, it has a three-tier structure of women community network comprising NHGs at the base level, ADS at ward level and CDS at Grama Panchayat/Municipality/Corporation level. A Neighbourhood Group (NHG) consists of 10 to 20 women members represented by a member of the age of 18 years and above from one family. The NHG is the base unit of the three-tier organizational structure of Kudumbashree. Area Development Society (ADS) is the middle level of the Kudumbashree structure. An ADS are formed at the ward level of the Grama Panchayat/Municipality/Corporation. Each NHG shall be affiliated to the ADS. The Community Development Society (CDS) is the apex body of the Kudumbashree organizational structure having jurisdiction at Grama Panchayat/Municipality/Corporation level. Each NHG, which adopts the bye-laws of Kudumbashree, shall be given affiliation to the CDS representing the area in which the NHG is situated.

Kudumbashree Programme Domains

Economic Empowerment

Economic empowerment includes enterprises & income generating Activities.

Programmes:

- ▶ Micro-Finance
- ▶ Collective Farming
- ▶ Livestock Farming
- ▶ Micro Enterprises
- ▶ Market Development
- ▶ Value Chain Based Strategies
- ▶ Collectives and Consortiums

Social Empowerment

Social empowerment programs focus on inclusion. There are sections of the poor that are left out of the fold of development programs including those of the Kudumbashree network. There are sections that are even too weak to be part of the community network. Social Empowerment programs are steps towards ensuring the inclusion of such vulnerable sections.

Major programs are the following.

- ▶ Destitute Identification and Rehabilitation
- ▶ Rehabilitation of Mentally Challenged Persons
- ▶ Children's Programmes
- ▶ Tribal Special Projects
- ▶ Attapadi Special Projects

Women Empowerment

- ▶ Gender Self Learning Programme
- ▶ Programmes for Elimination of Violence Against Women

Other Programmes

Urban Poverty Alleviation Schemes

Kudumbashree Mission is the State Urban Development Agency of the Government of Kerala. The Mission plays a pivotal role in coordinating urban poverty alleviation schemes of the Central and State governments. For the Central urban schemes, Kudumbashree Mission is the Nodal Agency for implementation.

Kudumbashree is the implementing agency for urban poverty eradication programs of the Government of India.

These programs include:

- —▶ Swarna Jananti Shahari Rozgar Yojana (SJSRY), and the two employment programmes under it: Urban Self Employment Programme (USEP) and Urban Wage Employment Programme (UWEP). Subsequently, when SJSRY was re-launched as National Urban Livelihoods Mission (NULM), Kudumbashree became its implementing agency too
- —▶ National Slum Development Programme (NSDP)
- —▶ Valmiki Ambedkar Awas Yojana (VAMBAY)

When the following centrally sponsored programs were initiated, the Kudumbashree Mission became the implementing agency for them as well.

- —▶ Jawaharlal Nehru Urban Renewal Mission (JNNURM) and its components: Basic Services for Urban Poor (BSUP) for Thiruvananthapuram and Kochi urban conglomerations, Integrated Housing and Slum Development Programme (IHSDP) for smaller towns, Rajiv Awas Yojana (RAY) aiming at slum-free cities.
- —▶ Urban Statics for Human Resources and Assistance (USHA).
- —▶ Rajiv Rinn Yojana (RRY).
- —▶ Interest Subsidy Scheme for Housing Urban Poor (IHSUP).

Kudumbashree's Programmes in Other States

Ministry of Rural Development (MoRD), Government of India has recognized Kudumbashree as a National Resource Organisation (KS-NRO) under the National Rural Livelihoods Mission (NRLM). KS-NRO is expected to provide technical and implementation assistance to the State Rural Livelihood Missions (SRLMs) that partner with it. KS-NRO works with partner-SRLMs on two domains.

1. PRI-CBO Convergence
2. Enterprise Development

PRI-CBO Convergence Projects, as the name indicates, address the convergence between PRIs and the community-based organizations (CBO) being promoted under NRLM. KS-NRO has tied up with States to train and place Micro Enterprise Consultants (MECs) for promoting enterprises of the poor as part of enterprise development.

Objectives

- To understand the organization & structure of kudumbashree mission.
- To study the various schemes, policies and the execution by kudumbashree mission.
- Study the women centred approach of kudumbashree.

The following **Methodology** adopted to achieve those objectives.

- This study was done over a period of one and a half months whereby I was placed under the kottuvally grama panchayath kudumbashree CDS office by Ernakulam district kudumbashree mission.
- The methodology took for this study was semi-structured personal interviews with kudumbashree members & officers. Area of study placed for me was in kottuvally kudumbashree CDS (top-level in structure) to study the kudumbashree mission through collecting secondary data and primary data by observation & informal communication.
- Attended the CDS monthly meeting to know about the current status of works & upcoming works and plans.
- Review of literature.
- Field visit to JLG groups, micro enterprise, municipality.

Field experience, Learnings & Observations.

Weekly Field Report

1st Week.

First day, bit excited moreover relaxed because I got to do internship during the corona pandemic. The first two days was the orientation about the main projects of kudumbashree. The task of that day was to get a brief idea about the total working of kudumbashree and its departments, so there needed to have a semi-structured interview with the DPMs (District Program Managers). Each DPMs handle different projects of kudumbashree.

First, I got Arun sir (District program manager of marketing), he is also an MSW postgraduate. Managing the marketing functions & activities related to kudumbashree mission.

Marketing Initiatives: Micro- Enterprises development is an important strategy towards economic empowerment of women. For these micro-enterprises and Joint liability groups marketing support is provided by the kudumbashree mission. Importance of designing appropriate marketing strategies from time-to-time lead to the kudumbashree micro-enterprise business a great success.

After taking notes from Arun P R sir and moved on to the next DPM. Ponny kannan (District program manager of Tribal Development) deals with sustainable development of tribal development.

Between the busy work Anoop K M sir (DPM of Social Development) caught some time for me. Under Social development there 3 main areas -

Destitute free Kerala-

In 2003, the Government of Kerala introduced a new project through the State Poverty Eradication Mission (Kudumbashree), catering to these unreachable poorest of poor, called Asraya. Providing the basic and primary needs to those who are most deprived in the society. Later the name changed into Destitute free Kerala in 2017.

BUDS & BRC's school-

Kudumbashree initiated the Disability Mainstreaming Program Namely Buds. To avoid the sin of labelling and stigmatizing towards the mentally challenged, the school was named as "BUDs", school for mentally challenged children. And BRC (Buds Rehabilitation Centre) for above the age of 18.

Balasabha-

The Sabhas are structured neighbourhood network of children.

The prime objective of constituting Balasabhas is to prevent inter-generational transmission of poverty through capability enhancement of children. Small Learning Groups for experimental and systematic learning, opportunities for understanding democratic process, participation in conserving environment, enabling children to unfold the intricacies of collectivisation are the basic focal points of Balasabha. Balasabha is set as the three-tier system as NHG, ADS and CDS level.

Suchithra S ma'am who deals with Organisation & Micro-Finance focus on the structural developments of kudumbashree, i.e. the 3-tier structure-NHG, ADS and CDS. Micro-finance is the core activity of kudumbashree mission. Thrift and Micro-credit, bank linkage loans are the basics.

On the 2nd second day at kudumbashree mission Ernakulam, got to know more about the Gender Self-Learning program. This program is managed by Shine T Money Sir. It focuses in promoting women's participation in the decisions that affect their lives, eradicate poverty and inequality, prevent the exploitations against them and sustainable development can be achieved. Also, the programmes aim to focus on creating women friendly NHG areas and living situations to ensure women empowerment to achieve full citizenship.

Ajith PA, DPM of Micro-Enterprise. As a manager of ME he pin pointed that ME is the main strategy and an important asset of kudumbashree. The Mission developed specific strategies analysing 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.

Anoop K M sir (DPM of Social Development) was my Internship guide. He assigned me to CDS kudumbashree in kottuvally panchayat.

On 15th of June, started next stage of internship in kottuvally kudumbashree CDS office situated in the kottuvally panchayat premises.

Arrived at 10:00 am and I met with the CDS chairperson Shantha mam, with a self-introduction and handed over the letter from kudumbashree district mission to CDS chairperson. She introduced me to other staffs in kudumbashree CDS., the office consists of 1 accountant, Resource person, chairperson, vice-chairperson. Shantha mam asked my personal details and then we come directly to the topic, the history of kudumbashree, the base level, about my panchayath features, how many wards and how many units of kudumbashree, she gives a brief picture of kottuvally kudumbashree CDS.

2nd Week

Understanding and studying the basics of kudumbashree structure, various plans and schemes are one of the objectives of the internship. The books, reports and informal interviews with the office staffs made me achieve that objective. There is always something new in the kudumbashree mission like in case of its projects, activities, policies, kudumbashree is like running with trend in every sector.

Learned about kottuvally panchayat features like, it's an inland coastal area because of that kudumbashree is giving subsidy up to 75%. Anyone who is a member of kudumbashree or family of that kudumbashree member (husband or son or daughter) will get the benefit. Any activity which is considered by them to make their livelihood can have this subsidy.

There is total 189 micro enterprises in kottuvally panchayath, and these ME's development is one of the significant strategies of Kudumbashree Mission to facilitate economic empowerment of the poor. Tailoring unit, Catering unit, Candlelight unit, Garments, Rosery unit, Provisional store, Retail fish business, Chinese nets, beauty parlour. Etc, are some of the Micro-enterprises.

Shantha Ma'am instructed me to attend the CDS meeting for to understand how a kudumbashree CDS meeting is being held. The meeting conducted with safety protocols instructed from the mission.

3rd Week

Kudumbashree is evolving according to the trends happening in the society whether in technology, employment, livelihood..., anything that lead to development. Keeping up with the trends is one thing that raise the kudumbashree mission fame world-wide.

This week I focused on the kudumbashree mission implementation of centrally sponsored program also other than from its own programs. DAY-NRLM, MKSP, DDU-GKY, SVEP are the centrally sponsored programs implemented in kottuvally panchayat.

Under the MKSP program, farming of different crops is being cultivated by JLG (Joint liability Groups) around kottuvally panchayat, this week I went to see those farming and farmers and conducted semi-structured interviews and through informal communication I gather information about the crops and crop rotation, and also happen to make a healthy relationship with them. The farm I visited by cultivated by the CDS member itself, the crops were ginger, turmeric, ladies' finger, Taro, beans, bitter gourd, brinjal...etc. And also, Aisha Ma'am also showed me animal husbandry units and get to know about the loan schemes and procedures to start an animal husbandry as well as crop cultivation.

Posting ledgers and helping the staffs around the office made me happy that I'm doing something for them also.

The office staff always helped me with doubts and questions. Thinkal Ma'am (Resource person) and Bincy ma'am (Accountant) always took effort to answer my questions in-between their work.

4th week

Under the social Development program, BUDS school is being at the verge of starting its working but delayed due to some political intervene. Other activities such as DFK, Balasabha are being effectively carried on. Studying these activities and how they are implemented are the objectives of mine.

Then I look more into the gender program by kudumbashree, gender program is kind of like empowering the women through self-learning about various topics in our society. Topics range from women & employment, health, mobility, gender justice & equality, equal salary etc.

Because of the corona pandemic the most of the activities conducted outside and public are either stopped or reduced.

Moreover, I get to know more about my panchayat and its features. While working there sometimes I thought that the kudumbashree members are doing much worth than the politicians.

5TH Week

As an intern I want to help the kudumbashree staffs in their work, running errands for them for their paperwork was one of them. Handover the letters to municipality, district mission office was done by me in my internship period. Helping in their office works. Informal communications with them helps me to understand more about kottuvally panchayath and about the kudumbashree functioning.

6th Week

The kudumbashree CDS panel members are elected and they administer the kudumbashree CDS for about 3 years, and I worked there in their last months, normally the ending of one governing panel will be in presenting their annual reports and awarding and other ceremonies but due to covid 19, these were cancelled.

The administrative made a circular to present the annual reports on a video clip lasting not above 10 min.

The annual report presentation video of kottuvally panchayath kudumbashree was done by me with assist from my friend.

Learnings & Observation

- Community development has high scopes in the growing economy.
- Practical implementation of project is a hectic task.
- Proper passage of information at right interval and through right channel helps in reducing confusion among local people which helps in implementing a project.
- learned the difficulty in having a biased political rule over them.
- Maintaining household work & job work from women is impressive.
- Awareness about kottuvally panchayat and implementation process through panchayat level.
- Improvising evolving kudumbashree.
- Learned to communicate and enquire in a professional manner.
- Community development has high scopes in the growing economy.
- During the internship period the organization kudumbashree gave proper orientation and help.
- Realized the commitment & hard work of members towards the kudumbashree mission

Summarized Suggestions:

- Encourage women to engage in social media so they can understand the current situation of youth culture and trends.
- More focus on rice cultivation.
- Need increase in production and large storage facilities for kudumbashree products.
- Extend the kudumbashreebazaar.com online facility.
- Need Proper marketing and standardization of prices, so as to make their identity known and occupy a shelf at super markets.
- Common branding under kudumbashree logo and packaging.

Conclusion

In conclusion, in my endeavour to study the different projects and programs initiated by kudumbashree mission to attain the 3 domain areas i.e., Empowerment, livelihood & social development. I have witnessed the extreme strength and resilience displayed by these women, their enthusiasm and eagerness to learn and work ethic and commitment to the mission. Kudumbashree mission provides all support to these women, for empowerment. At these times the mission recognizes its shortfalls & is seeking to improve itself and minimize all limitations.

Reference

Websites:

- <https://www.kudumbashree.org/?q=home>

Manual:

- Organization Files, Circulars & Reports
- Kudumbashree CDS Bye law-book
- Kudumbashree school textbook.