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**SCALING UP KUDUMBASHREE—COLLECTIVE ACTION
FOR POVERTY ALLEVIATION AND WOMEN'S
EMPOWERMENT**

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Abstract

This paper discusses the factors that enabled and constrained the scaling up of a multisectoral poverty alleviation program called Kudumbashree, initiated by the government of Kerala (GOK), India, in 1998 to eradicate poverty by 2008. It also discusses some potential threats to and trade-offs of scaling up Kudumbashree. This report draws primarily upon the available literature and qualitative data collected during a five-day visit to Kudumbashree in March 2003.

In 1991, the GOK, along with UNICEF, initiated the Community-Based Nutrition Program (CBNP) in Alleppey town to improve the health and nutritional status of children and women. CBNP facilitated collective action by forming and developing the capacity of three-tiered community development societies (CDS), the members of which are exclusively women. Women from families identified as poor using a nine-point nonincome-based index were organized into neighborhood groups (NHGs) comprising 20–45 families. Each NHG elected a five-member committee called the neighborhood group committee (NHGC) to coordinate and facilitate action at the NHG level. The NHGs were federated at the ward level as an area development society (ADS). The ADS was then federated at the municipal level as a CDS.

Based on the positive experiences in urban Alleppey, and subsequently in rural Malappuram, the GOK scaled up the CDS strategy to the entire state in 1998 under the name Kudumbashree. The State Poverty Eradication Mission implements Kudumbashree through the Department of Local Self-Governments (LSG), formed and empowered in 1992 by the 73rd and 74th constitutional amendments. Convergence of various government programs and resources at the CDS level, participatory antipoverty planning and implementation, formation of thrift and credit societies, and development and nurture of microenterprises, are the key Kudumbashree strategies.

Our findings show that an enabling environment, especially decentralization and the concurrent devolution of finances to the local government bodies (LGBs), was critical in scaling up Kudumbashree. The CDS structures are now considered as a further step to

decentralization. As the CDS structures are affiliated to the LGBs, their financial sustainability is ensured through various modalities, e.g., convergence, women's component plan, and earmarked assistance to women's self-help groups (SHG). The unique context of Kerala, coupled with leadership of a few motivated and innovative officials, was key in both the decentralization and scaling-up process.

Kudumbashree itself is an interdepartmental initiative, making it a good model of a multisectoral response to poverty alleviation. Other institutional arrangements, such as partnerships with the central government and the National Bank for Agriculture and Rural Development (NABARD), continue to play a role in an expanded response to poverty alleviation through CDS structures. Training and capacity building of the LGBs and the CDS/ADS/NHGs was critical in building ownership.

Two factors initially constrained the scaling-up process. The government initially wanted to include all women, not just those below the poverty line in the CDS structures. The negotiations between various stakeholders delayed the process by a year and a half. Many LGBs resisted strengthening of the CDS/ADS/NHGs, as they perceived them to be a threat to their authority. This still continues to be a problem in many *gram panchayats*.

The potential threats and trade-offs include a shrinking focus on maternal and child health and nutrition issues with an increasing preoccupation with microenterprise initiatives. The quality of collective action needs to be further strengthened. The current plans tend to be a catalogue of individual needs with group needs often not addressed, and there are signs that the NHG/ADS/CDSs are becoming bureaucratic.

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Acronyms

ADS	area development society
APL	above poverty line
BPL	below poverty line
CBNP	Community-Based Nutrition Program
CBO	community-based organization
CDD	community-driven development
CDS	community development society
GOI	government of India
GOK	government of Kerala
ICDS	integrated child development services
LGB	local governing bodies
LSG	local self-government
NABARD	National Bank for Agriculture and Rural Development
NHG	neighborhood group
NHGC	neighborhood group committee
TCS	thrift and credit society
SHG	self-help group

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Key words: scaling-up, women, empowerment, poverty, collective action, Kerala, India

1. Introduction

Inspired by the innovations in participatory development in the early and mid-1990s, the Government of Kerala (GOK), India, initiated Kudumbashree in 1998 to alleviate poverty in the state by 2008 by empowering women through collective action. To facilitate collective action, Kudumbashree focuses on formation and capacity building of three-tiered, community-based organizations (CBOs) of poor women known as community development societies (CDS). The main expression of community-driven development (CDD) in this context is the fact that women members of the CDS collectively make development decisions that affect them.

The primary purpose of this paper is to examine the scaling-up process of Kudumbashree¹ and the factors that constrained and facilitated this process. Using qualitative methods and a review of the literature, this paper discusses

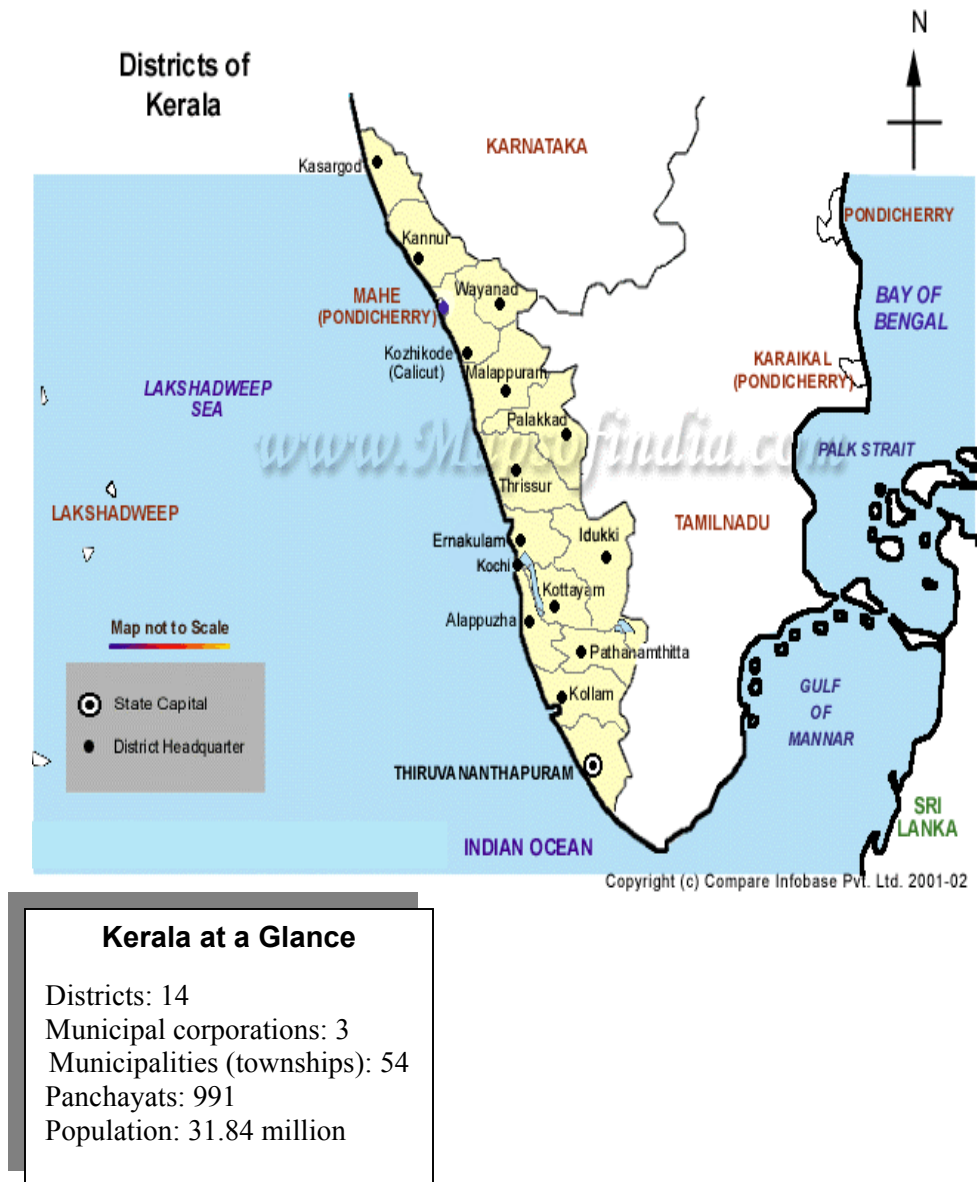
- phases of scaling-up—the pilots, the expansion to all urban areas, and impacts;
- evolution of Kudumbashree and its progress;
- factors that facilitated or constrained the scaling-up process, including catalysts; and
- potential trade-offs and threats to collective action due to scaling-up.

Background

The south Indian state of Kerala (Figure 1) has long been held up as a model of development. It is often cited as an example of what public action and mass mobilization can achieve in conjunction with responsive democratic governments. Caste reform movements of the 19th and 20th centuries, and peasant and labor movements in the second half of the 20th century, led to widespread radical reforms.

¹ By scaling up KDS, we essentially mean scaling up of the CDS approach.

Figure 1—Map of Kerala, India



Despite its poverty, Kerala has achieved human development results that are outstanding in comparison with the rest of India (see Table 1). Gender equality gains (including inclusion of women in education) helped reduce fertility rates and improve maternal and child health. But advances in social development failed to spur economic development.

Table 1—Human development indicators in 2003: Kerala versus All-India

Indicators	Kerala	India
Population below poverty line (percent)	13	26
Net per capita domestic product (Rs.)	9,542	9,647
Sex ratio (female/male, per 1,000)	1,058	933
Literacy (percent)	91 (94 m/88 f)	65 (76 m/54)
Rural female literacy	87	47
Life expectancy at birth (years)	73	61
Infant mortality rate (per 1,000)	14	68
Maternal mortality rate (per 100,000 live births)	198	407
Total fertility rate	2	3

Source: UNDP 2003.

In the 1980s, Kerala experienced an economic surge mainly attributable to a construction boom and increased remittances from Gulf migration (State Planning Board 2001). But studies in the early 1990s questioned the sustainability of the “Kerala model” in light of subsequent economic stagnation and rising social expenditure (Vernon 2001). In this context, in recent years, there has been an increasing emphasis on the persistent poverty in the state.

In the 1950s and 1960s, Kerala followed the human development path to poverty reduction. The GOK made substantial investments in improving health and educational infrastructure throughout the state. Simultaneously, a combination of proactive policies related to food security, social security, legislative support for land reform, labor laws, and institutional mechanisms (e.g., industrial relations committees) helped reduce poverty by expanding entitlements (State Planning Board 2001).

Since the late 1970s, Kerala’s poverty reduction strategies have moved in tandem with the national policy of “direct attack” on poverty. The direct attack was primarily through two modes: providing subsidized assets for self-employment at the individual and group levels and providing wage employment with or without food aid through public works programs. Over the past two decades, these programs have undergone various modifications, but the essential approach has remained the same (see Appendix 1).

In India, traditional antipoverty programs have largely failed to achieve their objectives. Apart from problematic designs and bureaucratic implementation, the failure to adopt a holistic view of poverty and the absence of democratic decentralized planning are also responsible (State Planning Board 2001; Isaac et al. 2002).

Current Context and Initiatives

Kerala seeks to achieve a breakthrough in poverty reduction through decentralization of the state government and empowerment of women's groups. These recent policy initiatives, including participatory planning, decisionmaking, and implementation, combined with fiscal devolution, are the primary components of the "new Kerala model."

In 1998, the GOK launched Kudumbashree with the active support of the government of India (GOI) and the National Bank for Agriculture and Rural Development (NABARD) to eradicate absolute poverty in Kerala within 10 years (see Box 1). The State Poverty Eradication Mission implements this project through the department of local self-governments (LSG), formed and empowered in 1992 by the 73rd and 74th constitutional amendments.

Box 1: Kudumbashree Mission Statement

To eradicate absolute poverty in 10 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.

2. Objectives of the Study, Methodology, and the Structure of the Report

Objectives

The broad objectives of this study are to describe the evolution of Kudumbashree, examine the factors that facilitated or constrained the scaling-up process, and better understand the threats to and trade-offs of scaling up Kudumbashree.

Methodology

This report draws primarily upon the available literature and qualitative data collected during a five-day visit to Kudumbashree and its CBOs in March 2003. In addition to the Kudumbashree office at the state level, the visit included meetings at district offices and Kudumbashree CBOs (urban and rural) in three southern districts of Kerala: Alleppey, Kollam, and Thiruvananthapuram. The qualitative methods employed were focus group discussions, key informant interviews, and observations. The checklist of questions presented in the overview guided the discussions (see Appendix 2).

Structure of the Report

The structure of the paper is as follows:

- Section 3 describes the pilots, including the evolution of the CDS, its structure, activities, and what is known of its impacts;
- Section 4 describes the evolution of Kudumbashree, its vision, progress to date, and what is known of its impacts;
- Section 5 analyzes the scaling-up process of Kudumbashree;
- Section 6 examines in detail the catalyst for Kudumbashree expansion—decentralization and fiscal devolution of the state government;
- Section 7 discusses the factors that enabled and constrained the scaling-up process;

- Sections 8 and 9 examine the capacities and institutional arrangements, respectively;
- Section 10 is an in-depth discussion of some potential threats and trade-offs due to the rapid scaling-up of Kudumbashree; and
- Section 11 presents conclusions.

3. The Pilots and the Evolution of Community Development Societies (CDS)

Innovations in participatory development in Kerala in the early 1990s inspired the conception and scaling-up of Kudumbashree. These developments are described below.

Urban Basic Services (UBS) and Urban Basic Services for the Poor (UBSP)

In 1987, the United Nations Children’s Fund (UNICEF) and the Government of India sponsored the Urban Basic Services (UBS) program for those living in slums. Later, it was expanded to the “urban poor residing in low-income neighborhoods” and was named Urban Basic Services for the Poor (UBSP). UBSP was based on the fundamental principle of community participation in identifying needs, planning, prioritizing, implementing, monitoring, and feedback. A three-tiered community structure was instituted to enable poor women to participate in planning and implementation, but their participation was minimal (Oommen 1999).

Alleppey Urban Model: Alappuzha Community Based Nutrition Program (CBNP)

In this context, UNICEF and the Alleppey Municipal UBSP initiated a community-based nutrition program (CBNP) in Alleppey in 1991. CBNP was a pilot to sensitize UBSP to nutrition issues in Alleppey (Gopalan, Bhupathy, and Raja 1995). The specific nutritional objectives of the project were to improve the nutritional status of children ages 0–5 as measured by weight-for-age and improve the nutritional status of women ages 15–45 as measured by weight and height.

A survey of 5,728 households living in 7 of 36 wards of Alleppey town was conducted “to develop a simple measure that would enable local community members to identify the multiple factors that cause malnutrition and, consequently, mortality and morbidity.” Nine risk factors were identified; families with four or more of the following risk factors were classified as below the poverty line (BPL):

1. *kutcha* (mud) house,
2. no access to safe drinking water,
3. no access to sanitary latrine,
4. illiterate adult,
5. not more than one earning family member,
6. family getting only two meals a day or less,
7. presence of children below age 5,
8. alcoholic or drug addict,
9. scheduled caste or scheduled tribe family.

With the active involvement of the community, 2,003 high-risk households (about 30 percent of the surveyed population) were identified.

Using UNICEF’s Triple A approach, a package of interventions were identified:

1. enrollment of illiterate adults in the Total Literacy Programs and ensuring that every child attends and completes primary school,
2. income-generation schemes for unemployed women,
3. shelter upgrading,
4. provision of household sanitary latrines,
5. provision of safe drinking water,
6. thrift and credit societies for improving access to credit,
7. health and nutrition education to improve childcare practices,
8. better use of existing health and integrated child development services (ICDS) programs,

9. improving food availability through kitchen gardens and other innovative measures such as foodgrain banks,
10. activities to address other special problems identified in the communities.

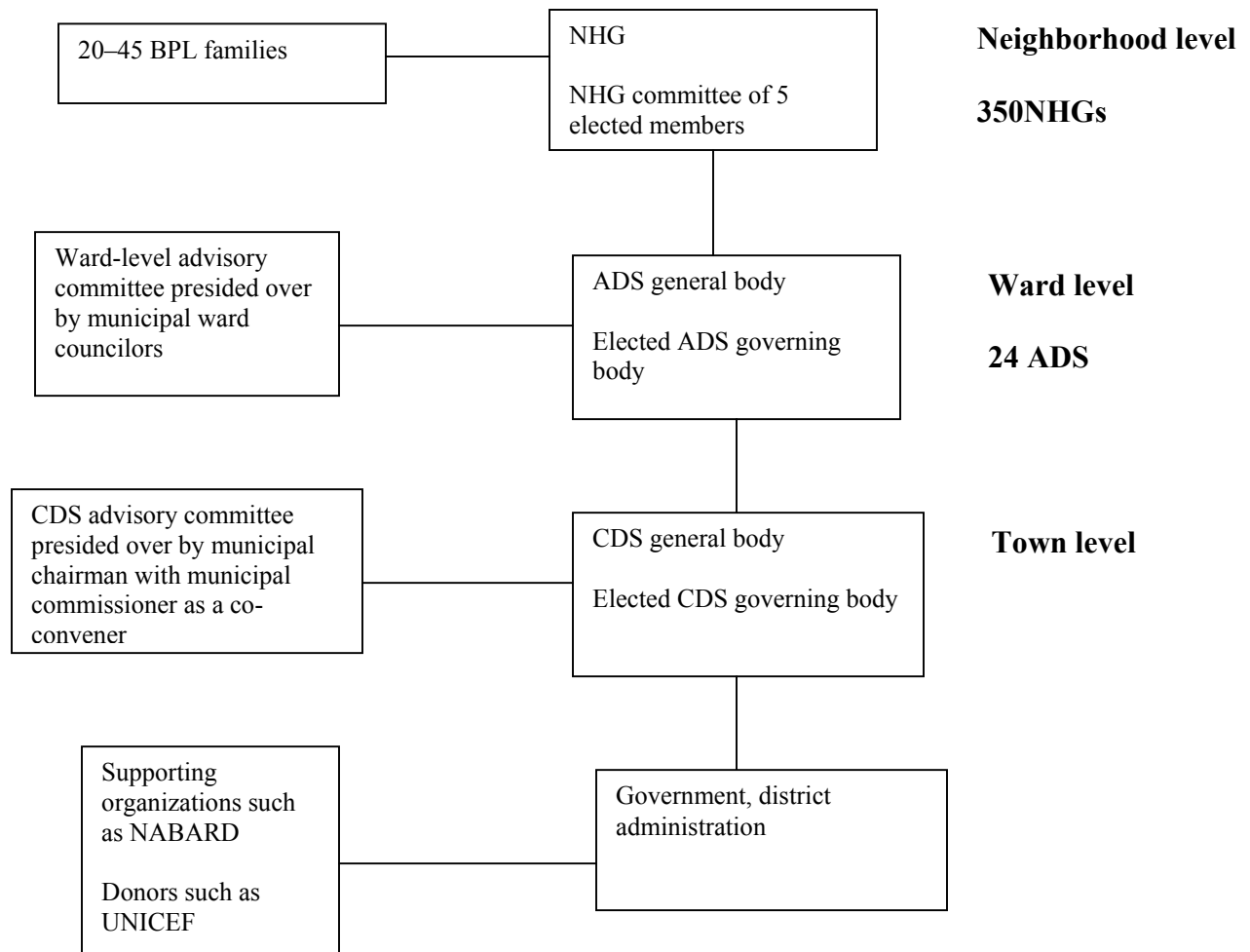
The project envisaged that eliminating or reducing the impact of the identified risk factors would reduce the prevalence of malnutrition.

CDS Evolution

The next step in the Triple A approach focused on evolving strategies to implement the identified interventions. Discussions with various stakeholders highlighted the inadequacies of existing government systems and programs to address the needs of the poor. They felt a need for a community-level administrative/delivery system that would enable the poor to plan, mobilize resources, and implement programs in partnership with the government. Thus the system of the Community Development Society (CDS) emerged with a unique set of bylaws (Gopalan, Bhupathy, and Raja 1995). The CDS bylaws empowered CDSs to approach and receive funds from the government, NABARD, banks, and other donors. They maintained bank accounts and were directly responsible for implementing all planned activities at the municipal and ward levels.

CDS Structure

Families identified as poor were organized into neighborhood groups (NHGs) by a community organizer, an employee of the municipality. Each NHG consisted of 20–45 BPL families. Each NHG member elected a five-member committee called the NHG committee (NHGC). The NHGs were federated at ward level as area development societies (ADS). The ADSs were then federated at the municipal level as CDSs (see Figure 2).

Figure 2—Organizational structure of NHG/ADS/CDS in Alleppey

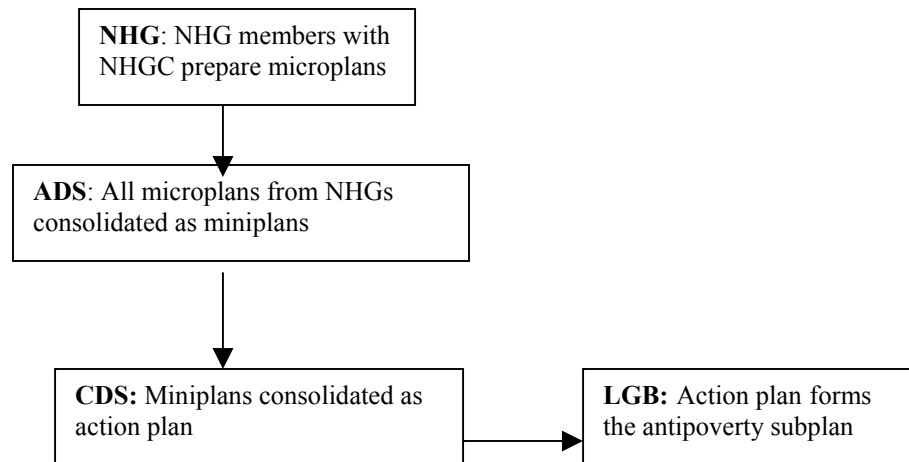
Notes: NHG = neighborhood group; ADS = Area Development Society; CDS = community development societies.

CDS Key Strategic Activities

- *Participatory planning and implementation.* NHG members prepared a “microplan” for their area, based on their needs. The ADS governing committee received all the NHG microplans, integrated them, and prepared the miniplan. The miniplans were given to the town CDS, which integrated them into “CDS Town Plan”/action plans. The CDS plans formed the antipoverty subplan of the municipality. At the neighborhood level, the NHGC was responsible for

motivating NHG members and facilitating implementation of programs (see Figure 3).

Figure 3—Participatory planning in the Community Development Societies (CDS)



Notes: NHG = Neighborhood Group; ADS = Area Development Group; CDS = Community Development Society; LGB = Local Governing bodies.

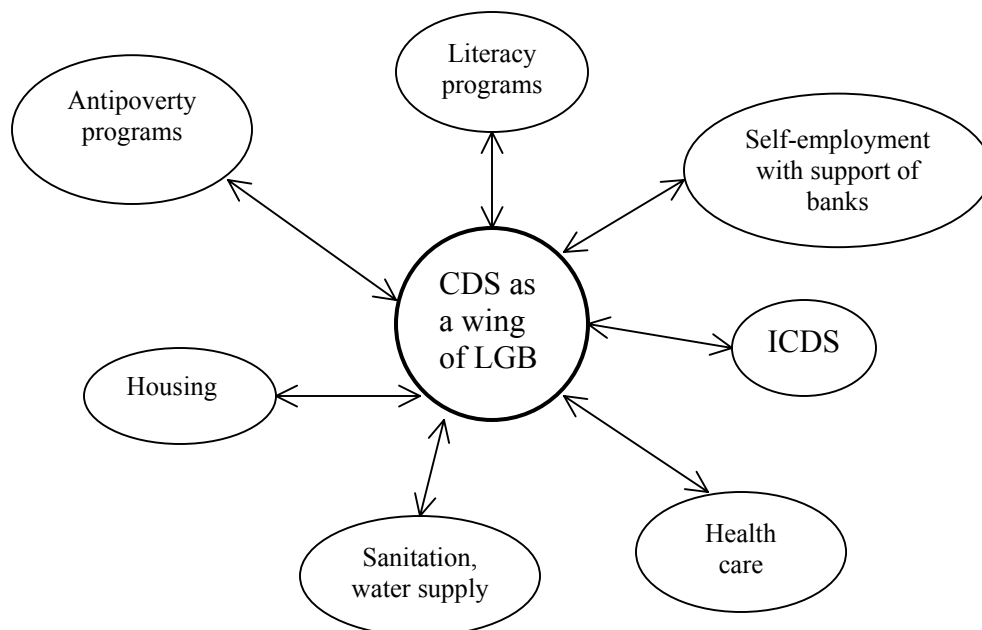
- *Thrift, credit, and micro enterprise.* The NHGs were encouraged to form thrift and credit societies (TCS). The NHG income-generators volunteer collected thrift (small savings) from the members every week. The collections were used for lending for contingent and consumption needs as well as financial assistance to start income-generating activities.

Recognizing the potential of the NHGs, NABARD extended microcredit services to these groups through its linkage-banking scheme (see Sharma 2004). Under this scheme, NABARD rated the NHGs on a 15-point index. NHGs that met the criteria were linked to commercial banks. Banks charged the NHG members a concessional interest rate of 10.5 percent on loans. NABARD refinances commercial banks at the rate of 6.5 percent.

- *Convergence.* Functional fragmentation has historically resulted in ineffective and inefficient antipoverty and social welfare programs. These disparate

programs contributed to the failure to address the multiple causes and manifestations of poverty and undernutrition. The CDS sought to bring under a single umbrella all departments and agencies so that all activities and programs aiming to benefit the community as a whole or individual NHG households could be planned and implemented in an integrated fashion (see Figure 4). As an example of convergence, the Government of India, inspired by the model, issued guidelines to use CBNP as a launch pad for Swarna Jayanti Shahari Rozgar Yojana implementation (SJSRY, an urban poverty alleviation program) (see Appendix 1). Participatory planning and implementation were to enable effective convergence.

Figure 4—Schematic diagram of convergence at the CDS



Notes: CDS = Community Development Society; LGB = Local governing bodies; ICDS = Integrated Child Development Services.

The Kudumbashree staff mentioned that as the other wards in Alleppey realized the benefits (e.g., better access to government programs, training, and credit) of organizing into NHGs, they started demanding the CDS. In 1994, the CDS approach was

expanded to the entire municipality. Also, the GOK made a statutory provision to allocate 2 percent of municipalities' own revenue for poverty eradication through CDS structures. An urban poverty alleviation (UPA) Cell was instituted at the state level to coordinate CDS activities.

The Alleppey municipality CDS won the “We, the Peoples: 50 Communities” award, initiated in commemoration of the Fiftieth Anniversary of the United Nations in 1995.

Malappuram Rural Model

Malappuram is one of the 90 most underdeveloped districts in India (Kudumbashree 2003). The district has the highest fertility rate (3.4) and the highest infant mortality rate (40 per 1,000 live births/year) in Kerala, with the lowest per capita income of Rs 1,257 (State Planning Board 2002). The literacy rate is an impressive 88.6 percent due to the mass literacy campaigns of the early 1990s. But the unemployment rate is high: the latest census shows that 75.9 percent of the district's inhabitants are nonworkers. The female work participation rate is a mere 6.6 percent (Census of India 2001).

The enthusiasm of the literacy campaign volunteers was harnessed to identify the poor and organize the CDS structures in the *gram panchayat* (rural) and municipalities (urban) (see Appendix 3 for the structure of rural LGBs—the *Panchayat Raj* institutions). By 1994, with UNICEF, the CDS approach was extended to the entire district. Currently, there are 4,763 NHGs, 853 ADSs, 101 panchayat CDSs, and 5 municipal CDSs, with a membership of 170,000 women. Malappuram CDS is the largest women's nongovernmental organization (NGO) in Asia (Kudumbashree 2003). The Rural Development Department of Kerala issued guidelines to utilize the CDS system to implement the Swarnajayanthi Grama Swarozgar Yojana (SGSY) program in the rural areas. Thrift and credit societies and microenterprises gained momentum, but the focus on nutrition lost momentum, despite the retention of the CBNP name.

In 2000, the Commonwealth Association awarded this model a gold medal for public administration and management for its best practices in “service to the public.”

Scaling Up to Urban Areas

In 1995, under the leadership of the UPA cell, the CDS approach expanded to all urban areas in the state and to all rural areas of Malappuram.

Impacts of Community Development Societies

There are no rigorous impact evaluations of CDS. Available relevant studies and their findings are below. Gopalan, Bhupathy, and Raja (1995) critique activities undertaken by the NHGs in Alleppey but do not evaluate the outcome, i.e., the study does not provide data on the impact of CBNP on maternal and child nutrition, poverty alleviation, or women’s empowerment. Oommen (1999) conducted a cross-sectional study of the impact of four urban CDSs (including Alleppey) and the rural CDS of Malappuram.² This is the most comprehensive study of CDS to date, and it shows that output indicators of Alleppey and Malappuram CDS were superior to the four other district CDS studied. This could be because of the intensive inputs into these CDS in the pilot phases.

Neither the methodology nor the analyses of these studies were very sound, but a summary of the findings is below.

- *Thrift and credit societies (TCS)*. Oommen found that TCSs were primarily concentrated in Alleppey and Malappuram compared to four other districts (urban CDS). Overall, only 58 percent of the NHG women belonged to the TCS.
- *Microenterprise*. Oommen surveyed 96 microenterprise units.³ Seventy-five percent of the surveyed units in Alleppey, 51 percent in Malappuram, and 100

² All the CDS in the study have been in existence for at least four to five years.

³ Mostly in Alleppey and Malappuram and a few units in Thiruvananthapuram and Attingal.

percent in Thiruvananthapuram and Attingal reported regular income from microenterprise. About 65 percent of them considered the income from the enterprise to be significant. The asset value of the enterprises increased by 36 percent in three years.

- *Convergence.* In Alleppey, Gopalan, Bhupathy, and Raja (1995) found the convergence of the line department activities to be fair. However, ICDS and maternal child welfare centers were yet to be linked with the CDS effectively. Sporadic health education campaigns were organized by CDS without a specific strategy for the theme, messages, and materials. Oommen's findings show that the convergence of activities was relatively better in Alleppey and Malappuram than in other districts.
- *Participatory planning and implementation.* The studies strongly indicate that the effectiveness of this activity is limited. For example, Oommen observed that in Kasargode CDS, activities were entirely led by the municipality, with very little participation and decisionmaking from the CDS members. The CDS chairperson did not know that she was a member of the UPA management committee, and she was never a part of the deliberations.

Evidence of impact is not clear, but the available data are summarized below.

- *Maternal and Child health.* In Malappuram, Oommen observed pockets of unimmunized children. He noted poor knowledge about the need for safe drinking water, immunizations, and disease prevention among mothers. Comparing the baseline survey of 5,728 families in 1992 municipality by Gopalan, Bhupathy, and Raja, and the survey of NHG households in 1999 by Oommen in Alleppey, there were no insights into the impact of the program on children's nutritional status (Table 2). The studies are not comparable for two important reasons:

1. Gopalan, Bhupathy, and Raja's sample was from the general population in Alleppey, while Oommen's sample was explicitly from the NHGs. Possibly, the higher rates of malnutrition in the Oommen sample and lower rates in Gopalan, Bhupathy, and Raja's are due to the overrepresentation of the malnourished in the NHG sample.
2. Gopalan, Bhupathy, and Raja measure the malnutrition rates of children below age 5, while Oommen does so for children below age 15. In the latter study, children above age 7 would not have been reached during the critical growth periods, since the program was in effect only for seven years.

Table 2—Weight-for-age (underweight) of children in Alleppey

Indicators	1992 Baseline * (sample from general population)	1999** (sample from the NHG families)
	(percent)	
Normal	59.0	32.5
Mild	20.3	44.9
Moderate	15.4	21.1
Severe	3.9	1.32

Source: *Gopalan, Bhupathy, and Raja 1995; **Oommen 1999.

- *Poverty reduction.* No data exist regarding the overall impact on poverty. The following data show progress with respect to some of the risk factors of the nine-point poverty index but not others (Oommen 1999). Caution needs to be exercised in interpreting the results below, as the study design did not permit analysis of direct effectiveness.
 - *Housing.* In the CBNP baseline surveys in 1992, 86 percent of households surveyed in Alleppey, and 78.9 percent in Malappuram, had *kutcha* houses. In 1999, 44.2 percent of NHG households surveyed in Alleppey, and 42 percent in Malappuram, had *kutcha* houses, indicating a substantial improvement in housing conditions of the poor in both districts. In Attingal and Thiruvananthapuram, progress was minimal, indicating an inconsistent progress across CDSs.

- *Literacy.* Illiteracy rates were disturbingly high. Of the surveyed NHGs in 1999, an average 39.6 percent of households had at least one illiterate member. The rate was as high as 31.4 percent, even in Alleppey.
- *Drinking water.* The proportion of households without drinking water ranged from 18.2 percent in Attingal to 64.2 percent in Kasargode, with an average of 44.8 percent. In Malappuram, 46.2 percent lacked access to drinking water before CBNP; the reduction to 42.8 percent in 1999 indicates a slight improvement.
- *Women's empowerment.* The findings of the Gopalan and Oommen studies regarding the impact of women on women's empowerment (social, economic, and political) are highly encouraging.

A good majority of the members in the active NHGs have acquired self-confidence, a sense of security, communication skills, recognized their innate capabilities, and above all learnt group dynamics.

—Oommen 1999

- Access to information and knowledge due to NHG membership was highly valued by the respondents in Oommen's study. Women in NHGs started demanding legal literacy.
- Gopalan reports women having control of their income from microenterprises.
- In Alleppey, NHG women undertook an anti-arrack movement to reduce consumption of alcohol. Oommen reports alcoholism to have been reduced from 55 percent in 1992 to 25 percent in 1999.
- Women's participation in political structures has increased, but Oommen observes that this was more due to a reservation of LGB seats for women.

4. From Pilots to Kudumbashree

The GOK decided to scale up the CDS approach throughout the entire state under the name "Kudumbashree" in April 1998 (see Figure 7). For this purpose, the GOK

created the Poverty Eradication Mission⁴ (UPA became part of this) under the Department of Local Self-Government (LSG). About 19 line departments seconded their staff to Kudumbashree. At present, there are about 114,844 NHGs covering urban, rural, and tribal areas of Kerala, with 1,049 CDSs at the LGB level (see Figure 5).

Figure 5—Neighborhood Groups (NHGs) in districts of Kerala



⁴ A committee was constituted with representation of NABARD, the Department of Local Administration, and the State Planning Board. Per the committee's recommendation, the GOK constituted Kudumbashree Poverty Eradication Mission.

Kudumbashree Vision and Strategy

Formerly primarily an urban initiative, Kudumbashree CBOs have expanded to all rural areas. Kudumbashree's strategic activities essentially remained the same as the CBNP of Alleppey and Malappuram. Like the pilots, the principal goal of Kudumbashree is poverty alleviation through empowerment of women. The following key approaches of CBNP continue in the scaled-up Kudumbashree:

- using a transparent nine-point index to identify the poor,
- CBOs of poor women,
- participatory planning and implementation of antipoverty and social welfare programs, and
- convergence.

Crucial developments in Kudumbashree include the increasing leadership and cooperation of LGBs and an emphasis on women's active participation in ward-level meetings (*grama sabhas*⁵) in rural areas and block meetings in urban areas. However, the focus on maternal and child health and nutrition has lost momentum, in favor of economic activities. On the whole, the vision of nurturing an innovative environment within CDS/ADS/NHG levels has continued in Kudumbashree. These issues are further discussed later.

Kudumbashree Progress

The following section describes the key achievements of Kudumbashree to date.

- *Thrift and Credit Societies (TCS)*. Kudumbashree promotes TCS at the NHG level to facilitate the poor to save and improve their access to credit. Kudumbashree revitalized TCS with almost all NHG members belonging to these groups (see Appendix 4). A member can borrow up to four times her savings.

⁵ *Gram sabha* are ward-level assemblies of all the voters.

Our field study shows that easy access to credit is one of the most important reasons for women's participation in NHGs. However, Table 3 shows that the credit is only equal to or slightly higher than the thrift amounts, showing that effective linkages with banks have not yet been established. From conversations with the Kudumbashree staff, it was clear that some CDSs are experiencing problems in linking with commercial banks. Rectifying this situation is one of the top priorities of Kudumbashree. On the current status of linkage banking, it is evident from Table 4 that rapid strides are being made in linking more NHGs to the commercial banks through NABARD.

Table 3—Thrift and credit operation (Rs million, as of January 31, 2003)

	NHG	Thrift	Credit
Urban	7,863	194.8	214.1
Rural	105,791	1,431.4	1,476.9
Tribal	1,190	8.6	4.9
Total	114,844	1,634.9	1,695.9

Source: Kudumbashree 2003.

The amount of each loan and the priority of disbursement are decided by the NHG members. The interest income from thrift is generally used for relending. The interest rates are usually steep, averaging 2 percent per month.⁶ The high interest rate discourages credit for consumption and ensures that the loans are for productive income-generation activities. In Alleppey, 88 percent of the TCS loans extended were for income-generating activities (Oommen 1999).

- *Microenterprise.* Kudumbashree staff, working with other relevant government departments and NABARD, identifies financially viable opportunities for the poor and promotes them aggressively. Currently, there are 14,125 viable microenterprises in urban areas and 47,000 microenterprises in rural areas. Some innovative microenterprise activities include catering services, courier services,

⁶ NHGs are free to charge any interest rate they believe prudent, though the commercial bank charges 10.5 percent and are refinanced by NABARD at 6.5 percent.

coconut delicacies (ice cream, milk shakes), ethnic delicacies, lease-land farming, and computer data entry services. Kerashree is a well-known coconut oil brand in Kerala, produced by Kudumbashree CBOs.

Table 4—Linkage banking—Target and achievement (April 2003)

Name of district	Number of NHGs		Number of NHGs linked	Amount of loan disbursed
	proposed for Linkage (2002-03)	Number of NHGs graded		
				(Rs million)
Thrissur	1,850	2,213	1,854	73.0
Alappuzha	2,100	3,372	2,014	53.6
Kollam	1,300	1,631	1,382	64.0
Ernakulam	1,250	1,333	1,333	29.5
Kozhikode	1,200	1,820	1,346	34.6
Trivandrum	1,050	2,935	1,147	29.2
Wayanad	1,550	2,855	1,065	100.5
Kannur	850	3,509	1,131	29.7
Kasaragod	1,750	1,163	923	10.6
Idukki	550	305	901	20.5
Kottayam	550	1,033	566	15.4
Pathanamth	1,700	279	498	9.5
Malappuram	375	326	493	39.0
Palakkad	825	766	472	10.4
Total	16,900	23,540	15,125	520.4

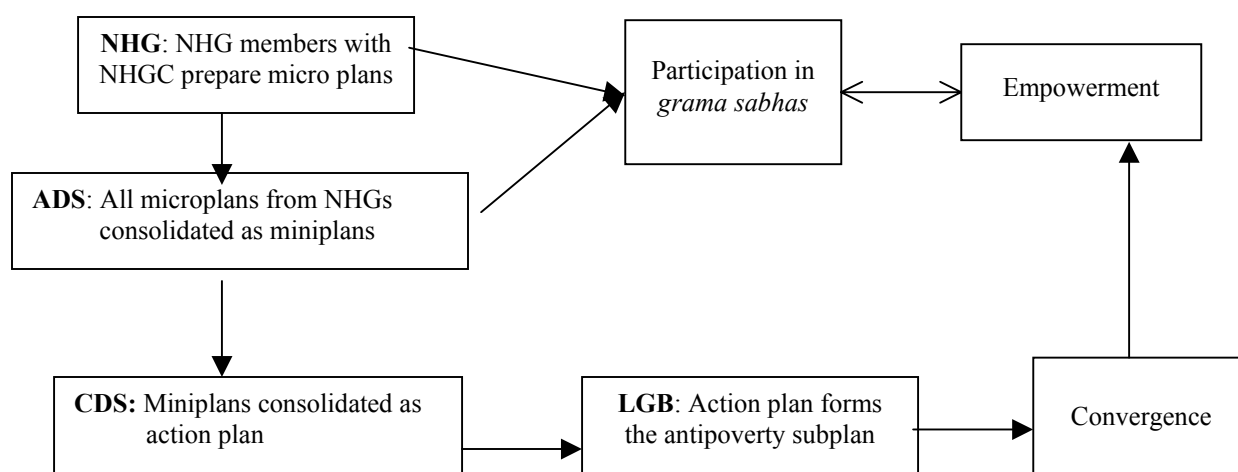
Source: www.kudumbashree.org

Note: NHG = neighborhood groups.

- *Convergence.* In 2002, Kudumbashree collaborated with a host of line departments and agencies, such as the Spices Board, the *Khadi* and Village Industries Commission, the *Khadi* and Village Industries Board, Schedule Tribe department, the Social Welfare Department, and the Industries Department.
- *Participatory planning and implementation.* As depicted in Figure 6, this activity involves grassroots, bottom-up planning, and implementation of programs. This component is strengthened by efforts to increase the leadership of LGBs without compromising the autonomy and decisionmaking power of the CDS. There is an increased emphasis on encouraging NHG women to actively participate in *grama sabhas*, thus politically scaling up. Active involvement in preparation of

antipoverty subplans and in the *grama sabhas* are expected to improve convergence and empower women. Community contracting is also gaining increasing popularity, but a few studies have observed that such projects were not cost-effective, as community members often lacked necessary information and expertise (Nair 2000).

Figure 6—Participatory planning in the CDS aiming to increase convergence and women’s empowerment



Notes: NHG = neighborhood group; NHGC = neighborhood group committee; ADS = Area Development Society; CDS = Community Development Society; LGB = local governing bodies.

Kudumbashree’s upcoming “Bhavan⁷ Shree” program is an example of implementation by the grassroots population. It is also an example of Kudumbashree trying to bridge the information and skills gaps for effective community contracting. In this program, Kudumbashree aims to motivate and train below-poverty-line (BPL) households to construct their own houses instead of waiting for years to obtain government-subsidized housing. Loans will be provided at subsidized interest rates of 7–8 percent per year. Kudumbashree aims to provide technical training to interested NHG members in building houses. The

⁷ Bhavan means a building.

NHG infrastructure volunteer is responsible for collecting interest. The CDS is responsible for ensuring prompt repayment of the loans and monitoring the implementation of the housing scheme at the grassroots. Thirty thousand houses per year for the next five years are expected to be built.

New Areas of Intervention

- *Arogya Swayam Sahaya Sangham (health self-help groups)*. Currently in the pilot phase, Kudumbashree is focusing on capacity building among NHGs to manage minor ailments as well as chronic diseases such as diabetes mellitus and to promote health by changing risky behaviors. Kudumbashree is training NHG health volunteers to this end.
- *Balasabhas (children's clubs)* are grassroots groups of the children of NHG members. The objective of these clubs is to boost healthy growth and development of children and to provide an atmosphere for informal learning.
- *Destitute identification and rehabilitation*. From its monitoring system, Kudumbashree learned that destitute families are being left out of NHGs. The Kudumbashree CBOs often failed to enroll the poorest of the poor in their vicinity. According to the Kudumbashree staff, this was perhaps because destitute families find it hard to contribute thrift, set up and run profitable microenterprises, or to express their needs. Destitute rehabilitation is going to be one of the thrust areas of Kudumbashree in years to come. Elected representatives at the state, regional, *gram panchayat*, and CDS levels have already been trained in related areas. The central government released Rs 80 million to Kudumbashree for a destitute rehabilitation and tracking program. A challenge fund of Rs 25 million earmarked in the 2002–03 state budget will also be used to strengthen this program. The state budget for 2003–04 has also earmarked funds to improve living standards of scheduled castes and tribes.

Kudumbashree's Impact

The scaling-up of CDS to all of Kerala's districts under the Kudumbashree umbrella started in the latter part of 1999, and the expansion process was complete by September 2002. It would be unreasonable to expect any impact yet in the newly formed Kudumbashree CBOs. Understandably, no impact evaluation of these Kudumbashree CBOs exists. An impact evaluation of Kudumbashree was not built into the program design. Baseline data were not collected before expanding to the entire state. An antipoverty survey that was conducted in 1998 by the state government could perhaps serve as a baseline for evaluation at a later date.

Impact evaluation at three levels, consistent with the objectives, is essential: poverty alleviation in terms of income, assets, and human development; participation (and its quality); and empowerment. Below is a summary of the findings from the field study, the available literature, and the Kudumbashree monitoring data. We also made observations throughout this paper regarding potential impacts (see Box 2).

Box 2: Observations from the Field Visits

1. Awareness about various programs and services has increased (as reported by NHG women), resulting in improved access of such programs and services.
2. However, participatory planning still remains largely a "supply-driven, demand-driven" process, where planning is limited primarily to availing individual benefits from government programs.
3. In active NHGs, women are confident and are capable of articulating their demands. The women have a "voice" and are appreciative of the "platform" that the NHGs provide.
4. Group activities have led to greater cohesion, serving as a social safety net in times of crisis, reducing the feeling of vulnerability, e.g., women contribute to the treatment of sick members of NHG households.
5. Considerable savings are being generated due to TCS, which provide credit both for both consumption-smoothing and productive purposes.
6. Thrift and credit societies are slowly but surely attracting bank credit facilities, based on the strength of the savings. However, NHGs are still facing constraints in realizing such linkages to the full potential.
7. NHG members are undertaking both group and individual microenterprises.
8. There have been instances where the NHGs have shown the potential for public action against social and economic injustice, e.g., women took action against illicit liquor brewing and domestic violence.
9. If implemented consistently, CDS has great potential to enlarge freedoms and capabilities of poor women.

- *TCS and microenterprise and economic empowerment.* Anand (2002), in a comparative study of SHGs, provides insights into the performance of Malappuram CDS with respect to thrift, credit, microenterprise, and women's empowerment. She shows that Malappuram CDS microenterprises contributed 24 percent of the family income of participants. Although this was lower than other NGO-led SHG microenterprises, this could be because NHG members are relatively poor and have less to invest to make a business productive. Also, many of these microenterprises were based around new enterprises, so perhaps these businesses just need more time to take off.

From the Kudumbashree monitoring data, it was evident that loans disbursed for consumption needs decreased over the years, with a corresponding increase in loans for productive activities (see Table 5). This could either be due to the positive impact of NHG membership on poverty alleviation, or discouragement of loans for consumption needs due to high interest rates. If it is the latter reason, this may deter the poorest women from accessing microcredit, but it might also keep them from going further into debt simply to meet daily needs. This requires further investigation, and the new destitute rehabilitation program may address some of these issues.

Table 5—Reasons for taking loans in 1998 and 2002 (urban only)

Reason for taking loans	1998	2002
	(percent)	
Consumption needs	71	12
Contingency needs	12	6
Festivity needs	10	4
Income-generation activities	7	78

Source: Kudumbashree 2002.

- *Convergence.* Apart from the Oommen study, we did not find studies regarding the effectiveness of convergence and its impacts. Our field study indicates that when NHGs are active, their members effectively access various programs and

services. In such cases, the CDS approach has potential for improving service delivery.

- *Quality of participation.* Available literature points to continued unsatisfactory participation of women in NHGs. Anand (2002) in Malappuram and Nair (2000) in Vithura *panchayat* observe that microplans are a wish list of individual needs. Group needs are often not addressed.
- *Political empowerment.* NHG women's participation in *grama sabhas* is still uneven. In Malappuram, Anand observes:

During the field survey about 73 percent of the members remarked that their participation in the political process was almost nil. Though 91 percent of the members in CDS groups attended the *grama sabhas*, some of them felt that there was no use in attending, as the major share of the *panchayat* funds went to politically affiliated persons. Others who attended the *grama sabha* at the initiative of the group leaders said that they merely sat as spectators.

Our study did not provide an opportunity to observe any *grama sabha* meetings. Focus group discussions with Alleppey's Patyoor *gram panchayat* CDS members revealed high participation of women in the *grama sabha*. The president of the *gram panchayat* provided leadership and encouraged women's participation in *grama sabhas*.

- *Social empowerment.* Discussions with the CDS/ADS/NHG members, as well as Anand's study, indicate that active participation in NHGs has resulted in an increased feeling of solidarity. There is evidence that NHGs act as social safety nets.

Now we know more about each other. Before, even though we were neighbors, we did not know each other's problems and we did not help each other. Now we do.

—Kollam CDS member

My NHG women have contributed to my husband's kidney transplant.

—Thiruvanthapuram NHG member

Involvement in cultural activities can go a long way to liberate women from their traditional roles. Their active participation in Mamma—the cultural program organized by Malappuram CDS every year—has improved their confidence and created an opportunity for its members to meet members of other SHGs. This has helped them to become conscious of their collective strength and to fight against all forms of social injustice and gender discrimination.

—Anand 2002

During the field visits, women in other NHGs made similar statements. Women in Malappuram CDS (predominantly Muslim) are more mobile (Anand 2002). Focus group discussions corroborated that women are increasingly acting collectively against social problems, such as illicit alcohol brewing, and promoting marital counseling and other initiatives against domestic violence.

5. Kudumbashree's Scaling-Up Process

A Mandatory Process

The statewide expansion of Kudumbashree was not optional. All BPL women are expected to be members of NHGs. It is only through NHGs that these women could access various government resources. A survey of the BPL families based on the nine-point index was conducted in all the *gram panchayats* and municipalities. Community organizers, employees of the LGB, mobilized women to form NHGs in the municipalities and *gram panchayats*.

Sequence of Scaling-Up

The time line shows the sequencing and pace of scaling-up (Figure 7). We discuss this in detail in Section 7.

Dimensions of Scaling-Up

Kudumbashree primarily adopted a replication strategy to scale up to the entire state. By September 2002 (see Figure 7), the three-tiered CDSs were replicated in all 14

Figure 7—Scaling-up timeline

1987–92	<ul style="list-style-type: none"> • UBS-UBSP in urban areas • Evolution of women-oriented participatory three-tier community structure
1992	<ul style="list-style-type: none"> • CBNP in 7 wards of Alleppey
1993	<ul style="list-style-type: none"> • Evolution of CDS system
1994	<ul style="list-style-type: none"> • Alleppey Model: CBNP scaled up to entire municipality of Alleppey • Malappuram Model: All rural and urban areas covered
1995	<ul style="list-style-type: none"> • Scaled up to all urban areas under leadership of Urban Poverty Alleviation cell (UPA) • Initiation of decentralization
1997	<ul style="list-style-type: none"> • People’s Campaign for Decentralized Planning/People’s Plan • Fiscal decentralization with 35–40 percent of state funds disbursed to local governments
1998	<ul style="list-style-type: none"> • Scaling up entire state as Kudumbashree under the leadership of state poverty eradication mission within LSG department • Recruitment of Kudumbashree staff from various line departments
1999	<ul style="list-style-type: none"> • Merging UPA with Kudumbashree
2000–Sept ’02	<ul style="list-style-type: none"> • Expansion to gram panchayats in three phases

Scaling-up to all *gram panchayats*

1998–Mid 2000: Learning and establishing office

2000 June: 1st Phase

2002 Sept: 2nd phase

2002 March: 3rd Phase

districts of Kerala. It is clear that Kudumbashree has other dimensions of scaling-up (Table 6). Kudumbashree as a whole envisions women catalyzing social movements and grassroots political participation. By adopting such an approach, Kudumbashree perhaps falls in the fourth generation of political scaling-up. However, individual NHGs are spread across different stages of political scaling-up, with some preparing wish lists, while others participate actively in *garma sabhas*, contest local elections, and initiate social movements, such as the anti-arrack movement in Alleppey.

Other aspects related to the scaling-up process presented in the conceptual framework in the overview (trade-offs in scaling-up, mechanisms of decisionmaking, etc.) are discussed in subsequent sections.

6. Decentralization Is the Catalyst

In 1996, the Left Democratic Front (LDF) coalition government launched a statewide People's Campaign for Decentralized Planning, also called Peoples Plan Campaign (see Appendix 4 for decentralized structures). In 1997, the state devolved 35-40 percent of the state's annual outlay funds to LGBs. In 1997-98 and 1998-99, about Rs 1 billion/year were devolved to the LGB, not counting centrally sponsored schemes and institutional loans that LGBs could generate with government guarantees. Many functions related to the provisioning of basic needs, employment and income-generating activities in agriculture, and other small-scale sectors were also devolved. The objective of the campaign was to create a new participatory model of local-level governance. Efforts were directed to avoid reproduction of miniature versions of the bureaucratic center and state governments (Isaac 2001).

A mass campaign, similar to the total literacy campaign of the late 1980s, was launched in order to empower the LGBs to prepare local plans in a participatory and transparent manner. With the LGBs spending Rs 5-6 billion annually for programs targeting the poor, policymakers involved in the Peoples Plan Campaign and

Table 6—Dimensions of Kudumbashree’s scaling-up

Taxonomy		Kudumbashree
Quantitative scaling up (or scaling out)		
Spread	Increasing numbers of people adhere to organization and programs.	
Replication	A successful program (methods and organization) is repeated elsewhere.	CDS strategy begun in Alleppey is now replicated in all districts of Kerala.
Nurture	A well-staffed and well-funded outside agency, using a specific incentive-based methodology, nurtures local initiatives on an increasing scale.	Kudumbashree created to nurture the CDS system (but it is not an “outside agency”).
Integration	A program is integrated into existing structures and systems, in particular government structures, after it has demonstrated its potential.	Leadership role of LGBs is critical for Kudumbashree CBOs to function effectively. CDS structures are not integrated into LGBs, as they are not envisioned as government structures.
Functional scaling-up		
Horizontal	Unrelated new activities/programs are added.	
Vertical	Other activities related to the same chain of activities as the original are added to an existing program (i.e., upward or downward linkages are made).	New activities, such as increased emphasis on chronic diseases, children’s clubs, and destitution identification, are being taken up.
Political scaling-up		
First generation	Essentially service delivery.	
Second generation	Community capacity development for self-reliant action. Through better information and mobilization, an organization’s members or local communities are stimulated to participate in the body politic.	
Third	Beyond the community, influence policy reform to foster an enabling environment. This may involve networking and aggregation of organizations into federative structures designed to influence policy.	The NHG/ADS/CDS system is accepted by the GOK as a step to decentralization. The CDS approach has great potential to influence policy.
Fourth	Beyond specific policies, catalyze social movements and direct entry of grassroots organizations, or their leaders, into politics (through creating or joining a political party).	There is evidence that NHG women are fighting social problems, including domestic violence. There is evidence that CDS women are entering the political arena and being elected to local government.
Organizational scaling-up		
Internal management	Increasing organizational capacity and improved management processes.	
Financial viability	Increasing financial viability/autonomy, including self-financing, through subcontracting, consultancy, or fees for service.	CDSs are funded through various means, mostly by the government.
Institutional diversification	Both internally and externally (including diversification of donors) and linkages with other actors/organizations.	Government departments are the main partners. The number of departments involved is increasing. Partnerships with banks, universities, etc., are also rapidly expanding.

Kudumbashree felt the need to integrate the LGB activities with the Kudumbashree CDS system. Leaders of the Peoples Plan Campaign (many of whom were also Kudumbashree architects) saw NHGs as a potentially powerful mechanism for ensuring sustained participation in local plan formulation and implementation.

The existing constitutional mechanism, the *grama sabhas*, have many limitations in Kerala. They are too large and their boundaries purely administrative (Isaac et al. 2002). Therefore NHGs formed below the *grama sabha* were envisioned to provide a conduit for real participation. This system of NHGs as a substructure of the *grama sabha* was initiated in Kalliyasserri Panchayat under the KSSP (People's Science Movement) action research program.

Scaling up to the entire state has been a long-term objective. Decentralization of planning and implementation gave more resources, opportunities, and social dynamics.

—T.K. Jose, executive director of Kudumbashree

The leadership role of LGBs in ensuring sustainability (participation and fiscal) of the CDS structures is an outcome of the devolution process.⁸ The decision to link CDS structures to LGBs accelerated the pace of expansion.

7. Critical Factors Enabling/Constraining Kudumbashree's Scaling-Up

Kerala is a highly politicized society. Elements of patronage along political lines in addition to bureaucratic control have historically made consolidation of the poor for development purposes difficult. Developing a simple, transparent mechanism to identify the poor in a participatory fashion is a major contribution of Kudumbashree.

—Vijayanand, principal secretary of the State Planning Board

In addition to the devolution process, the architects of Kudumbashree, Mr. Thomas Isaac, Mr. Vijayanand, Mr. T.K. Jose, and Mr. G.K. Pillai (and others), played a critical role in creating enabling conditions (e.g., ownership at various levels). From

⁸ Although LGBs were involved in facilitated CDSs, their leadership role was strengthened only after the decentralization and devolution of finance and authority.

discussions with the Kudumbashree and State Planning Board staff, the following factors seem to have influenced the emergence and acceptance of the concept of Kudumbashree.

1. *Positive experiences of the pilots.* All of the officials cited the Alleppey and Malappuram experiences to be the most important factor in the conception and scaling-up of Kudumbashree. The replication of CDS followed the models implemented in Alleppey and Malappuram.
2. *Replicability in both urban and rural settings.* Though conceived primarily as an urban project, its replicability even in rural settings (e.g., in underdeveloped districts such as Malappuram) seems to have driven the replication in urban and rural areas.
3. *Government ownership of the models.* The pilot projects actively involved both state and local governing bodies. This was perhaps one of the most critical elements in building ownership of the CDS approach among government officials.
4. *Government ownership of Kudumbashree.* The officials involved in the pilots, such as the District Collectors of Malappuram and Alleppey, were closely involved in drafting Kudumbashree. For example, the current executive director of Kudumbashree, Mr. T. K. Jose, was the earlier district collector of Malappuram and was actively involved in drafting Kudumbashree.
5. *Kerala's unique context.* Kerala stands apart from other states of India in many ways. From the discussion with the Kudumbashree staff and the principal secretary of the State Planning Board, the following enabling factors emerged as important:
 - Politicians do not fear (relative to other states of India) empowered groups.
 - Though Kerala is highly politicized, to get progressive ideas on top of the agenda of political leaders is relatively easy, due to the history of social and labor movements.

- Kerala generally has an absence of extreme inequalities.
- The caste system is practically nonexistent, removing one barrier to collective action.
- Higher literacy rates make communication and training easier.
- The status of women is better than in other states. Resistance to formation of women's groups was small, even in Malappuram, a predominantly Islamic district.

6. *TCS and income-generation opportunities.* The popularity of thrift and credit operations in NHGs is perhaps the principal cause of collective action. NABARD's linkage banking scheme was a definite turning point in bringing qualitative changes in program possibilities. From the focus group discussions, the following reasons emerged as the important reasons why women participate in NHGs:

- to obtain government assistance,
- to save and obtain credit, and
- to access opportunities for self-employment.

While there was little or no opposition to the concept of Kudumbashree, the various design elements of Kudumbashree, such as the criteria for sequencing expansion to *gram panchayats*, inclusion of only BPL women, and the relationship between LGB and CDSs, underwent substantial discussions and negotiations, including with the Chairman's Chamber (an umbrella organization of the urban municipal chair persons) for a period of almost two years. The issues are discussed below:

1. The first draft of Kudumbashree proposed expanding to 2–5 *districts* in the first phase, based on certain need-based criteria. But the intradistrict variations are high in Kerala. Therefore it was decided that 150 *gram panchayats* would be identified. However, such "identification" of *gram panchayats* was not agreeable

to the state government. It suggested *willingness* of *panchayats* to participate to be the criteria for participation. In the first phase, 265 *gram panchayats* expressed interest and all were included. This was a critical factor in setting the pace for expansion.

2. Inclusion of only BPL families in NHGs, identified by the nine-point poverty index, was not politically acceptable. Instead, the state government wanted all women to be NHG members. The pioneers of Kudumbashree engaged in a year of negotiations with the government to reach a compromise: even if they are above the poverty line (APL), women may be included in NHGs. Furthermore,
 - BPL women should constitute the majority in a NHG;
 - only BPL women can assume leadership roles in an NHG;
 - APL women can participate in NHG activities, including TCS;
 - APL women cannot share the government subsidy component;
 - NHGs will be ranked based on the proportion of BPL women.

3. Initially, the LGBs were antagonistic to empowering CDS structures. The *gram panchayat* presidents were afraid of *gram sabha* getting strengthened.⁹ Both the urban and rural LGBs wanted CDS to be substructures of LGBs, rather than complementary supportive structures. Through several rounds of negotiations, the following consensus emerged:
 - No government body should use CDS to bypass LGB.
 - The autonomy of CDS should not be questioned by LGBs.
 - LGBs have a right to know what is happening, especially when LGB funds are being used, i.e., CDSs have to be transparent.
 - The CDS systems are subsystems of LGBs, but not subordinate to them.

⁹ Empowered NHG members are envisioned to actively participate in *gram sabhas*.

8. Capacities Critical for Kudumbashree's Scaling-Up

Organizational Building: Overcoming Institutional Barriers

Many *panchayats* had up to 27 departments implementing various programs. Now they are working together.

—Keshav Nair, Kudumbashree program officer

- Departmentalism in the GOK bureaucracy¹⁰ resulted in vertical programs, duplication, and wasted resources. Kudumbashree was formed with officials from 19 departments, enabling multisectoral work and convergence of various programs at the CDS level.
- The Poverty Eradication Mission gave absolute freedom to the Kudumbashree board in staff recruitment. The board advertised widely to recruit staff and actively solicited applications from professionals in various line departments. This helped in selecting motivated people willing to work in a multisectoral team.
- Many discussants mentioned the continued leadership of the current executive director of Kudumbashree and the quality of his leadership as a critical element in team building, empowering, and motivating the staff.
- Kudumbashree has developed a culture of learning by doing and reflection. The staff is encouraged to be flexible and innovative. “Collective visioning and dreaming,” combined with rigorous performance-based reviews and monitoring, motivate and challenge the staff members. Regular “plan review meetings” provide adequate staff interaction, sharing information, and learning from each other. Both formal and informal trainings were critical in strengthening Kudumbashree.

¹⁰ Kerala has had a coalition government for the last 36 years. While moderation is an advantage of such a government, it has some disadvantages. Portfolios are distributed along party lines. Consequently, they rarely share information and resources, creating departmentalism. This permeates even to LGB levels.

- Kudumbashree staff is given ample opportunity for ongoing learning. For example, staff members are encouraged and supported to take classes (even in other states) on relevant topics.
- Emphasis on personal development through book clubs.
- From our observation, it is clear that Kudumbashree discourages bureaucratic attitudes.

Establishing Processes: Training and Manuals

Training of *Gram Panchayat* members is critical. Their capacities have to be strengthened so that they can play their leadership role effectively. If not, there is a danger that *panchayat* members view CDS structures as their subordinates or competitors.

—Patyoor Gram Panchayat president

During the pilot phase in Alleppey and Malappuram, UNICEF played a critical role in providing technical assistance. As the concept of CBNP expanded to Kudumbashree, Kudumbashree developed an in-house training faculty and maintains liaison with local training institutes, practitioners, and faculty members of the local universities.

About 24 manuals have been prepared to train staff at all levels (state, district, and LGB) on various topics. A cascade approach to training is followed. Kudumbashree staff and experts train state- and district-level resource persons in urban and rural LGBs. The resource persons of LGBs, in turn, trigger NHG formation and train NHG members on various topics, including human resource development, microentrepreneurship, health and education, thrift and credit operations, infrastructure, convergence, and preparation of microplans and miniplans.

The roles and responsibilities of all stakeholders involved (Kudumbashree state- and district-level staff, CDS/ADS/NHG members, and LGBs) are well documented and have proven critical to expansion of Kudumbashree.

Financial Sustainability

CDS's financial sustainability is ensured in the following ways:

- The Kudumbashree CBOs are embedded in a permanent institutional framework—the LGBs, which have substantial funds, due to fiscal devolution and a solid tax base.
- Reliance on a convergence model, where Kudumbashree CBOs are the launch pads for various government programs targeting the poor.
- Ten percent of the local plan outlay of the local plans is set apart for projects that are directly beneficial to women and, most importantly, directly managed by women. These projects constitute the Women Component Plan (WCP). The NHGs came to be accepted as an ideal organizational form of management for WCP projects.
- Plan guidelines also permit financial assistance to women's self-help groups (NHGs are self-help groups).
- Thrift and credit operations and microenterprise activities make active NHGs self-reliant.

We know how to do thrift and credit. We know who to access for trainings and microcredit and where. So even if Kudumbashree is not there, we can manage.

—NHG member from an Alleppey GP

- Kudumbashree currently bears the cost of training, management information systems, and other technical inputs. Since Kudumbashree is a 10-year mission, its dismantling after the stipulated period may pose problems for these CBOs in getting additional funds for such technical inputs.

9. Institutional Arrangements

Kudumbashree is an interdepartmental initiative, making it more conducive for various government departments to collaborate with one another and address the multiple causes and consequences of poverty in a coherent fashion. The following are the main collaborations/partnerships:

- UNICEF in the initial stages,
- State government and the LGBs,
- Various line departments,
- Central government, and
- NABARD and the commercial banks.

Discussions with the State Planning Board and Kudumbashree staff highlighted tensions between the NGOs and Kudumbashree. This is elaborated further below.

Conflict with NGOs. The concept of women's groups is not new to Kerala. There are many SHGs organized by churches, voluntary organizations, and caste groups. Most were formed before Kudumbashree was introduced. In addition, many SHGs were formed by the Rural Development Department. All SHGs supported by various organizations will eventually have to be integrated with the Kudumbashree to avoid duplication and ensure universal coverage of all women BPL by Kudumbashree, as mandated by the GOK.

With respect to the Rural Development Department SHGs, an understanding has been reached that no new groups will be formed and existing ones will be integrated in the long run with Kudumbashree NHGs. Such a solution has thus far not been reached with the NGO-led SHGs. NGOs feel that Kudumbashree poses an unfair competition. They feel that the government is taking control and restricting the growth of civil society.

According to the current policies, NGO SHGs are free to affiliate with the *panchayat*-level society of the Kudumbashree NHGs. Such affiliated units can continue

to have their special relationship with the NGOs or even have them as their formal facilitators. However, federating the NGO-led SHGs at the *panchayat* and ward levels into the Kudumbashree network is the prerogative of the LGBs. The ground reality is quite different. Tensions are still rife.

10. Threats and Trade-Offs in Rapid Kudumbashree Expansion

Rapid expansion of Kudumbashree was a risk. But we were taking greater risk in rapid decentralization.

—Mr. Vijayanand

Pressure to Form NHGs

As already mentioned, the formation of groups was not optional, nor was the pace of scaling-up. Kudumbashree staff and the State Planning Board reported that there were some incidents where officials in LGBs, under pressure to form NHGs, offered incentives to form groups. In 1998, in Thiruvananthapuram district, where community mobilization for collective action was especially challenging, some officials offered incentive of Rs 5,000 per NHG formed. In a few days, many groups were formed. But after the money was disbursed among the members, they abandoned the NHGs.

Inadequate Training at the LGB Level

Due to the mandatory pace of expansion, maintaining the quality and frequency of training at all levels, including the LGB members and the members of the CDS structures, has been a challenge. Leadership of LGBs is critical to formation and sustainability of the NHGs. Despite the initial negotiations with the LGBs, tensions between Kudumbashree CBOs and LGB are still common. Many LGBs feel threatened by the CDS system. They feel that CDS structures impinge on their space and authority. High quality and periodic trainings of LGB members on Kudumbashree in general and specifically on the roles and responsibilities of LGB in relation to Kudumbashree CBOs are critical for cooperation. Where training is inadequate, LGBs fail to mobilize

communities for participatory development and empowerment. Discussants noted that such NHGs tend to be less cohesive and dynamic.

Inadequate Training at the CDS/ADS/NHG Levels

Ongoing training was a critical input in mobilizing women, building capacity, and sustaining collective action in the Alleppey and Malappuram models. The focus group discussions with the NHG and CDS members revealed inadequate skill-building and follow-up training. Gopalan, Bhupathy, and Raja (1995) observed that when CBNP was expanded from seven to all 36 wards of Alleppey municipality, the quality of training was compromised. Oommen, Gopalan, Nair, and Anand make similar observations in their studies of the CDS. Rapid expansion is a threat to the quality of trainings. This, in turn, may be a threat to the sustainability of collective action, as discussed further below.

Quality of Collective Action

The Kudumbashree CBOs are a delivery mechanism for various targeted poverty alleviation, health, and other programs. Effective convergence is possible only if NHG members participate actively in *grama sabhas*. In Kollam and Alleppey, NHG women reported representation of their members in *grama sabhas*, indicating that with an initial push and considerable continued support (both technical and leadership), women can influence development of their communities. However, from the discussions (also reflected in Oommen's report), participation of NHG members in *grama sabhas* seems to be uneven.

To investigate this inconsistent participation is beyond the scope of this study, but major plausible reasons deduced from the field visits include the following:

- *Grama sabhas* convened in the daytime, making it difficult for women to participate.
- Some LGBs consider CDSs system as a subordinate system to be used or not as local bodies choose.

- NHG women may lack long-term vision due to inadequate awareness-raising, leadership, and support.
- Men may resist women's participation.
- There may be a lack of leadership within CDS/ADS/NHG structures.

Lack of a wider, long-term development perspective. The Kudumbashree staff and NHG members observed that often groups form (or some members join NHGs) with the expectation of short-term gains, because they lack a clear understanding of the Kudumbashree mission, objectives, and long-term vision. Frequently, many NHG members attend meetings only to know if they have been selected for programs rather than to participate in a genuine planning exercise. The field visits show that the microplans (NHG level), miniplans (ADS level), and action plans (CDS level) tend to be a catalogue of needs, mostly expressed in terms of some of the nine-point variables. While this has a place, it is unclear how these needs culminate into a wider development agenda for the local area with a long-term perspective.

Trade-Offs in Focus: Shrinking Focus on Maternal and Child Health and Nutrition

The Alleppey model had the objective of improving nutritional status. This objective was expanded to “overall poverty alleviation,” with an implicit understanding that reduction in poverty combined with other health and education interventions would improve the nutritional and health status of women and children. Women's empowerment is a critical input into improving the health and nutritional well-being of children and women. Rapid expansion and pressure to show results, the focus of Kudumbashree activities, has visibly narrowed to the following extent:

- Most NHGs focus only on thrift, credit, and microenterprise activities. In Anand and Oommen's studies, women reported that in NHG meetings, the main activity is to make monthly contributions.

- When asked what other activities they took up, most NHGs alluded to helping in pulse and polio programs, eye camps, etc. It seemed that activities were taken up that do not require ongoing commitment. These one-day events are well organized by the government, so participation requires no additional planning, decisionmaking, or use of NHG resources (other than time).
- The Kudumbashree staff invests most of its energy to microenterprise activities. In their regular meetings, Kudumbashree staff report the number of NHGs formed and on the thrift and credit operations and microenterprise activities; other activities are hardly mentioned. For example, even in the main Kudumbashree strategy document (Kudumbashree 2003) and annual reports, there is a bias in reporting on the thrift, credit, and income-generation activities. These documents barely mention maternal and child health, education, or other social welfare issues.
- The CBNP in Alleppey and Malappuram mobilized women around issues of health, education, nutrition, and sanitation. Microcredit came into the picture later. The preoccupation with thrift, credit, and microenterprise is more obvious in more recent NHGs, indicating that Kudumbashree is relying more and more on this strategy for mobilizing and organizing women's groups. While there is inherently nothing wrong with such an approach, this strategy requires considerable investment of time and other resources (e.g., training) before sustainability is achieved. Meanwhile, there is a danger that other activities may be neglected.

The focus on these activities is perhaps due to the high unemployment rate among educated women, particular to Kerala. Also, these activities yield visible return in a relatively short period, so it is easy to organize women around this issue and to please those looking for impact. However, microenterprise/credit by itself will not necessarily lead to poverty alleviation, improvement in human development indicators, and the empowerment of women. That would require a consciously multipronged approach.

With scaling up to the entire state and the pressure to show results, it will be a challenge for the Kudumbashree staff and their CBOs to stay true to their objective to tackle the multiple causes of poverty and their manifestation and not function just like conventional SHGs.

Additionally, Kudumbashree has been expanding its portfolio of activities, such as promoting management of minor ailments as well as chronic diseases and *balasabhas*, without consolidating the core activities (in maternal and child health, nutrition, and education). There is a real danger of spreading too thin and losing focus on core activities to promote the main objectives of Kudumbashree.

Poverty Index: Trade-Offs Between Standardization and Flexibility

Kerala's innovation in using transparent and multiple criteria in identifying the poor has considerable relevance but also many shortcomings. For replication purposes, having one index is useful, but the relevance of this index across the entire state is questionable. While the community has a say in identifying the poor, they have no say in characterizing poverty within their communities, e.g., how relevant is this index to the poor fishing communities versus scheduled tribes in marginal lands? Although the GOK commissioned a study in 1999 (Oommen 1999) on the validity of the index, and the Kudumbashree staff realizes its limitations, efforts have not yet been made to improve its relevance and validity.

Compromised Quality of the Implementation Process: Graduation of BPL to APL

Resurveys every two years to estimate poverty reduction are not done as mandated (also observed by Oommen). This was evident even in Alleppey, which boasts some of the most empowered CDSs. When asked whether, since 1993, anyone in the NHGs graduated from BPL to APL, NHG members answered no. Similar observations were made in Kollam. No NHG admitted to having an APL woman among its members, perhaps because moving to APL means losing their benefits as NHG members.

Bureaucracy of Kudumbashree CBOs

There was a real threat of capture of the NHGs by a few women, evident in the oldest NHGs of Alleppey as well as in fairly young NHGs in Kollam. From discussions with CDS members, it was clear that most NHGs do not honor the two-year elected tenure. These few “permanent” volunteers may be “empowered,” while others lag behind as “recipients.” Studies by Oommen and Anand also confirm these findings. Anand found there is a tendency for CDS/ADS presidents and the chairpersons favor the NHGs that they belong to.

To prevent capture by a few, there should be periodic change in the NHG volunteers. In our NHGs every member gets an opportunity to chair meetings and assume leadership roles in various activities. This way, we train new generation of leaders. They are trained by the time they assume new leadership position in the NHG.

—Patyoor GP CDS members

A declining spirit of volunteerism is already evident. As the program expanded to the entire state, the Kudumbashree CBOs see this a government program and, therefore, feel entitled to remuneration. Many volunteers in Alleppey and Kollam complained about the work and lack of monetary compensation. Interestingly, they were not willing to give up their position after a two-year term.

NHG/ADS/CDS volunteers undertake many activities. We definitely need compensation.

—Kollam CDS

We have been doing this for many years. Periodic change of leadership takes a lot of training.

—Alleppey Municipality CDS

Political Interference

Political parties and their leaders are aware of the vast potential of the NHGs to mobilize people. Discussants alluded to many incidents where political parties tried to push their agenda through their NHGs. The party that spearheaded the People’s Plan Campaign, the Kudumbashree, and the subsequent government (United Democratic Front

led by the Congress party) have shown keen interest in having these groups packed with persons owing allegiance to their ideology.

As elections are coming up, the municipal councilor and his contenders are trying to capture the leadership of CDS. Political parties are trying to influence group members to take their side and make their puppet bodies in the CDS.

—Alleppey Municipality CDS

A report in *The Hindu* notes that communal organizations with religious ideologies have also been trying to penetrate these groups. The Vishwa Hindu Parishad (VHP), Rashtriya SwayamSevak Sangh (RSS), and several Islamic and church-based organizations have also engaged in mobilizing these groups and encouraging their members to become involved in NHGs, in order to increase influence (Bablu 2002).

11. Conclusions

The positive experiences in the women-centered, participatory development pilot projects in the early 1990s (CBNP in urban Alleppey and rural Malappuram) inspired the GOK to initiate Kudumbashree in 1998, with the primary goal of alleviating poverty in Kerala by 2008. Kudumbashree worked to empower women through collective action, focusing on formation and capacity building of the three-tiered CDS structures (NHG/ADS/CDS). Convergence of various government programs and resources at the CDS level, participatory antipoverty planning and implementation, and development and nurture of microenterprises are the key strategies of Kudumbashree.

Kudumbashree's scaling-up goes beyond increasing coverage (see Table 7). From primarily a pilot to improve nutritional status of mothers and children, it evolved into a multisectoral poverty alleviation program, scaling up functionally. By facilitating empowerment of women's CBOs and making them the "wings" of the *gram panchayats*, enabled by the concurrent devolution of resources and power to the *gram panchayats*, it has also scaled up politically. Kudumbashree itself is an organizational innovation cutting across various government departments. It has inspired other state governments

in India to initiate similar programs. For example, Andhra Pradesh is experimenting with a similar program called *Velugu* (light).

Table 7—Summary of scaling-up Kudumbashree

	Kudumbashree
Institutional arrangements	<ul style="list-style-type: none"> • An interdepartmental government initiative. • Partnership with UNICEF was critical in the initial stages. • Strong partnerships with LGBs, various line departments, the Central government, NABARD and other commercial banks. • Uneasy relationship with the NGOs.
Capacity elements	<ul style="list-style-type: none"> • The nature of the initiative (cutting across departmental lines) enabled multisectoral action. • Training at various levels (Kudumbashree staff, LGB leaders, CDS/ADS/NHG) critical. • Financial sustainability through convergence, WCP.
Triggers	<ul style="list-style-type: none"> • Alleppey and Malappuram CNBP were triggers.
Facilitating factors	<ul style="list-style-type: none"> • Decentralization and fiscal devolution were the catalysts in setting the pace. • Leadership of a few motivated government officials. • TCS and microenterprises.
Limiting factors	<ul style="list-style-type: none"> • Inadequate training at the LGB and CDS/ADS/NHG levels to build ownership due to the rapid and mandatory pace of scaling-up. • Political interference and bureaucracy of the CBOs themselves.
Scaling-up processes	
Quantitative scaling-up	<ul style="list-style-type: none"> • CDS/ADS/NHG structures replicated in the entire state.
Functional scaling-up	<ul style="list-style-type: none"> • A multisectoral initiative with an increasing emphasis on reaching the destitute and children. From primarily a nutrition initiative, it scaled up to include microenterprises, etc. • But scaling-up to other activities has reduced the focus on maternal and child health and nutrition
Political scaling-up	<ul style="list-style-type: none"> • CDS/ADS/NHG structures are considered as a further step to decentralization. • CDS are considered to be the “wings” of the LGB.
Organizational scaling-up	<ul style="list-style-type: none"> • Kudumbashree was begun in 1998 with the explicit function of undertaking the program to alleviate poverty in Kerala.

Some of the key findings are as follows:

- Government ownership of the pilot projects, the vision of a few key government officials, and Kerala’s unique context were responsible for the conception and scaling-up of Kudumbashree.

- Devolution of power and finances to *gram panchayats* in the Tenth Five-Year Plan and the decision to link Kudumbashree CBOs to the LGBs enabled the rapid scaling-up of Kudumbashree.
- The leadership at the *gram panchayat* level is critical in ensuring sustainability (of participation at all levels, including *grama sabhas* and convergence) of these CBOs.
- Capacity building at various levels has been vital. Extended negotiations and conflict resolution with various stakeholders were critical in building ownership.
- Overcoming institutional barriers to mount a true multisectoral response is a key achievement.
- As Kudumbashree CBOs are affiliated to LGBs, their financial sustainability can be ensured through various modalities, such as convergence, Women's Component Plan, and earmarked assistance to SHGs.
- Mandatory group formation coupled with rapid expansion compromised the quality of LGB and NHG/ADS/CDS trainings, posing a potential threat to the sustainability of high-quality collective action. The participation of NHG women in *grama sabhas* across districts seems to be weak. The antipoverty subplans also lack a wider development perspective.
- The functional scaling-up of Kudumbashree resulted in shrinking focus on maternal and child health and an increasing focus on TCS and microenterprise development. There is a potential threat of Kudumbashree CBOs functioning as just conventional SHGs.
- Kudumbashree is recognized as a further step to decentralization of the *gram panchayats*. While this a potential key factor for sustainability of the Kudumbashree CBOs, it brings with it certain threats. The CBOs may be as weak or as strong as the LGB itself. The CDS structures are vulnerable to political interference. The NHG volunteers perceive themselves as working for the

government and expect remuneration. Finally, the NHG/ADS/CDSs themselves may become bureaucratic, signs of which are already evident.

- A monitoring system that tracks not only the outputs (the current focus of the Kudumbashree monitoring system) but also the quality of participation and outcomes and third party impact and process evaluations are key to improved programming. These systems should be coupled with processes to act on the findings. A lack of attempt at evaluations and to act on the findings of the existing ones (e.g., Oommen evaluation) is a glaring weakness of Kudumbashree.
- There are no explicit exit strategies. There seems to be an implicit assumption that once Kudumbashree facilitates the capacity building of CDS structures, the CDSs will be ready to take over. Kudumbashree should start analyzing the feasibility of such a handover and start making explicit plans for such transformation.

Empowerment of women and poor women driving their development is a powerful strategy to alleviate poverty. The Kudumbashree CBOs are acting as social safety nets, increasing access to entitlements and providing avenues for political participation. In the enabling Kerala environment, Kudumbashree officials are committed to improving the processes and quality of the scaled-up program at various levels, now that the quantitative scaling up is complete. The key challenge for the scaled-up Kudumbashree is to move beyond its preoccupation with TCS and microenterprise and stay true to its mission of alleviating multiple causes and consequences of poverty through women's empowerment.

Appendix

Appendix 1: Targeted Antipoverty Programs in India

In rural areas, the key antipoverty schemes being implemented are Swarnajayanti Grama Swarozgar Yojana (SGSY) for self-employment and Sampoorna Grameen Rozgar Yojana (SGRY) for providing wage employment.

SGSY marks an improvement over the earlier scheme, Integrated Rural Development Program (IRDP), with its insistence on the process aspects of group formation as well as on the concept of economic clustering for identification of activities.

SGRY, which was launched in September of 2001, is basically a rural public works program with a strong food-for-work component covering 50 percent of the allocation.

In addition, the Indira Awas Yojana provides shelter and shelter upgrades for the rural poor.

In urban areas, the Swarna Jayanti Shahari Rozgar Yojana (SJSRY) combines elements of self-employment and wage employment, though the emphasis is on the former.

The National Slum Development Programme (NSDP) implements slum development activities, such as provision of minimum needs infrastructure and housing. Recently, an exclusive housing program for urban areas has been launched, called Valmiki Ambedkar Awas Yojana (VAMBAY).

Appendix 2: Data Sources

Key informant interviews with

Kudumbashree staff

- Mr. T. K. Jose, director
- Mr. Keshav Nair, Program officer
- Mr. Ramanunni, Program officer
- Mr. Gopa Kumar, Assistant district mission co-coordinator, Thiruvananthapuram district
- Dr. Shree Kumar, Ex-District Mission coordinator, Kollam District
- Mr. Pushkaran, Assistant district mission co-coordinator, Alleppey District

State Planning Board

- Mr. Vijayanand, Principal Secretary

Micro entrepreneurs in Thiruvananthapuram district

- Happy Catering Unit
- Akshaya Canteen
- Neighbors Courier Service
- Technoworld Digital Technologies

Focus group discussions with

Thiruvananthapuram

- Kuruvikkad NHG

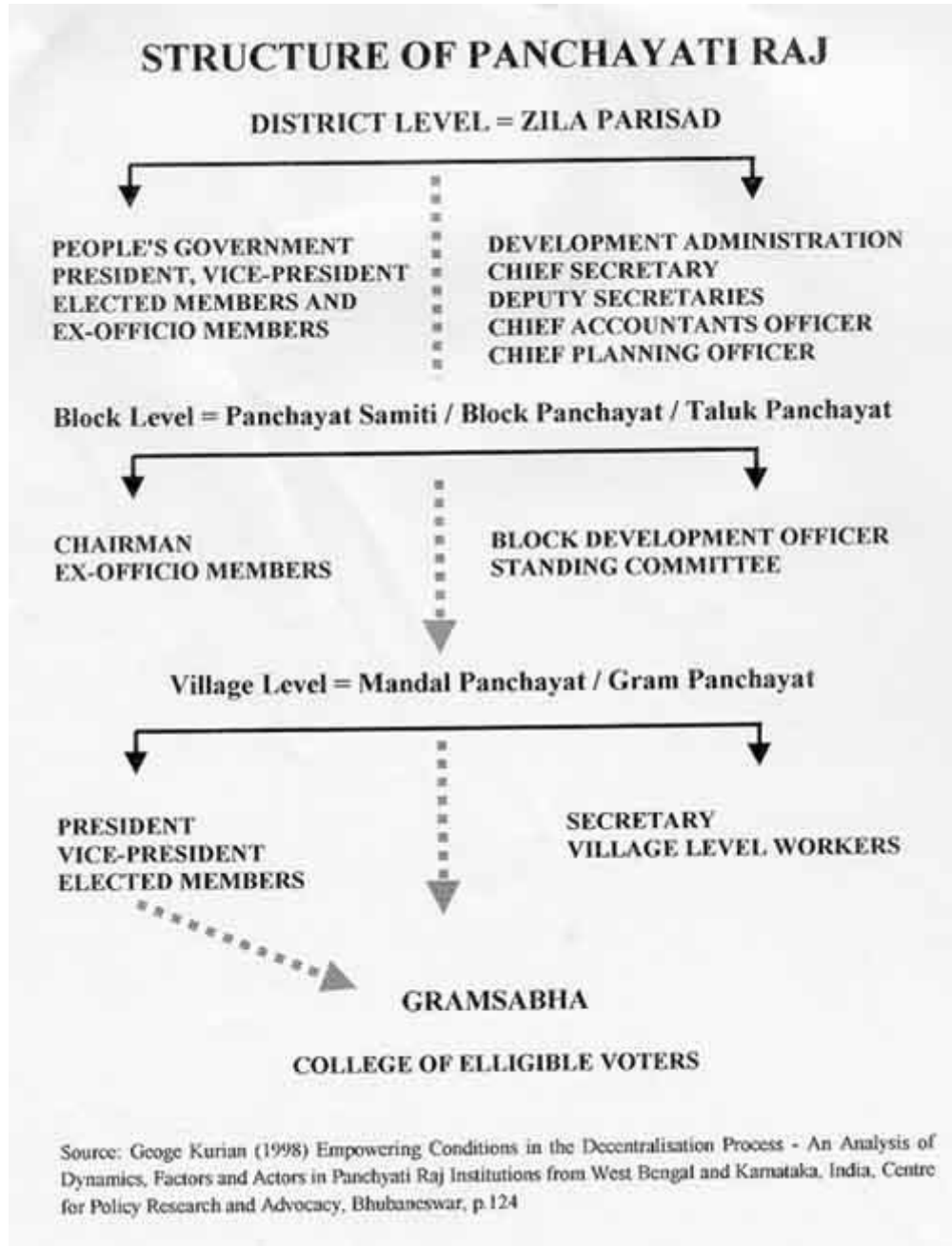
Kollam

- Municipality CDS members

Alleppey

- Municipality CDS members
- Patayoor gram panchayat CDS members
- Muruga, Kayalchira, and Gurudeva NHGs

Appendix 3: Structure of the Decentralized Government: Panchayat Raj Institutions



Appendix 4: Amount of Thrift and Credit, by Districts

Rural		As on 31.01.2003					
Sl. No	District	Number of GPs	Number of NHG formed	Number of families covered	Amount of families started thrift	Amount of thrift	Amount of loan
1	Trivandrum	78	11091	210133	209118	152080008	155059424
2	Kollam	69	7150	117633	117633	123622489	103582126
3	Pathanamthitta	54	4587	92598	90931	51069920	41701161
4	Alappuzha	73	9325	197820	196185	120243475	121103151
5	Kottayam	74	7986	159620	155394	99708858	72880131
6	Idukki	51	6929	120702	120207	109044000	130205000
7	Emakulam	88	7113	132461	122907	81271761	74040629
8	Thrissur	92	11402	177926	172345	133278289	228540040
9	Palakkad	90	7270	131266	131266	66846395	20489989
10	Malappuram	100	6086	122407	122407	85083388	70610698
11	Kozhikkode	77	9944	211446	198215	140651159	157749235
12	Wayanad	25	5465	76557	76557	67950433	73307274
13	Kannur	81	7320	157204	143522	133892869	135749665
14	Kasargode	39	4123	91164	88895	66729290	91907574
	Total	991	105791	1998937	1945582	1431472334	1476926097
15	Urban (58 ULBs)		7863	196000	196000	194776769	214078648
16	Tribal (5 districts)		1190	15096	15096	8626455	4939333
	Grand total		114844	2210033	2156678	1634875558	1695944078

Source: Kudumbashree 2003.

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