

A Poverty Eradication Mission in Kerala

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legislations were being adopted. By its recent judgment the Supreme Court has gone beyond the ban on cow slaughter. It has extended the ban to bulls and buffaloes. One is left to wonder whether the court has not been influenced in this decision by the intent to propagate high

caste dietary preferences one step further. If this is even remotely the case, this augurs badly for the future of secularism as a way of life and the spirit of toleration which constitutes its core value. [27]

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KUDUMBASHREE

A Poverty Eradication Mission in Kerala

A recent survey on the performance of the Kudumbashree projects – a poverty eradication mission the Kerala government initiated in 1999 – shows some deficiencies and lacunae in a few selected panchayats in certain factors. But, still, it would seem that Kudumbashree with its accent on the empowerment, participation and leadership of women could make a qualitative difference to the life of people.

A K PAT

The result of recent research studies to assess the impact of economic growth and anti-poverty programme on poverty reduction has revealed that higher agricultural and industrial output as well as the government's direct approach to attack poverty (despite their limitation and drawbacks), have among other things helped many poor people move above the poverty line. But much remains to be done, as the problem of poverty is multi-dimensional and the benefits of the state interventionist policies have bypassed a large number of people in different states. Nor are the financial needs of the poor for consumption expenditure and asset creation, adequately met by the formal financial sector institutions as the poor are considered "unbankable" for fear of default of repayment and inability to force repayment. They continue to depend on the informal sector for finance on extortionist terms.

In Kerala a silent revolution is underway to make poverty history, through the instrumentality of self-help groups under a state poverty eradication mission named Kudumbashree which liberally translated would mean welfare or prosperity of the family. The government of the state, which had a poverty ratio of about 12 per cent

as against a national average ratio of 26 per cent in 2003, embarked upon the mission in April 1999 bolstered by the conviction that centrally planned, rigid, individual-oriented costly and manipulation-prone poverty reduction programmes could not make a serious dent on the chronic problem of poverty and this complex state of deprivation of means of sustenance calls for a different treatment.

Origins of Scheme

The precursor to the Kudumbashree was the successful implementation of poverty eradication programmes through community development societies co-sponsored by the government of Kerala, municipal corporations and UNICEF in Alleppy in 1993 and Malappuram, then the most backward district in the country, in 1994. Under the scheme, high risk families, identified on the basis of principal indicators like living in a kutch house, no access to drinking water, no access to sanitary latrines, the presence of illiterate adult members, the family getting barely two meals a day or less and SC/ST families were formed into what are called neighbourhood groups. The community development societies formed out of these groups, worked to reduce the incidence of risk factors which were root causes of

poverty. The community development societies succeeded in providing maximum employment opportunities for women of high risk families through women-managed micro-enterprises, provided medical care with the help of trained community health volunteers, formed thrift and credit societies to meet consumption needs and the income generating activities of the members, improved environmental sanitation and provided safe drinking water. Furthermore, the groups provided a forum for sharing individual grievances, problems and joys.

Emboldened and inspired by the progress and impact of the Alleppey and Malappuram experiments, the government of Kerala officially recognised the community development societies as legitimate bodies of the poor women, to formulate a participatory, women-centred programmes in Kerala for eradication of poverty. The mission is to strive for eradication of poverty within 10 years through coordinated community actions under the leadership of local self governments.

The principal objectives are (i) facilitating self-identification of poor families through a transparent risk index comprising socially accepted indicators of poverty through participation surveys, (ii) empowering the women of the poor strata to improve their individual and collective capabilities by organising themselves into neighbourhood groups, (iii) encouraging thrift and investment through credit by developing community development societies to work as informal banks of the poor, (iv) improving incomes of the poor through upgradation of vocational and managerial skills and creation of opportunities for self employment and wage employment, (v) ensuring access to better health and nutrition for all poor families, (vi) ensuring access to basic amenities like safe drinking water, sanitary latrines, improved shelter and healthy living environment, and (vii) promoting functional literacy among the poor and supporting continuing education. It can be seen that the mission embraces all the important aspects of the family and community life.

The coverage of the mission was extended to all the gram panchayats in a phased manner in 2000-01. The community based organisation is well structured with clearly defined responsibilities to each functionary. Following a three-tier federal structure it has neighbourhood groups (NHGs) at the grassroot level, area development societies (ADS) at the ward level,

and community development societies (CDS) at the panchayat level which are a federation of NHGs and ADS and registered as NGOs. As at the end of March 2005 there were 1.5 lakhs NHGs, 13,915 ADS and 1,050 CDS in the state covering 31.6 lakh families. Significantly, Kudumbashree has organised five neighbourhood tribal groups in the tribal pockets of Trichur, Palghat and Kasargod districts.

Growth of Credit

Through their thrift and credit societies they mobilised micro savings of Rs 474 crore and extended micro credit amounting to Rs 1,004 crore. The banks in the state showed more than usual keenness to extend finance to Kudumbashree units because of prompt payment. Non-performing assets with respect to these loans have been nil. The banks provide finance both to the NHGs and micro enterprises. NHGs numbering 57,218 are linked by nationalised commercial banks and cooperative banks. It cannot, however, be categorically stated that their dependence on other sources of finance has drastically come down.

More than 50,000 micro-enterprises are functioning in the rural and urban areas. They are engaged in diverse production processes like soap-making, paper bag making, catering services, dairy, ready-made garments, courier services, preparation of ethnic delicacies, etc. In the recent period Kudumbashree has moved into the business of processing 'copra' and producing coconut oil, imparting computer education to school children, setting up wayside hotels, leased land farming, micro housing schemes for poor people, identification and rehabilitation of destitutes.

In recognition of the hard fact that the poverty alleviation lies much beyond the realms of providing basic amenities to the poor, the Kudumbashree mission has evolved a model of self-sufficient, self-reliant and sustainable panchayats, which would, in addition, try to tackle the problems related to child development, geriatric care, education of mentally and physically challenged, adolescent care, women empowerment, enterprise development, employment promotion. The idea is to secure total local development both in the economic and social spheres.

Shortcomings

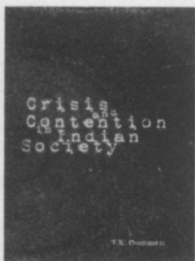
A recent survey of the performance of Kudumbashree units in a few selected panchayats, in the past four years, has brought out certain factors, which have come in the way of realising the objectives of the mission. The government's decision to limit the activities to women belonging to below the poverty line (BPL) has made its reach very small in relation to the total population and overall credit needs. The educated and middle class women, as a result, withdraw from the scheme. Lack of management expertise, non-availability of raw materials, faulty planning, lack of coordination between panchayats and Kudumbashree units, and poor marketing were other observed deficiencies. The report of the Kerala Sastra Sahitya Parishad which reportedly conducted the study has recommended broad-basing of the programme to include all those who want to participate, decentralisation of the mission to facilitate local orientation, imparting leadership training and entrepreneurship skills to women and improving the marketing network for the Kudumbashree products.



CRISIS AND CONTENTION IN INDIAN SOCIETY T K OOMMEN

Indian society is often described as one with 'unity in diversity' and as a composite culture. Since independence, India has also been termed 'democratic' and 'secular'. However, the discernible cracks that have appeared in recent years in these conceptualisations have led to contentious debates about the very nature of Indian society. Focusing on different facets of this exacerbating crisis, this book analyses the various issues confronting India's society and polity today which can assume crisis proportions if not tackled judiciously and expeditiously.

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These deficiencies and lacunae notwithstanding, it would seem that Kudumbashree, with its accent on women empowerment, women participation and women leadership could make a qualitative difference to the life of people. Policy action to remove the deficiencies brought out by the field evaluation should help the mission realise its full potential.

Kudumbashree has been identified as one among the 15 best practices in governance in India by the Planning Commission and the UNDP. The NABARD, the various government departments and

commercial banks have been making contributions in no small measure towards the realisation of the mission objectives. The success so far achieved in the implementation of the various schemes also proves what a committed, efficient, empathetic and forward looking bureaucracy could accomplish with regard to development schemes. Perhaps other states in particular in the north-eastern, eastern and central regions, where the poverty ratio exceeds 30 per cent can draw a lesson from the Kerala experiment and replicate Kudumbashree for comprehensive community development. [27]

that the journey for her has been a long and arduous one.

The Writer

Surprisingly, her readership is also divided. While the Punjabi reader values her more as a poet, the Hindi reader knows her more as a fiction writer. Amrita herself once mentioned that her novels were pot-boilers and gap-fillers. This is not true of all of them. Though some consist of contrived plots and topical subjects, there are others that have a lasting value in them, specially as a source of her personal experiences. It is interesting to find the fictional characters reflect real-life people – Sahir Ludhianvi, Faiz, a distinguished painter from Bombay and her own children. Several of her novels have also been made into films or TV serials. Of these *Pinjar* is a recent one based on her novel written in 1950.

Her narrative art is crisp. Most of her fiction consists of novellas. But within this she has often written through a male consciousness, a strategy which enabled her to stand outside her feminine self. Often there is a kind of philosophical debate going on in a novel, as in *Tehravan Suraj (The Thirteenth Sun)*. Dream sequences and confrontations between imagination and reality as they are piled one upon the other, at times, fail to absorb the reflective portions in the narrative. There are then the event-centred novels which concern themselves with happenings, like *Pinjar*, or with women's psychology as *Ik Si Anita* and *Nan Radha Na Rukmani*. Can she be labelled a feminist writer? In her concerns with the right to body and her defiance of social norms she can be. She works through a woman's consciousness in several novels. Her own life was all along an assertion of freedom. But these would all tend to be narrow definitions. The quantum itself is amazing though the quality somewhat uneven. Their appeal lies in their ability to capture the various moods and experiences of human experience.

An Enigma

The enigma of Amrita continues to be. Her autobiography in itself has been an ongoing process. Originally written in Punjabi in 1976, later editions and translations have an additional chapter 'On One Palm Henna: On the Other Blisters', which is an account of the controversy the work had generated, the court case against it and

Remembering Amrita

Poet and novelist Amrita Pritam died recently after a long illness. But a writer's work remains beyond time. Equally renowned for her fiction, it is her poems, however, that will assure Amrita Pritam an enduring immortality.

JASBIR JAIN

Bahut samkaleen han —
Sif ik 'mein' mera samkaleen nahin

There are many contemporaries; 'I alone am not my own contemporary. Thus wrote Amrita in a poem titled 'Mein' in *Kagaz te Canvas*, the volume of poems for which she got the prestigious Jnanpeth Award in 1981. Amrita Pritam (August 1919-October 2005) was obviously a writer who felt out of her times, possibly ahead of her times, in many ways. The poem does not only indicate an "out-of-timeness", it also indicates a deep sense of self-division, and a realisation of the contradictory forces which were at work within her. Her parental home and her social background would least have prepared her for the maelstrom within her, caused by the pull in opposite directions.

Amrita Pritam married early. It was a conventional marriage. She started writing very young, her first collection appearing when she was barely 17. Her early work carried the deep influence of her religious father, Kartar Singh Hitkari, a man who gave up his "sadhu"hood when he met a girl (Amrita's mother) and fell in love with her, but who never really got out of the religious mould. The early loss of her mother when she was barely eleven left

her a lonely adolescent struggling to find herself. In her autobiography she writes, "Like a thief, came my sixteenth year, stealthily like a prowler in the night... what I had so far learnt was like a strait-jacket that gives way at the seams as the body grows." The questioning of social frames and middle class morality began at that time and was to be a life-long process.

Amrita Pritam's literary achievement cannot be measured by any conventional standards. Awards apart, she has been at the centre of many a controversy. At least on three different occasions there have been agitations to ban her work. The first of these was the well-known poem 'Aj aakhan Waris Shah nu, uth kabaran vichun bol', written at the time of the Partition and hailing a common culture. It was seen as a defiance of religious faith. Then came her autobiography *Raseedi Ticket (The Revenue Stamp)* which by summing up her life on a revenue stamp was part of the trend in the 1970s for confessional autobiographies. And the third was the poem about Guru Nanak's mother 'Mata Tripta de naun supne', a poem about her pregnancy, which was seen to be blasphemous. Critical opinion about her has also been equally divided. While Khushwant Singh writing in the late 1950s felt that fame had come to her too easily, Kartar Singh Duggal is of the view