



## Gandhiji's Gramaswaraj and Kudumbashree – A Social Change

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### Abstract

*Gandhiji aimed at the attainment of Village Swaraj and said in 1942. My idea of Village Swaraj is that it is a complete republic, independent of its neighbours for its own vital wants and get inter-dependent for many others in which dependence is a necessity. Thus every villages' first concern will be to grow its own food crop and cotton for its cloth. It could have a reserve for its cattle, recreation and playground for adults and children. Then if there is more land available, it will grow useful money crops, thus excluding ganga, tobacco, opium and the like. The village will maintain a village theatre, school and public hall. It will have its own water works ensuring clean water supply.*

*“Train a man and you train an individual, train a women and you build a nation”*

**Keywords:** Gramaswaraj, Kudumbashree, Village, Education, Nation.

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### Introduction

#### Gandhian Dream of Indian Villages

Gandhi's ideal village belongs to the pre-British period, when Indian villages were the small republics undisturbed by the periodical visitations of barbarous hordes. This republican character of the villages was destroyed by the British rule. Therefore, in Gandhian plan of rural reconstruction, the ancient republican village without any kind of exploitation served as a model unit. Kudumbashree is a widely successful, women oriented, State Poverty Eradication Mission of Government of Kerala, which focuses on reducing poverty and empowering women physically, socially, economically and politically. A local economic development strategy would look at matching community need for work with a local economy's capability of absorption of work, as well as with the need for services and goods. For this there would need to be an assessment, both of the need for employment, and the nature of employment that is feasible, as well as of the scope for provision of goods and services within a local community. For both the initiative needs to be generated locally. The demand led CDS action plans which try to encapsulate the thrift and credit, farming, enterprise development and wage employment needs of the network are certainly a sounding board for the LSG to undertake local economic development planning to a higher level than is presently being undertaken, and to attempt to have a far more integrated view of the needs of such development, calling for convergence of

resources of both departments and civil society organizations/individuals [1].

#### Evolution of Kudumbashree

##### UBSP in 7<sup>th</sup> five year plan

Aiming at the welfare of the urban poor, especially women and children who suffer the severity of the poverty most, the Central Government formulated, during the 7<sup>th</sup> Five Year Plan, the Urban Basic Service (UBS) Scheme in 1986–87. This was done with the assistance of UNICEF. The UBS Scheme was implemented in 168 selected towns, in 37 districts of the country. This scheme was implemented jointly by UNICEF, the Central Government and the State Government, with the co-operation of the concerned Municipalities. The UBS programme was launched in 13 towns of Alappuzha and Ernakulam Districts in our State in 1987. This programme, which aimed at the development of the urban poor in areas of health, economy and environment, by imparting awareness and education, with focus on women and children. There was great stress on self-reliance. Community participation was the corner stone of the programme [7].

##### UBSP in 8<sup>th</sup> five year plan

Based on the recommendations of the National Commission on Urbanization (NCU), the UBS programme was revised and introduced as Urban Basic Services for the Poor (UBSP) programme in 500 towns of the country during the 8<sup>th</sup> Five-year Plan period, which commenced in the year 1992-93. The UBSP programme was implemented in 16 towns of the State. Thus 29 towns in the State have benefited from either the UBS or the UBSP programme. Out of the 16 UBSP

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towns, Alappuzha, Kollam and Thiruvananthapuram towns were selected as “demonstration towns” by the UNICEF. For the other towns, 60 per cent of the cost of the UBSP programme was borne by the Central Government and 40 per cent by the State Government. UNICEF extended financial assistance for imparting training to the project officers, community organisers, councilors, officers of UPA Project Cells formed in municipalities and other functionaries. With the financial assistance of UNICEF, the Institute of Management in Government (IMG), at Thiruvananthapuram functioned as the State Training Institute (STI) and the Extension Services of Loyola College of Social Sciences, Thiruvananthapuram, functioned as the Field Training Institute (FTI) [4].

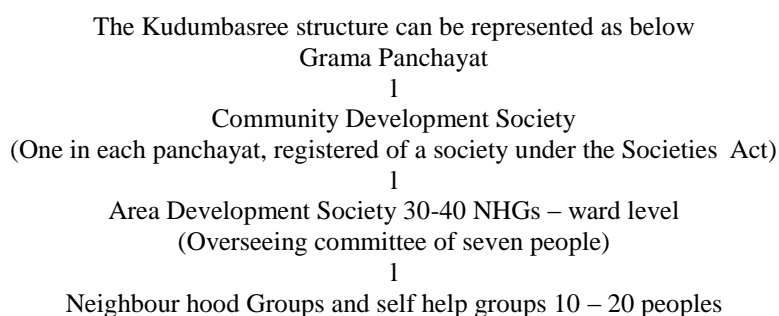
### Urban Design - Alleppey Community Development Society

A survey was conducted to assess the impact of UBSP which was implemented in Alappuzha town. As a result of the survey some norms and criteries were evolved such as nine factors of poverty index, risk family etc. On 26<sup>th</sup> December 1994, the State Government through a special order directed all Urban Local Bodies in the State to set up Urban Poverty Alleviation Cells and to implement Poverty Alleviation Programmes with community participation as done in Alappuzha and Malappuram. The said order which was issued to extend UBSP style of activity to all the Urban Local Bodies (ULBs) of the State, as per the 74<sup>th</sup> Amendment of the Constitution was based on the Section 284 of the Municipal Act, 1984. The project started at Alappuzha Municipality was later known as ‘Alappuzha model’. In this model the poor were identified, based on non-economic criteria [3].

### The Kudumbasree Structure

Kerala initiated this revolutionary process of Democratic Decentralization and Decentralized Planning at the beginning of 9th Five Year Plan in 1996 in accordance with the 73rd & 74th amendments to the Constitution. This was a follow up of the legislations like the Panchayat Raj and the Municipality Acts of 1994. At present there are 1209 local bodies in Kerala. This includes 1144 rural local bodies (978 Grama Panchayats, 152 Block Panchayats and 14 District Panchayats) and

65 urban local bodies (60 Municipalities and 5 Corporations). The decentralized planning process in the state has now successfully been followed. It was initially launched in a campaign mode named as the ‘Peoples Plan Campaign’ deliberately since the concept of participatory planning was new to the people, people’s representatives and officials in local self governments (hereafter LGs). People’s Plan Campaign progressed with institutionalization at different levels. As a result, the powers were decentralized and the responsibilities of planning at local level were transferred to the local self-Governments. Under the 10th Plan (2002-03 to 2006-07) the decentralized programme in Kerala was restructured and named ‘Kerala Development Plan’ (KDP) after analyzing the experience of Peoples Plan Campaign. A number of innovative steps were taken under KDP to strengthen and institutionalize decentralization in the state. During 11th Plan, Government revamped the entire process giving stress to the concept of ‘People’s Planning’ focusing on completion of the process of institutionalization of decentralization (Working Group Report on LSGD, 2012). Kudumbasree - the State Poverty Eradication Mission is an innovative mechanism initiated by the State Government in 1998 under the Local Self Government Department with the primary objective of eradicating poverty. Kudumbashree differs from conventional thinking and it perceives poverty not just as the deprivation of money but as the deprivation of basic human rights and denial of spaces to exercise one’s agency and subjectivity. It attempts to enhance the standard of living of its members through micro finance and income generating activities like micro enterprises and innovative interventions in an integrated way like samagra and consortia, collective farming, taking care of the destitute through Ashraya, gender self learning, interventions to address gender based violence through help desk, a short stay home for the affected; designing special programmes for the ST population, especially micro- level planning in all the tribal hamlets and promoting total inclusion of the ST into the Kudumbashree network, empowering children through Balasabha and Balapanchayats and providing care and support to the mentally challenged through BUDS school and BUDS rehabilitation centers, thus providing a convergent platform for the economic and social needs of the society [6].



**Time Line of Kudumbasree**

<b>Seventh five year Plan 1985-1990</b>		
1987 -1988	CDS system evolved from Urban Basic Services Sponsored by UNICEF and Government of India & Govt. of Kerala	Implemented in 13 towns of Kerala in Ernakulam and Alappuzha District
	Annual Plan 1990 – 1992	
1991 - 1992	UBSP (Renamed)	Implemented in 16 towns in Kerala
1991	CBNP by UNICEF	Implemented the programme in Alappuzha to improve the health of poor women and children. Nine risk factors such as no land no house etc. were identified through UNICEF survey. Any family with four or more of these identified risk factors is identified as poor
<b>8<sup>th</sup> five year plan 1992 – 1997</b>		
6 <sup>th</sup> Feb 1993	CDS system: Later known as Alappuzha Model	CDS-Alappuzha model inaugurated
1992 – 1993	Under the name of CDS system, with the support of UNICEF	Implemented in 7 wards of Alappuzha Municipality Panchayath Raj system enacted
1994	Under the name of CDS system with the support of UNICEF	Implemented in all the 36 wards of Alappuzha Municipality
1994	Under the name of CDS System	Implemented in Malappuram District 94 panchayats and 5 Municipalities
1995	Under the name of CDS System	Implemented in all the 58 towns in Kerala
1995 -1996	Kudumbashree programme was included in the State Budget	
<b>9<sup>th</sup> five year plan 1997 – 2002</b>		
17 <sup>th</sup> May 1998	Kudumbashree programme Peoples plan campaign	The Prime Minister Shri A.B Vajpayee inaugurates at Malappuram, Kerala
November 1998	Kudumbashree Mission was Registered	
1 <sup>st</sup> April 1999	Kudumbashree Mission started functioning	
August 2000	Kudumbashree	Launched in 262 Grama Panchayats
December 2001	Kudumbashree	Launched in 338 Grama Panchayats
<b>10<sup>th</sup> five year plan 2002 -2007</b>		
March 2002	Kudumbashree	Launched in 291 Grama Panchayats
2002	Kerala Development Plan Introduced Ashraya Project	Won UN Habitat Global Practices 100 practices. UNDP recognized it as one among the 15 best practices in India
<b>11<sup>th</sup> five year plan 2007 -2012</b>		
17 <sup>th</sup> May 2008	Kudumbashree Peoples Planning	Tenth anniversary of the programme . Announced different schemes with a budget of Rs. 191 crores
2009 - 2010		Launched in 999 Grama Panchayats
<b>12<sup>th</sup> five year plan 2012 – 2017</b>		
2nd October 2012		14 <sup>th</sup> Anniversary celebrations

**Kudumbashree Mission**

Kudumbashree, the State Poverty Eradication Mission which is now the largest women empowering project in the country was launched by the government of Kerala in 1998 for wiping out absolute poverty from the state within a period of ten years through concerted community action under the leadership of LSG formed and empowered by the 73rd and 74th amendments of the Constitution of India. The slogan of the Kudumbashree is “Reaching out to families

through women and reaching out to community through families.” The Mission statement of Kudumbashree is “to eradicate absolute poverty in ten years through concerted community action under the leadership of LSGs by facilitating organisation 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.” Built around three critical components; micro-credit, entrepreneurship and empowerment, the

Kudumbashree programme has altered lives of economically backward women in the state, changed their perception, built their confidence, boosted their morale, rediscovered them economically, socially and politically.

#### **Objectives of the Programme**

- 1 Health care of children
- 2 Women and other members of the family
- 3 Health education and awareness
- 4 Drinking water
- 5 Low cost teo-pit latrines
- 6 Smokeless chulas
- 7 Creating self employment opportunities for women
- 8 Low cost drainage
- 9 Facilities for imparting training to upgrade skills
- 10 Immunization for children
- 11 Sanitation, personal hygiene
- 12 Assistance for children's education
- 13 Shelter improvement, etc.

#### **Major Urban Poverty Alleviation Programmes**

Primary needs, which are essential for human life, are provided to the urban poor by coordinating and converging the resources and efforts of UBSP, Nehru RozgarYojana (NRY), Environment Improvement of Urban Slums (EIUS) and Low Cost Sanitation Scheme (LCSS). These are the major poverty alleviation programmes, implemented under the Urban Poverty Alleviation Division of the Ministry of Urban Affairs and Employment of the Central Government. The UBSP is not a scheme but a strategy of coordination and convergence of various inputs and services available to the poor from all the existing schemes, programmes and departments. The implementation of Poverty Alleviation Programmes with community participation in Alappuzha won laurels from the UN. The Community Development Society (CDS) of Alappuzha received "We, the Peoples: 50 Communities" Award initiated in commemoration of the 50<sup>th</sup> Anniversary of the UN on 24<sup>th</sup> September 1995 at New York. Later, Government of India while framing guidelines for SJSRY implementation, incorporated the plus points of Alleppey Model [9].

#### **Rural Design - Malappuram Community Based Nutrition Programme (CBNP)**

Malappuram has been identified as one of the most backward districts of Kerala. The district has the highest fertility and infant mortality rates in Kerala. The success of the CDS System in Alappuzha Municipality, prompted the State Government in November 1994 to extend the approach to the entire district of Malappuram. On 11<sup>th</sup> November 1994, a Community Based

Nutrition Programme and Poverty Alleviation Project (CBNP & PAP) started functioning under UNICEF assistance with community participation in the entire area of Malappuram. Four thousand four hundred and forty eight Neighbourhood Groups (NHG) of poor women were formed under this project. They started mobilising thrift, which touched Rs.2.68 crores by August 2000. They were also able to channel financial assistance for more than two crores from RashtriyaMahilaKosh (RMK) and NABARD. Around 700 NHGs were linked to various commercial banks under the Linkage Banking Programme of NABARD. Implementation of Governmental programmes for improving health and sanitation in the district were channelled through NHGs. The 100% immunization obtained through the pulse polio and the successful implementation of RCH programme are examples of Community Based Nutrition Programme's (CBNP's) involvement. Distribution of applications for old age pension and other social security measures when routed through CBNP have resulted in effective transfer process. Special programmes for the development of SC/ST population were also undertaken. Implementation of District Primary Education Programme (DPEP) and convergence of various entrepreneurial activities promoted more than 15,000 micro-enterprises in the District. On the basis of this performance, Rural Development Department of Kerala unequivocally decided to utilise the CBNP network for the implementation of SGSY programme in Malappuram District.

This model was awarded Gold Medal by 'Commonwealth Association for Public Administration and Management' (CAPAM) for its best practices in 'service to the public' in the year 2000. The jury appreciated the effective management poverty through Community participation. In the wake of the success experienced in Alappuzha and Malappuram, Government of Kerala decided to extend this project further to the entire State under the name "Kudumbashree".

#### **Expansion of KDMS to further Rural Areas: June 2000**

Activities of KDMS were confined to the urban areas of the state and urban and rural areas of Malappuram District. Subsequent to the positive outcome of the project, it was decided to cover the entire rural area of the State in a phased manner and at first in June 2000, 262 gram panchayats were covered. Subsequently in November 2001, 338 gramapanchayats and in March 2002, the remaining 291 gramapanchayats were brought under KDMS programme. Massive training programme were organised for the Panchayat functionaries, officials and activists in the rural area.

### **Kudumbashree: Towards a New Paradigm of Participatory Development. The Mission for Poverty Eradication: A New Beginning**

Enthused by the phenomenal success of the Alappuzha and Malappuram models of participatory development with the active involvement of the stake holders, the State Government of Kerala resolved to extend the participatory women based programme to the entire State of Kerala in 1998. The Project has been envisaged as a mission for eradication of poverty, which has been christened as “Kudumbashree” (“Prosperity of the Family”) and becomes the Magna Carta of the poor. Kudumbashree, the State Poverty Eradication Mission of Kerala, proved a revolutionary initiative that has changed the lives of thousands of poor people in the state through its various programmes since its inception in 1998. The unique experimentation is being implemented through the Community Based Organisations (CBOs) of the poor aiming at a multi pronged attack on poverty. It is the Community Development Societies that work for the removal of risk factors, which are the basic causes as well as effect of poverty. With this end in view, the NHGs are identifying the most critical needs of the members. The micro plans or the NHG plans thus become the basis of delivery of services and resources through the CDS system. Each group is involved in the process of identifying their needs and problems, and accordingly preparing plans and implementing the programmes [8].

### **Training for Change**

It is stated that empowerment of women is the prime motto of Kudumbashree. Therefore, the decision making power must rest solely in the hands of the poor women. In order to exercise this power, they need proper orientation and training. To achieve this objective a number of specially designed training programmes are being conducted with focus on community structures, leadership, roles and responsibilities, thrift and credit operation, community financial management and accounting. These training programmes are organized with the support of UNICEF, NABARD and other institutions. More than one lakh women have been trained so far.

### **Education**

The massive training programmes have helped further strengthen the already existing awareness among women on the need for educating their children and acquiring literary skills for themselves. Resultantly, the apathy in sending the children to schools has disappeared to a greater extent. The poor women are getting realized that their children do need education and that education alone can enhance their status and provide them gainful employment.

### **Share and Care**

The NHGs are encouraged to meet as frequently as possible and most of them do meet once in a week. They are able to discuss every problem in the meeting and suitable solutions are come up. The NHGs provide the poor women to share their grieves and joys.

### **Community Health Care**

The trained women Community Health Volunteers are now able to provide basic medical care to the poor rural and urban women folks. With the emergence of the Community Health Volunteers the health scenario in the less cared groups are under going revolutionary changes. The incidence of cholera, malaria, typhoid and diarrhea has come down considerably.

### **Environmental Sanitation**

Environmental sanitation becomes the matter of greater concern of women today. Lack of sanitary latrines and safe drinking water are the twin basic problems faced by the poor people. Concerted efforts are made to address these problems. 5600 latrines have already been constructed in Vettom Panchayat in Malappuram district with the help of various Government Departments.

### **The Poor Women's Bank**

The Thrift and Credit Societies are formed with the objective of encouraging the poor women to save their meager means to widen the resource base of the NHGs. Women bring their little bit of savings when they come to attend the group meetings. This money is entrusted to the Community Volunteer, who in turn deposits it in the nearest bank. Each member is given an individual pass book. The Thrift and Credit Societies are considered as poor women's bank. The poor women, who were hitherto dependent on their men folk for every need and did not know the meaning of economic independence, has managed the impossible under Kudumbashree. Members can avail loans to meet their urgent needs like medical treatment, purchase of school books and uniforms for children, to pay off their old debts, etc. It is interesting to note that more than 90% of the savings in the thrift societies are given away as loans. The selection of beneficiaries, the rate of interest, the quantum of loans and the period of repayment, etc are all decided and implemented by the women themselves. Since the decisions regarding the repayment of loans with the rate of interest are taken by the NHGs, the monitoring mechanisms are inbuilt and defaulting is rare. For the same reason the NHGs are also very considerate to genuine reasons of non repayment and extensions are given. It is observed that 100% repayments are ensured which are rare in banking

history. The Thrift and Credit Societies become the largest informal bank in Asia.

### **Community Financial Management**

Formation of thrift societies and conduct of income generating activities have led to a large financial flow at NHG and ADS levels. This has necessitated proper maintenance of accounts and keeping records in a systematic way. So poor women activists were given proper training in ‘Community Financial Management’.

### **Important Poverty Alleviation Programmes Launched in the State**

Originally, Kerala followed the path of human development to reduce poverty. Substantial funds were spent for improving health and educational facilities and making the access of poor to these facilities easy through creation of health and education infrastructure in all parts of Kerala. Simultaneously proactive practices of food security, social security, legislative support through land reforms and labour laws and institutional mechanisms like industrial relations committees have combined to reduce poverty by expanding the entitlements. Thus from the point of view of capabilities as well as entitlements, Kerala has performed better, in comparison with other states in tackling the problems of the poor. The decentralisation process has helped in restructuring development programmes with accent on full participation of the people with reliance on transparent indicators and criteria for conferring of benefits. With the decentralisation of plan schemes, poverty eradication has become a Local government’s responsibility. State government has a guiding, supporting and co-ordinating role. All the centrally sponsored anti-poverty programmes have been transferred to Local governments. Bulk of the state plan funds meant for poverty reduction especially under SCP/TSP and women and child development have been devolved as practically untied bulk grant for local level projects to be planned and implemented by the LSGs. All anti-poverty programmes are partially or fully centrally assisted schemes, targeting BPL. The important poverty alleviation programmes initiated by the government to remove absolute poverty are stated below:

### **Integrated Rural Development Programme (IRDP)**

IRDP was launched on 2nd October 1980 in the Sixth Five Year Plan. This programme aims to alleviate rural poverty of selected families of landless labourers, small and marginal farmers, rural artisans SC & ST and socially or economically backward classes. The programme covered irrigation, land development, animal husbandry, dairying, fisheries, forestry and

horticulture with the aim of expansion of employment. This programme was replaced with Swarnajayanti Gram Swarozgar Yojana (SGSY).

### **National Rural Employment Programme (NREP)**

The NREP was launched in October, 1980 (Sixth Five Year Plan). The NREP, which replaced the food-for-works programmes, aimed to generate additional gainful employment for the unemployed and underemployed persons in rural areas to the extent of 300 to 400 million mandays per annum and to create productive community assets for direct and continuing benefits to poverty groups and to strengthen the rural, economic and social infrastructure to bring about a general improvement in the overall quality of life in rural areas. It also aims to improve the nutritional standards of rural poor through the supply of food grains as part of wages.

### **Point Economic Programme (TPEP)**

The 20-point socio-economic programme was originally conceived in 1975 and revised in 1982. It was further revised in 1986 to make it more meaningful and effective in the changing socio-economic environment.

### **The Rural Landless Employment Guarantee Programme (RLEGP)**

The RLEGP was launched in 1983-84 to provide employment guarantee to at least one member of every landless labour household up to 100 days in a year and create durable assets for strengthening rural infrastructure. Programme design and implementation is almost identical to the NREP. The RLEGP was merged with NREP in the year 1989-90 into JRY.

### **Self Employment Programme for Urban Poor (SEPUP)**

The SEPUP was announced on 29th August 1986. Under this scheme the banks were to provide loans for three years at the rate of 10 per cent interest to urban poor for various activities.

### **Jawahar Rozgar Yojana (JRY)**

JRY was supposed to produce employment for the unemployed and the underemployed and to improve the village infrastructure and assets. The JRY was revised and re-launched in April 1999 and was renamed as Jawahar Gram Samridhi Yojana.

### **National Slum Development Programme (NSDP)**

NSDP is a hundred per cent ACA scheme introduced in 1996 to tackle the problem of slum dwellers. The objective of this programme is up-gradation of urban slums by providing physical

amenities like water supply, storm water drains, community bath, widening and paving of existing lanes, community latrines, street light etc. Besides, funds under NSDP can be used for provision of community infrastructure and social amenities like pre-school education, non-formal education, adult education, maternity, child health and primary health care including immunisation etc. This programme is replaced by IHSDP.

#### **Swarna Jayanthi Shahari Rozgar Yojana (SJSRY)**

SJSRY is an anti-poverty programme launched by the Government of India in December 1997 for eradicating absolute poverty from urban areas. The SJSRY has two sub schemes; the USEP and DWCUA.

#### **Urban Self Employment Programme (USEP)**

USEP assists individual urban poor for starting self employment ventures. Ordinarily the project cost is up to ` 50000 per individual. But if two or more eligible persons join together in a partnership higher project cost is allowed, provided individual share does not exceed ` 50000. Subsidy is provided at the rate of 15 per cent of the project cost subject to a maximum of ` 7500 per beneficiary.

#### **Development of Women and Children in Urban Areas (DWCUA)**

DWCUA assists the urban poor women for starting gainful employment through group activity. This scheme is extended to the poor women in urban areas who decide to set up self employment enterprises as a group as opposed to individual efforts. Groups of urban poor women, identify an economic activity suited to their skill, training, aptitude and local conditions. Besides generating income, the synergy of the group helps the women to empower themselves for combating poverty. Minimum number necessary for a group is fixed as 10. Generally the project cost is up to 2.5 lakh. The DWCUA group is given a subsidy of 1.25 lakh or 50 per cent of the project cost, whichever is less.

#### **Jawahar Gram Samridhi Yojana (JGSY)**

This centrally sponsored scheme was introduced in April 1999 as a successor to JRY and the cost sharing ratio of 75:25 between the centre and the states. All works that can result in the creation of durable productive community assets are taken up under the programme.

#### **Swarnajayanthi Gram Swarozgar Yojana (SGSY)**

This is a CSS launched on 1st April 1999. It was formed by restructuring and combining the IRDP and allied programmes along with Million

Wells Scheme into a single self-employment programme. It aims at establishing a large number of MEs in rural areas. It is a holistic programme of MEs covering all aspects of self employment viz., formation of SHGs, capacity building, planning activity clusters, infrastructure build up, technology, credit and marketing.

#### **Indira Awas Yojana (IAY)**

The objective of the scheme is to provide dwelling units to the houseless SCs and STs, freed bonded labourers and other rural poor BPL by providing grant at the rate of ` 22000 per house. This is a CSS with the centre and state sharing the cost in the ratio of 75:25. A maximum of 40 per cent of the fund can be utilised for construction of houses for rural BPL other than SC/ST and freed bounded labourers.

#### **Annapurna**

The scheme was launched in April 1, 2000 as a hundred per cent CSS. It aims at providing food security to meet the requirement of those senior citizens who are eligible for pension under the National Old Age Pension Scheme. The scheme has been transferred to the state plan from 2002-03 onwards.

#### **Pradhan Mantri Grama Sadak Yojana (PMGSY)**

The scheme sought to achieve the objective of suitable development at the village level. PMGSY was launched on 25th Dec, 2000 as a programme to provide road connectivity through good all-weather roads to 1.60 lakh unconnected habitations with a population of 500 and above by the end of the Tenth Five Year Plan.

#### **Pradhan Mantri Gramodaya Yojana (PMGY) Grameen Awas**

In 2000-01 PMGY was launched in order to achieve the objective of sustainable human development at the village level. The PMGY envisages allocation of ACA into the states and UTs for selected basic minimum services. PMGY initially had five components viz primary health/education, primary rural shelter, rural drinking water and nutrition. The scheme seeks to achieve the objective of sustainable habitat development at the village level.

#### **Sampoornana Gramin Rozgar Yojana (SGRY)**

SGRY was launched in September 2001. The schemes of JGSY and Employment Assurance scheme have been fully integrated with SGRY. The objective of the scheme is to provide additional wage employment along with food security through creation of durable community, social and economic assets and infrastructure development in rural areas. The scheme envisages generation of

100 crore man days of employment in a year.

#### **Valmiki-Ambedkar Awas Yojana (VAMBAY)**

VAMBAY is a CSS launched on 2nd December 2001 for the benefit of the slum dwellers on a 50:50 sharing basis between central and state governments. It mainly aims at ameliorating the housing problems of the slum dwellers, who are BPL. The scheme has the primary objective of facilitating the construction and upgradation of dwelling units for the slums dwellers and providing a healthy and enabling urban environment through community toilets.

#### **Antyodaya Anna Yojana**

The scheme was launched on 25th Dec, 2001. Under the scheme one crore poorest families out of the BPL families covered under the targeted public distribution system.

#### **Jai Prakash Rozgar Guarantee Yojana**

The scheme seeks to provide guaranteed employment to the unemployed in the most distressed districts of the country. Independent evaluation of the past poverty alleviation schemes has shown that intended benefits did not adequately reach the target groups because of a number of weakness in design and implementation. Generally, the development schemes have been formulated and implemented in a trickle down and target oriented manner, while the poor have been the passive recipients of benefits. The failure of anti-poverty programmes in the past can also be attributed to the fixation of target, lack of involvement of beneficiaries, poor understanding of poverty and its causes and manifestations, and the over dependence on bureaucracy. The success of development interventions largely depends on active and meaningful participation of the people and their institutions in decision-making. Because of such lessons from experience, the last decade has seen a number of developmental initiatives with varied thrust on community participation and empowerment, decentralised decision-making, transparency and an active role of the Panchayati Raj Institutions in their planning and execution. Kerala is now seeking to achieve a break in participatory poverty reduction through Kudumbashree, which is implemented by the State Poverty Eradication Mission through the LSGIs. All urban local governments and village panchayats have been included under Kudumbashree. Kudumbashree, a woman based participatory poverty eradication programme of the state government with the financial support of NABARD and central government involves the poor actively in planning, managing and monitoring of their development programmes.

#### **Poverty Reduction Strategies Past Strategies**

Originally, Kerala followed the path of human development to reduce poverty. Substantial funds were spent for improving health and educational facilities and making the access of poor to these facilities easy through creation of health and education infrastructure in all parts of Kerala. Simultaneously proactive practices of food security, social security, legislative support through land reform and labour laws and institutional mechanisms like industrial relations Committees have combined to reduce poverty by expanding the entitlements.

#### **Current Strategies**

In the late 70's the Poverty Reduction Strategies in Kerala have moved in tandem with the national policy of direct attack on poverty. The direct attack is basically launched through two modes – one providing subsidized assets for selfemployment at the individual level or at the level of the group and the other providing wage employment with or without food security through public works programme. Over the last decades the schemes have undergone various modifications but the essential approach has remained the same. In rural areas the key schemes under implementation are Swarnajayanthi Grama Swarozgar Yojana (SGSY) for selfemployment and Sampoorna Grameen Rozgar Yojana (SGRY) for providing wage employment. SGSY marks an improvement over the earlier scheme of IRDP with insistence on the process aspects of group formation as well as on the concept of economic clustering for identification of activities. SGRY, which has been launched in September 2001, is basically a rural public works programme with a strong food for work component which covers 50% of the allocation. In the urban areas, the Swarna Jayanti Shahari Rozgar Yojana (SJSRY) combines elements of self employment and wage employment though the accent is on the former. Under SJSRY self employment component 16727 micro enterprises have been set up in the urban areas of Kerala which includes 1345 group enterprises of women [10].

Under the National Slum Development Programme (NSDP) slum development activities are taken up particularly, provision of minimum needs infrastructure and housing. During the first year of the X Plan Government of India has launched another housing scheme for reclamation of the slums in the urban area namely Valmiki Ambedkar Awas Yojana (VAMBAY). Though it was started in 2002-03, the State has constructed 16812 houses against a target of 19454. The remaining houses are in various stages and nearing completion. During the year 2005-06 the State Poverty Eradication Mission is targeting the construction of 10000 houses under this



programme. 14.41 In Kerala it is the local governments which implement the Anti Poverty Programmes. In rural areas the Block Panchayats look after SGSY and IAY; and the SGRY is implemented by Panchayats from the three tiers in the ratio 50 : 30 : 20 among Village, Block and District Panchayats respectively. Likewise, the Municipalities and Corporations are responsible for implementing SJSRY, NSDP and VAMBAY programmes.

### **Towards a new Strategy of Poverty Reduction**

Stated briefly, the failure of antipoverty programmes in the past can be attributed to the fixation of target, lack of involvement of beneficiaries, absence of continued handholding in the context of poor understanding of poverty and its causes and manifestations, the top down approach and the over dependence of bureaucracy. Kerala is seeking to achieve a breakthrough in participatory poverty reduction through Kudumbashree, which is implemented by the State Poverty Eradication Mission through the local governments. All urban local governments and Village Panchayats have been included under Kudumbashree [2].

### **Knowledge and awareness**

There was unanimity on the tremendous increase in knowledge and awareness among women as a result of involvement in the SHGs. It was agreed that men too had gained in both, but there was variation in views about its extent. Women's new knowledge could be classified into two types. The first was concrete knowledge about specific topics. These, like technical skills, were mostly related to income generating activities and enterprises and varied from location to location, depending on, the Int. NGO. J. 358 type of enterprise being taken up in each location. The second kind of knowledge, which could be termed as awareness, related to knowledge of a broader and more general kind: banks and banking transactions, government schemes and entitlements and insurance. These were common to all centre and locations.

Only women belonging to the better-off self-employed group awareness about issues such as nutrition, dangers of pesticide use, organic farming, women's rights, anti-liquor campaign and police harassment. This group seemed to be more directly politicized and more concerned with wider social issues than the others. It seems that there have been few or no changes in men's knowledge Skills. Skills are mainly grouped into two categories – personal and technical. All the women talked about the personal skills they had acquired, the ability to speak up and speak out, to articulate, to voice their problems and difficulties, to negotiate and bargain, to meet officials and put issues to

them and so on. In short, they mentioned the immense growth in both self-confidence and the skills on which that confidence was based. This was amply corroborated by their own men folk, as well as by everyday experience, and many commentators state this to be the most evident and long-lasting achievement of Kudumbashree.

The men did not make any comment about acquisition of such skills among themselves, presumably because they already possess them in some measure. Other skills mentioned by women were aspects of money management such as lending, accounting, saving, mortgaging and banking. A variety of technical skills were mentioned related to the kind of enterprise taken up by the women's groups. These included seed production, mushroom cultivation, food processing, cultivation of herbal plants, preparation of herbal medicines, bamboo craft, bookbinding, flower cultivation, pisciculture, making ornamental flowers and growing ornamental fish and some others. Men said that they too had learnt them by observing their wives and through interaction with them, but none of the men were directly involved in the production activity of any of these. On the other hand, men of the farming community stated that this level of skills was inadequate for them to take up production seriously and that they needed more skills and would like to acquire them. The men belonging to the big farmers' group spoke of skills of network-king, coordination and sourcing knowledge, in addition to the various agricultural technologies they had learnt. The wives of this group also claimed that they had acquired some of these skills successfully, and many men also agreed that the women had picked up these skills from them through observation.

### **Findings**

Community participation was the corner stone of the programme. The kudumbashree mission has become an important agency to execute various anti-poverty schemes of state and central government. Now kudumbashree completes sixteen years of its operations. Through concerted and continuous action, the project had created sustainable living options to the poorest of the poor masses. The CBOs of the mission have covered almost all aspects of social and economic activities ranging from agriculture, manufacturing, trading, IT, housing, collection and processing of waste and welfare activities like protection of destitute, up liftment of the marginalized sectors of society etc.

The working slogan of Kudumbashree is **“To reach out to families through women and to reach out to community through the family”**.

**Acronym**

1. ACA – Additional Central Assistance
2. CSS – Centrally Sponsored Schemes
3. CBO – Community Based Organization
4. IHSDP – Integrated Housing and Slum Development Programme
5. SCP – Special Component Plan
6. TSP – Tribal Sub Plan
7. UNICEF – United Nations International Children's Emergency Fund
8. BUDS – Special schools for the disabled children.

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