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End of the Rainbow

Writer's Note

We're going to the end of the rainbow
We're going to the end of the rainbow
Because at the end of the rainbow
We're going to find a pot of gold

We're going to the end of the rainbow
We're going to the end of the rainbow
We're going to try to dig for gold

Are we nearly there?
The end is getting near
There's got to be a pot of gold round here

We'll dig at the end of the rainbow
We'll dig at the end of the rainbow
We're going to find a pot of, going to find a lot of
Going to find a pot of gold

We've got to the end of the rainbow
We've got to the end of the rainbow
Now we've found the pot of
Such a lovely lot of
Now we've found the pot of gold

I never dreamt that there is an end to poverty. Because I found poverty everywhere and the poor becoming poorer as years and decades take its toll. Their lives were not a matter of concern and nobody bothered as their number multiplied.

Politicians used them in their number game and bureaucrats found poverty an issue for their eternal glory and NGOs found them as channel for mobilizing global funding and economists used them for supporting their clinical philosophy and journalists featured them as the images of developing and under developed nations. But poverty existed everywhere with multiple dimensions and its intensity varies from places to places and persons to persons. The substance of poverty is the same as lack of resources, opportunities, capabilities and justice that create more and more poor in the society and poverty becomes an issue of debate generating bundles of statistics and theories. And there is no end to these theories.

I was less enthusiastic about poverty reduction program through mobilizing the poor women in Malappuram when James Varghese, then District Collector of Malappuram told me about it. The doubting Thomas in me made me suspicious about the governmental programs convinced me that it's not going to work in Kerala, a politically masculine state. I was biased in my judgment and stick to my prejudices even after witnessing enthusiasm among hundreds of poor women in Malappuram who made qualitative difference through their interventions.

I admit my error in judgment. I made a face-saving attempt to recognize it as a women's movement that may die out sooner or later. But the concept of Kudumbashree fascinated me.

Later when T.K. Jose was posted as District Collector of Malappuram, I got more opportunities to interact with the functioning of NHGs and Community Based organizations. Their eagerness to shoulder responsibilities and their determination to fight poverty amazed me. The stories about the poor women mobilizing thrift fund worth Rs. 20 million within two years of their operations convinced me about the inner dynamics of social changes taking place in Malappuram district. Their neighborhood banks providing easy loans to the poor and needy convinced me about the strength of the neighborhood societies and its vibrant network. I saw miracles happening everywhere and poor women masterminding great sagas of success. They created history with their hard work and determination.

Then the Kudumbashree, the Poverty eradication of Mission of Kerala was launched scaling up operations in all over the state. Now after Six years, Kudumbashree has become a global model of development and 3.19 million poor women pin their hopes in the mission.

It was T.K. Jose, the Executive Director who suggested the documentation of Kudumbashree activities to me. I was happy to do it. UNICEF supported the initiative with financial assistance. I Thank T.K. Jose and UNICEF for providing me support to complete the project. Despite his busy schedules, Jose was a source of inspiration in every cross-roads.

Their stories were full of tears and iron will. I could not meet all. Time didn't permit me to interact with all those great women who contributed for making Kudumbashree a great developmental model. I owe a large debt to many people who have helped me, either sharing their valuable experiences, or by supplying valuable background information for the documentation.

I express my thanks to all of them who inspired me with their silent lives that enabled me to understand Kudumbashree in the right perspective.

In particular I'm grateful to M.A. Aboobacker, Keshavan Nair, Vinod, Praveen, Rajeev, Sreeekandan Nair, Ushadevi, Chither, Rahmatullah, K.V Chacko, Tony Michael, KabeerB. Haroon, L. Sudhamani, Nalakath Basheer, C.V.Joy. Abdul Latheef. K. Subash Babu in the Mission. Thanks for their valuable guidance.

I'm indebted to all members of Kudumbashree who helped me out of the way and obliged me when I needed their help.

Above all it was the women from poor families who talked to me, shared their experience, anger; dismay and joy with me made this project a reality.

I hope that at the End of Rainbow, a pot of gold is waiting for them....

Jeemon Jacob

Thiruvananthapuram

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Chapter 1

Alappuzha Model – Mission Impossible

1992

It was a mission impossible. And the odds were stacked against them. They were all poor women living in miserable conditions. Their children starved and dropped out from schools every now and then. Their husbands got drunk and beat them whenever they were disgusted with themselves and others.

They have no family income to meet their daily expenses and found walls everywhere imprisoning their lives to poverty. From morning to late night, they could see only walls around. They had no voice and face.

Yet the poor women in the 7 wards of Alappuzha Municipality organized themselves under Alappuzha Community Development Society to address their needs. They all united together to eradicate poverty from their neighborhood and meet the challenges of their daily life. It was no easy task for them and for the team leaders too.

Alappuzha municipality experimented with Urban Basic Services Program combined with Community Based Nutrition Program with novel concept of identifying the poor, an initiative supported by UNICEF in 1992 in its seven wards. Thumboli, Ashramam, Kanjiramchira, Avalukunnu, Nehru Trophy, Vazhichery and Chungam were the municipal wards that were identified to launch the pilot program.

Government of Kerala was implementing a welfare program for the development of women and children since 1981 with the support of UNICEF in Alappuzha. Prior to the implementation of the pilot project, a Below Poverty Line survey was conducted in the areas involving literacy mission volunteers, Integrated Child Development Society workers and women activists to identify the poor in the project areas. Ten volunteers were selected from each Municipal Wards to conduct the BPL survey that was completed within two days. But the survey was different from earlier BPL surveys that considered only economic factor to identify the risk families. The survey constituted a 9-point risk index to identify the poor that was transparent, simple, realistic, rational and scientific in identifying the manifestations of poverty.

The families living in a substandard house or hut, no access to sanitary latrines, no access to safe drinking water within 150 meters, eating only two meals or less a day, having children below five years of age, without or only one earning member, belonging to socially disadvantaged groups, having an illiterate adult member and having alcoholics or drug addicts were the parameters used to identify the BPL families in the program. It was different from the conventional anti-poverty programs in philosophy and practice. It envisaged poverty eradication through mobilizing poor women and organizing them through Community Based Organizations. The program entrusted the community to identify the poor in the neighborhood by nine-point risk index and a family having four out of nine risk factors were listed as risk families. The survey identified 2304 families in the seven wards of Alappuzha Municipality. Fifteen to 40 such families in the neighborhood were grouped together and formed a Neighborhood Group and federated into 7 ADSs and integrated into Alappuzha Community Development Society at the apex level. Later the program was extended to entire Alappuzha municipality areas.

The Community development Society was registered under Charitable Societies Act to facilitate autonomy and flexibility to the functioning of the Community Based Organizations. Then the bands played on and a movement started. The Community Development Society in Alappuzha was formally inaugurated on February 6, 1993.

“The program created new awareness among the poor women about development both personal and social level. We were ignorant about the manifestations of poverty and accepted it as part of our lives. We never thought that we could improve our lives,” comments Valsala Sebastian, first elected president of the Alappuzha Community Development Society. 39 year old Valsala went to New York to receive ‘We, the People Award’ instituted by United Nations that recognized the Alappuzha model as one of the best developmental practices. The program has revolutionized her life and opened her eyes to outer world.



“I was a silent woman who had no contacts with the outside world. I rarely spoke even to my neighbours. My family had five risk factors and I was a member of Theerthassery Neighborhood Group in Thumboli Ward. They have elected me as Resident Community Volunteer and later as President of Thumboli ADS. When CDS was formed, the members elected me as president of the CDS unanimously,” narrates Valsala how she became part of the movement in Alappuzha.

According to her the weekly meetings of the NHG was a new experience for all poor women who were never invited to a meeting or chaired the proceedings. “I had never addressed a public meeting till I joined the NHG or discussed anything serious. At weekly meetings we discussed everything. It was our domain where we could express our views without fear,” says Valsala who believes that working with poor women helped her to improve leadership qualities and communication skills. Later, she joined Communist Party of India (Marxist), a political party with leftist ideology and elected to Alappuzha Municipal Council as ward member. Her involvement in the program empowered her politically and helped her win election with a thumping majority.

Various Training programs empowered the poor women of Alappuzha to enhance their leadership qualities and meet challenges of community mobilization. Resident Community Volunteers were given training to develop leadership qualities and Chairpersons had undergone training in Institute for Management in Government, Thiruvananthapuram. NABARD designed a special training to develop Community Financial Management System among the Community Based Organizations for five days.

“But the most important training ground was NHG meetings where the members met weekly once to discuss various issues. It was most effective tool that built a common bond among the poor. I still remember those women who sat silently in a corner, later become eloquent when they started talking about their needs. And the program was participatory in essence,” comments Valsala.

Participatory mode of the program removed their mental blocks in addressing their needs. The project leaders with their down to earth approach motivated them to join the movement. While working together, the poor women in Alappuzha realized that they could better their lives if they take collective responsibility.

“Initially, many people were skeptical about the program. Local politicians didn’t like the concept of organizing women at the Neighborhood level. It was altogether a new thing for them. Later they cooperated with us and supported our activities,” recalls Valsala.

Within a year the Neighborhood Groups consisting of 15 to 40 families were formed in all the seven wards and Community Volunteers were positioned. “When we met first time, we were not clear about our action plan. Even the thrift and credit operations were not part of our agenda. Our needs shaped our action plan. It was Mangalam NHG that initiated thrift and micro credit operations first time in Alappuzha. The NHG meeting held at Ratnamma Umadevan’s courtyard decided to start thrift operations in the neighborhood; we never realized its potential. Most of the poor women took loans from private moneylenders who charged exorbitant interest on the loan amount. They used to charge Rs 25 as interest for Rs 100 that may multiply if we fail to repay the loan amount in time. So when we discussed the issue in our meeting, we decided to start thrift. We mobilized small amount and deposited in the banks. Later we started our micro-credit operations. Thrift mobilization ensured active participation of poor women in the NHGs,” reveals Valsala Sebastian who had contributed immensely for the success of the program.

More than thrift operations, CDS focused its attention on the developmental activities of the neighborhood. Drinking water and sanitation were the priority areas of the CDS activities. The CDS with the support of the Municipality provided toilets to its members and more public taps were provided.

“Nobody listened to our demands till we join the NHGs. Our demands for more water taps and better roads were sidelined and we had no collective voice. But NHG gave us new identity and power. We realized that whatever things we demanded collectively, we got it very soon. Within short time, the poor women started demanding their needs. The NHGs provided them with right platform to address their needs,” explains Valsala how the poor women’s movement gathered momentum in Alappuzha.

Thrift Mobilizations and Micro-credit operations helped NHGs to stabilize operations and ensure active participations of the poor women. Many new women leaders from poor families emerged out of the movement. Later some of them were elected to the Municipal Councils. When Valsala Sebastian who was elected Alappuzha Municipal Council and she resigned as chairperson of CDS to keep the program out of political bias.

“I was an ordinary house wife who never had a political ambition. But when I become the CDS president, I got lot of opportunities to interact with dignitaries and officials. It had changed my perspectives and understanding. I started looking at the world with more curiosity,” comments Valsala.

But Valsala admitted that she didn’t enjoy her role as a Municipal Councillor. According to her the party didn’t give her ticket after her term expired. Now Valsala Sebastian

works for a NGO as a Community Volunteer. She made an unceremonious exit from her brief political career and settled for a job offered by NGO.

“My experience in the community mobilization movement convinced me that women should earn an extra income and stand on her legs. If you are an earning member, you will have a voice in the family and society. It gives you a new identity; rebuilds your confidence and recharge your self-esteem and finally empower you to meet challenges,” analyses Valsala who had witnessed the changing faces of poverty in Alappuzha.

“Today poor women in Kerala have mobilized thrift fund worth more than Rs. 4500 million. More than twenty thousand NHGs and equal number of individuals are involved in micro-enterprises. I’m very happy and thrilled as we were the pioneers in the movement. If the poor women are united cutting across the barriers of politics and religion, we could better our world. Today I can’t sit at home idle. I wanted to meet more and more people and discuss things with them. After working three years in CDS, I have committed to the cause of the poor women. My life will not be the same again,” acknowledges Valsala.

She feels nostalgic about the inaugural meeting held in 1993 where she addressed the mammoth rally of poor women. “It was a great experience for all,” she concludes. When Valsala Sebastian resigned as CDS Chairperson, Vice-Chairperson Renuka Shivadas replaced her.

“I consider the Alappuzha model as the best developmental initiative supported by UNICEF. Our members benefited from this initiative and our quality of life improved tremendously. While implementing the program, we could distribute Rs. 10 million to 5232 members for setting up micro-enterprises. The program helped us to focus on the health needs of the members and gaps in infra-structural needs leading overall empowerment of women,” Renuka Shivadas lists out achievements of the program.

According to her, the CDS organized series of health camps for poor women and spearheaded health campaign against water borne diseases. The program sensitized the poor women about drinking water and sanitation in their neighborhood. More than infra-structural development, the program ensured greater participation of women from poor families in decision making. The three tier community based organizations motivated many to take part in active politics or political parties taking advantage of their popularity among the poor to win elections. Valsala Sebastian, K.L Sushama and Asha Asokan were elected to Alappuzha Municipal Council after working with neighborhood societies.



“The program offered us a center stage where we could express our needs and chart out action plan for solving our problems. It gave a space to breath and we all grabbed that opportunity to express our needs,” comments A.R Sheela who worked as Chairperson of Thumboli Area Development Society in Alappuzha for 12 years.

“I was very shy and an introvert when I joined the NHG. But after working with program as Resident Community Volunteer for a year, I became bold,” she owes a lot to the program that taught hundreds of women how to shape their destiny.

It was the sincere support of the project team that motivated the poor women for a change. The team headed by P.K. Gopinathan, then Program Coordinator, Dr. V.L. Sreelatha, UNICEF Project Officer and K. Mohandas, then Secretary, Local Self Government of Kerala took keen interest in supporting the initiative.

“Without their help we could not have made the progress. They always supported us whenever we took a nosedive. CDS Project Officer V.N. Sashikumaran and Charge Officers V.M. Jayamohan, Mohandas, Suresh and many like them contributed for our success. Their sincere approach for our cause helped us immensely in carving a victory within a short time. Many of us were reluctant to come to the stage. But they encouraged us to come forward. The handholding approach of the program wiped out our fears,” Sheela expresses her sincere gratitude to the project team who enabled the poor women of Alappuzha to create a global developmental model.

The pilot project in Alappuzha motivated thousands of poor women to come out of the shells and enhance their capabilities. The capacity building process initiated in Alappuzha convinced the policy makers that poverty eradication mission is possible if it is aided with specific tools.

Based on Alappuzha experience, the State Government decided to constitute Urban poverty Cells in all municipalities in the State in 1995 and directed the municipalities to earmark 2% of their own funds of Urban Local Bodies for poverty alleviation programs. This decision strengthened and supported the activities of the CDS in urban areas.

Malappuram Model

1994 November 11

Beena Sunny looks back with pride. Today, she is the President of Puzhakattiri panchayat in Malappuram district in Kerala. She headed the Community Based Nutrition Program movement in Malappuram district for 7 years as President of District Community Development Society from 1994 to 2001. She is very much empowered now. From an unknown poor woman, Beena has changed to the role of a political activist. The movement has revolutionized her ideas, approach, language and manners. She symbolizes the empowerment of poor women in Malappuram.

The success of Community Based Organizations of the poor in Alappuzha paved a way for implementing Community Based Nutrition Program in Malappuram, the most backward district of Kerala. Malappuram was industrially backward and economically unstable where the poor has marginal existence. New developmental role model created in Alappuzha inspired state government to experiment it Malappuram district.

The Community Development Societies, three-tier community based organization of the poor women formed in Alappuzha were replicated. The Community Based Nutrition Program and Poverty Alleviation Project started functioning under UNICEF assistance with community participation in the entire district of Malappuram, on 11 November 1994.

“The movement made me what I’m today,” Beena admits gracefully.

Beena Sunny, a housewife from a poor family joined the NHG in 1994 September as her family belonged to the risk group and involved with the BPL survey. A graduate in

history and a mother of two children, Beena was never active in social life. Her world was limited to her family and her concern was how to feed her children. Like all poor mothers, she was worried about the future of her family. “My husband was unemployed then. We have no family income and two kids,” she reveals about her past. Beena, a Hindu married a Christian and the couple had to struggle a lot in the initial days of marriage.

Alappuzha model, the three tier community based organization of the poor women was limited to Alappuzha municipality, but in Malappuram, it was extended to the entire district.

In Malappuram, CBNP is implemented through Community Development Societies of women at various levels. Neighborhood Groups of women consisting of 15-40 risk families were formed at the grass-root level. At ward level, the Area Development Societies consisting of 4-5 NHGs and at the Grama Panchayat level, Panchayat Community Development Societies consisting of all the ADSs in the Panchayat were formed.

Block Community Development Societies consisting of all Panchayat CDSs in the Block and District Community Development Society at the apex level were formed within three months covering entire women from poor families in the district. The Malappuram CDS networked with 4763 NHGs, 853 ADSs, 96 Panchayat CDSs and 14 Block CDSs in the district covering 1,66,000 poor women.

“When I joined Puzhakattiri Kotuwad NHG, they elected me as president of the NHG. Later I was elected as ADS and panchayat CDS President. After a month when the block level Community Development Society is formed, I was elected to the Block CDS as its President. From all 14 blocks, district level CDS was formed and I contested the election and won as President of district President of CDS,” Beena explains the democratic process involved in the formation of Community Based Organizations of the women from poor families in Malappuram

The motto of the program was empowerment of women from poor families in Malappuram district and its approach was holistic. The strategy was Convergent Community Action and the focus was on women and children who belong to risk families.

Malappuram was altogether a different experience as the program set a new milestone in poverty eradication and experimented with the novel concept of empowering women through micro-enterprises. The poor women of Malappuram came forward to initiate many micro-enterprises in their neighborhood and succeeded in their attempt. Women empowerment initiatives coupled with micro-finance operations, micro-enterprise promotion and convergent community action gave new direction to community mobilization activities.

It was a different experience for Beena too. She came out of her home to lead the movement that offered too many things for the poor women in Malappuram. According to her, the poor women in Malappuram were living in absolute poverty and were subjected to exploitation.

High incidence of child marriages in the Muslim dominated district and low literacy rate among the poor crippled women from making progress. “Most of the poor women in

Malappuram were married at the age of 14 and pregnant at the age of 15. They all became grandmas at the age of 30. They lived in total darkness without complaints and never tried to get out of it,” Beena narrates the world of gloom in Malappuram then.

Mobilizing the poor women in Malappuram as Community Based Organizations was the biggest challenge. The poor women never came out of their home and were never exposed to social life. The veils over their head covered their identity. The beliefs and practices confined them to the four walls of their dwelling place.

They had never enjoyed freedom of expression or took a decision of their own. So when they were told to join NHG and participate in the weekly meetings, many of them were unwilling to come out of their home.

“But some of them especially old women took the bold steps to come forward and join NHGs. Because they thought that they have nothing to lose. Slowly we motivated every poor women to join NHGs and involve with the program,” tells Beena Sunny who inspired the women to make the largest CBO network in the country. The CBNP acted as a catalyst that contributed to the immense capacity building of the poor women in the district.

The strategy was convergent community action to enhance the capacity of the individual families and the community to meet the needs of women and children. CBNP facilitated the poor to act together to fulfill their needs such as food, drinking water, primary health care, basic education and safe environment.

“When we formed NHGs in every nook and corner of Malappuram, it became a great movement. Women started joining NHGs involving with thrift and micro-credit operations. In fact micro-credit operations helped NHGs to stabilize its CBNP operations in the district,” she identifies the key factors that created a role model in Malappuram.

NHG meetings provided a platform for poor women to express their needs; share views; redress their grievances; make decisions and to understand each other. The poor women found a new opportunity in NHG meetings to express their solidarity with one another. They realized the common problems, sat together to discuss it and evolved strategies to solve it.

“The NHG meetings were the grass-root training grounds for thousands of women in Malappuram. NHG itself became a big family where new bond of togetherness emerged. It was just like a rolling stone gathering momentum. Once it started rolling, we struggled to keep the pace. But the members inspired me with their enthusiasm and affection that helped me to discharge my duties as President of the CDS. I learnt a lot of things from the members,” Beena walks down the memory lane.

The CBNP replicated the Alappuzha model in identifying the risk families and defining the poor through a nine point poverty index with certain modifications. A family with 4 or more risk factors was considered to be a risk family.

“We found large number of women live in absolute poverty without having a meal a day and not having proper medical care for years and left with nothing. They had a marginal

existence and never went outside their home,” Beena comments on the social reality of Malappuram district then.

The poor women in Malappuram never involved with the developmental programs of the government. They never attended a Gramasabha, a meeting that discuss and finalize the funds for developmental activities in panchayat or raised their voice in public. But when NHGs discussed the developmental needs of the neighborhood, the poor women started attending Gramasabhas first as observers later as active participants. The Neighborhood Groups enabled the poor women to participate in Gramasabhas and voice for their needs. They all become active participants in the decision making body that was controlled by the influential and elite members of the society.

Now Kudumbashree members control many gramasabhas as their presence is above 80 percent in the meetings. CBOs of the poor women in Malappuram ensured the great participation of women in local self government.

Neighborhood Group of women consisting of 15-40 risk families of a neighborhood was formed at the bottom level. Each NHG elected a 5-member committee to act as the functional organ of NHG. One woman of the group was elected as its President (NHG President) and another member as its Secretary; the Health Volunteer looks after the health, educational and cultural needs of the neighborhood and the Income Generation Volunteer was responsible for income generating activities and the thrift and credit society. Infra-structure Volunteer was in charge of improving basic physical amenities. The NHC members were known as Community Volunteers. NHG prepared micro plan based on a felt need survey.

The NHGs provide an opportunity for the poor rural women to sit together and share their agonies, joys and problems. Above all, they have paved the way for fostering a strong bond of friendship among different families of a locality, thus cutting across religion, castes and political affiliations.

The micro-thrift and credit operations capacitated the NHGs on the role of Banks in the neighborhood. It provided an opportunity to save small amount of money that they mobilized by cutting their family expenses.

“We never believed till then that poor women can save. But when we started the thrift fund, money started flowing in and the NHGs became more vibrant bodies,” Beena visualizes the different stages of CBNP activities in Malappuram. Micro-thrift and Credit operations of the NHGs facilitated the needy women with soft loans and easy availability of money for their needs.

“Poor women in Malappuram depended on the private money lenders who charged very high interests on their loans. But the poor women had no other means of availing of loans. Banks neither entertained the poor women in their premises nor educated them about the availing loans. Even the approach of cooperative banks towards the poor was negative. We discussed these issues in the NHGs and finally evolved a mechanism that can save the poor women from the debt traps -offering loans with low interest after verifying their capacity to repay the loans and their needs. The NHGs were the sole authority in mobilizing the thrift and micro-credit operations. They pooled their money, maintained their accounts, dispersed loans and monitored the repayment. They played

dual roles as managers of their fund and beneficiaries at the same time. It empowered them overnight,” Beena shares her experience.

Neighborhood Banks or micro finance operations helped many women to set up their micro-enterprises. Many of them availed loan from NHGs to start goat rearing or small shops. Many others took loan to provide higher education to their children. For a few, it was the best opportunity to repay their old loans that they took from private money lenders. They all made use of their available resources for the maximum benefit of the poor.

“The poor women in Malappuram surprised me with their ability to understand each other’s problem. I found a woman refusing the sanctioned loan amount when her neighbor who was in distress was not given the loan. She told the NHG meeting that she could wait for another week but her neighbor could not do so as she needed money to hospitalize her daughter. And NHG sanctioned the amount in favour of her neighbour to enable her to give medical care for her daughter. It was looking beyond poverty reduction. I can list thousands of women like her whose selfless approach and conviction made the CBNP altogether a different experience in Malappuram,” narrates T.K. Jose who was District Collector in Malappuram during 1996-1998.

The Neighborhood Societies became the training ground for the women from poor families to develop their creative talents. Hundreds of women started looking at the NHG meetings where they can produce the best in them.

“The Community Based Organizations of the poor women started organizing cultural festivals as their own initiative. Some of them were very talented who never got an opportunity to express their creativity or recognition,” remembers James Varghese who was District Collector in Malappuram and led the CBNP program there.

They danced and scripted dramas and songs telling their tales of agonies and despair.

ADSs, and CDSs, are encouraged to organize cultural programs periodically. A beginning in this direction was made with the commencement of “Malappuram Mahila Mahotsav” (MAMMA) from 1995 onwards. This cultural fete of the poor women has become a remarkable event and for the first time this has given the village women an opportunity to participate in cultural programs. MAMMA is being conducted every year not only in the Panchayats but at district level as well. Apart from this, exchange visits of CDS functionaries are being organized frequently.

Community Based Organization of the poor facilitated the poor women to enhance leadership qualities and communication skills. Within short time, large number of women leaders emerged from the poor who were dedicated to the cause of the poor. It has produced many leaders like Beena Sunny.

“Malappuram district witnessed sea of changes within short span. The most visible changes were from the rural areas. The poor shed their fears and came forward to voice for development. It was a collective voice of the poor women and nobody could ignore their voices. People’s Plan Campaign also played a key role in empowering the poor in the district,” observes A. Vijayaraghavan, Member of Parliament who is a native of Malappuram. The Governing Bodies of CBOs provided an opportunity for the poor to set their agendas in identifying their developmental needs and planning.

ADS prepare mini plans integrating NHG plans. CDS prepares plan at the Local Body level a convergent plan integrating ADSs or mini plans. The CDS acted as the catalyst for change and poverty reduction. It created awareness among the people to access services through advocacy, mobilization and group action. All Panchayat CDSs were federated into Block CDS at Block level. Block CDS prepares Block level plans integrating all Panchayat CDSs plans. The Block CDS function as the Block Community Convergent Action group. It attempts to effect co-ordination of inter-sect oral department at the Block level. It seeks support from the Block panchayat, block primary health Centre and such others.

The District CDS was the apex body. All the Block CDSs presidents Panchayat CDS presidents and Town CDSs presidents were members of the District CDS. The district CDS prepares CDS plan integrating all micro and mini plans.

Every step of the program envisaged the capacity building and empowerment of women from poor families. Series of training programs led to human resources development that enabled the poor women with action packed agenda for poverty reduction. Decision making power is transferred to the poor women. Specially designed training programs were conducted focusing on leader ship, thrift and credit operation, community financial management and accounting, micro enterprises, project preparation, convergence, community health care, reproductive health, sexual health, counseling, adolescent issues, community auditing, water and sanitation, monitoring and evaluation, legal literacy, consumer awareness, nutrition etc. These training programs were organized with the support from UNICEF, NABARD, Government and other organizations. Around 2,00,000 women were trained while implementing the program.

1998 May 17

And years passed and more and more poor women joined the NHGs making the network more vibrant and action oriented. CPNP movement scaled new heights in Malappuram with the active participation of women from the poor families. The 2,00,000 women from poor families who are sensitized about their needs and identified their roles in poverty eradication programs motivated the state government to set up Kudumbashree, the Poverty Eradication Mission of Kerala accelerating prosperity to the families. Then Prime Minister Atal Behari Vajpayee formally inaugurated the launching of Kudumbashree on 1998 May 17 in Malappuram where the CBOs of the women from poor families made great success.

Chapter 2

Visa Card for Poor Women

Anita never saved a penny for future till she joined Kudumbashree Neighborhood Group. She never thought of saving a penny as her circumstances forced her to spend all. She borrowed money from private money lenders at high interest rate and repaid the amount with interest whenever she was able raise some extra money. Most of the time her loan amount doubled within short time, but she was prompt in repayment and private money lenders were very happy to give her money. But they never reduced their interest rates for her.

She fell into constant debt-trap as her life was steeped in poverty. Her son wanted to study photography and her daughter wanted to do a course in computer. Her husband wanted to expand his small tea shop. She wanted to build a decent house. But she had no resources to meet their needs and mounting debts disturbed her sleep. It was crossing four digits. And digits always terrified her. She wanted to get out of the debt trap but there was no way as the pressing needs of her family forced her to borrow money at high interest rate. She started believing that debt is part of her life and there is no way out. Like many poor women, she cursed her fate of being poor. When Sumathy, her neighbour and friend told her about Kudumbashree Neighborhood Group, Anita was not interested in joining it. She had no time for gossiping or meeting. For her meetings are useless and meant for the rich who have lot of time at their disposal. Her life was different and she has no spare time for social activities. But she didn't want to hurt her friend. Anita decided to attend Neighborhood group weekly meeting. Her curiosity drove her to NHG weekly meeting.

When she stepped into the meeting, she found her neighbor Ragini presiding over the proceedings and her neighbors sitting around. They were the members of Kudumbashree neighborhood group. They were discussing about lending money to a member whose son was hospitalized. She watched the entire proceedings with great interest. The procedure for getting money was simple and interest rate was very low. There was no signature on the stamp papers or reminders about the repayment dates. The lending operations finished within two minutes.

She asked Sumathy whether she would get the same privilege and money. Sumathy told her to join the neighborhood group. Anita decided to save for the first time in her life. She tried to save Rs 10 as her thrift money for the next week and first to arrive at the Neighborhood Meeting. NHG members welcomed her to the meeting and introduced her.

As months passed she learnt how to save small amount of money and fight poverty in her own way; without cursing the fate; without seeking the mercy of her parents or without pestering her husband too much. She is no more scared to face her tomorrows. She has money power and membership in Kudumbashree Neighborhood Group that helped her to achieve her needs and goals in her life. She has built a new house; repaid all her old debts, her daughter is working in a computer firm and her husband expanded his tea shop and her son working in Gulf. She is leading a comfortable life and doesn't belong to the risk families. Thousands of women in Kerala modeled her in fighting poverty and changed their lives for better.

Kudumbashree developed micro-finance as major tool for poverty eradication in Kerala. Neighborhood banks provided an opportunity for the poor women to save small amount of money and lend it for the needy. So far the women from poor families have mobilized Rs. 4.73 billion as thrift and lent Rs.10.04 billion all over the state. The poor women have become the owners, managers and beneficiaries of their neighborhood banks that operate 24x7x365.

Kudumbashree micro-finance model involves different stages that starts with thrift mobilization, sanctioning credit, repayment and monitoring of credit, grading of NHGs, linking with banks, developing micro-enterprises availing loan from NHG, training for poor women to develop accounting practices and market development. Thrift and credit Societies facilitate easy and timely credit to the unreached. A member can avail loan up to a maximum of four times his savings. The amount of loan and the priority of disbursement are decided by the NHG. The repayment is collected weekly during the routine NHG meetings. The income towards interest from thrift is generally used for re-lending. The most important aspect of the thrift and credit societies is the prompt repayment of loans.

Kudumbashree has set up the largest micro-finance institution in Kerala that network with 1,51,406 Neighborhood Groups, 13924 Area Development Societies and 1050 Community Development Societies with membership of 3.1 million women from poor families.

The success of Kudumbashree thrift and credit operations proved that poor could save money and were trust worthy in banking operations. This is a remarkable achievement when the nationalized banks in Kerala have a total of Rs 18 billion as Non Performing Assets. But the repayment of Kudumbashree NHGs is almost 100 per cent. It shows the responsibility and maturity in their banking operations. When Kudumbashree started micro- thrift and credit operations, many people challenged the concept and criticized the Mission for driving women from the poor families to debt-trap. But after seven years, the skepticism has vanished and volume of success stories silenced the critics.

“Micro-thrift and credit operations changed our lives. I have never stepped into a bank till I joined Kudumbashree. Today I’ve accounts in three different banks and visit the banks at least four times a week,” revealed Laly Thomas, CDS president of Kulathupuzha about sweeping changes in her life.

Flexible financial services, informal banking operations, low transaction costs, weekly repayment, transparency in operations, no collateral security for loans, need based loan disbursement, timely credit and credit at the doorsteps made the Kudumbashree micro-thrift and credit society an impressive developmental model. It has rebuilt the confidence and self-esteem of the poor women and enabled them to initiate large number of Micro Enterprises activities in Kerala.

The millionaires of the poor

They are millionaires among the poor. Their bank account shows that they have millions of rupees as their deposit. 19 CDSs in the state have mobilized thrift above Rs.10 millions and they are proud of it. Kinalur- Karinthalam panchayat CDS in Kasargode district tops the list of millionaires among the Kudumbashree CDSs. Kinalur CDS has mobilized an amount of Rs. 21.6 millions and shattered the myth of poverty. Kinalur –

Karinthalam CDS tops the list of credit operations too. The poor women in the little known dry land have lent Rs. 139.3 million for initiating various poverty eradication interventions. . Kamakshi Panchayat comes second with Rs. 21 millions and Ayyankunnu follows third position with Rs.19.6 millions.

The Mission covered 28,82,263 families in rural areas through 145,865 NHGs in 991 panchayats and 28,62,609 poor families mobilized an amount of Rs. 475,04,94,811 as thrift and provided micro-credit Rs. 1080,09,94,058. In urban areas, 292207 families are covered through 8667 NHGs and pooled in Rs.308139197 as thrift and lend Rs. 335867969 as micro-credit in 58 Urban Local Bodies. 2049 tribal NHGs in five districts mobilized Rs. 35691344 as thrift and disbursed Rs. 42517566 through micro-credit. According to Executive Director of Kudumbashree the Mission has set up 156581 NHGs in Kerala and 3199316 families are covered. 3179662 poor families contributed for Rs.5094325352 as thrift and an amount of Rs. 11179379593 has been given as loan. This is a remarkable achievement. It shows that the poor women can save and they save if they are provided with right environment.

It was journey of poor women from micro-thrift and credit society to the formal banking operations. Earlier the poor women were scared to step into a bank for a loan. They considered banks were meant for the rich and the wealthy. Many bank officials didn't welcome the poor in their premises. Because the poor has no money to deposit in a bank and they always demand loans that may be defaulted. So they didn't want to entertain the poor. But Kudumbashree changed these misconceptions in retail banking operation. Today the banks in Kerala regard Kudumbashree and its NHGs as the best model for sustainable banking practices. They respect each other and support each other. Even the new generation banks are supporting Kudumbashree NHG poverty eradication interventions in Kerala. ICICI bank offered loans for the members of Kudumbashree at lower interest rates to fulfill their social commitment. New generation banks like ICICI, HDFC or UTI Bank normally target the rich and the upper middle class in their banking operations. The Bank came forward with a special offer with an interest rate at 8% for the Kudumbashree members.

It's the story of women from the poor families who were once treated as unwelcomed guests turning into valuable customers of the banks. This change happened as the Kudumbashree scaled up poverty eradication operations through series of interventions. Micro- thrift and credit societies enabled the women from poor families to have more access to banking institutions. It was a new experience for both. It was at that point of time the Mission tried to involve various banks to scale up its operations. So the poor will get the backing of banks and a better credit facility. Kudumbashree evolved a strategy with the help of NABARD for a linkage with banks. NABARD followed a 15-point index for rating NHGs for linkage banking.

1. Composition
2. Age of the group
3. Weekly group meetings
4. Attendance
5. Minutes
6. Participation in group discussion
7. Savings (frequency)
8. Savings and loan recovery
9. Style of functioning & group decisions

10. Sanction and disbursement in of loans
11. Interest on loans
12. Utilization of savings on loaning
13. Recovery of loans
14. Books of accounts
15. Bye laws/group rules- are the 15 point index for rating NHGs for linkage banking.

Many Kudumbashree NHGs created role models from micro finance to micro capital leading to micro-enterprises. The poor women raised their micro capital that helped them to asset creation like micro-housing and micro-insurance and finally leading to micro-enterprises that resulted in income generation, capacity building, networking, sustainable local development and poverty reduction.

Kudumbashree achieved all these marks by sensitizing the women from the poor families about their role in poverty eradication through a series of interventions. It led reawakening of the poor women in their dreams, aspirations, needs and actions that made a great difference in fighting poverty in their neighborhood.

“Linkage with banks helped us to solve many problems we were facing earlier. It provided us an opportunity to understand banking operations and easy availability of money with lower interest rates and liberated us from the clutches of private money lenders who charged high interests on their loans. We have saved millions of rupees on interests on our loans that motivated us for asset creations –investing on housing, drinking water and sanitation,” reminds K.P. Jasmine, CDS chairperson of Kinalur-Karinthalam panchayat.

She appreciates the role the banking institutions played in making Kudumbashree interventions a great success.

T.K. Jose Executive Director of Kudumbashree too acknowledges the role of banking institutions in creating poverty eradication role models in the state. “We have effectively used banking institutions for meeting our targets. Our micro-thrift and credit societies and its millions of rupee deposits tempted many banks to tie up with us. But we were very particular about the services they could offer to us. Now banks appreciate Kudumbashree for its credibility and financial discipline. We have no dearth of money for our developmental activities,” says Jose confidently. His team and the network of Community Based Organizations in Kerala proved beyond doubt that there are novel ways to eradicate poverty.

Banks that initially back tracked from giving financial assistance to women from poor families found new opportunity among the poor women as Kudumbashree effectively strengthened the Community Based Organizations in their respective service areas. They competed with each other offering special services to attract the accounts of the NHGs. It was not easy for them to serve the needs of the poor women. Central bank of India Kulathupuzha branch was forced to divide its working hours into two – from 10 am to 12 noon for general customers and 12.30 pm to 3.30 pm for the members of NHGs. The bank provided a visitors lounge and reading materials for the Kudumbashree customers who wait for their turn in the bank.

Kulathupuzha CDS was the first among the CDSs to have linkage with banks. The poor families in the Kulathupuzha depended on private loan sharks from Tamil Nadu operating in the village. Their interest rate was more than 60%. They give Rs 800 for Rs 1000 and collect Rs. 1000 from the poor. Central Bank of India, Kulathupuzha provided loan for 34 NHGs a total of Rs. 1.3 million to start the linkage with banks. It helped them to find money for their urging needs. The NHGs started processing the applications for the loans and repayment. “We have decided that we would not default our repayment whatever happened to us. Once we default our repayment, it is going to affect our credibility,” reveals Lally Thomas, the Chairperson of CDS.

Kulathupuzha CDS evolved a strategy to process loan applications. If an NHG wants to link with banks for loan, they have to submit their application to the CDS and the CDS will audit the assets and liabilities of the NHG and issue certificate to the concerned bank for verification. The bank official after assessing the report sanctions loan amount.

“From my experience I found the beneficiaries are utilizing the loan amount judiciously and to the most of our satisfaction. Most of these poor women are taking loans to initiate micro-enterprises. They repay their loan amount before completing the loan term. It’s a new experience for me,” Jyoti Prakash, Assistant Manager of Central Bank of India, Kulathupuzha Branch confirms the claims of Kudumbashree. The poor women repaid their loan promptly and showed that they were keen on keeping a healthy relation with the banks, as the rich took loan and spent the money on their luxuries and never repaid their loans mounting the NPAs in the banks.

“Not even once we had to remember these poor women about repayment,” observes Jyoti Prakash who is motivated by experience and ready to provide loans for any member whom NHG recommends.

Linkage with banks exposed inadequate accounting procedures in the NHGs. When the CDS and Bank officials jointly reviewed the accounts books of NHGs, many irregularities were found. Most of the women who were entrusted with keeping accounts were semiliterate and not well versed in accounting procedures. Their book keeping practices were unprofessional and irregular. As a corrective step, the Mission organized a two week training program in book keeping and accounting at the area development Society level. The training program enabled women to understand banking practices better and helped them in managing their micro-enterprises effectively.

Now among the 302 NHGs in Kulathupuzha, 284 NHGs were graded and Rs. 40.95 million has been sanctioned through linkage banking. All these NHGs linked with banks are keeping prompt repayment schedule – another saga of success that emphasizes how women empowerment leads to sustainable development of the villages and best practices in community living.

Today, the banks have graded 86911 NHGs for linkage and 58298 NHGs are linked and Rs. 2304.8 million has been disbursed as loan.

Chapter 3

They Found Pot of Gold

Archana never dreamt that her life is going to change when she joined Kudumbashree Neighborhood Group in Kattappana, a township in Iduukki district of Kerala. She has joined the group out of compulsion from her friends and neighbors. Today Archana and her friends in Aisharya unit are managing St. John's Hospital canteen successfully. These poor women are showing a way to the rest of the world how poverty can be eradicated through successful micro-ventures.

Forty-one year old Archana has a tale to tell. An innocent divorcee with two daughters of the age of twenty and seventeen, she was struggling to make a living. She cursed her life when she found there is no hope and prayed to all Gods to save her from misery.

Archana and her friends were looking for the right opportunity to start a micro-enterprise in their area. They discussed various possibilities and tried to learn about each venture. They were all worried about the risks involved in availing bank loans and the subsequent losses. They were confronted with more stumbling blocks as they debated over the risk factors more critically. It was Usha, one of the group members who came up with idea of running a hotel in their township. She has managed teashop for a year and closed it after incurring loss.

It was the beginning of seeing a ray of hope. Then they started looking for an ideal spot to open their hotel. But the rent was high and they were not sure about the returns. They almost abandoned the idea of running hotel. But luck was in their favour.

Then they saw advertisement in local newspapers inviting tenders for running a canteen in St. John's Hospital, Kattappana. They went and met the hospital authorities and applied for it.

"We never thought that we would win the open tender. Most of our group members never had the expertise of running a hotel. But we approached the Director of the hospital and explained our situation. We assured him that we would do our best and provide good food at a reasonable price. He was convinced about our intentions" narrates Jolly, Secretary of the group who is running the canteen profitably for the last seven months.

They were given premises on lease for Rs. 100 per day and have to pay Rs. 4000 as electricity charges. Aisharya catering unit has availed bank loan for Rs. 200,000.

"We feel happy today as our venture is running in profit and we have started repaying our loan amount" says Archana, who dreams of diversifying their business venture.

"We have realized that we can run our venture in profit. It gives us satisfaction and pleasure. Now our husbands listen to us and consult us before taking a decision", says Usha, a team member.

She is looking at life with new enthusiasm and vigor. She has taken loan of Rs. 50,000 to build her house and she has saved Rs. 10,000 in her account and repaid Rs. 31,000 of her loan amount. She earns Rs. 2400 while working in the canteen as her share. More than

that now she can now maintain her family budget within her resources. Like her friends, she too dreams of a better tomorrow.

“When I told my husband that our group is going to run the hospital canteen, he didn’t like the idea. He discouraged me and told me that our experiment would fail. Today he appreciates our efforts and supports us”, says Usha who believes that poor women can change their destiny if they have the determination and the will.

Marykutty Joseph, another group member has a different story to tell. She had to borrow Rs. 10 to open her thrift account two years back. Her friends motivated her to save the thrift amount. Now she is earning Rs 2500 per month and helping her husband to run the family smoothly.

“We have learnt how to work together and earn together. If we need money, we can take loan from our thrift fund. Our savings and our enterprises have given us new status. People around us are treating us with respect and regard”, replies Marykutty Joseph who is busy with serving tea in the canteen.

These poor women who are running a micro-enterprise and earning good sum of money for their livelihood are helping the poor patients who seek their help. They provide free food to 10 to 12 poor patients who are admitted in the hospital. They donate Rs. 300 to Akasha Paravakal, a destitute home in Kattappana and Rs 50 to an orphanage. They also give money for buying medicines for the poor people as a social commitment. The semi-literate women, who had changed their destiny with immense fighting spirit and hard work, are showing way to the rest of the world.

“We are helping them because we have experienced similar situations in our lives. We are happy to share our profit with the less privileged and poor. Because we believe it’s our duty to help them”, says Archana whose initiative and leadership qualities have helped the group to scale success with rare social commitment.

Rabbits saving families from mass suicide in Idukki

Semi-literate poor women of Neelivayal love their rabbits more than their children. It’s the only hope they have during the time of economic depression and drought. The cute rabbits in their little cages are their only means of livelihood making their lives easy.

Neelivayal, a sleepy village in Thankamani Panchayath in Iddukki district of Kerala found a way out to beat economic depression and price fall of cash crops. The poor farmers are the victims of drought and floods that affect them annually. Globalization also resulted fall in the prices of cash crops. But Kudumbashree intervened through its Community Development Society and mobilized them to develop the cluster of Rabbit Rearing units in the Thankamani Panchayath.

The poverty Eradication Mission of Kerala trained the poor women of Neelivayal to initiate rabbit rearing as a micro-enterprise in the Panchayath. Today the poor women of Neelivayal are happy as their initiative helped them to have an easy life during recession. They changed the course of their destiny through their unity and determination when many of their villagers committed suicides, as they could not bear the brunt of recession. The success stories of these women become glorious as the Idukki district constitute highest number of suicides among the agrarian families.

“I never believed that rabbits could save our family from poverty. But today each member in our group is earning Rs. 3,000 per month from rabbit rearing”, says Elsy Joseph who is the President of Chaithannya Rabbit Rearing Unit in Neelivayal. The 15 member group started this venture in 2002, has more than 1,000 rabbits in different stages.

“Rabbit rearing is ideal for us. We have started this enterprise with a loan amount of Rs. 2,00,000. One of our members had undergone training for rabbit rearing which helped us initially. She taught us how to rear rabbits. In fact this was the only consolation we had when recession followed by drought and flood hit our village”, comments Elsy Joseph. According to her, rabbit rearing is very productive, reproducing rapidly and producing good quality meat and can be maintained on kitchen waste, non-toxic weed, and locally available leaves and agricultural by products. They are useful animal for individual farmers, and village groups. The rabbits can easily be maintained on high forage, low grain diet that is unsuited for human consumption. Moreover, as compared to other livestock, they require low level of nutrients and energy.

“It’s cost-effective and highly profitable. We have learnt the skills for raising rabbits with seven days training”, says Lissy Mathew who trained her neighbors the skills of breeding and raising rabbits in Neelivayal.

Lissy, poor housewife turned to rabbit rearing as a backyard venture to earn some money and help her family. It was difficult for her to market the meat and the venture collapsed when her rabbits died of virus attack. When Kudumbashree was formed in her village, she joined the Neighborhood Group and Bank linkage helped her to restart her old venture.

“I was convinced from my experience that rabbit rearing is a profitable venture. But when I told my friends about this they were doubtful. Many of them felt that we would not be able to market the meat at a good price as the villagers are not money rich to consume rabbit meat and we have no knowledge about marketing it outside”, narrates Lissy the saga of their success.

Rabbit meat is now consumed in small quantities in India. The nutritive value of rabbit meat is very high as compared to other meat. Rabbit meat is easily digestible; the protein content is higher than that of many kinds of meat and the protein value of domestic rabbit rank higher than any other meat used for human consumption besides rich in vitamin B and low in fat and cholesterol contents. Under Indian conditions, broiler production has touched 2.2 kg live weight per animal in the age group of 12 weeks.

“Like all other micro-entrepreneurs, our major concern was marketing. But Kudumbashree district Mission Coordinator assured us marketing slot if we rear rabbits in large number. He told us if we rear rabbit in small numbers, the marketing would be difficult and we would not get good price. We decided to follow his advice”, says Lissy who learnt from her experience that rabbit rearing could be more profitable if done in clusters in the village.

“If the production is more in numbers, we get better price and regular order. It will help us to avail the service of the veterinary doctors and reduce the cost of production”, says Lissy.

Breeding management and maintenance of breeding stock play an important role in rabbit farming. The ratio of male and female for breeding is 1:5. Breeding is quite easy but should be used only after fully grown-normally around 8 months old. Choose only healthy, large rabbits which have come from large litters for breeding. Litter size generally range from 7-8 for medium/heavy breeds. Weaning of young one is usually done at 6-8 weeks of age.

Lissy has mastered the techniques of breeding and helping her group members with her skills. Her experience and training help her to identify the common diseases that are fatal in rabbit rearing. Her story is a real example of how a micro-enterprise empowers a poor semi-literate woman economically and with technical know-how. She feels confident as she is donning the role of a trainer in rabbit rearing.

“Rabbit rearing not only helped us economically but also reshaped our lives. Now we don’t waste our time. Our family members also involve in our venture and motivating us to do better. More than everything, now our villagers are coming to us seeking our advice on rabbit rearing. These rabbits have brightened our lives”, says Elsy Joseph.

Rabbit rearing helped them to increase their thrift amount and support the families for better education and medical care. Some of the group members have taken loan for the construction of their house. They are planning to increase the production to generate more money to repay their loan amount. And rabbits make their lives more comfortable and dignified.

Women of iron will vs Muscle power

Women of Iddinjangode, a hilly village in Palakkad district in Kerala, fear none, not even the organized trade unions. They have proved beyond doubt that none has the right to deny their livelihood through a legal battle in High Court of Kerala.

They filed a petition in the High Court and won the case when the trade Unions in their village obstructed loading and unloading of Hollow bricks that they manufactured in their premises. Shakthi Hollow Bricks Unit in Iddinjangode showed their mettle when they fought the case against the trade unions. Legal battle helped them to unite together and fight together. Their story reveals that women can match men and outsmart them when they fight each other.

“We ventured into cement hollow bricks manufacturing just to make a living. We took a loan of Rs. 1,00,000 to start the unit as there is great demand for bricks in our area. But when we manufactured the hollow bricks, trade unions demanded more money for loading the bricks in the trucks. We struck a deal with them paying 40 paisa per brick initially.

After two months they demanded a hefty raise and insisted that we should pay Rs. 1.50 per piece that was not acceptable to us. If we pay such hefty amount for just loading the bricks in trucks, our unit would have closed down. We tried to reason with members of all trade unions who are our neighbors. But they were very adamant and told us to close down the unit or pay their hefty loading charges”, says Bindu Aliyar, the president of Shakthi Hollow Bricks unit, Iddinjangode.

Bindu along with six others of her Neighbourhood Group started this venture in 2003 after attending one week training in manufacturing hollow bricks provided by Kudumbashree.

“We have spent more than Rs.1,25,000 to purchase machinery and electricity connection. We have pledged our gold ornaments and borrowed money from our friend to start the enterprise. How can we close down our unit?”, Bindu reveals her struggle and dilemma. They approached the political leaders and Panchayath authorities and convinced them about their pathetic conditions. But none was ready to intervene in the matter as the trade unions were politically organized. So Bindu and her friends filed a police complaint in Nenmara police station seeking police protection for manufacturing and loading the hollow bricks in their unit. The reconciliation talks failed and all trade unions despite their political difference united together to close down their unit. And the poor women were out of business as trade unions threatened them with dire consequence.

“We cried as nobody turned to help us. The police official told us if we get a favorable court order, he could give us protection. Finally we decided to fight our case”, narrates Bindu about her ordeal of becoming a successful entrepreneur. The poor women of Idinjangode went all the way to Ernakulam, 100 Kilometers away from their native village to file their case. They were for the first time visiting the city alone. They have only vague idea of filing a case in the High Court and never in their life they had gone to court or seek the help of an advocate.

“We went to the police station for the first time in our lives to file a complaint. It was the first time we went to the court”, says Sally Saji, a group member.

They filed the petition through Advocate Balasubramanyam in the High court and the court issued an order in favour of them. And police implemented the court order very next day and today they are not paying loading charges to trade unions. And their unit is running in profit.

“Our bitter experience taught us a good lesson. Never dishearten with the resistance. Today we can face any challenges”, says Bindu confidently. Their legal battle has earned them name and fame in their village.

“When we had problems, we never sought the help of our husbands or relatives to solve the problems. We wanted to prove that we would not yield to pressure tactics or threats. They (trade unions) thought that we were poor women and would not challenge them in the court. The legal battle boosted our morale and confidence. Now nobody dares to challenge us”, says Priya Vijayan, a group member motivated the group to fight back.

“If we had succumbed to the pressures and yielded to their demands, we would have never become successful as entrepreneurs”, remarks Priya.

Priya and her friends showed the world that they can fight and fight to the extreme if the situation demands. It's their iron will that makes all the difference in Kudumbashree programs.

Soft drinks changing their hard lives

They were all unskilled women from poor families who survived on the sole income of their husbands. They had no income of their own and depended on their husbands for each and everything. They wanted to try something that gave them an extra income, but they never had the guts to take a loan and start a micro-enterprise. So they sat at home idle and chatted for hours and hours. Kudumbashree changed their perceptions and motivated them to start micro-enterprise. Thus Maithri Soft Drinks came into existence.



“We were scared to take bank loan and start micro-enterprise. We never thought that we are capable of running an enterprise successfully. After attending series of training programs and visits to other micro-enterprises, we found a change in our attitudes. So we started thinking about our own micro-enterprises. We discussed many ideas and zeroed in to bottling soda unit,” Group leader Hafsath narrates the beginning of their venture. They took a loan of Rs. 2,00,000 and got a subsidy of Rs. 1,00,000 and started the unit. The women from neighborhood found new meaning to their lives as they worked together and dreamt together. Today all of them are able to earn an extra income as their initiative making profit within six months. “Our first priority is to repay our loans. And our monthly EMI is Rs. 3,000. And we are sure that we can repay our loan amount and generate extra income from our enterprise,” Kamarunnissa, the secretary eyes on the future plans. The Maithri Soft drinks bottles soda for local shops and bar hotels. They are getting regular orders from the neighbouring shops and their husbands deliver the products. So their micro-enterprise is turned into a family affair and even their children work in the unit when they have spare time.

“Our unity is our strength. We sort out our problems and difference of opinions. Our husbands never meddle in our affairs,” reveals Hafsath who believes that poor has no religion or caste.

Their micro-enterprise has given them new identity and their role in the families is recognized. Their husbands consult them before making a financial commitment. It’s not a small change for them. “Sometimes I give money to my husband when he has financial problem. Now he encourages me to do better and allows me to spend more time in the unit. He has realized that I can support him when he has no money,” Hafsath talks about the new role she is playing in her family. They all enjoy their new roles in the families. The money power provided them with new identity and recognition. Now they can afford to dream a better tomorrow for their children.

Washing dirty linen, a pleasant job for them

Washing dirty linen may not be a pleasant job for many. But Vasantha Sahadevan and her friends cheer up when they see the bundles of dirty and soiled clothes in their laundry unit. The dirty bundles reassure them about a better world.

Ten poor women in Thalassery joined together to start a Laundry Unit in front of the Railway station in 2000 April. They had no prior experience in running laundry or any other micro-enterprise. But they believed that micro-enterprise is the only solution to get out of poverty encircling their families.

“When we discussed the idea of starting a Laundry Unit, it was not appealing to many of our group members. Washing clothes is considered to be a mean job. But I was fully convinced about the viability of the project. There were no laundry units in our town and we have no competition,” tells Vasantha Sahadevan, President of Kudumbashree laundry unit.

Vasantha and her friends took Rs. 2500 each from their thrift saving and pooled the money and started the Laundry unit. Later they got Rs.1, 25, 000 loan from the Bank of Baroda and a subsidy of Rs. 1, 25, 000. They purchased seven washing machines for their laundry unit and they had no money to invest on power laundry. Today they wash around 700 pieces of clothes daily and earn Rs. 4000 monthly after the repayment of the loan.



“We started Laundry Unit as a last resort to get out of poverty. We were all poor and we have no other means of livelihood. Today we are happy as our initiative is a great success,” comments Hemalatha Madhu, Secretary of the Group. Their pay-roll register shows how meticulously they are keeping their accounts and registers. They keep a list of work done and the payments received. And Group members audit the account at the end of the month.

“Before starting the Laundry Unit, we depended on our husband for our needs. Now we are paying the tuition fees for our children and taking care of family expenses. We have plans to set up power laundry and purchase a land and construct a building for our unit,” 56 year old Vasantha dreams of future expansion. Success of laundry unit shows how to identify an opportunity and capitalize it. Now their operations are steady and banks are ready to finance them for future expansion. Now the poor women have learnt not only managing their enterprise efficiently but also creating assets for future expansion. Now they don’t want to be listed as poor for ever.

Weaving Dreams

Ramla Mohmed Koya never thought that there would be an end of poverty in her life. Her family was depending on the sole income of her husband who is a fisherman. She tried her level best to earn an extra income by setting up a tailoring unit. But her needs were more than her small income generated from the tailoring unit. So she believed that she would end her life in poverty. It was out of compulsion from her friends; she joined Kudumbashree NHG in 2000 but never took an active role in it. When the NHG members discussed about starting a micro-enterprise, she mooted the idea of setting up a tailoring unit. She offered training for other members. Souhardam Shawl Tailoring unit in Kozhikode Beach started its operations in 2001 March. Souhardam, the Malayalam word means friendship became a great success as they make the designed shawls that are very popular among the women who wear churidars. They created new designs and get regular orders from the city shops.

Ramla trained her poor neighbors in embroidery works and stitch shawls. They took Rs. 50,000 as loan and pooled their contribution together to start their venture. Today they provide jobs for other 100 poor women in their enterprise.

“It’s miracle that we made great success. I’ve constructed a house and purchased new color television and a fridge. I have made all these things from my earnings,” Ramla beams with joy. She has become a great inspiration for her group members. Ramla provided money for her physically handicapped son to set up a business venture - renting two wheelers and supports her daughter who is studying for lab technician course.

“Now we have enough money and mother spends lot of money for us,” comments Saheera, her daughter about the changes taking place in her life.

36 year old Umaiba Ibrahim Koya too feels the changes happening around her. She belongs to a large family of 20 members and staying in a small shed. After joining the group, she has rented a house for her family.

“Earlier we have no privacy as all the members were crowded in three rooms. Whenever I told my husband to take house for rent, he used to tell me that he has no money. When I started earning, I found a place for rent and shifted our residence. Now I can look after my children or talk to my husband in private” Umaiba shares her agony and joy. She is determined that she would never send her son to the sea or marry her daughter to a fisherman. “I want them all to study and do better in their lives,” she dreams a bright future for her children.

“Out of 27 members in our NHG, only ten women were ready to join us when we were planning to set up micro-enterprise. They were all scared to take loan from the bank. But today, they regret their decision,” Ramla narrates her initial struggle.

Art for Export

For poor women, art is for a living and for export. Ten women in Ramanattukara, a suburb of Kozhikode city established Nivedita Handicrafts, a hundred percent export oriented unit in 2004 July 18. They have already exported their first consignment to Kuwait. They make models of primitive ships that decorate the rich homes in Gulf. They are planning to export another consignment to Germany.

They took a loan of Rs. 45,000 and got a subsidy of Rs. 50,000 with their contribution of Rs. 5,000 set up the unit. It’s a novel enterprise as the poor women were able to get regular orders for export.

“Kudumbashree facilitated our success. When we started our enterprise, we were not sure about its success. Now we are confident. Our income is unsteady as it depends on the export orders we corner. But we are getting good response from Gulf,” reveals Sashikala, group leader of Nivedita Handicrafts. The unit operating from a rented building in Ramanattukara enabled the poor women to upgrade their skills in making the models of the pine mat ships. “We learnt it from the carpenters working in Beypore shipyard. We engage a carpenter who is skilled in making the models of the ship for cutting the wood and assembling is done by us,” says Sashikala.

“Before starting this Unit, we were all sitting idle and wasting time. Now we don’t have time to spend with our families. Our life revolves around the enterprise,” comments 50 year-old Leela who is the eldest member of the group.

The group member’s first priority is to repay the loan and construct a work shed for them. They hope that they can fulfill their dreams within short time. Another export order will distance them from poverty sticker stamped on their families for decades.

Making a difference

Akshaya Kerashree unit tells the amazing story of empowerment of poor women through micro-enterprises. The poor women in remote village Cheruvallur in Kozhikode district came forward to take Rs.2,00,00 loan from the bank and set up a coconut processing unit. Their course of lives changed altogether since they began their venture. They started their venture in 2003 August 22, processing 16,000 coconuts average in a month, selling 400 litres of coconut oil.

“We took the initiative of setting up a Coconut processing unit when the price of coconut was falling steadily. But now coconut price is going up and the producers are getting good margin on their products,” observes Devaki. Kudumbashree initiated series of interventions when the price fall hit agricultural products during 2002- 2003. Coconut producers were the worst affected group among the agro farmers. Kudumbashree developed Kerashree units as micro-enterprises of the women from poor families and marketed coconut oil through direct marketing groups.

“Nobody thought of value addition of coconut products till the mission intervened. In fact we have set up 60 Kerashree units in state and checked the price fall of the coconut,” explains Dr. K. Krishnakumar, program Officer in Kudumbashree.

Within two year of operation, Akshaya group has repaid Rs.62,000 of loan amount and purchased 4.5 cents of land constructed a work shed and store for their smooth operations. They also constructed a village road with a distance of 500 meters long and six meters wide to their work-shed.

“It’s a profitable venture and our products have high demand in the market,” says Geetha Raghavan, President of the Group. The micro-enterprise has been adjudged as the best model by the Central Plantation Crops Research Institute, Kasargode when the institute celebrated Coconut Day on 2004 September 2.

They also won the first prize for presenting their unit as successful intervention for providing value addition to Coconut.

“We have made a turnover of Rs.1.1 million and sold coconut oil worth Rs.3,67,000. Now people call me Kerashree Geetha,” says Geetha, one of the group members jokingly. She is proud of it as the brand has given her new identity.

Kudumbashree is marketing Kerashree coconut oil as a common brand after quality check. It was the first time the Mission focused its attention on common branding and pricing. Kudumbashree has set up 190 Kerashree units in Kerala and helped coconut growers to get a value addition to their products. The consumers in the state have accepted Kerashree as quality product.

Chapter 4

IT's winning

Kerala IT wiz-kids made a name and money in Silicon Valley years back. Many followed their path and IT became a short cut to instant career success in India. Money, glamour and technology fascinated millions of Indian youth to IT world. But not many poor could capitalize this global opportunity in Kerala, the southern Indian state. They were not techno savvy and IT was beyond their reach. But Kudumbashree changed these misconceptions about IT and used it as an effective tool to eradicate poverty in Kerala.

Kudumbashree set up its first IT unit in Thiruvananthapuram on 1999 September 15. Today they have 27 computers and other computer accessories. The unit is functioning in 2 shifts and providing employment opportunities to another 55 poor women mostly from the Neighborhood groups.

They have completed the loan repayment during February, 2003. Now they are planning to buy a piece of land and construct a building of their own in the prime space of Thiruvananthapuram city. The members are earning Rs. 4000 monthly from their enterprise. Altogether 74 Kudumbashree computer data entry units are functioning in the state providing employment for 620 entrepreneurs and another 863 poor women are working in the units. Total turnover of IT units crossed Rs. 89 million this year.

“When we mooted the idea of setting up computer units, even our well-wishers were not optimistic about its future. But today Kudumbashree has the largest network of IT units in the state,” tells S. Sreekandan Nair, Program Officer in Kudumbashree. The Mission developed the concept of using IT as an effective tool for eradicating poverty from the story of poor woman who came to its office for a job.

It was in July, 1999 Vasantha, a widow aged 35 came to Kudumbashree office in search of a part time sweeper's job. She was a degree holder and also had done some computer courses. Her husband, a truck driver died of cardiac arrest. Vsantha has two children and was struggling hard to feed them. She tried hard to get a job and was ready to do anything for a living. Dire necessities forced her to request even for a part time sweeper job. But Kudumbashree had no other option at that time but to refuse her request. Already there was a sweeper, who was an abandoned lady.



“She came to meet me and narrated her sad plight. But I was helpless. I told her to call me after a week. Meanwhile I contacted several people who can offer her a job. But she was unlucky and there were no vacancy of a data entry operator. Then I sent her Thiruvananthapuram Corporation on the hope that they could give her some assistance to set up a data entry unit under self –employment scheme or a part time job. The corporation was imparting training on Computer applications under Peoples Plan Campaign, but there was no scheme for settling them either for wage employment or for

self employment,” T.K. Jose narrates the sad story of a poor woman who tried for a part time job to feed her children.

Around this time there was news from the Directorate of Panchayat that the High Court of Kerala has initiated proceedings against the Department for contempt of court for non-complying the court order to issue Provident Fund credit cards to their employees for the last 8 years. There were about 10500 odd employees working in 991 Grama Panchayats and 14 district offices. It was an Herculean task to prepare all these credit cards manually.

They have approached KELTRON, a public sector company and some other agencies for computerized preparation of the credit cards, but their estimates were quite high and the department could not meet the expenditure from the budget immediately. Up-to that time only big business houses having hundreds of computers and other facilities have tried to enter into the bulk data processing field. Moreover, there was an unholy understanding between the players of this area that prevents the entry of new comers especially the small players.

This situation has prompted Kudumbashree to think about starting computer data processing units of women belonging to poor families by harnessing different self-employment programs of central and state Governments. The message was conveyed to the Kudumbashree district Mission and Thiruvananthapuram corporation CDS and asked them to identify qualified, women from the NHGs of their CDS those who are willing to work in a computer data processing unit. The response was tremendous and about 40 women belonging to 3 ADSs came forward for first round interview and training.

After a series of discussions and capacity building trainings 10 poor women were selected for starting the first data processing unit of Kudumbashree. The unit was named as "Techno-world Digital Technologies". Shammema was the leader of the group and S. Rajam was the Group Secretary. Vasantha who came for the part time sweeper job was also one among the members of the group. The unit started functioning on 15 September 1999 at Thiruvananthapuram with 5 PCs, one Dot matrix printer and one 3 KVA On-line UPS.

Initially, Kudumbashree has provided some space at the ground floor of the District Mission Office for starting the unit and later they have shifted the centre to a rented building near Kumarapuram, Thiruvananthapuram. The project cost was Rs.2,90,000 out of which Rs.1.50 was arranged from Syndicate Bank, Fort Branch as loan under SJSRY scheme, Rs.1,25,000 was given as subsidy from Kudumbashree and Rs.15,000 was came from the unit members as their share.

Meanwhile Kudumbashree has canvassed the PF credit card preparation work of Panchayat Directorate at an estimated cost of Rs.6, 28,000. The first order gave them confidence and Techno-world Technologies became an instant success making IT an effective tool for poverty reduction. The unit has also got good response from private, govt. and semi-government institutions for data entry, DTP, Software Development, Web Site Designing, Hosting and Maintenance, Supply of manpower to computer related jobs etc. This has prompted Kudumbashree to set up more and more IT units in the state. Thanks to Vasantha, her tears had motivated the mission to intervene in the IT sector.

After carefully studying the progress of the first IT Unit, Kudumbashree has decided to start more units in the urban areas. By March 2000, 48 such units were started in 34 Municipalities. Gradually the number has increased and by December 2004 there are 78 Kudumbashree Computer Units functioning in 54 Urban Local bodies and 8 Grama Panchayats. Most of the units have 10 to 20 computers and other accessories. At present 780 women are members of Kudumbashree IT Units. They are also providing employment to another 642 women on contract. 44 units have completed their loan repayment. On an average the unit members are getting Rs.2000/- to 3500. In the meantime Kudumbashree has established the brand names "Techno-world", "Technoshree", and "Technoinfos" in the data processing field.

Kudumbashree IT Units are capable of doing any type of data processing works in English, Malayalam and Tamil. There is no other single organization in Kerala having the capacity of doing bulk data entry work in a distributed manner covering all the 14 districts. By executing the work in a distributed manner will help the speedy completion of the work as well as cost effective to the customers.



Kudumbashree shocked the major IT players in data processing field when the IT units bid for the data processing work of the electoral list for the Election Commission in Kerala at nominal price. The total turn over the bid was worth Rs. 28 million where as others quoted Rs. 68 million for the job. Today the tears of Vasantha that led to the initiative is worth Rs. 28 million – Kudumbashree IT units have set up a global model of poverty eradication by using IT as a powerful tool for poverty reduction.

Saturn girl's mantra of Success

Thanks to IT revolution in Kerala. The poor women of Chalakudy capitalized the opportunity. Ten girls joined together to float their hardware brand, Saturn Computers in 2003 August. They have assembled 350 computers in a year and repaid the loan amount. Now they are going to expand their operations and employing 12 other poor women in the unit. They set up the Unit with a bank loan of Rs. 2,50,000 and their thrift amount saved for two years.

"I never wanted to be an entrepreneur in my life. When we set up the computer assembling unit in Chalakudy, we never thought that we could repay our entire loan amount Rs. 3,00,000 within a year. Thank God, we could establish our brand within a short time and marketing is not much of a problem now", says P.K. Bindu, the team leader of the group. According to her there is no short cut to success and quality of the product helps them to win more orders.

"Our group has undergone training for computer assembling and trouble shooting in Keltron, a public limited company running in loss for years, for a month. Later we were trained in marketing and computer servicing. When we decided to start the venture, many were skeptical of its success. They warned us that we would not be able to compete with the market giants. We never wanted to compete with market giants like WIPRO or

HCL. We concentrated on local market and sold computers with a minimum profit margin and two year warranty which was sole attraction of our product”, explains Bindu about the success of Saturn Computers.

Saturn Computers captured market with a different strategy. Apart from home service, they provided free training for its clients. “Now we get lot of contracts for maintenance and service of the computers’ reveals Bhajitha Bhaskaran.

They sell 30 computers average in a month and gets Rs. 2,000 monthly income. “We never dreamt that we can run an enterprise in profit. But it’s a reality now. We wanted expand our operations and buy a space for our company”, says Bindu about the future plans.

The enterprise has enabled them to stand on their feet. “Today our family members seek our advice before they take any decisions. Even our neighbors start respecting us. Now we could support our families too. More than earning some money, Saturn gave us a new identity and image. We are no more silly girls who can be taken lightly. It has empowered us, widened our canvas and strengthened our bond”, says K.B.Libin who is a postgraduate in politics.

Their marketing strategy is aggressive as they are using effective client relation’s management. “We telephone all our clients at least once in a month just to check whether they encounter any problem while using our computers. It helps us to get more orders as our clients recommend our brand in the market”, reveals Libin about the market intervention.

“Today we are confident about ourselves and meet people without fear. It helped us to gain more knowledge and social awareness. If we sit at home and do nothing, we will end up life cursing being poor. Our success has motivated many other poor women to start their own enterprises. Now many poor women visit our unit to learn from our experience. We welcome them all and give necessary advice and support”, says Bindu.

Saturn Computers changed their lives for better. Today they dream of a better tomorrow and plan for future. They are not scared of future any more.

New Info IT established in Kattappana, an urban village in Idukki district of Kerala has become an icon of women empowerment in the high ranges. They have initiated their IT intervention with a loan amount of Rs. 2,50,000 and offering various courses in IT at an affordable fee. They also undertake various job works for the government department.

“When we started this venture, many predicted that we would end in loss. But we were determined to make it a success. In fact, their discouragement helped us to make it a success”, says Shelgy Abraham, President of the unit.

She has come a long way from her despair. Seven of her promoters are graduates and post graduate diploma holders in computer application.

“Our knowledge level has increased as Kudumbashree provides good training for running the micro-enterprises. We have learnt a lot by running our enterprise for the last two years. If everything goes normal phase, soon we all crash out of the BPL list”, she admits. A dream Kudumbashree cherished for long.

The success story of New Info Unit in Kattappana tells dramatic changes taking place in the villages and townships in Kerala. The poor women who were ignored in their families have joined together to make each enterprise a big success and earning good amount money and changing the social perception about the gender equality.

They are giving training in various IT related courses. “We started with basic courses in IT and lots of poor students benefited out of it. Earlier IT courses were very expensive and poor students were not able to afford their fees. We changed the scenario and other institutes were forced to reduce their fees when we started training programs at reasonable fees”, says Shelgy. Now their competitors have slashed their fees to outsmart them in the business. But they have decided not to yield their pressures.

“Our profit is not limited to monetary terms or balance sheet of our unit. Today people take us seriously. Even our family members are looking at us with great respect. We are no more the silly girls who can be taken lightly. We support our families when they need financial assistance”, narrates Shelgy who experiences a sea of changes after she become successful entrepreneur.

Today each member is getting Rs. 2500 as their remuneration and they have repaid 50% of their loan amount. Now the group is planning to buy a space in the town and shift their unit to new place. They also wanted to upgrade their skills in programming to diversify their service area and grab opportunities.

“We are planning to develop software packages for shops and hospitals. We are sending two of our colleagues to specialize in software development. Then only we can better our profit margins and compete with others”, reveals Shelgy about her future plans. The group is diversifying into other areas of Information Technology to withstand market competition.

“Now we can dream a lot and plan for tomorrow. We have money, credibility and confidence. We have learnt hard lessons through our experience. Now we want to help others who wants to better their life”, says the team leader with a warm smile. They feel proud about what they do. It’s not just money alone that motivates them to work hard. The enterprise gave them new identity and opportunity.

There was a growing demand from Kudumbashree data processing units and IT @ School education units for computers and computer related services. This has given birth to Kudumbashree Computer Hardware Assembling units. At present 5 computer hardware units are functioning in 4 different locations. They are selling computer in the brand name of Kudumbashree Computer Links (KCL).

The Mission tried to capitalize the demand for computers in the market and set up hardware units as a micro-enterprise. “We found the companies are taking huge profit margin on the computers. We estimated that we require nearly 1000 computers annually. So we set up hardware units to capitalize the market share,” reveals Sreekandan Nair.



Now kudumbashree eyes on the emerging job opportunities in the hardware sector and after sales services.

“We are going to set up service team in every town in Kerala as no multinational company is going to provide after sales services to the consumer. We consider it as a great opportunity as more and more people are going to use computers,” T.K. Jose lists out his priorities in IT sector.

Kudumbashree has a well-organized system for monitoring the day-to-day activities of all these units. All the units have Telephone and Internet connectivity.

Kudumbashree has provided various trainings to the IT Unit members on technical as well as managerial aspects. A six day PIP training by EDII, Ahamedabad is a compulsory training to all units between 6 to 12 months of its inception.

Vidyashree IT @ School Units

Kudumbashree has facilitated to start 151 Computer Education units at Government and Private Secondary Schools under IT @ School project of Education Department for imparting computer education for High School students. The group size is from 5 to 10 members depending upon the number of students in each school. 910 women got employment under this project. Kudumbashree set up Computer laboratories in various schools as a micro-enterprise when the Department of Education implemented it@school program in Kerala. The mission named Vidyashree and set up first unit in Cotton Hill Girl's High School on 2002 January10. They provide computer education for students for a nominal fee. Around 1136 poor women are involved in Vidyashree units all over the state.

Software Development:

Kudumbashree has a well-qualified software team at Head Office. In some cases the Kudumbashree software team is developing data entry software as per requirements of the customers. The IT wing of in headquarters helps to canvass more data entry works to Kudumbashree IT Units. The team provides necessary support for trouble shooting and developing software for Kudumbashree IT Units.

Before starting any major data processing work, Kudumbashree provides training for its IT Units and brief them about the software and the entire process. They will also be given hands of practice on the software and its installation and data backup operations. The final data from the units is also collected at Kudumbashree Head office for quality checking and consolidation before transferring the data to the customers concerned.

“Kudumbashree used IT as an effective tool to eradicate poverty among the poor and provide opportunities in the high tech area. By setting up IT units in different parts of state, the Mission helps to minimize technological divide between the rich and the poor. When the technology giants use IT for market invasion and profit making, the poor women in Kerala are using IT as a tool to win their daily bread,” comments Sreekandan, the program Officer –IT in Kudumbashree.

Chapter 5

Direct Marketing – A passage to Riches

Molly Charlie is no more a woman who belongs to BPL family. She has changed into a new role as a marketing Guru. She has never attended Business Schools or holds any degrees with specialization in Marketing. But she can market anything under this sun. Molly earns monthly income of more than Rs.10,000 with her initiative. Her sales turnover proved that women from poor families can outsmart men in the marketing of consumer goods. Kudumbashree enabled her to excel in the marketing field through training, guidance and identifying the right opportunities. Molly along with nine other women started Kripa Direct Marketing Group in Palarivattom to market Shabari tea on May 29, 2000. They were among the first group formed by Kudumbashree as a part of its market intervention strategies.

Molly was unlucky since her childhood. Her father died on the day of her elder sister's marriage and her life was thrown to the mercy of relatives and well wishers. Her mother became a mental patient after her father's death. She was sent to a poor home where she had her basic education. She started working in a hospital as a helper for two years and married to Charlie, a widower.

"I lived like an orphan and marriage was the best option for me," Molly reveals her past. Life was uneventful for her as she struggled to balance her income and expenditure. It was her urging needs forced her to join Kudumbashree Neighborhood Group and later she was elected as ADS Chairperson. When Kudumbashree organized a training prior to setting up Direct Marketing Group, she attended the training program. Molly was in deep financial crisis when she attended the training program. Her husband who was sole bread winner of the family had undergone a cataract surgery and she has no family income. Meanwhile, her foster son met with an accident and hospitalized. She was looking for an opportunity to make extra-income to support her family. Kudumbashree provided an opportunity for her.

"I never thought direct marketing would be an ideal opportunity for me. I would have tried anything that keeps me going. Many people discouraged me and told me that there is no scope direct marketing in Ernakulam city," Molly says.

Kudumbashree organized training for 21 women from poor families in Ernakulam in 2000 May and formed two groups Kripa group and Sahrudaya Group. These groups mobilized Rs 500 each as beneficiary contribution and took a loan of Rs. 4500 from ADS and each group opened an account in their name in Canara Bank, Panambilly Nagar Branch for Rs. 50,000. They got a subsidy of Rs. 50,000 and a revolving fund of Rs. 25,000 from Kudumbashree.

"It was my needs and training motivated me. I tried all means to sell my products," Molly reveals her secret code behind the success. They started marketing Shabari tea blended by Kerala State Civil Supplies Corporation at a time when the Shabari Tea has no brand value and its turnover sales were hitting low.

"Kudumbashree training rebuilt our confidence and taught us how to sell products to the consumers. Mainly we were targeting housewives and hoteliers in the city. The mission provided us an identity card and information about the product we are selling- merits and

demerits of the products and possible questions normally a consumer raise when we meet him or her and its answers. Before venturing into direct marketing, we were told to use Shabari Tea at least for a week to convince about the quality of product,” explains the marketing Guru with a difference.

Their initial market responses were not encouraging for the group members. But they have no other way. They bounced back with enormous energy and confidence to face challenges. Their carry bag was too big and travelling in city busses was first the operational handicap they faced. Kudumbashree encouraged them to take a vehicle loan to purchase a two-wheeler. The group members scared to drive in the city later drove their mopeds. Slowly their sales picked up and their confidence increased.

“When we totaled the volume of business generated during the first month, we found that it was better than our expectations. From then onwards, we never looked back. Today all our group members are getting more than Rs. 6000 monthly from our enterprise. We have repaid loan amount before the loan term and banks are very happy to give us loan,” tells Molly with a smile.

Her life has changed totally. She has constructed a new house in the city with bank loan, purchased new scooter and assisted her foster son to set up automobile workshop for him and provided best medical care for her husband. Her enterprising and never die approach helped her to become a real estate agent, marriage broker and a facilitator for her needy customers. She has become a family friend of most of her customers. She is very much wanted in the city and her mobile keeps her busy. Molly Charlie’s story reveal what extend a poor woman can be empowered if she is given the right guidance and training. Kudumbashree proved beyond doubt that you need only a strong will and a conviction to fight poverty in the 100% literate state.

Molly Charlie is not the only marketing Guru that direct marketing initiative produced. They are spread across Kerala who have created a steady and captive customer base in Kerala that sustains and back ups the micro-enterprise initiatives of Kudumbashree.

Her group leader Annamma Abraham too outwitted men in the marketing field. 46 year-old Annamma has sold two tons of Shabari Tea in a year. She is earning more than Rs. 6,000 monthly from her direct marketing venture.

“I was a shy housewife who had never stepped outside my home and never traveled to city alone. It’s miracle that I became a success in the marketing field,” Annamma owes her success to her God who protects her and guide her to green pastures and Kudumbashree training that spotted the strength in her.

“Earlier I thought that you need a great presentation skills and attractive personality to market consumer goods. But training changed me. It just happened,” she reveals her story behind her success. Her son discouraged her when she told him about her intention to attend Kudumbashree training for Direct Marketing Group in Ernakulam. He told her that she didn’t have strength to meet the basic requirement of a marketing professional.

“But God was with me everywhere and he guided me to the right people,” says Annamma who is a source inspiration for her team members.

She remembers vividly her first day in marketing and it was an instant success. “When I got my kit, it was noon and I wanted to eat my lunch. I went to a crowded hotel nearby. When I was paying my bill, I thought of trying my training lessons there. I asked the hotel owner whether he liked to buy quality tea – Shabari brand. He told me that he had a regular supplier who gave him another brand. But he offered me a patient hearing and I was encouraged by his pleasant manners. I requested him to try Shabari Tea for once and feel the difference. Within 15 minutes, he agreed to buy one kilogram tea from me and now I’m supplying tea for him for the last five years,” she reveals her transformation from a poor woman to the successful marketing entrepreneur. Today she supplies tea in three star hotels and other 20 hotels in the city. Kripa Direct marketing group has sold Tea worth Rs. 30.68,000 and earned a commission of Rs.6.94,000 that was shared among the group members.

Her skills as a marketing professional helped her to build a new house and its estimated cost is Rs. 7, 50,000. Now she moves around the city in her scooter and feels confident about her life. “Now I’ve control over my life and I can meet any targets in marketing. Our Group members also feel different today. Most of them have built their houses and earning a decent sum from our venture. Don’t you think it’s a miracle?” she poses a question for me to answer. Both Molly Charlie and Annamma have become master trainers for Direct Marketing Groups. Her success story motivates hundreds of poor women to join the Direct Marketing Groups.

But miracles are happening in other places too. Semi-literate women from poor families are making successful market interventions through direct marketing networks and earning handsome amount monthly. Their profit margins are growing as they found new opportunities coming on their way.

Fazeela, group leader of Dreams Direct Marketing Group, Marad panchayat in Ernakulam district views the success of Kudumbashree marketing groups due to the training support the mission provided to the entrepreneurs. “The training helped us to recognize our strength and weaknesses. A week training program motivated us to shed our inferiority complexes and inhibitions. More than that it made us believe that we are inferior to none,” confides Fazeela whose leadership enabled ten other women from poor families to enter Direct Marketing as a successful micro-enterprise. Fazeela and her friends took up the challenge of marketing Milma ghee and Shabari Tea in 2000 and got Rs. 3500 monthly as commission from their sales.

“Though I’m a graduate, I never had the confidence to venture into marketing field. I was under the false impression that direct marketing is not an ideal micro-enterprise for women from the poor families. But I have changed my impression when I experimented with my marketing skills,” tells Fazeela who believes that direct marketing is an ideal business opportunity for the women from the poor families. According to her it’s flexible, cost effective and remunerative. Direct marketing doesn’t need much capital investment and it empowers women and enhances their capabilities within short time.

T.K. Jose, Executive Director of the Mission considers direct marketing network of Kudumbashree as a successful market intervention. “When our micro-enterprises mushroomed all over the state, we found many units struggling in marketing their products. The shops were not ready to sell our products and our units were not in a position to offer bulk credit or higher discount margin on their products. So we were forced to make a market intervention through setting up direct marketing group in the

potential areas. It was an instant success and many of our direct marketing groups have captive clientele and they are doing good business, “ the Executive Director feels proud of their achievements.

The poor women who have written the saga of success through their sheer hard work and dedication, attracted the attention of the multinational companies which spends millions of rupees on their product promotional campaigns. The marketing strategists in the multinational companies could not understand the chemistry of their success. The targets achieved by the direct marketing network groups in Kudumbashree envy these marketing Gurus. They have more lessons to learn from these poor women and their strategies. “Today our experience tells us direct marketing is the most effective tool for market aggression. Our products can compete with the multinational product in the consumer market. We are not eyeing for the elite segment in the society. We are looking at the 3 million BPL families in the state catering their consumer needs and making our micro-enterprise units sustainable,” Kabeer B. Haroon, District Mission Coordinator, Ernakulam explains the strategy behind the direct marketing interventions. According to him, the direct marketing groups of Kudumbashree have switched over to tele-marketing mode to generate more business in their operational areas.

Kudumbashree also organizes trade fairs during Onam and Christmas seasons. The trade fairs attract large crowds in the cities and help to showcase Kudumbashree products. The Mission learnt from the failures of small-scale industries that could not resist the marketing techniques of the multinational companies.

“We can’t do high voltage publicity or media campaigns to sell our products. We have to develop our own network to sell our product. Direct marketing networks are the only cost effective tool that can support our products. We want to train more women in the marketing field and set up Direct marketing Groups in every cities and villages. Once we have the networks established in every village, we can reduce our cost of production and pass the benefits to consumers,” tells the Executive Director.

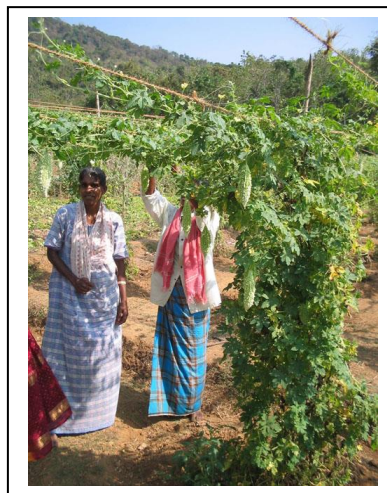
A.P. Sarojini who heads Nila Direct Marketing Group, Shornur in Palakkad district too agrees with Jose that direct marketing ventures created new market awareness about BPL families as a potential target audience for direct marketing. “We are the first people who identified the potential of BPL families in the consumer market. Others looked at BPL families as people with no purchasing power. It’s very easy for us to convince our people and they were very supportive. Later we targeted middleclass housewives and now cater the elite. We have created a name and space for us. Our credibility and rapport with our consumers steadily increasing,” she has found a way to beat her odds. Now she feels confident about her enterprise. From marketing tea packets, the Nila Direct Marketing Group has expanded their operations with variety of food products and other consumer goods. “Satisfaction of the customers is the key word that guides us to tomorrow,” she tells with a broad smile.

Chapter 6

Landless become landowners

Leela Narayanan looks back with pride. Today, she along with other ten women in her neighborhood own 70 cents of paddy field that once they have taken on lease. 52 year – old woman never dreamt of buying a piece of land. She was poor and no saving till she joined Apsara Neighborhood Group of Kudumbashree in Ashamannoor panchayat in Ernakulam district of Kerala.

Apsara group started its operations in 2002 by taking two acres of land on lease for paddy cultivation. They didn't get a bank loan as lease land farming was not considered a profitable business venture. They pooled their thrift fund together to start the operation. The Panchayat also supported their novel initiative with a small grant of Rs. 5000.



“When we started the group farming operations, we never thought that we could make it profitable. But first year itself, we got reasonable profit and repaid all our loans. Now we have proved that agriculture is a profitable business if it's done properly,” told Shobana Balakrishnan, group leader of Apsara group farming of Ashamannoor. But it was never a straight win situation for these poor women who fought with all odds to make their venture a great success.

Land reforms in Kerala have empowered the poor in early 60s. But after 45 years, agriculture has become a non-profitable venture in Kerala as the wages of agriculture laborer shot up with years and price fall hit agricultural products driving agriculturists to suicides and debt trap. It has become a common practice in the state where large areas of cultivable land is kept idle for years.

Kudumbashree identified it as an opportunity for the poor women to earn an extra income and evolved a strategy to promote lease land farming in the state. It was a great challenge for Kudumbashree as nobody believed that agriculture can be a profitable business and poor women can manage it successfully. Most of the landowners were not ready to give their land on lease. Banks were not ready to give loan as they doubted the economic viability of the project. But the Mission was convinced that lease land farming is a profitable business venture for the poor women. Lease land farming helps the poor women to generate more labor days and money.

“Even the very experienced farmers in our village discouraged us from venturing into group farming operations. They told us we would end up in making heavy loss and paddy cultivation is not remunerative. But once we have decided to experiment group farming on the leased land, we ventured in. Some days, we have worked 15 hours a day and we were nursing our crop better than our children,” Shobhana revealed their struggle. Shobhana and her friends were agricultural laborers and were making a living on their daily wages. When the landowners found the paddy cultivation is making loss, and kept their land idle, these poor women lost working days.

“We joined Kudumbashree NHG in 2001 and started mobilizing poor women in our neighborhood. It was a turning point in our life as all of us were living in absolute poverty; without money and employment opportunities. When we started mobilizing thrift, we saved every penny we had. More than that, most of us were in the habit of taking loans from private money lenders at very high interest rate, Neighborhood bank provided us easy loans at minimum interest,” Shobana lists out her achievements.

Today they feel proud of their achievements. Apsara group farming members raised money for buying 70 cents of land when the landowners offered to sell the land. They took loan from the thrift fund and the bank and purchased the land for Rs. 80,000. “We struggled for three years and now we feel happy. It was our dream to own this land,” replied Shobana with a broad smile.

Their successful intervention in group farming motivated other poor women to initiate similar ventures in their neighborhood. Today among 105 neighborhood groups in Ashamannoor Panchayat, 78 groups involve in lease land group farming activities. They cultivate paddy, banana, tapioca, ginger, vegetables and pineapple contributing for the food sustainability of the state.

“Now we don’t spend money on vegetable or rice. Earlier we were not having enough rice or vegetable. When we have no jobs, we starved or borrowed money to buy food. Now we are eating sufficient food. We are no more starving,” Leela Narayanan, a group member told. Group farming activities have strengthened the bonds among the group members and improved their interpersonal relations. Now they can think like one and act like one.

The women of Ashamannoor were instrumental in providing an effective tool for Kudumbashree for eradicating the poverty in the state. Kudumbashree developed Ashamannoor model and scaled up lease land farming all over the state.

“I salute the poor women of Ashamannoor for giving us best lesson. They initiated lease land farming with limited support. What they have done yesterday has become a most effective poverty reduction tool,” rates T.K. Jose. The Mission learnt lessons from Ashamannoor model and designed strategies for scaling up activities in other panchayats. Now 317502 poor families in 31593 NHGs are involved in lease land farming and they cultivate 18020.48 hectares of land. Idukki district tops in lease land farming with 2880 hectares.

Vikas Lease land Farming Group, Panachiyam in Ashamannoor Panchayat availed loan of Rs. 1,25,000 and a subsidy of Rs. 62,500 and started group farming in four acres of land in 2002 and made good profit. They are planning to expand their cultivation and repaid 50 per cent of their loan amount.

Vikas, a ten member women’s group, has proved that the poor women can manage group farming activities successfully and make a reasonable profit from their venture.

“I never had experience or expertise in farming activities. But we decided to start lease land farming and we learnt things fast,” Pushpa Ravi, the group leader of Vikas revealed the secrets behind their success. 40 year old Pushpa feels that everything is possible if you have the determination to fight poverty.

“Many advised us not to venture into farming with bank loan. They predicted disasters waiting for us. We too were scared. But our venture turned to be a success. Now very experienced farmers are coming to us for advice and guidance. We all have become experts overnight,” she laughs. Pushpa is very happy today as she could earn good amount of money from her activity. She has purchased 32 grams of gold from the money she saved. Today she can pay her daughter’s tuition fees without bothering her husband. “Sometimes my husband borrows money from me,” she confided with a broad smile. Pushpa and her friends feel that if they had initiated group farming earlier, they could have done much better.

Ashamannoor is not the only panchayat that made a great leap in lease land farming. Many NHGs have followed their path making lease land farming a successful business venture. Its success brought prosperity to many lives.

Athulya NHG of Kaniyambatta panchayat in Wayanad district of Kerala tells how they have changed the course of their lives venturing in to lease land farming.

Fourteen women from poor families initiated lease land farming in 15 acres of land when they found that sitting idle would not ensure them daily bread.

“We were all poor women who struggled hard to win our daily bread. There was no job and thus no money. We were motivated by Kudumbashree to initiate lease land farming. We discussed our problems in the NHG and decided to experiment lease land farming as a last resort to save us from the clutches of poverty,” Beevathu Hamsa narrates their story. 45 year old Beevathu is a semiliterate woman whose life was always pitched in poverty. Their story is full of tears and hard work. They made a difference by their sheer determination and dedication.

“Among us Sulekha was the poorest of the poor. She was born in a poor family of seven children. Her parents were not able to feed their children. They used to eat from one pot. Today her children are eating good meals everyday and she is very happy,” Beevathu shares their experience.

They cultivate different crops including paddy and vegetables and share the crops among themselves. “Earlier, we were not able to eat a square meal a day and our children went to schools with empty stomach. Girls were the most unfortunate lot. My parents never helped me to study. When ever I opened the books in the night, my father put off the kerosene lamp. Kerosene was costly and he couldn’t afford the cost. I dropped out from school when I was 13 year old and married at the age of 16,” Sulekha reveals her unfortunate story. It was her determination that she should send her daughters to school and lease land farming enabled her to feed her family. They mobilized a loan from their thrift to pool their contribution.

When they approached the District Mission for revolving fund, they were late in sending their application. When the Mission Coordinator told them to wait for the next year, they showed him their swollen hands. Their hands were bleeding after the thorny bushes in the paddy fields cut their hands. The swelling hands of these poor women convinced the Mission Coordinator about their determination and he sanctioned the revolving fund immediately.

"We used to work in the field from early morning to evening. And we are lucky as we got a good harvest last three years," Sulekha feels happy.

Kudumbashree is poised to develop its lease-land farming project in Thrissur district too. According to M. Abdul Latheef, Assistant District Mission Coordinator, lease-land farming in the district by members of Kudumbashree would cover about 1,000 hectares by the end of 2005. As many as 7,410 women from 74 panchayats, belonging to 651 Neighborhood Groups, are currently engaged in lease-land farming in Thrissur district. The area under cultivation is 447.2 hectares. The crops comprise paddy (270 hectares), plantain (81 hectares), vegetables (68 hectares), tapioca (16 hectares), tubers (eight hectares), flowering plants (2.4 hectares) and betel-wine (1.8 hectares).

"The entire work, except driving tractors, is being done by women. It has made a huge difference to the lives of women," says Shajitha Mustafa, Chairperson of the Kudumbashree CDS at Velur panchayat, near Kunnamkulam.

Each Neighborhood Group has between 15 and 40 members. "A group incur expenditure of Rs. 12,000 to cultivate paddy on one acre of land. The land is leased at about Rs. 7,000 an acres for paddy or vegetable cultivation, and Rs. 10 a plant for plantain farming.

The gross earnings from a one-acre paddy field are about Rs. 15,300. There is crop rotation. The women raise the money through personal loans and the amount allocated under the women component of panchayat Plan funds," says Mr. Latheef.

Among the problems faced by women farmers are high rents for leasing land. "The Government should do something to bring down the rates," Ms. Mustafa says.

Another problem: these women farmers are not entitled to subsidy from Kudumbashree. "Only a micro enterprise, such as coconut oil production, enables provision of subsidy. Much to our difficulty, annual farming is not seen by officials as a micro enterprise," laments Lakshmi, a farmer.

Kudumbashree plans to introduce organic farming in different parts of the district. New crops will also be introduced. Stevia, a herb, is one such. The herb, is a substitute for sugar and diabetic safe.

Twenty women from Kodakara and Tholloor panchayats were recently trained by Kudumbashree in using mechanized transplanters for paddy cultivation. "Transplanters are usually operated by men. It was for the first time in the State the women were trained in using the equipment," claims Mr. Latheef.

According to Kudumbashree, there are about 20 transplanters in the district, each costing Rs. 1,60,000, provided by the Agriculture Department to the Paddy Cultivators Group. "Transplanting of seedlings usually costs Rs. 3,000 an acre. Mechanized transplanting reduce the cost to Rs. 1,500 per acre."

During the current year 250598 families from 22649 NHGs are cultivating 16544.42 hectares of land with different crops. It's a unique achievement in a consumer state that heavily depends on the neighboring states for everything from broiler chicken to vegetables.

“Kudumbashree initiative on lease land group farming is a remarkable achievement. It is indirectly helping the state to ensure food security. Because of these poor women’s efforts, price index is being steady for the last three years. Last Onam season, Kudumbashree NHGs sold vegetables worth Rs. 30 millions. It’s something positive that is happening in the state. It’s sad that only very few people recognizes their contribution and key role,” comments C.P. John, State Planning Board Member.

Kudumbashree has carved sagas of success from nowhere by motivating these poor women to take bold initiative that is providing easy availability of food to the poor.

Lease Land farming ensured the participation of women in the agriculture sector and led to new practices.

Transplanting confidence

When Maya Raghu who hails from Kodakara in Thrissur district, works on paddy transplanter with precision, the farmers look at her with great appreciation. She smiles and handles the machine smoothly. She along with her friends proved that the poor women could master technology and skills, if they are properly trained.

Samrudhy Agri-Horti
Nursury of
Kudumbashree Kodakara
created a history when ten
women had undergone
the training successfully to
use mechanized paddy
transplanting technology.
They make good amount
of money from their
enterprise and help
farmers to cut down their
production cost.



“It’s very easy to handle the machine. Our group had undergone 23-days training in Kerala Agricultural University, Mannuthy Campus in Thrissur district of Kerala to operate the machine in 2003. Now we can operate and repair the machine”, says Maya confidently. Thirty –one year-old Maya, a matriculate and was married to a Cook working in local restaurant. She was sitting at home and doing odd jobs to earn extra money.

Her friends encouraged her to join the Neighborhood Group of Kudumbashree. She was reluctant to join the group as her husband thought that the illiterate women of her neighborhood were meeting once in a week to gossip and waste time. When she started attending the meetings regularly, she found much meaning in their business transactions.

“I never saved any penny till I joined the Neighborhood Group. I was spending what my husband was earning. Within a year I was able to save Rs. 3000 as my thrift fund. When I told my husband about it he asked me how I saved to save that much amount. I told him that I have saved through Kudumbashree. I learnt the art of saving the money from Neighborhood. He was so happy and encouraged me in all our programs” reveals Maya about her association with the Neighborhood Group activities.

It was Latheef, Assistant District Mission Coordinator of Thrissur identified the opportunity for the poor women when he found that the University is going to train 10

men in Paddy transplanting machine for three weeks. He pleaded to the University authorities to include 10 women from Kudumbashree for the training program. They were reluctant to give training to the poor women fearing that women do not have the capacity to learn how to drive the machine. Finally the authorities were convinced when they were not able to identify 10 men for the training program and forced to enrol the poor women for the training.

Maya, Omana Johny, Sherly Jose, Rosily Varghese, Indira Lorenze, Savithri Velayudhan, Valliyamma Subrahmanniam, Vilasini Sashi and Shanta Ramakrishnan attended the training program in the Agricultural University.

“We were not confident in the beginning as none of us had ridden bicycles in our life. But Prof. Jayakumar told us that we could do it if we take our training seriously. His words motivated us and helped us to master the skills”, Maya expresses her gratitude for her trainers. Maya and nine other women in her group successfully completed their training and started using the transplanter in the paddy fields of Nellayi in Thrissur district of Kerala.

“We took the transplanter on lease from the Agricultural University and planted paddy in five acres of land. We got Rs. 10,000 each in last season. This year we are expecting more” says Vilasini Sashi.

Today, four of the group members have become trainers in Agricultural University. Maya is a master trainer who is assisting the Degree students of the University how to use transplanting machine. She is motivating many to drive the machine and better their skills.

Women’s participation in agriculture sector changed the negative social responses to farming and agriculture as a major occupation. Earlier Kuttanad in Alappuzha and Chittoor in Palakad district were known as granaries of Kerala providing food security to the state. But Agricultural sector collapsed in the state as the farmers opted for cash crops and urbanization of villages

that was coupled with increase in wages and cost of production. The agriculture department in the state tried to organize paddy farmers to initiate group farming activity which not yielded the desired result. But Kudumbashree managed success organizing poor women in the neighborhood and initiated lease land farming as a micro-enterprise.

Organic Farming - new way of fighting poverty

The poor women in Edackattuvayal in Ernakulam district have shown a way to the rest of the farming community in the state. They could have made easy gains using chemical fertilizers and pesticides. But they all opted for organic farming to keep the water and soil

pure and cultivate non-toxic vegetables. They feel happy in their venture though the profit margin is less.

“We were not aware about the dangers by using chemicals and fertilizers in the soil. We attended three-day training program for organic farming and were sensitized about the impact of poisonous pesticides that destabilize our ecology and pollute our environment. We decided to shift to organic farming to promote healthy life-style,” told Prassanna Sasi, a housewife and Secretary of Darshana Organic Farming group in Edackattuvayal Panchayat.

They started organic farming in two acres of land taken on lease and cultivated vegetables with an investment of Rs. 35,000. They got a profit of Rs. 18,000. But last year heavy rains damaged their crop and lost everything.

“We are using only organic manures and pesticides for farming. So our products are in great demand and get better price. Marketing is not a problem for us. Even the vegetable merchants from cities come to our farm and buy vegetables. Local people also buy from us. Because they all knew that our vegetables are free of poison,” told Bini Ramanan, the president of Darshana Organic farming Group that consists of 13 poor women.

Now 28 groups are involved in the Organic farming in Edackattuvayal where among the total 4400 families, 2402 families are listed below poverty line. Poor families constitute more than 50 per cent of the total population whose main occupation is agriculture.

“Earlier, our farmers were not sensitized about organic farming and they were not aware about the dangers involved in use of chemicals and fertilizers in the soil. Wide application of chemicals and fertilizers for farming contaminated our water and polluted our soil over the years. It increased the cost of production as the price of chemical fertilizers and pesticides shot up with the demand. Finally agriculture became an unprofitable venture. We wanted to detoxify our soil with our traditional farming method,” Bini narrated her experiences.

The poor women of Edackattuvayal were showing greater sensitivity towards eco-friendly healthy living and practicing their philosophy when they were struggling to meet both their ends. They battled their way and convinced their male counterparts to opt for organic farming. Now organic farming is a great movement in the Edackattuvayal panchayat where more and more farmers bidding goodbye to chemical fertilizers and pesticides and following their footsteps to make their piece of earth a better place to live. These semiliterate women from poor families are trying hard to evolve an alternative living model while fighting poverty.

Chapter 7

Goddess of great things

Bhagavathi, means Goddess in Malayalam language. But Bhagavathi of Karuvara farm in Mukkali in Palakkad district of Kerala is an ordinary housewife who has led women's movement with her sheer determination and sensitivity. She is bold and brave. A semiliterate tribal woman, Bhagavathi organized poor women in her locality to fight against poverty and alcoholism. 48 year –old Bhagavathi continues her crusade against social evils to save the future generation from the clutches of poverty.

Karuvara farm, a mountain patch near ever green Silent Valley National Park in Kerala is no different from other tribal hamlets – exploited, underdeveloped and poverty stricken. Most of the men spend their earnings heavily on alcohol and never bother to run their families. Women struggle hard to feed their children and run their family show. They work in the government Farm and earn as Rs. 75 daily wages. Nearly 100 families live in cluster houses provided by government inside the forest. Their children have to travel 20 kilometers up and down to schools and there were no shops in the nearby areas. But illicit liquor shops are in plenty where the men spend their money and time.

Kudumbashree organized the women of Karuvara as a Neighborhood group in 2001 and started mobilizing thrift fund. Eight women from Saritha Kudumbashree NHG joined together to start Karunya Vanitha provision stores as the area does not have any other shops. They took a loan of Rs. 15,000 and availed a subsidy of Rs. 7,500. from Kudumbashree. Among the 18 members of the NHG, eight members are involved in setting up the micro-enterprise in Karuvara. The provision store caters mainly the poor families in the farm.

“We found our disadvantage as an opportunity to earn an extra income. We had to walk down 10 kilometers to get provisions. Since we don't have enough money to buy things for a month and stock it, we walk down 20 kilometers to get provisions. The shop owners were taking huge margins of profit on the provisions. So we decided to stop their exploitation,” told Bhagavathi whose leadership qualities enabled her group to run the provisional store a big success.

Bhagavathi and her friends had no prior experience in running a provisional store. They were all farm laborers and semiliterate women from the poor families. But training provided by the mission introduced them to accounting practices and auditing of accounts. Today they are independently managing their affairs. “We are not looking for huge profit margin. We take small profit from our sales. Now every family in the colony buys provisions from our store. They knew that we are selling only quality products for lesser price,” Bhagavathi narrates the management tactics behind her operations. But her initiative made her enemy of the shop owners in the locality as their volume of sales fell and the profit margin also shrinking.

Bhagavathi and her friends buy honey from the tribal who were earlier exploited by the shop owners. Now the tribal in her locality are getting reasonable price for their products. “Because of Kudmbashree we are aware about the exploitation against us. We never dreamt that we could run a shop effectively. But after four years, I can tell you we will not close down our enterprise whatever may come,” she tells.

“We don’t sell cigarettes and pan masala in our shop. We don’t want to spoil our young generation for our small profit,” Shivakami, secretary of the Group reveals her business philosophy.

They all believe that kudumbashree strengthened their unity and empowered them to larger extend. “Before working in the NHG, we were scared to meet outsiders and we have no collective voice. Today we think like one; talk like one and act like one. It’s a great change,” Bhagavati lists her achievement. The poor women of Karuvara came forward to campaign against illicit liquor vendors in her area and smashed their illicit breweries when the excise department failed to act. They have declared war against social evils in their land.

“We were fed up with the police and excise officials who supported the illicit liquor vendors in our area. When ever we complained to the police or excise officials they always acted in favor of liquor vendors. Our women were victims of domestic violence. So we organized ourselves and smashed their illicit liquor breweries in the forest. Now, they have shifted their operations from our place, “ Bhagavati narrates the drama behind her social action.



The illicit vendors threatened the poor women with dire consequences, but the women of Karuvara organized together and challenged the criminals. The illicit liquor vendors left the place when they found that the poor women may go to any extreme to fight them.

“We are not scared anymore and we are aware about our rights. Now nobody can fool us with a glass of illicit liquor and get our signature on the stamp papers and cheat us,” Goddess of great things says proudly.

The tribal people in Kerala lost 9859 acres of land that was owned by 3546 families during 1966 to 1976. They were duped by the rich settlers and plantation owners who took over their land by paying a small sum or a bottle of illicit liquor. They were exploited by officials, politicians and others who used them for their benefits. Kudumbashree through series of training programs sensitized the tribal NHGs about the need for a change and react to social evils. Alcoholism and drug use are the main cause of concern in most of the tribal villages in Kerala. Though the state government passed a legislation protecting their rights of land in 1953 but never implemented the law even after 52 years.

“We could initiate changes in the tribal sector. Tribal people in Kerala never had the habit of saving and were reluctant to start micro-enterprises. But the Mission challenged those misconceptions and myths. Today they are mobilizing thrift and managing their money effectively,” tells C.V. Joy, District Mission Coordinator of Kudumbashree in Wayanad where majority of the tribal families are living.

Wayanad, one of the exotic hill-stations in northern Kerala nestled on the Western Ghats and is located at a height of 700 meters to 2100 meters above sea level and 620 kilometers north eastern to Thiruvananthapuram, capital city of Kerala.

The Tribal NHGs in Wayanad mobilized Rs.1.6 million during 2002-2003. The Kattunaikar community, the primitive tribal people were able to save Rs.40,000 in a year since they started working in NHGs. Wayanad District has created many role models that tell the poor tribal can better his life through the interventions of Kudumbashree.

When the mission started its urban interventions in Wayanad in 1998-99, it was only limited to Kalpatta municipality where 55 NHGs were formed. But the district mission decided to start pilot projects in tribal sector. Simultaneously the Mission initiated its programs in five districts of Kerala, Palakad, Thirur, Wayanad, Idukki and Kasargode districts were identified for running the pilot programs. Kudumbashree reorganized the tribal volunteers who were working with Tribal Welfare Department for community mobilization programs. The pilot programs started in 1999 October and within six months 500 NHGs were formed in Wayanad district.

“Within short time, the tribal women mobilized Rs. 2,00,000 and created a record. Today we have 1500 NHGs and Rs. 20 million as saving and Rs. 38 million micro-credit. It’s not a small achievement in a district where the agricultural sector is in disarray. Wayanad is known for high incidence of suicides and most of the farmers are in debt trap,” comments C.V Joy who had a long stint in Kudumbashree in different capacity. Joy joined Kudumbashree as Assistant Mission Coordinator in 1999 and promoted as district mission coordinator. A state government official from Rural Development Department, Joy found Kudumbashree as a real mission that provides right opportunity for the right people. According to him, it was the team spirit that motivated him to do better and act different.

“Wayanad was most underdeveloped and the tribal women of Wayanad faced multiple deprivations of poverty. There were high number of unwed mothers; alcoholics among women and women who can’t afford a meal a day. The government programs for their development never brought quality changes in the tribal community and only added their worries. But we could enhance their capabilities and convince them that there is a better way of dealing with their problems,” believes the District Mission Coordinator. Officials of Kudumbashree were determined to put their vision in to practice. Their focused interventions reoriented the women from poor tribal families to try new means to fight poverty.

“It was very difficult to begin the activities of Kudumbashree in the district. Kudumbashree, the newly created government department had no facility or infrastructure to carry out the programs. We started from nothing and guided by a vision – eradicating poverty in the state within ten years. We have no office; no telephones, no staff or no vehicles. But our team spirit was beyond helped us to survive initial days,” tells Joy about the initial challenges that crippled the mission activities.

Like all other team members in the Mission, he was trained to believe that there are many ways to solve the problems and develop more than one solution for a problem. In fact, the vision of the Mission and its novel activities attracted the poor to its programs. Three tier CBO system and its micro thrift and credit operations helped the mission to stabilize its programs.

“There was large number of NGOs active in tribal sector that started their programs with much fanfare and publicity. But we were silent about our activities. So nobody took notice of our interventions. There was no single line of publicity about our activities in the initial years. It was a silent revolution among the tribal and women from poor families,” explains Joy. The concept of micro-enterprises aided the mission to achieve its targets and Wayanad district got Rs. 13 million in the special central Assistance from the government of India to strengthen the activities of CBOs and its micro-enterprises.

“Within a year, many NHGs initiated micro-enterprises in various sectors. Some of them ventured into goat rearing, lease land farming, soap manufacturing, umbrella assembling, book binding and some others branched out to service sector from catering services to provision stores. Then the things started rolling for us,” comments Joy. In 2000, the Mission activities were extended to all panchayats in Kerala. So the tribal NHGs were integrated into the CDS of the respective panchayats in their area.

During 1999-2000 hundreds of tribal women came forward to link with the mission and experience the change. Many leaders were emerged from the tribal community to fight for their cause like Bhagavati who led the tribal women in their fight against poverty. They were all semiliterate or ignorant who had never got the opportunity to address their needs. The success of Kudumbashree underlines the immense capacity, strength and determination of these poor women who fought against all odds and make changes in their society.

C.C. Vasantha of Choimula tribal colony in Noolppuzha panchayat in Wayanad district of Kerala made a remarkable change in the quality of lives in her neighborhood through her effective leadership, dedication and sacrifice. She has proved that the poor women have immense capacity to foster development in the neighborhood.

She organized the women in her locality and encouraged them to initiate micro-enterprises. 28 year old Vasantha, who had studied up to under graduate level and worked as tribal volunteer was fascinated by the Mission’s vision of eradicating poverty and its novel strategies.

“It was Kudumbashree that gave us confidence and information about the micro-enterprises. Till then, we were told that tribal people are incapable of managing enterprises of their own and needs assistance from outsiders who have the expertise and exposure. But Kudumbashree trained us and rebuilt our confidence. Now we are independently managing our affairs,” says Vasantha. She organized the women in her locality and formed NHG in 1999 and now they have ventured out into lease land farming, goat rearing and soap manufacturing.

“We are getting minimum Rs. 1500 each monthly from our enterprises and we are happy today,” comments Vasantha. 25 families of Kurumas live in Choimoola and Vasantha mobilized the tribal women to form an NHG along with other tribal sects in her area. She was able to include Kattunaikars, a primitive tribe in her area in the NHG.

“Though we are all tribal people live in poverty, we were practicing rigid caste system. Our people were reluctant to interact with Kattunaikars who eat rats. But Kudumbashree changed our misconceptions. Now all work together and share common views,” narrates Vasantha how she was able to unite different tribes under Kudumbashree.

Today, the Anashwara group members manufacture 2200 pieces of soap monthly and market it in and around their area. Their direct marketing techniques helped them to achieve their sales targets.

“We have only one problem. The tribal department that bulk purchases our soaps delays the payments due to us. Now we have to get back Rs. 40,000 from the Department. We are not in a position to offer them credit,” reveals Vasantha. They experimented with their indigenous knowledge in soap manufacturing. They developed a soap that offers cure for skin diseases and planning to develop another cosmetic brand for women. “We are using outdated technology and want new technology to diversify our products. From our experience we found that product acceptance very much depends on the quality of the product. We are making all efforts to better our products in quality and reduce the cost of production,” Vasantha points out. They have a major handicap as they have no electricity in this tribal colony. The state Electricity Board is yet to give its final nod for their demand.

They have mobilized Rs. 1,05,000 as thrift and lent Rs. 5,10,00 during last six years. According to Vasantha, now the women in her tribal belt are actively involving in poverty eradication programs and micro-enterprises. “Bindu, a 23 year old girl from our group who was married last year returned home when she found that her husband is an alcoholic. She told her parents and in-laws that she didn’t need a husband who comes home drunk and abuses her every day. No woman would have dared to act like that if it happened two years before. I do agree with her. Why should we need an irresponsible husband who finds pleasure only in getting drunk and beating us?” Vasantha supports her group member. The NHG made all arrangements for the marriage and spent lot of money. Bindu told her group members that she would prefer to remain as single and she didn’t want to stay with her husband.

“Now our women take decision and honor their decisions. It’s a new thing. We don’t care what others think about our lives,” comments Vasantha. According to her, many women in Kuruma caste remains unmarried as their centuries old tribal custom ban women making marriage proposals to men.

“Many of them are spinsters now who are neglected by our community,” told Vasantha, a victim of tribal custom.

“In our tribal custom, bridegroom proposes to the parents of the bride and bride can’t propose to the bridegroom. If nobody proposes, the woman has to remain unmarried for her life time,” 29 year-old Vasantha told. According to her nearly 600 women are unmarried among Kurumas, an artisan tribe with a population of 15,000 people scattered in 1000 settlements in Kerala’s Wayanad district.

Vasantha who is unmarried lives in Choimoola Kuruma tribal colony in Wayanad district of Kerala where 25 families live in clusters. Among them 12 tribal women are victims of their age-old tradition.

“It’s very difficult to get a proposal for many women in our tribe as eligible bachelors are few in numbers. More than that if somebody proposes to the younger woman of a family, the elder one has to remain unmarried for her lifetime,” reveals Vasantha who feels that tribal women have become the victims of their customs. Her elder sister, 33 year-old Yashoda too is unmarried.

“Last year parents of an unemployed youth came to our home and proposed to my sister. When they saw me, they demanded me instead of my elder sister. But I refused to accept their proposal”, told Vasantha who is making efforts to initiate a debate in her closed-door tribal society.

According to their tribal custom, if she marries the man who proposed, her sister would remain unmarried to rest of her life. “I don’t want to make her suffer for no fault of hers. I will wait till she gets a proposal,” said bold Vasantha who defied the tribal custom for her sister.



“She is bold, but life will not be easy for her. Ultimately, both sisters would remain unmarried. Our community deals in crude way with the rebels or revolutionaries,” comments Sreevalsan, an auto-driver in Choimoola Kuruma tribal colony. 28 year-old Sreevalsan said that he has put off his marriage plans as his younger sister yet to get a suitable proposal.

Kuruma tribe does not encourage cross-marriages or mixed marriages. Those who defied the customs of the tribe were ex-communicated and face social boycott.

“We are insensitive to women’s issues and social changes. Our men prefer to marry only young girls who are under 18. They don’t like to marry mature and progressive women of our community. Even the men of late thirties and early forties prefer to have young girls as their wives. So we have become leftovers,” Vasantha reveals the ground realities that deny married life to women in her tribe.

“We neither practice polygamy nor give dowry to men. When a bridegroom proposes, he has to pay bride money to her parents,” explains Kunjiraman moopan, the tribal chief of the Kurumas in Choimoola colony. 70 year-old Chief admits the age-old tribal custom keeps large number of spinsters in his community. But he is helpless to change the practices.

According to him, only when the horoscopes of the bride and bridegroom match each other, then only the elders approve the marriages. “You may think our customs are absurd, but we have been practicing these customs for centuries and it’s very difficult to deviate from them. Our Gods will be angry and punish us if we change our customs,” fears the chief who express his helplessness and sympathy for the unmarried women in his community

“It’s difficult to get the right match for our women. Apart from the complexities of horoscope match, we have a strange custom. If a girl from a village is married to another village, our men can’t propose to the girls in that village. These practices limit our choice and marriages are rare in our community,” reveals Vasantha the intricacies behind Kuruma lives.

Vasanth is trying to sensitize the tribal women about the strange marriage laws. She has discussed these issues in their NHG weekly meetings and determined to find a solution for it.

“It’s not easy. But I’m confident that we can initiate changes slowly. Now our girls are attending schools and colleges. It broadens their understandings and opens their window to outside world. So next generation may not end up as victims of these customs,” hopes Vasanth. But her cousin 50 year-old Sarasu felt like her when she was young. She was ready to give dowry to the man who was ready to share her life. Her search for a bridegroom could not yield results and she is leading a lonely life. But the women of Choimoola are confident that they can inspire their closed society for a change in future that ensures better treatment for their women. The awareness about their capabilities empowered the tribal women in Choimoola and they are making silent revolutions in their world.

The Mission has enabled them to construct a work shed and a community hall with the support of Special Central Assistance and the NHG has an office in Choimoola. The concrete building symbolizes their empowerment and unity. They are no more scared to face the challenges in their lives.

Veetiyambatta Kurichya tribal colony is far away from Choimoola. It has another story to tell. 19 poor women in the Veetiyambatta tribal colony in Thondarnad panchayat formed NHG in 1999 and ventured in to lease land farming. Now the NHG has reached food sufficiency through their micro-enterprise.



“We were living in most deplorable condition and we have no work and no money. Earlier we were depending on the forest resources for a living. But deforestation and antipathy of forest officials now make our lives difficult and we have to find an alternative for living,” V.K. Sheeja President of Deepam Kudumbashree in Kurichya colony expressed her concern.

Kurichyas are warriors who fought against British under the leadership of Pazhassi Raja, the lion of Kerala, who organized guerilla type warfare against British East India Company. Kerala Varma Pazhassi Rajah of Kottayam dynasty fought against British East India Company when the latter imposed new taxes against his people. When the Rajah was driven to the wilderness of Wayanad, he organized Kurichya tribal into people's militia and engaged the British in several guerrilla type encounters. In the end, the British could get only the dead body of the Rajah, who killed himself somewhere in the interior of the forest. Thus, Wayanad fell into the hands of the British and with it came a new turn in the history of this area. The British authorities opened up the plateau for cultivation of tea and other cash crops. Roads were laid across the dangerous slopes of Wayanad, from Kozhikode and Thalassery. These roads were extended to the cities of Mysore and Ooty through Gudalur. Through the roads poured in settlers from all parts of Kerala and the virgin forest proved a veritable goldmine with incredible yields of cash crops. Thus starts the misery of tribal in Wayanad.

The roads to progress and development denied their rights over their home land and forest. The settlers took over their land with the support of officials and police and introduced corrupt practices in their society. They exploited the tribal women sexually. The unwed mothers in the district are the symbols these brutal exploitation and aggression. The government proposal to rehabilitate the unwed mothers of Wayanad runs into problems and they live in the margins of the society.

Kudumbashree reoriented the tribal women through series of training programs and developed their entrepreneurial skills and motivated them to excel.

“Kudumbashree gave us new direction and focus. When we practiced the lessons we got from the various training program, we witnessed the changes,” comments Sheeja. Lease land farming gave a new lease to their lives. They do all sorts of farming from paddy cultivation to spices. Lease land farming provides them food security to their families.

“Now all our group members have enough food for next three months and our children will not starve even if our men have no money. Earlier we used to take loans from private money lenders for our immediate needs. But today we have enough money in our NHG,” explains V.K. Sujatha, one of the group member.

The poor women of Veetiyambatta organized themselves against tree felling mafia and driven them out of forest. “When we heard sound of cutting the trees in the evening, we



went to the forest as a group and asked them to get out of the forest. They abused us and threatened us. We informed forest official but they came only in the next morning. The whole night we guarded the trees in the forest,” narrates K. Theyi, 70 year old tribal. Theyi threatened the mafia that she would use arrows if they did not get out of the forest. The tree cutters fled for their lives.

Though nobody acknowledged their social action against the criminals who rule the forests, they have proved that they have iron nerves and ready to challenge if things go wrong. They were the first Neighborhood group which introduced uniforms for their members when they come for the weekly

meetings. The saffron clad maxis symbolize their unity and achievement. Every year they choose new color for their uniform.

“Nobody told us to wear uniform. We decided to wear it and all members agreed. We want to show others that we are together and we are different,” says Sujatha. Their unity has brought prosperity to their families creating new environment for progress.

Chapter 8

Keeping Kerala Clean – Not a Dirty Business

If Krishnamma Unni and her friends don't work for a day, Alappuzha, the most exotic tourist destination in Kerala will be a rotten place. Krishnamma and her friends keep Alappuzha, 'Land of Backwaters' clean and healthy and make a living. She is not the only women entrepreneur who is involved with the clean Kerala Business Groups of Kudumbashree. 62 units of Kudumbashree have undertaken the solid waste management in the state as a micro-enterprise. The Mission is going to set up another 75 units in different cities in the state.



Kerala, despite its 100 percent literacy and high social index, could not manage solid waste generated by high density of population effectively. In fact, solid waste management was never a priority area of the governments that ruled Kerala since the state is formed. God's own Country turned into junkyard as the waste heaped on the pavements made surroundings unhealthy. Eventually, its beautiful rivers turned into pool of dirty waters and mosquito breeding centers that paved way for numerous health problems.

"Solid Waste management was a major problem area of local self-government bodies that has the responsibility of managing solid waste in their respective territories but don't have the resources. But poor women of the Kudumbashree found solid waste management as an opportunity and set up 'Clean Kerala Business Groups' in urban areas," says Dr. Krishnakumar, the Program Officer who is monitoring the Clean Kerala Business Groups in Kudumbashree.

"We were not interested in taking up solid waste management enterprises in our area. We thought it as a mean job and feared social alienation. But when we had undergone the training program for a week, we realized the potential of the enterprise. Today we are getting minimum Rs. 2,500 per month. We are happy with it," says Krishnamma Unni who is leading Aishwaria Cleaning Group in Palace Ward of Alappuzha municipality. 40 year-old house-wife admitted that they get another Rs. 20 each daily by selling scrap materials.

Alappuzha otherwise known as East of Venice was commercial hub of Kerala since Dutch invasion. Its geographical features and the connectivity to the port and backwaters helped the city development during British regime. The city was gifted with well-designed inland waterways to transport coir and spices. But with years, the waterways were turned into dumping pits and mosquito breeding grounds.

Aishwarya Group consists of 10 poor women from Neighborhood Group of Kudumbashree took a loan of Rs. 1,25,000 and with a subsidy of equal amount set up the unit in 2004. These poor women initiated their fight against poverty with the novel venture that helps the city administration to keep Alappuzha clean.

“When we introduced the idea, they were not many takers. But we were able convince Krishnamma and her friends that it’s an ideal business opportunity that has least competition. Now they are very happy,” says Rahmattullah, District Mission Coordinator of Kudumbashree in Alappuzha.

“I was pulling on doing odd jobs. Earlier I worked as agriculture laborer. But we lost our job as paddy cultivation was not profitable. I was out job for two years and my family was struggling. When my friends told me about setting up Clean Business Group, I joined the group and participate in the training,” says Ammini who finds the new enterprise challenging and rewarding.

“We had lots of misconceptions about Clean Kerala Business Group activities. In fact the training program designed by Kudumbashree motivated us to start the venture and changed our attitudes. Today we are not ashamed of telling others about our venture. We were reluctant to wear the uniforms in the beginning. Later we found the uniforms giving us new identity and familiarity among our clients. Now we are proud to wear our uniforms,” narrates Krishnamma about the dramatic changes in their lives.

Now their clients, majority of them are business community in the city recognize their valuable service. Guru Jewelers of Alappuzha presented them a golden coin in recognition of their exceptional work and honored the group members at a public function.

“We never dreamt of such recognition. Now we are confident and bold,” says Radha Raju, secretary of the group. They have purchased a mini truck to transport garbage. Three members of the group have driving license and driving their vehicle. It’s a change for the better within a year.

“Before starting our cleaning operations in the city, our group members visited all the houses and shops in our area and sought support for our operations. Some people didn’t cooperate with us in the beginning, but later they also came forward to support us. We are charging only Rs. 15 per month from the poor families for collecting garbage,” reveals Krishnamma.

According to Krishnamma, their enterprise has given them new status in the society. “Today, we are welcomed everywhere. When we go to the bank, the manager comes out of his cabin to talk to us. The police constable in the street keeps a smile when we meet him in the morning. We can feel the change and we all are thrilled,” says Krishnamma who wants to expand their area of activity. They have crossed the barriers of poverty with determination and exploiting the opportunity. From the gallows of unprivileged, they have become privileged with a novel micro-enterprise. It’s not at all a dirty business, but a great service to humanity. Its impact is multi-facet as they keep the hottest tourist destination clean and helping the state to attract more tourists to corner multi-billion dollar business.

“They are doing a wonderful job. Water pollution and stinking canals were the curses of Alappuzha and the state. But thanks to these poor women, they are helping us to keep the city clean,” says Tomy Joseph Pulickattil who owns a fleet of houseboats and General Secretary of House Boats Owner’s Association. According to him, earlier the shopkeepers were dumping the waste materials and plastic bags in the canals. Aishwarya group started collecting garbage for affordable monthly service charge the shopkeepers are not dumping the garbage in the canals.

Krishnamma and her friends have motivated others to follow their steps. In Kannur Municipality, 400 kilometers north to Alappuzha, Mahatma Clean Kerala Mission group started their micro-enterprise on the similar lines. They are engaged in the cleaning operations in the Temple ward of Kannur municipality limits.

“We start the cleaning operations in the area in the early morning 6.30 am and complete our task around 11.30 am. We cover 480 houses in the area,” reveals Shyama Sahadevan, group member of the Mahatma Clean Kerala Mission.

“Now we are happy as we are earning average Rs. 1300 monthly. It’s a big amount for us. When I got the remuneration for the first month, I was about to cry. I never thought it my life that we can earn extra income through our own enterprise,” told Shylaja Sreedharan who is working with Kudumbashree Neighborhood Help Group for the last five years.

“Many people discouraged us when we told them that we are going to set up a Clean Kerala Business Group. They considered it as a mean job and warned us that our social status will go down. Now they all look at us with respect and in fact our social status has gone up since we started earn from our enterprise,” she added.

These poor women fought with all odds to start their enterprise. “We were able to shed away our inhibitions and misconceptions about cleaning operations and solid waste management during our training. We were scared about driving three-wheelers. Now three of our members have valid license and are driving our vehicle. Within a year we are all going to take the driving license,” Shylaja Sreedharan accounts the empowerment of poor women. 35 year-old Shylaja who belongs to fishermen community, was thrilled when she got her few hundred rupees as her share.

“I never thought that I can run an enterprise and earn some extra income and live decently. Earlier if my husband doesn’t work, we just starve and sit at home. Now we don’t starve. My sons are attending school regularly,” admits Shylaja with pride.

The enterprise has united the poor women under the banner of Kudumbashree and now they feel as a family. “Our group is our family. We all share our worries and joy. Now we can feel the difference. If our group member has a problem, we treat it as our common problem and try to solve it. Our unity is our strength and our consolation,” feels Shyama Sahadevan.

According to her now people recognize their service and support them in cleaning operation. “Without the support of the people, we can’t carry out the work. It gives immense satisfaction to us. Good response from the people is an additional bonus to our work,” Shyama concludes.

Naveen Clean Kerala Business Group in Kozhikode was not lucky like Shyama when they started their cleaning operations in the Kozhikode beach. They found resistance from all corners when they started their micro-enterprise. Their husbands revolted when they first discussed the idea of setting up Clean Kerala Business venture in the beach. The Corporation’s staff entrusted with cleaning the city considered them as



villains who came to snatch their job opportunities. The anti-socials found their presence in the beach as an inconvenience for their operations. But the women of Kozhikode carved a victory with their unity and determination. The poor women from Bangladesh colony, a slum notorious for anti social activities are making a living with cleaning operations in the beach. "This is our beach, please help us keep it clean," Naveen Clean Kerala Business Group welcomes the visitors in the beach with a humble request.

"When we started the cleaning operations here, we had to face stiff resistance from the people who misuse the beaches. Many of the small vendors and butchers were dumping the waste products in the beach. They treated us as their enemies. But we could convince them later that we are doing it for a living. Now they all cooperate with us and help us to keep the beach clean," explains Anitha, group leader of the Naveen Clean Kerala group.

They work 7 days a week for six hours a day. They start their work early 6 am and sweep the beach and collect the wastes in neat plastic bags. Now the beach looks neat and clean.

"We are happy now and we are earning Rs. 3000 monthly from the cleaning operations," reveals Ajitha who is a widow and mother of three children.

"I'm living in a rented house. I have to support my children. Earlier I was working as a domestic help and earning only Rs. 1,000 monthly. Today I can pay the tuition fees of my children in time," 34-year-old Ajitha looks forward with hope. Her life has taken a better turn. Now she has something to clinch and her group members help her when she runs into financial difficulties.

They find pleasure in working together and understand each other's problem. "Though we all stayed in one colony, we never cared for each other. But when we started working together, we have become very close and mutually supportive," says Anitha, group leader.

According to her two of her group members are having problems in their family life as their husbands were alcoholic and drug addicts. "Asma Beevi's husband is an alcoholic and Khadeeja's husband a drug addict. We went to their home and tried to provide them medical care and hospitalized them. But they were not cooperative and discharged from hospital without telling their wives," tells Anitha.

The Group members are trying to hospitalize them again. The rare sensitivity of these poor women reveals the unity of their group and the concern they keep for each other. Their team spirit and will to fight poverty is creating new role models in the society.

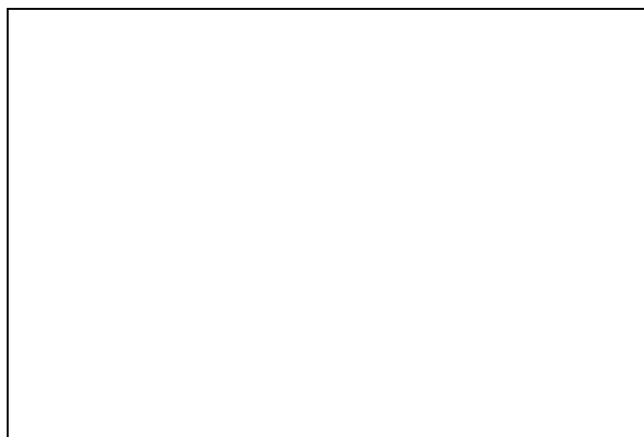
The impact of Clean Kerala Business in Kozhikode is much more than mere cleaning operations. The poor women who collect waste from houses and shops ease the civic problems of the corporation. "Earlier our streets were full of garbage and stinking. Since the poor women started collecting the waste, they do it promptly. It's a great service to the society," acknowledges K. Sivadasan who lives near Kozhikode beach.

Chapter 9

They have a roof over their dreams

Bhavanashree - Micro Housing for Poor –

Sashikala had a dream of a decent home for long. She dreamt of her sweet home even when she struggled to meet both her ends. Her husband Devarajan had no regular job.



They have two daughters who are studying in school and lived in a mud house roofed with palm leaves. They could not repair their house as they never had enough money for food. She had no saving to build a new house. So she shared her dream with none.

Bhavanashree, micro-housing for the poor designed by Kudumbashree provided an opportunity for 37 year old

Sashikala to realize her dream. Now she has a decent concrete house to dwell and her family is very happy. When Elanpallur panchayat in Kollam district implemented Bhavanashree as part of its poverty eradication measures, she was the first to apply for it.

“We are very happy now. I’ve a decent place to sleep,” Sashikala shared her world of happiness. She has a beautiful house with two bed-rooms, a hall, sit out, kitchen and toilet. She has constructed the house by availing a loan Rs. 35,000 from the State Bank of India, Kollam branch at an interest rate of 7.25%. Her monthly repayment installment is Rs. 440. She earns Rs. 600 monthly working as helper in local Anganwadi, a day care center for the poor children below five years. The new house has changed her life altogether. “Now we have privacy and security. My children feel confident and my husband earns more and spends less. He has become very responsible,” Sashikala narrated the changes that new house brought in her life.

Bhavanashree, micro housing program of Kudumbashree aims to cater the basic need for the poor families in Kerala. The Mission with the active support of Nationalized, Scheduled Commercial and Private Sector banks in Kerala is implementing the program with the participation of Community Based Organizations in the state. SBI, SBT, Canara Bank, Central Bank of India, Indian Overseas Bank, Indian Bank, Dhanalakshmi Bank, Syndicate Bank, ICICI bank & Union bank, is now funding the program.

The homeless families who own 1.5 cents (60 m²) of land or the landless for whom Local Self Government Institutions can provide 1.5 cents of land are eligible for this scheme. Regular and consistent participation in CBOs for two years and consistent thrift habit is also considered as criteria while making the selection of the beneficiaries. Rs. 40,000/- will be the loan amount and at 7.25 % interest. The repayment period will be 10 year and the EMI will be Rs. 469/- for Rs.40,000. The loan will be released in bulk to the CDS and there will be a tri-partite agreement between Beneficiary, CDS and the Financial Institutions. The land and building will be the collateral. No prepayment penalty and processing fee. Life coverage and Insurance coverage provide beneficiaries

with social and financial security. The program facilitated the poor to get easy installment loans to build their houses and create assets.

According to the 2001 Census, 8.2% people in Kerala dwell in dilapidated houses and nearly 10.3% of houses have roof of grass, thatch, bamboo leaves or mud. The census revealed that 0.9% houses are roofed by plastic or polythene. Kudumbashree came forward to implement “home for homeless” program in the state.

Though there is a construction boom gripping the state since 1970s and banks and financial institutions targeting the rich and middle class, the poor and marginalized segments in the society were very often denied the privilege of getting assistance for construction of houses. Though the poor managed to get assistance the project often fails due to many reasons. Kudumbashree designed Bhavanashree which is subsidy free housing scheme for the poor. This scheme is primarily aimed at providing micro finance to the people living Below Poverty Line for construction of houses.

The Micro Housing Scheme is to replace the Kutchha houses (huts) and to assist the poor to acquire a good shelter of their own availing loan and repaying the loan amount through their own savings and without any patronage. The beneficiaries do not have to compromise on their self-esteem or self respect, and can develop thrift behavior. Bhavanashree enabled the poor to have a strong roof and led them to the road of asset creation. Hundreds of Sashikalas took this opportunity to realize their dreams.

According to her neighbor Sindhu Babu, Bhavanashree made lots of difference in changing the facets of poverty in her neighborhood. “A year before we were all living in kutchha houses here. Now we have decent concrete houses and toilets. New houses changed our approach, rebuilt our confidence, improved our living conditions and influenced our family lives. We find new meaning to our lives,” 30 year-old Sindhu finds life more easy and comfortable now.

Her family was living in a temporary hut and could not complete the construction of the house even after getting a grant of Rs. 35,000 from the panchayat. Her husband, an alcoholic never cared to save enough money for completion of the house. She took a loan of Rs. 35,000 from the bank and completed the construction.

“It was Kudumbashree that gave me a new life. Earlier I used to quarrel with my husband regularly. He was an alcoholic who came home heavily drunk. I thought of committing suicide many occasions. If I commit suicide, my daughters will be left alone. When I joined Kudumbashree Neighborhood Society, I found many people like me. We shared our worries and concerns. It eased my pain and I started looking at life with hope,” Sindhu explains her ordeal and the dark days. The new house brought peace in their home. Her husband cares for her and her children are doing well in their studies. They are no more ashamed of their dwelling place. The poor housewife Sindhu saves money for subscribing newspaper that may cost around Rs. 100 every month.

She is eager to know what’s happening in the other end of world and she encourages her children to read newspaper before going to school. She doesn’t want her children to become the victims of knowledge gap that denies opportunities for children from the poor families.

Kudumbashree was able to sensitize the poor women to priorities in their needs and agendas. Their role models guided the poor women to the path of prosperity of families.

The housing requirement of the poor in Kerala is estimated approximately as 41392 houses for the next five years through the Kudumbashree system. A total of 42620 applications have been collected by CDSs. 29411 families have found to be eligible for the scheme and their applications were forwarded to the banks. 15242 applications were processed and sanctioned by the banks. 12214 families got their loan amount and started their house construction and an amount of Rs.438.46 million was disbursed by the banks. It was the most challenging job the CDS ever had done. The CDS sensitized the poor women about the need of better housing, motivated them to join Bhavanashree, took the loan amount in bulk, processed the applications, identified the beneficiaries and sanctioned the loans to beneficiaries. And the repayment of the loan is also the responsibility of the CDS.

Kudumbashree initiated series of Capacity Building and Training Programs for the CBOs that implemented Bhavanshree. The mission realized that before implementing the subsidy free housing project, the mindset of the people has to be changed first.

The delays in processing the applications and resource crunch aggravated the housing problems of the poor. Many of them were ready to avail loans for the construction of the houses. But the general mindset was in favor of grabbing the government sponsored free housing facility. The Mission evolved a strategy to convince the women from the poor families about importance of decent shelter and persuaded them to avail available finance and put up their houses in a better manner.

Kudumbashree organized the General Training to build awareness among the members of NHGs both CDS and ADS level. The objective of the training is to build awareness leading to the change of mindsets and to increase credit absorption capacity of the poor. At ADS level the infrastructure volunteers of NHGs were trained.

It is envisaged to avail loan from Housing Financial Institution by the CDS in bulk and effect payments to the beneficiaries. Similarly CDS can collect back the EMI from the beneficiaries in convenient monthly or quarterly instalments and pay back to the financial institutions. This process involves professional accounting to make the system effective and transparent. Therefore accounting capabilities of the CDS functionaries have to be improved for which they need special training on accounting. Kudumbashree has the experience of setting up house construction units in Vadakara, Quilandy & Attappady. The house construction units were set up by providing skill development training to the poor women in the NHGs. The training helped to increase their capabilities and now they turned to be good entrepreneurs capable of undertaking micro contracts for construction of houses and other civil structures. In each local body at least one such group of 10 members has to be formed. Kudumbashree considered Bhavanshree as an opportunity for women who took up the challenge to develop their skills in masonry or brickworks.

The Community Development Society will identify the beneficiaries and take bulk loan from the banks under the scheme or the banks could directly extend credit to individual beneficiaries. Individual documentation in the regional language will be done by the CDS. Land and building of the individual will be the collateral security for obtaining loan.

Chapter 10

Shaping better tomorrow

It was a hot and humid Friday afternoon in Malappuram and the children gathered in front of a tin roofed house were transacting a business of their own. The speaker, 14 year old Safia was addressing a small group, around 30 children of her age group about the water shortage in her area. Her friends listened to her eagerly. She was narrating her experience of fetching water far away well. She could not concentrate on her studies as she spent two hours waiting for her turn to get two pots of water. Her friends too have the same problem as their wells have dried up in the drought.

Later the group decided to approach the municipal authorities for providing a public water connection in the neighborhood. They were making an attempt to solve a social problem when the elders failed in their attempts. The poor children who gathered there were the members of the Balasabha, Neighborhood Group of Children from poor families. They were concerned about lack of basic amenities in their neighborhood.

The Mission started organizing poor children in the neighborhood like their mothers in 1999. Within a short time, Balasabhas became a great success as the poor children participated in it eagerly. They found it as a right platform where they can address their needs and share their dreams. Later the Mission scaled up the activities throughout the state.

It started from the mock activity of the children who imitated their mothers at the NHG meetings. The poor children used to accompany their mothers at NHG meetings and started imitating their mothers to pass time. It was first reported in Malappuram and later in all other districts. The mock activity of the poor children motivated the Mission to mobilize the poor children as Community Based Organizations like their mothers.

Ajeesh a student of Government School, Chalappuram in Kozhikode may be one among the most unfortunate children who left out in the society. He has an unhappy childhood. His father killed his mother in front of him doubting infidelity. He had undergone tremendous shock and tested against his father in the court. Now his father is undergoing rigorous imprisonment for life term in Kannur Central Jail. Ajeesh and his sister are staying with his aunt since then.

He was disinterested in his studies and performed below average in the examination. He never mingled with his class mates and was listed as an introvert by his teachers. He was darling of none and nobody bothered about his problems. Even his teachers were not aware about his family background. 2002 Balasabha Sangamam, Children's Fest organized by Kudumbashree altered his life. He joined Balasabha in his neighborhood when his aunt who is a member of Kudumbashree compelled him to join it. It was his aunt again forced him to participate in the Balasabha Sangamam 2002.

Balasabha Sangamam facilitated to spot talent hidden in him. He is a very good caricaturist who can paint, sing and write stories. He was editor of the camp newspaper. At the end of the Balasabha Sangamam, he was adjudged as the best participant among boys. He sold Rs 2000 worth Kudumbashree products in Kozhikode city within two hours that proved his marketing skills. It was a different Ajeesh who was born out of Children's Fest, a boy of gifted talents and leadership qualities.

“I never recognized his talents though I had taught him for more than two years,” acknowledges Sumitra, his class teacher. She came to know about Ajeesh only when Najma, then District Mission Coordinator of Kudumbashree Kozhikode District visited him in school. Now Ajeesh is doing well in his studies and his teachers are giving him special attention.

Kudumbashree gifted him with new school bag, books and painting materials. “I’m happy now and want to perform better in my studies,” says Ajeesh who looks forward with great hope. The past no more haunts him while doing his homework. “He is classic example of how can we shape the destiny of children from poor families if we focus our attention. There are thousands of children like Ajeesh who can be tuned with right learning tools. They can be motivated to perform better in all walks of lives. But we seldom pay our attention to the children from poor families when they are young,” observes T.K. Jose. Balasabhas organize the poor children to spot talents and tastes; improve their learning skills; rebuild their confidence; provide them opportunities to counter their disabilities and make them aware about the social responsibilities. The program envisages greater participation of local self-government bodies to develop human resources in a cost effective manner.

“We found the poor children inherit multi-dimensions of poverty and their socio-economic environment that imprisons them to negative beliefs. In fact, intergenerational transfer of poverty is creating more poor in the society and making new challenges for the mission,” comments P.Kesavan Nair, Program Officer in Kudumbashree.

The Mission focused on the multidimensional aspects of intergenerational transfer of poverty only as an extended support to the poor. Thousands of poor children dropped out of schools every year. Because of absolute poverty, they are forced to discontinue their studies. They start doing odd jobs for livelihood and end up their lives in the streets. These uneducated and unskilled children are often exploited and doomed to their miserable surroundings – without hope.

‘Catch them young and nip the poverty at bud’ is the guiding theme that inspired Kudumbashree to mobilize children from the poor families. A planned assistance in education, value building and personality development and career development will help them to induce their confidence while fighting poverty and make them fit for the journey from poverty towards prosperity.

Balasabha, is the basic forum of poor children in the neighborhood with 20 to 40 members with the age group of 10 to 15. All children from poor families are members of the Balasabha in their respective neighborhood. So all the poor families are networked through the children and benefited out of its poverty eradication measures. Balasabhas are usually considered as a subset of NHG.

It includes both male and female children. Balasabha selects a leader and joint leader for coordinating its activities. Group meetings are convened once or twice in a week or once in two weeks depending on their convenience in a common place in the Neighborhood. Such meetings facilitate interaction among members and also help them to learn things by doing. Field visits and exposure programs are also arranged along with formal and informal interaction with teachers and elders in the locality.

Some of the Balasabhas working in Malappuram District have also promoted thrift and savings. This is found to be a good and replicable model. The cultural and creative talents are promoted by the Balasabhas through the intervention of experts.

They discuss social problems concerning them, sometimes stage plays, organize music and dance festivals and involve with thrift mobilizations. It's informal in its characteristics and experimental in its functioning.

An academic Council or working group in each Panchayat/ Municipal areas guides Balasabha activities. Academic Council consists of teachers, retired teachers, local artists, educated and unemployed youth with social commitment and professionals who are interested in voluntary services. The Council is an informal organization that helps to module Balasabha activities ensuring people's participation in the development of the children from poor families.

Today, Kudumbashree has formed 25287 Balasabhas in the state 445913 poor children are the members of the forum. These poor children have mobilized around Rs 3.58 million without compulsions. The children from poor families in Idukki district alone contributed Rs.1.71 million as thrift. In short Balasabhas are considered as forum of the children, for the children and by the children which will facilitate and promote enlightened citizenship and better democracy leading to best practices for human resource management.

When the poor dropped out from schools, their career opportunities are going to be limited and making their future bleak and finally paving way for intergenerational transfer of poverty. Kudumbashree wants to reverse the situation for the advantage of the children from poor families.

"We firmly believe that children from BPL families have to be equipped or positioned with better skills to exploit the opportunities provided by the globalization. Balasabhas will enable the children from poor families to grab these opportunities and compete with more fortunate children who are gifted with good education facilities and capabilities," views P.Kesavan Nair.

Though high school education is free for all in the government and aided schools, many children were not able to complete their studies after the elementary education. In Kerala context, many poor children work at home, in agriculture or in assisting petty family business. Primarily, girl children who work at home, assisting their mothers in the household tasks of looking after younger siblings, cooking, cleaning, washing, etc are the victims of the intergenerational transfer of the poverty.

Kudumbashree identified such children and sensitized their family members about the issue and reoriented them to continue their school education. Through Balasabhas, the mission was able to identify and network the poor children across the state.

"Balasabhas provide ideal platform for the poor children to express their needs, disabilities and ambitions. It helps them to know each other and understand poverty in new context and induces confidence level and boosts their morale and recharges their fighting spirit. Balasabhas train the poor children to face challenges. It also facilitates overall development of the poor children,' explains T.K Jose, Executive Director of Kudumbashree.

Balasabhas provide an ideal atmosphere for informal learning too. They also supplement services required for the proper development of children. Each Balasabha provides a new rhythm and harmony to children and enlightens their lives. The ultimate aim is to emancipate the young generation of the BPL families from the vicious circle of poverty. Kudumbashree considers Development of the poor children as the prime area where more focused attention is needed. But most of the development programs ignore capacity building of the poor children. Even in schools, poor children are ignored and their needs are not understood fully. As a result the children from poor families struggle hard to cope up with the pressures of class room and subsequently failed in the examinations.

Kudumbashree wanted to avoid such situation that throttles the development of poor children.

A survey conducted among the poor children who failed in Secondary School examination in Thiruvananthapuram schools revealed sorry status of their performance in the qualifying examinations in Kerala. Only 18% passed the examination where state average was 28%. They scored only minimum marks in their examinations and the performance of poor children from rural areas was much below. In most of the cases, higher education was not possible. The mission made strategies to alter this situation. The poor performance of the children from BPL families in the classrooms often leads to the failure in examinations and affects their future career options. When a poor boy or girl fails in the qualifying examinations, they discontinue their education and opt for unskilled jobs to earn a living and support their families. They rarely get an opportunity to upgrade their skills and earn only minimum wages and less job opportunities. So Kudumbashree made strategies to reorient the poor children to perform better in their examinations that enable them with better career options.

The mission tried to sensitize teachers about the needs of the poor children and evolved a strategy to create more student friendly classrooms in the schools. So the poor children found classrooms more interesting. Teachers also helped them to learn better. Kudumbashree mission designed Remedial Education Centers with the help of Local self Government institutions to help the poor children learn better and improve their performance in the classrooms.

Most of the poor children are attending schools without text books and irregularly. Some students do not know the basics in many subjects and they become disoriented to continue their education. Kudumbashree evolved a strategy to evaluate each student's knowledge level and skills and later designed a package to improve their skills and upgrade their knowledge level. Special tuitions are arranged for the students who are weak in certain subjects. Mathematics, English and Science topics were given special focus. The Remedial Education Centers facilitate the poor students to improve their learning skills and cope up with the pressures of classroom.

Kudumbashree Remedial Education Centers are run by educated unemployed youth from poor families and supported by local Panchayat or Community Development Society. This program provides opportunity to the students from poor families as well as the unemployed youth who get a small income and sharpen their communication skills. Each student can be sponsored either by individuals or by organizations. The sponsorship includes educational expense and food.

When the mothers were sensitized about the need for providing better environment for school going children, they supported their children's education with little money they have. Illiterate mothers want their children to excel in exams and ready to bear the cost. It was not the money lacking for this targeted intervention, but a new approach and sensitivity. The response to RECs was tremendous in the state. When the poor children were motivated to do better in their studies and provided with better learning skills, they started taking their classroom lessons seriously. Within short time, they could match with best students in their classes. Teachers also found their tasks easy and enjoyable. Kudumbashree initiative improved the student – teacher relations tremendously and strengthened their bonds.

Within one year, students from BPL families started performing better in their qualifying examinations and results improved considerably.

As a pilot project, Kudumbashree organized Remedial Education Centers for the students who failed in secondary school examination. Those candidates who failed in previous year's examination got distinction and scored high marks when they reappeared for exams after attending REC for a year. The success of this novel experiment motivated the Mission to open up more and more Remedial Education Centers for helping the children from poor families. This novel program proved that poor students can better their performance in examinations if they had given proper training and tools.

Kudumbashree in consultation with the experienced teachers and educationists prepared a syllabus for RECs to follow. The yoga training and exercises helped them to condition themselves to face examinations without anxiety and fear.

Later Kudumbashree focused on the overall development of the poor children with the support of Local Self Government institutions in the state providing exposure and opportunities to them. Capacity building, cultivation of creative potentials, ensuring of opportunities to express, learn and develop, offering opportunity to identify and nurture budding talents of the children were given special focus.

Within two years, Kudumbashree formed Balasabhas in every neighborhood of the state. They started chairing their meetings, discussing issues concerning them and the society and initiated children's banks. Balasabhas generated lots of enthusiasm among the poor children as they found new meaning to their lives and a platform to express their needs. Kudumbashree taught them to understand poverty in new context and fight poverty without shame and rekindled hope among the children and motivated them to perform better.

Balasabha Sanghamam, children's fest organized by the Mission at Kozhikkode in 2002 opened a forum for poor children to interact each other. 150 Balasabha functionaries from 13 districts of Kerala participated in the mega event. Equal number of Balasabhas delegates of the host district (Kozhikkode) welcomed them. Each of the host took a guest to his household. The guest children stayed with their little hosts till the end of the meet. It was novel attempt to understand poverty in a new environment.

Activity oriented learning sessions, special sessions in science and in mathematics, work experience sessions in a variety of fields, training for making toys and learning equipments, opportunity to express talents in dance, music, drama etc were part of the five day meet. There were also opportunities to interact with renowned persons

including scientists, social activists, cultural doyens, writers and artists who created their space and a name with hard work. They interacted with the children and shared their experience with them. Their lives inspired the children to excel in their studies. The motivational sessions taught the children to do better and contribute for a social change. They responded well and tuned themselves with new fighting spirit and determination.

The children edited and produced their little newspapers with wide coverage on the activities. The little newspaper revealed how talented the poor children were. It was an expression of their talent and creativity. The children were given marketing training and sold products of the kudumbashree. Balasabha Sangamam was an instant success and Kudumbashree decided to organize similar fests in three regions in 2003. Now the mission is organizing three regional fests every year and nearly 1000 children are participating in it. Balasabha Sangamam is a unique opportunity for the poor children to express their talents and improve their skills.

The mission channeled CBOs to reach children from poor families and sensitized issues of child development and capacity building. Community Based Organizations play vital role in organizing children from poor families and support the activities of Balasabhas. The women from poor families are eager to provide best education to their children and ready to take extra burden. When the mission introduced the concept of Balasabhas, they themselves came forward to shoulder the responsibility. For an average Indian mother, their life is dedicated to their children.

Area Development Societies of Kudumbashree monitor Balasabha activities in their locality and help them to initiate thrift operations in their neighborhood. Though the mission doesn't insist on thrift mobilization by children, many Balasabhas have started mobilizing thrift fund.

Many CDS in the state initiated RECs and vacation classes in their localities and motivated the children to attend them regularly. CDS also mobilizes resources for the smooth functioning of Balasabha activities.

They organize Children's festivals to showcase local talents and give exposures to children from poor families. The Children's Fests provide the children an opportunity to express their talents. CDS of Sreekrishnapuram Panchayat in Palakad district formed an Academic Council consisting experienced teachers and educationists in the area and formulated curriculum for REC. The Sreekrishnapuram CDS organized talent search camps and Vacation camps for the children from poor families. They spotted good number of talents in the village and continue to nurture the talents.

Most of the poor children or their illiterate parents do not realize the potentials or talents hidden in them. They don't get opportunities to express their talents or not ready to compete with other children who are from affluent background. Balasabhas rebuild their confidence and motivate them to shed fear and obsession.

Earn While You Learn – The teenage Entrepreneurs

Kudumbashree is committed to develop Teenage Enterprises as a strategy to eradicate poverty. The mission believes that teenage enterprises will create a new environment for the children from poor families to master management skills and develop their skills.

Teenage Enterprises help them to earn while they learn. Many children support their poor parents with the income generated from micro-enterprises.

Adarsh, an 11 year old boy from Attingal in Thiruvananthapuram has been manufacturing agarbathis and selling it in Thiruvananthapuram city for the last two years. He manufactures agarbathis and markets it through door to door sales. He earns minimum Rs 75 per day when he works. He supports his family with the little money he is earning from micro-enterprises.

Kerala is famous for high level of literacy and unemployment. The apathy of the educated unemployed youth to start an enterprise creates hurdle in the whole development process. Almost all educated youths are looking up to Government for a decent employment.

The financial constraints and low level of industrial development in the state prevents the young men/ women from getting employment both in Government and private sector. Kudumbashree realized the importance of entrepreneurship and micro enterprises through its involvement in poverty reduction program. Entrepreneur is not born, but can be developed through training. As a first step to this process teenage entrepreneurship development program is suggested for Balasabhas. This includes conduct of EDP, placement and attachment with enterprises, interaction with successful entrepreneurs etc..

Balasabha is a new concept and a cost effective developmental model for developing nations. Hence efforts are to be taken to educate the local self-government authorities and decision makers more about its usefulness and practicability. State, District and Local body level training programs are to be arranged for creating a committed and dedicated panel of faculty members. To sustain and improve the involvement and participation of children more and more innovative tools are to be developed. Living together and working together will help children to expand themselves from the sphere of narrow and compartmentalized thinking to a broader and wider canvas

Human resource development is the key area where India's future lies. It's very important that the poor children must be equipped to meet the emerging challenges of the future with better skill, capabilities and confidence. Kudumbashree is trying its level best to enhance the capacities and capabilities of the poor children in the state to meet the future challenges and grab opportunities for their advantage. The mission believes that through right information, awareness, guidance and motivation, the fate of children from poor families could be altered.

Chapter 11

From Gutters with New Lease of life

Say this city has ten million souls
And some are living mansions
And some are living in holes
Yet there is no place for us
To live dear;
No place for us to live.

Amina never heard of W.H. Auden. Her life was ordinary. Born in a poor family, married to unskilled laborer in a butcher's shop, mother of three girls, 37 year –old Amina never had the chance to read the great poet. Her life was never poetic and it was off and on for a long time. But Auden wrote about her plight long time back.

She was worried about her life since she was born. When her husband lost her job due to skin disease, the family had to leave their rented home. Since then her family was living in the streets with the grown up girls. Night scared her and monsoon terrified her and she was very much worried about the safety of her daughters. Even a slight movement in the street or barking of the street dogs used to disturb her sleep. But Ashraya, Destitute Program initiated by Kudumbashree in Padmana Panchayat, put an end to her worries. Today she has a decent concrete house to live. The Panchayat provided her three cents of land, Rs 35,000 for the construction of house, Rs. 35,00 for a well and Rs. 2000 for attached toilet, Rs 7500 for self employment and Rs. 2000 for health care assistance. Standing in front of her newly constructed two-room kitchen house, Amina welcomes you with a pride.

She is no more a destitute. Today she can sleep comfortably. "I thank everybody who helped me to get this house and new lease of life. Now I can look forward," said Amina with cheers. Her life has taken a swift turn and her neighbors share her happiness.

The Padmana Panchayat in Kollam district rehabilitated 52 families with a project cost of Rs. 4.07 million. The cluster of newly built houses changed the lives of destitute families in Padmana.

People like Radha are no more burdened with the marginal existence of their earlier lives. Radha, a migrant labor from Tamil Nadu was living on the streets with her husband and two daughters. Her temporary shelter on the pavement was grounded in last monsoon and she has no place to live.

Her husband, Alakeshan , an alcoholic was doing odd jobs like assisting police to cremate unidentified dead bodies and collecting garbage to support the family. "I never dreamt of a house. I thought our lives were in the streets," said Radha. Today Radha is very happy and cheerful. Alakeshan become more responsible husband since they were shifted to their new home. Her eldest daughter is married now. New environment is giving them courage to face life with hope. The panchayat provided her temporary job to pull along.

"Ashraya provided us an opportunity to more focused poverty eradication interventions among the poorest of the poor in our locality. It has created a new awareness among us

to tackle poverty in our neighborhood,” commented A. Shankaran, Member of Panchayat, Padmana.

According to him, Ashraya enabled the destitute to return to the mainstream of the society and now they can address their needs and voice their demands.

During 2002-03, 101 Village panchayats have identified 8239 families and in 2003-04, 78 Village Panchayats have identified 6551 families for rehabilitation. The total project cost of 179 village panchayats works out to Rs 741.8 million. During the year 2004-05, another 117 Grama panchayats have taken up the project.

Today thousands of destitute in Kerala, a southern Indian state are looking at Kudumbashree, state poverty eradication Mission with hope. Ashraya program designed and executed by the Mission has altered their lives; provided them decent shelter and food; rebuilt their confidence and dignity; enabled them to stand on their feet; wiped out their helplessness and filled their lives with joy. Ashraya, destitute rehabilitation program is an extension of poverty eradication mission of Kudumbashree through the Community based organizations of poor women.

The mission has rekindled their hope and sensitized the Local self Government institutions about their new roles in targeted poverty eradication and community development. Ashraya gifted Kuttியamma, a destitute in Ayyappankoil in Idukki district with new lease of life. She is no more living on the pavements.

Kuttியamma maintains a garden in front of her house. Red Roses and lilies bloom there. Her life has changed since she shifted to her newly constructed home in Ayyappancoil Panchayat in Idukki district of Kerala -her status too. She is no more a destitute who lives on charity.

58 year-old mother and her daughter were living in a hut on the encroached revenue land for long. But Ashraya, a novel project initiated by Kudumbashree and supported by the Panchayat provided her with a two-bed room concrete house and five cents of land.

“I feel happy. Now I too have a decent house to live”, says Kuttിയamma with a beaming smile. Kuttിയamma started dreaming of new life. Now she is confident enough to dream of tomorrow.

Her life was full of tears. She was born as poor and lived her whole life in miseries. She was married when she was 24. Her husband Jose was chronic Tuberculosis patient. She did odd jobs to feed her two daughters and to provide medical care for her husband.

“When I look back, I’m still scared. I don’t know how I managed my life”, replies Kuttിയamma when asked about her past. Her wrinkled face tells her struggle and helplessness.

When the pilot project of Ashraya was implemented in Ayyappankoil panchayat, the Committee unanimously identified Kuttിയamma’s family as the poorest of the poor in the panchayat. The Panchayat Committee prepared a micro plan to rehabilitate Kuttിയamma and her daughter. The micro-plan envisaged land, house and means of livelihood for her family.

St. John's Hospital management in Kattappana offered money for purchasing 10 cents of land and the panchayat constructed a beautiful house for her.

"I know Kuttiamma for a long time. I wanted to help her but there was no provision in our budget to provide her financial assistance. Ashraya gave us an opportunity to help the poorest of the poor in our society", comments Vijayamma Joseph, the president of Ayyappankoil Panchayat.

"We have done a survey to identify the destitute families in our panchayat through Community development societies and short listed the beneficiaries. Kuttiamma's case was the worst of all. Her life is an open book and everybody knows about her miseries. Then we made a micro-plan to rehabilitate her family", narrates the Panchayat President about the Ashraya project that gifted Kuttiamma with new existence.

"Local people also contributed for the construction of the house. Some of her neighbors sponsored kitchen utensils and furniture. Some of her well-wishers came forward to do voluntary works to minimize construction costs", reveals Vijayamma who took personal interest to complete the construction in time.

Large number of villagers came forward to help Kuttiamma and her family. The villagers have shown great seal of social commitment to help the family in the rehabilitation process. When her neighbors found that she has no water connection, they dig a well for her. Now the Panchayat is trying to provide her family a means of livelihood. So she can live comfortably.

When the house was completed, the whole village joined her family to celebrate the glorious moments. They gifted her with all the things that helped to start her life fresh.

Today her small drawing room is decorated with the pictures of Mother Theresa and Virgin Mary whom she worship and pray. "I prayed to God all the time in my life. Now God has given me everything that I have prayed. I'm grateful to all", says Kuttiamma whose life has pitched in pleasant turns.

"We have solved most of her problems. But few more things have to be sorted out. Her eldest daughter who was married, has returned home as her in-laws were demanding more money. Now she has find a way to pay the money", reveals Reena Jacob, Chairperson of Community Development Society. Kuttiamma is now confidant that she will be able to pay the money within two months. Now she has number well-wishers in the village who are ready to lend a helping hand. And she is no more a destitute and her life has become more colorful.



Kurukkankunnu in Pallikkara panchayat looks like a God's forsaken land. 150 poor people were living here without basic amenities. Their children dropped out from school every year. The men got only occasional employment and wasted the money on their daily booze. Women quarreled on petty things and made their lives miserable. They were

living without hope all these years. Nobody bothered about them till last year. But Kudumbashree with Ashraya program changed their lives dramatically. Today they all have decent concrete houses to live. Thanks to Ananda Ashram, Kanjangad for sponsoring the program. Ananda Ashram gifted them with 30 houses that cost Rs. 1.2 million.

“It’s a miracle you are watching. Today we are all happy and living like human beings,” says 43 year-old A.T. Mohammed who started living there with his family when he returned from Gulf empty handed. Mohammed went to Abu Dhabi pinning his hope on petrol dollars, but failed to get good employment. Later he was deported from Gulf. He returned home as a broken man without money and employment. “I never dreamt that I would have a decent house. Now we all have beautiful house,” says Mohammed who has shifted to the new built house with his wife, three daughters and son.

They have changed the name of their colony to Anand Nagar, place of happiness to express their gratitude to the sponsor. “The environment has changed altogether. Now the place looks neat and clean. People also behave dignified,” reveals Safia Mohammed, his wife. She feels happy as the men are not drinking heavily. According to her domestic violence also reduced considerably in the colony. “Now we live as a community and the whole colony is a family,” says Safia who is saving money to paint the new house.

“Earlier we were living like worms and our houses were similar to rat holes- filled with dirt and dust. If you live such places for long, you will lose your humanness and look upon society with revenge,” comments Safiya who is experiencing a better life in her new home.

Her reflections are deeply rooted in her past. The families in Kurukkankunnu colony were having a mean existence and living in extreme poverty. The political parties and its leaders looked at them as vote banks who dance according to their tunes.

“They were ill-informed about the developmental activities and never involved with the self governance. Some of them believed that there was no escape from the clutches of poverty. Organizing them as a community was difficult,” reveals B. Latha Chairperson of Community Development Society of Pallikkara Panchayat in Kasargode district of Kerala.

Latha took initiative to organize the poor women in the colony and formed Neighborhood Help Group of Kudumbashree in 2003 and gained their confidence through series of interventions and support. Today the poor women of Ananth Nagar take keen interest in thrift mobilization and dreams of a better life.

“It’s very difficult to mobilize people who have lost hope. Because they have lost faith in everything and we have to be patient with them,” says A.V. Santhoshkumar who is the charge –officer of Kudumbashree in the panchayat. His efforts have helped the poor immensely.

“Panchayat Committee wanted to construct houses for them. But there was no fund. So we requested the head priest of Ananda Ashram to sponsor the scheme. He gave Rs. 7,88,000 for the construction 16 houses in the colony. We are providing them with latrines and electricity connection soon,” says Santhoshkumar. He has created a role model for the rest of the panchayats in implementing Ashraya through sponsorships.

“If we have waited for funds, it would have taken at least three more years to complete the project. Such delays would kill the spirit of the program,” comments the Charge – officer whose initiatives provided the poor with better housing.

“We were dreaming all these years for a good house. Today the dream has come true. These houses rebuilt our confidence and changed our approach. We are now thinking about starting a micro-enterprise that helps the poor women to earn extra money,” says Rubia, a resident of the Anand Nagar Colony – real place of happiness.

Ashraya has changed their attitudes towards life and society. It has given them minimum comforts and happiness that were missing in their lives earlier.

The concept of Ashraya emerged when the Kudumbashree magazine, a monthly published by the Mission, focused the needs of the poorest of the poor in Kerala in 2001. The mission identified three families each from 14 districts and reported their sad plight against poverty. Their telling stories revealed the gaps in the poverty eradication programs in Kerala. Kudumbashree discussed their needs in the Plan Review Meeting and decided to develop a program to support them. Thus Ashraya came into existence.

But the implementation Ashraya was not easy. Kudumbashree neither had the resource nor the manpower to implement the program. Kudumbashree found the destitute families are not adequately targeted during the implementation of the poverty alleviation programs in the state. The destitute families that are in the lower strata of the BPL list always sidelined or their interests were not adequately protected despite the safe guards due to various reasons.

The various needs of the destitute category such as housing, drinking water, sanitation facilities, education, social problems, etc were not taken in to account. The incapacity of the destitute to set up and run profitably a micro enterprise to generate additional income was never taken into consideration and the destitute were sidelined in the wage employment programs too. The various programs were implemented parallel to one another and never led to a demand led convergence. So the Mission adopted a new strategy to address the needs of the destitute in the state and submitted a project before Government of India during the financial year (2002-03) to identify, rehabilitate and monitor the destitute and to bring them up to stand with the community.

The project sanctioned by Government of India for identification, rehabilitation and monitoring the destitute families in the State was a major breakthrough in the history of poverty alleviation programs. The most deprived families are identified and brought to the lime light of development process. The denial and deprivation experienced by them in the past are now being addressed with the help of Special Central Assistance Programs. The destitute families were identified by the risk indices developed by the State Poverty Eradication Mission.

The Mission identifies poor family using 9-point non-economic risk indices. If four risk indicators out of the nine are positive, the family is classified as poor family. In the case of destitute family, all the risk factors or at least seven out of the nine may be positive. In addition to these risk indices, the Mission has also developed 8 parameters for rural areas and 10 parameters for urban areas that would lead the poor family to destitution.

The mission started addressing rural and urban destitute families' special needs with focus. The families who have no landed property to create their dwelling place (living in encroached revenue land, forest land, side bunds of canal and paddy fields etc), those who are dwelling in public places, streets or in the verandas of shops, families led by unwed mothers, single parent or those separated women living in distress, families led by young widows whom are economically poor or having women who remain unmarried, families having members who are subjected to severe, chronic and incurable diseases or physically and mentally challenged, families having no healthy member to win bread for the family, beggars who resort beggary as a vocation, women subjected to atrocities - are identified as the special problems encountered by the rural destitute families in the state.

The mission set up special parameters for identifying destitute families in urban areas too and included families of street children, children in juvenile home or poor home, commercial sex workers families of women living in destitute homes and slum dwellers. These parameters made the identification of the destitute transparent and participatory. Community Based Organizations (CBOs) of the Kudumbashree were entrusted with the screening and identification of destitute families in their neighborhood and the risk indices parameters were adopted as the guidelines for identification.

Though the destitute families are not the members of Kudumbashree or belong to any Neighborhood Group, the NHG members can easily identify them and their needs as they live in close proximity to them. Their social and economic status is well known to the NHG members rather than any other person. More over identification through the NHG leads to a discussion at NHG level and many heads will be put together for assessing real situation.

After the initial identification of destitute at NHG level, the list of the ward is submitted to Area Development Society (ADS) and Community Development Society (CDS) that consolidate the total destitute families in the Panchayat / Municipality areas and submit to Local body level for action.

The Grama Panchayats after identifying the destitute family prepare a detailed project for the rehabilitation of the family after taking account of their various needs. The various needs of the families are classified in to 4 broad categories.

Survival needs such as food, health, pension, education, infrastructure needs such as land for housing, construction of house, safe drinking water, sanitation, development needs such as employment, skill development, livelihood, and social needs such as lack of competitiveness, initiative, awareness, social exclusion etc

After preparing individual projects for each family the entire projects of the panchayats are consolidated. A detailed analysis of the projects of 317 Grama panchayats has revealed the following factors.

The destitute families are less than 2% of the total families in the panchayats - 25169 families identified from 317 Grama panchayats

The total estimated Project cost of the 317 Grama panchayats to meet the entire needs of the destitute families is Rs1292.7 million.

6.02% of the total allocation earmarked exclusively for procuring food.

Majority of the families identified have no land to set up dwelling house.

Majority of the families identified are suffering from chronic illness such as TB, cancer etc

Presence of mentally and physically challenged persons

Families headed by unwed mothers / widows/divorcees

Children are school drop outs

The Government of India sanctioned the project with an out lay of Rs 50 million and a second project for IT enabled services to the poor with an outlay of Rs 30 million. In addition to this the state government also provided a budget support for Kudumbashree to the tune of Rs. 25 million each year. Thus a total sum of Rs. 150 million was available to Kudumbashree for implementing the project during 2002-03 & 2003-04. During the year 2002-03, 101 Grama panchayats and 2003-04, 78 Grama panchayats have taken up the project in the respective panchayats. Since these drafts projects need some more conceptual clarity in the case of identification, need assessment and the rehabilitation mechanism. The Mission has organized 2 State Level and 4 regional workshops cum training programs for the leaders and officials of Grama Panchayat in which 106 Grama panchayats attended.

In these workshops the draft projects prepared by them were thoroughly scanned with their participation and the defects crept in were brought to their notice. Subsequently these panchayats have revised their projects and submitted to the Mission. Out of the 106-grama panchayats 101 projects were found in conformity with the guidelines and accepted.

During the year 2003-04 78 Grama panchayats identified destitute families and prepared detailed project for implementation and during 2004-05, 101 Grama panchayats have already prepared projects. During 2004-05, 138 Grama Panchayats have also prepared projects. The remaining 674 Grama panchayats could be covered within the next two years.

“The destitute families are the poorest of the poor who live at the margins of the economy, society and polity and do not have a “voice” or the power of “choice”. They face the worst forms of deprivation and lack of access to the basic minimum services and exposed to all forms of vulnerability and do not have any safety net against risks. Their income is below subsistence and they are dependent. These faceless powerless people lack capabilities and are not aware of their entitlements nor can they access them. They cannot compete nor can they bargain,” explained P. Kesavan Nair who is monitoring the Ashraya project in Kudumbashree.

Chapter 12

New waves of Development

S³ (Self sufficient, Self Reliant, Sustainable) Panchayats of Kerala

It was a vision cherished by Mahatma Gandhi, father of the Nation, but never practised by his followers- Kudumbashree addressed the multiple deprivations of rural poverty through making the panchayats self-sufficient, self-reliant and sustainable- S³.

The Mission created role models in three panchayats in Kerala and put the theory in practice. This program has been piloted in three panchayats in each region such as Venganur in Southern Region (Thiruvananthapuram Dist), Kodakara in Central Region (Thrissur Dist) and Munniyoor in Northern region (Malappuram Dist). After creating a role model each in three regions, the program extended to 14 panchayats, one panchayat per district in the second leg and subsequently another 70 panchayats (5 per district) have been selected to undertake this program

Kudumbashree developed the concept of S³ panchayats in Kerala as an effective tool in fighting poverty in the State on a fast track mode and foster prosperity to the families of the poor and local economic development.

For many, it was a crazy idea When the Executive Director of Kudumbashree presented the concept of the Program Review Meeting held in 2003 July. It was introduced as a convergent model of development. Many doubted that the mission doesn't have the machinery to make this program a success. The PRM decided to experiment the concept and create role models for others to follow.

While creating S³ models in the State, food, health, education, basic amenities such as shelter, drinking water, safe latrines, employment etc are provided to poor families as a package. The project envisages to address the problems related to the child development, geriatric care, mentally and Physically challenged, education, adolescent care, women empowerment, enterprise development, employment opportunities for educated youth, agriculture /animal husbandry/ dairy development, revamping and repositioning of traditional sector and basic minimum needs.

These components of the project directly deal with the total development of the panchayat and address the issues connected with poverty. With the decentralization movement, the local self-governments are expected to prepare detailed projects on these sectors. The guidelines of Government stipulate that in these sectors the local bodies should constitute separate working groups to evolve detailed plans. The intervention of Kudumbashree as a facilitator to draw up plans to address the issues in the above said sectors would increase people participation and the capabilities of the leaders of the local bodies as well.

It was an attempt to develop 10% of the total number of panchayats in the state as S³ models and ensure poverty eradication in these model panchayats. The mission designed strategies to achieve its target and strengthened the networking of Community Development Societies in these panchayats. The program offered opportunities for both the local Self government bodies and CDS to focus their attention on the faster mode of development.

While implementing the program, the respective CDS has to mobilize all the women from poor families in their area as Community Based organizations. They should achieve 50% increase in their thrift fund mobilization and micro credit operation and linkage with banking institutions. 100% increase in lease land farming coverage, 100% pass in SSLC examination for the students from poor families, rehabilitation of destitute, 50 new micro-enterprises in their respective areas by availing subsidy and Bank loan, homeless to be provided with basic needs, formation of Balasabhas within three months, insurance coverage for all poor families, formation of panchayat level Anti-Poverty sub-plan and involvement of various governmental and non-governmental agencies in the poverty eradication programs are the priority areas of S³ panchayats.

Kudumbashree developed a training module for CDS office bearers to motivate them to achieve optimum goals and enhance their leadership qualities. The local self government bodies also came forward voluntarily to implement the program.

“Our attempt was to create one live model of S³ panchayats each in a region and scale up operations in other panchayats. We selected Venganoor in Thiruvananthapuram, Kodakara in Thrissur district and Munniyur in Malappuram district to pilot the program. These panchayats have shown rare dedication in implementing the program successfully. In fact these live models made our task easy. It convinced others who were skeptical about the program. Then others followed the path to make a panchayat self –sufficient, self –reliant and sustainable. Our experience taught us that women from the poor families can do a lot in eradicating poverty in their area if they are trained properly,” reveals Executive director of Kudmbashree.

Kudumbashree scripted the tales of victory when the program was extended to other panchayats. Later one panchayat each from a district was selected to implement the program and later scaled up 5 panchayats in a district. So far 87 panchayats are implementing the program.

S³ panchayats achieved remarkable development after implementation of the program. Munniyur in Malappuram district reveals how faster development can be achieved through poverty eradication interventions. Munniyur panchayat spreads across 21.66 square kilometers in 19 wards. The CDS started organizing women from the poor families in 1994 with the formation of 37 Neighborhood Societies in the panchayat. In 1996 January, the NHGs started mobilizing thrift and micro-credit operations. Pathumma, the oldest member of Parekav NHG deposited Rs. 10 to open her account in the NHG and inaugurated the thrift mobilization program.

166 NHGs have mobilized Rs. 4.93 million as thrift saving and lend Rs. 1.60 million when the S³ program implemented in Munniyur.

Prior to implementing the S³ program, the CDS decided to extend BPL coverage to all poor families and strengthen the network of NHGs in the panchayat. Kudumbashree organized a one day workshop for the NHG members to sensitize them about 100% BPL coverage in the panchayat. 3558 BPL families were identified and 166 NHGs have been formed. 2003 September 4, Panchayat level bench marking is completed.

The Bench marking survey revealed sorry plight of the poor in Munniyur. 268 families were landless and 464 families were homeless. 579 families had no toilets and 1024

families have no drinking water facility. 1124 families need financial support for repairing their damaged houses. Above all 1604 persons were illiterate in the panchayat.

The panchayat and CDS discussed these issues and prepared a micro-plan to facilitate basic amenities for the poor.

“We have identified 48 groups who came forward to initiate micro-enterprises and provided training for them. We got Rs. 4 million under special central assistance scheme to start micro-enterprises in the panchayat. It created new employment opportunities for 480 poor women in the panchayat. We implemented the Ashraya program to rehabilitate 60 destitute families and prepared a micro-plan for the rehabilitation,” explains CDS chairperson.

Munniyur created a role model by setting up common facility center for micro-enterprises and linked all Kerashree coconut oil manufacturing units in the panchayat. The common facility center has a bottling plant, testing and packing facility. It helps the entrepreneurs to reduce cost of production. Within short time, Munniyur shot into fame as a developmental model S³ panchayat.

Kodakara in Thrissur district too became a hub of faster development as the panchayat opted to implement S³ model. The joint efforts of the panchayat office bearers and CDS created new waves of development in the agro-centered community. As part of implementing S³ program, Kudumbashree introduced a series of novel schemes that provided social security to the poor. The CDS linked with Life Insurance Corporation of India and insured 2600 members of NHG under Janshree Bima Yojana insurance scheme with Rs.200 as annual premium each. They got a subsidy of Rs. 100 each from the Social Security scheme of government of India and balance amount was paid by the CDS. The CDS scaled up its activities from 143 NHGs to 182 NHGs and extended its BPL coverage 3380 families. Even their thrift fund achieved a record growth from Rs.6.12 million to Rs.11.2 million and lending scaled up to Rs. 21.6 million.

Lease land farming is one area where the Mission focused its attention in Kodakara. The NHGs scaled up their operations from 44 acres of land to 91 acres of land and around 1800 families are involved these micro-enterprises. They have formed 30 Balasabhas involving 630 children in the panchayat. The CDS prepared a micro-plan to implement Ashraya program with a project cost of Rs 4.74 million.

“S³ program posed a challenge as well as an opportunity for us. It motivated us to prepare novel projects to eradicate poverty from our neighborhood. Series of training programs strengthened our network and doubled the confidence level of poor women. Kudumbashree wiped out all our fears and helplessness. After attending the training programs, more and more women came forward to start micro-enterprises,” observes Tessy Francis, the CDS chairperson of Kodakara. 32 year old Tessy, a postgraduate in Commerce and a diploma holder in computer application is former President of the Panchayat. Thanks to her organizational skills, leadership qualities and vision, Kudumbashree became a great success here. She developed the CDS as a community wing of panchayat supplementing the developmental activities. P.R Prasad, the panchayat president wholeheartedly supporting the kudumbashree initiatives in Kodakara.

The faster development achieved by Kadinamkulam panchayat in Thiruvananthapuram district that implemented the program in second phase tells the effectiveness of the program. Kadinamkulam, a coastal village in Thiruvananthapuram has a population of 70600 people and a profile of deep rooted poverty. Majority of the villagers are fishermen or low paid workers of coir mat industry. They are poor and illiterate who live on the margins of the society. It has high incidence of alcoholism, drug addiction and social tension.

When the Panchayat started implementing S³ model, the BPL coverage was limited to only 4735 families and total number of neighborhood societies was only 211. The thrift saving was only Rs. 42, 28,932 and micro-credit was only Rs. 41,73,860 and only 40 neighborhood societies had linkage of banks. Even the poor were not ready to approach banks for loan there. and there was effective participation of women in local governance. They never participated in the Gram Sabhas (meeting of villagers to formulate plan allocation for developmental needs) or had no collective voice for their needs. There was no micro-level planning in neighborhood societies.

“Today, Kadinamkulam reveals you another story. Within a year the change was visible. We have extended our BPL coverage to 5015 families and there was increase of 74 new neighborhood groups and a leap in thrift saving to an amount of Rs. 52,70,386. New 94 individual micro-enterprises were initiated and 18 new group enterprises changed poverty stricken tag of Kadinamkulam,” Isabella Immanuel, CDS chairperson of Kadinamkulam Panchayat proudly presented the achievements.

Kadinamkulam achieved new heights in sustainable development as their social interventions bettered hundreds of poor lives. The CDS with the support of local self government initiated four new de-addiction centers and 13 counseling centers for the alcoholics and drug users. Many people quit use of alcohol and drugs. This initiative improved their living conditions and quality of life.

The CDS started 10 new remedial coaching centers for the poor that improved the results. Earlier students from poor families were able to achieve only 47% pass in their SSLC exams. But after attending the remedial coaching centers, there was increase of 15.5% in their performance.

S³ model program implementation helped the panchayat to scale up lease land farming operation from 1.5 cents of land to 7.5 acres. The CDS set up educational vigil committee to eradicate total drop outs of the Kadinamkulam Grama panchayat that reduced number of drop outs from schools.

Alcoholism destabilized many families in the panchayat and most of the poor women were the victims of domestic violence. The poor women were very much concerned about growing number of family disorders. They initiated Santwana Family Counseling Center in Kadinamkulam to settle the family disputes.

The CDS also started Career Guidance centers for the unemployed youth in the panchayat. These activities reduced the risk of poverty in Kadinamkulam panchayat and introduced sustainable models of local development.

“We analyzed our problems and tried to solve problems. In fact, S³ model opened new avenues for our social action,” commented Isabella.

Kadinamkulam today feels happy with visible changes and heading for a status that keeps a cut above the other panchayats. It's going to be self sufficient, self-reliant and sustainable village in Kerala- a rare mark that will ensure better future and equal opportunities for all the poor in Kadinamkulam.

S³ program evoked similar responses in other panchayats too. New models of women friendly, child friendly, old age friendly, farmer friendly, entrepreneur friendly and eco friendly panchayats emerged out of the needs enlisted in the bench marking process.

Chapter 13

Looking beyond Poverty

50K -Employment for Educated Youth

Sini John lived in a lost world. Twenty seven year old Sini is a post graduate, unemployed and unmarried. Above all she is poor and her family needs her assistance. Her search for a job has completed seven years unsuccessfully as she remains as unemployed.

Her poor parents have to find money for sending her application. They curse her for no fault of her. She is one among the 53,000 postgraduates who remain as unemployed in Kerala and even doctors, engineers, computer professionals and agricultural postgraduates are waiting for a job in Kerala. She has stopped appearing for interviews and tests. Her confidence was eroding day by day. Then she read in the newspapers that Kudumbashree is going to create 50K employment for unemployed educated youth in Kerala. She considered it as a joke. Because she knew that 180000 professionals were unemployed in the state.

“It’s a political stunt to woo youth to corner votes,” she told herself. But her mother was very much enthusiastic about the news. She heard about the program when the NHG meeting discussed the possibility of creating new jobs through micro-enterprises. She told Sini to apply for the post of micro-enterprises volunteer. She applied for it and appeared for the test and interview. Her performance was above average. She felt very happy when she was selected as a micro-enterprises volunteer.

But her thrill didn’t last for long. When she attended the training program in Thiruvananthapuram, she found the task very challenging. She was not ready to take challenges. All she wanted in her life was a job and a comfortable life. She thought of going back home skipping rest of the training program. But home terrified her and she decided to attend the rest of the training program. The next day the first session was on man-catching training, a special training for motivating and team building the participants. The training helped her shed inhibitions, inferiority complexes and slackness. She experienced the changes happening within her – a new Sini was born. She looked at world with new enthusiasm and vigor and decided to take up challenges of a micro-enterprise consultant in Kudumbashree creating new jobs through micro-enterprises in her neighborhood.

Today, she is very happy and busy. She has already identified 15 possible micro-enterprises involving 85 unemployed educated youth in her area and prepared project reports and approached banks for financial support and identified possible entrepreneurs in her locality.

She earns Rs.500/- per enterprise group having an investment of Rs.200000 or more as her consultant fee. She also gets a promotional assistance of Rs.100/- per month from each Micro enterprise for one year towards the hand holding support she provides to the groups. Sini finds her life interesting and challenging. She reads a lot of materials concerning micro-enterprise development and attended every training and surf net for information. Hundreds of potential micro-enterprise ideas are flashing her mind. Her role as a micro-enterprise consultant has opened her eyes to outside world. Today the

panchayat President calls her with respect and her group members visit her for ideas, inspiration and guidance. Even youth who belong to above poverty line families come to her for opinion before starting their business ventures.

“After a year I will start a micro-enterprise of my own. Now my priority is streamline the 50 micro-enterprise activities for the educated unemployed youth in our panchayat. I’m confident that I can do it,” Sini smiles on her winning edge. There are 991 panchayats and 58 municipalities in the state. “We have 1049 CDSs in Kerala. If we can start 10 micro-enterprises involving 50 persons, we can provide employment for more than 50,000 educated unemployed youth. We have designed strategies for it,” says T.K. Jose, Executive Director of Kudumbashree. The State Government announced its decision to create 50,000 job opportunities for the educated youth from the BPL families in the state in the 2004 February budget speech, Kudumbashree was designated to implement the ambitious program. The program aims to facilitate 50000 youth in securing sustainable employment opportunities and foster economic development by creating jobs for the poor.

According to Jose, Kudumbashree considered the government decision of creating new 50 K jobs as an opportunity for the mission to achieve its targets faster. “50 K jobs will eradicate poverty among the 50,000 families and empower 50,000 youth in the state and change the facets of poverty in the state. This is going to recharge Kerala economy better,” views Jose. According to him, the mission aims to identify innovative areas to set up micro enterprises for the youths from BPL families, provides hand holding and escort services to the new generation entrepreneurs, capacitates the Local Self Government Institutions to take up the challenge and monitors the micro-enterprise activities and supports it with technology, marketing and management.

Kudumbashree also taking a bold initiative in developing cluster of micro-enterprises in the S³ panchayats. The cluster development will lead to mushrooming of micro-enterprises and help sustainable local development. The mission through series of interventions now is going one step ahead of poverty eradication by minimizing the impact of unemployment rate in Kerala through micro-enterprises. It’s a realistic approach as benefits go straight to poor families enabling the state to attain better economic development.

The negative work culture among the youth and over active political trade unions gifted the state with a label, a 'problem state' that stayed with God's own country forever. The tarnished image of the state kept industrial houses shying away from investing in the state. Fewer job opportunities and high incidence of unemployment resulted in generating negative responses from the BPL families as they started believing education as a bane.

The poor families were the victims of the unemployment as the aged parents had to support their children who are educated unemployed, not only for their food but also for their daily expenses.

The State Government in the past largely depended on the centrally sponsored programs such as IRDP, PMRY, SJSRY and SGSY to create self employment opportunities for the youth in the urban and rural areas. But the annual targets and resources available to the state under these programs were very meager compared to the requirements. Rigidity of the programs too made it less attractive. Kudumbashree study on these centrally

sponsored schemes revealed that these programs were target oriented and not need based.

The schemes did not take care of the necessary pre-loan environment creation such as providing right kind of information to potential entrepreneurs, creating necessary awareness among the youth, developing their capabilities, enhancing their confidence to venture into an enterprise, arranging for necessary technical and managerial training to them etc. Sponsoring agencies usually did not offer a continued handholding and facilitation services. Repayment of loans used to be of least priority to many. Having realized these lacunas in the self employment sector, Kudumbashree team decided to create a positive change in its employment generation programs

To generate additional employment opportunities and to bring down the incidence of poverty, micro enterprise is the best tool and the Kudumbashree has acquired vast experience in this field over the 5 years. The micro enterprises set up by Kudumbashree in urban and rural areas of the State by individuals and groups are performing well.

Kudumbashree has gained experience in venturing into innovative micro enterprises such as IT @ school program, Paper bag and cloth bag units, solid waste management, Vanilla Nurseries, Agri –Horti- Herbal Nurseries, Kerashree Coconut oil production, Ornamental fish culture etc. implemented in the rural areas itself is a proof of innovation. Similarly Kudumbashree would like to concentrate on other developing areas such Precision agriculture, Food processing, Multi-Purpose Job Clubs, Business Process Outsourcing (BPO) etc.

Kudumbashree is extending support to individual entrepreneurs, group enterprises consisting of 5 members, 10 members or 5 to 10 members according to the need and requirement of the activity, groups consisting exclusive female members, groups consisting of exclusive male members, groups consisting of both male and female members (mixed groups) to start micro-enterprises.

Kudumbashree supports micro-enterprises through subsidy. If ten or more members join together to start an enterprise, the mission provides Rs. 1,00,000 or 50% of the project cost whichever is less. Individual unit gets 30% of project cost or Rs. 7,500 whichever is less for their activity. If the group consists only five members, the subsidy will be limited to Rs. 50,000 or 50% of the project cost whichever is less.

Training

Kudumbashree views the training for entrepreneurs as an integral part of developing micro-enterprises in the state. It gives adequate training for its members before venturing into an enterprise. Capacity building of the various functionaries of Kudumbashree at different levels, development of micro enterprise volunteers, identifying the right entrepreneur for the right activity, product development, training for entrepreneurs – EDP, skill development, Performance Improvement Programs, Market development and diversification etc – are the prime training areas for entrepreneurship development.

The mission conducted State level workshop for micro enterprise development and found the responses very positive and encouraging. Later state level workshop for developing strategy for training and training modules, sensitization programs for Panchayat / CDS functionaries, Trainers' Training Program (Including Business

Opportunity Identification of at least 5 cluster opportunities per district), scanning the entrepreneurial opportunities with the help of EDII, Ahamedabad, Identifying, Training and Placing of Micro Enterprise volunteers (283 volunteers) and Training for RIS volunteers were also organized to make 50 K program a great success.

The process of Identification and selection of potential entrepreneurs has been started by the Community Development Societies (CDS) during November 2004. Within a month, 65 activities were identified. About 10500 potential entrepreneurs were also identified for starting 1000 micro enterprises and initial EDP trainings were also conducted. After 6 months of starting the units a Performance Improvement Training of 6 days duration will be given the unit member with the help of EDII, Ahamedabad.

To provide effective handholding and escort services to the entrepreneurs Kudumbashree has tried out a best practice to develop Micro Enterprise consultant. The consultants will help the CDS to identify the right entrepreneur and to develop potential product idea. They are also providing support to the entrepreneurs for linking their projects with financial institutions. The micro consultants are graduates or post graduates belonging to below poverty line families and hails from Neighborhood groups.

Kudumbashree has the support of 8 highly qualified professionals from reputed Management Schools as Entrepreneurial Development Consultants to set up micro enterprises in a massive way to cater the employment needs of 50000 youth within a stipulated time frame. Swedish Development Program (SDC) through CAPDECK sponsoring the cost of their services.

They are responsible for identifying potential entrepreneurs; develop product ideas, development of training strategy, modules, organizing training programs and monitor the entire program. As part of the escort service, the post implementation training programs organized by Kudumbashree as Performance Improvement Program (PIP) has high relevance in the sustainability of micro enterprises. Kudumbashree has already entered into a dynamic tie up with Entrepreneurship Development of India (EDI), Ahamedabad. Kudumbashree developed Repayment Information Systems (RIS) a unique online information system for tracking the entrepreneurs and monitoring the enterprises. Software for RIS has been developed and already in operation. RIS volunteers were identified and trained and they are positioned in the field. The RIS system provides right information at the right time to enable the functionaries of Kudumbashree at various levels to monitor the credit repayment and the growth of the unit.

In the Micro Enterprise Development Program apart from the entrepreneurs several agencies such as Local Self Governments, Community Development Societies, Financial institutions, NGOs, Technical and Research Institutions etc. and individuals like Micro Enterprise Volunteers and Officials are actively involved for the successful implementation. For making a healthy competition among the participating agencies Kudumbashree has constituted an award in reorganization and appreciation for the excellent performance of such agencies and individuals who took active part in the process.

Tourism, Ayurveda, Bio-Technology, Banking & Insurance, Other financial Services, Call Centre Jobs, Precision Agriculture, high quality services in retailing etc. are some of the sectors where adequately trained man power is not available currently. The State Poverty Eradication Mission has a proposal to launch a massive training and capacity building program to improve the employability of the youths and to set up a Virtual Employment

Exchange (VEE) to interact with the existing employers and to access the employment opportunities both locally and globally.

It's remarkable that Kudumbashree is emerging as the largest job provider in the state. The mission started to eradicate poverty in the state within ten years is marching ahead with creative strides.

Chapter 14

BUDS - School for Differently Abled Children

Sijithra was confined to bed since her birth. Her born disabilities never allowed her to attend school. Her poor parents could not afford sending her to private School for mentally challenged children in Thiruvananthapuram. So they kept her home and her mother stopped working to look after her. Her disabilities crippled her family too. But BUDS – a school for differently abled children, an initiative of Venganoor Panchayat in association with Kudumbashree changed her life since last year. She is attending the school regularly. Sijithra and 31 others enjoy the colorful class room full of toys and images of cartoon characters.



The panchayat created a role for the country when it set up BUDS – school for the differently abled children from BPL families which was formally inaugurated on August 16, 2004 by A.K. Antony, then Chief Minister of Kerala. Venganoor, a model panchayat in Thiruvananthapuram district that implemented S³ program of Kudumbashree set up the school when the survey identified 62 disabled children from poor families in the panchayat.

“We took the responsibility of making their lives comfortable and enjoyable. It’s part of our poverty reduction program,” observes Rufus Daniel, the President of the Panchayat. The panchayat provided a building for Kudumbashree to run school in Eduva, 14 kilometers away from Thiruvananthapuram city.

“It’s one of the best developmental practices the Mission has created. These poor children were living in darkness and their families were isolated. BUDS is helping them to return to the main stream of the society and enabling them to acquire knowledge. If a child is born in a poor family with disabilities, that family is crippled permanently for ever,” Jose explains the vision behind the Mission.

When the survey identified 62 children with disabilities, Kudumbashree organized a medical camp with the support of Department of Health to diagnose their disabilities and issues certificates that entitle them to get free medical help for the physically challenged and grant from the government.

“Many of them were not getting proper medical aid or grant as they didn’t have certificates to prove their disabilities. For getting these certificates, the poor parents take their children to district hospital to appear before the medical board. Many parents could not afford hiring a cab to Thiruvananthapuram,” the President reveals.

The Medical Board visited Venganoor and issued disability certificates to 52 children who appeared before the board in July 7, 2004. Within a week school started functioning in Venganoor. Now 31 children are attending BUDS regularly.

“These children do not need your sympathy. But they need your appreciation. We are conducting classes that help them to learn things and lead an independent life. These children are differently abled,” views Vimala Menon, Principal of BUDS. Her vast experience in running the school for differently abled children helped Kudumbashree to run the school efficiently. The teaching faculty in BUDS consists of two teachers, a physiotherapist, four nannies.

BUDS is a different school altogether. It doesn't have the classroom pressures or looks. Children are motivated to do what like the most. Some of them can't sit for and they have provided with special chairs which helps them to relax. The regular physiotherapy sessions ease their pain and improve their physical conditions. And Yoga Sessions recast their confidence.

“After attending three years in BUDS, many of them can join regular schools,” Vimala Menon.



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Winds of Change – Pakalveedu, day care center for destitute

Devaki Amma always wished if tomorrows didn't come. She was all alone in her life and future promised her nothing. Rheumatic Arthritis made her life miserable. Her wrinkled face tells the agonies, she has crossed. Her life was never easy. Born as poor and lived as poor, Devaki Amma finds very difficult to pull through her old age. But Pakalveedu, a Day Care Center for Destitute, initiated by the Community Development Society of Sreekrishnapuram Panchayat in Palakkad district of Kerala has changed her life altogether. She has friends around and spends her days more relaxed. “This is a nice place and I feel happy,” told Devaki Amma with a broad smile.

Devaki Amma now enjoys her day time with the company of widower Shankara Kurup, Radhakrishnan, oldies like Vellachi, Thanka and Chamy. They have something in common. They are all destitute of Sreekrishnapuram panchayat.

Thanka, another inmate of Day Care Center is a widow. Her two daughters and son are physically challenged. The family has no sustainable income.

65 years old Kali, an agricultural laborer has to support her son who is a TB patient and his wife who is mentally challenged.

Seventy year old Chami was left alone after his daughter got married. They were all looking for a place to spend their day time. Pakalveedu offers them a resting place and food.

They come to the 'Pakalveedu' around 9 am and leaves for home after 5 pm. The CDS of Kudumbashree with support of the Panchayat provide shelter and food for them. Today the lonely birds are cheerful in Sreekrishnapuram.

“When we discussed the problems of old people in our Panchayat, we found that these people have no place to spend their day time when their family members go for work. So we discussed the idea of starting a day care center for old people from poor families,” told P. Aravindakshan, the President of Panchayat. The panchayat constructed a three room concrete building for the shelter and Kudumbashree members are managing it. “We provide them food and medical aid,” said M. Radha, CDS chairperson. A core committee consisting retired teachers and other eminent people in the locality guides the functioning of the geriatrics center.

“We are getting good response from the public. Many people have come forward to sponsor the project,” told P. Aravindakshan, the president of the Panchayat. N.V. Naryanan, a retired teacher who is the president of the Core Committee that monitors the Day care center activities felt that similar initiatives would help hundreds of poor old people. “When we implemented this project, we were fulfilling our social commitment,” commented Narayanan.

According to him, Kudumbashree CDS took up the issue and decided to start a day care center for old people in the panchayat.

The CDS discussed the rehabilitation of the each destitute in their locality. “Nobody bothered to think about these poor people till we intervened. We could sensitize people about the problems of geriatrics care. It’s part of our poverty reduction program,” revealed Radha, the CDS chairperson.

They are managing the Day Care Center for the aged with minimum funds. Kudumbashree is raising funds through donations and support from the panchayat. “Our NHGs make generous contributions for running the center,” told Radha.

They have rehabilitated 100 families implementing Ashraya, destitute program and formed 126 NHGs mobilizing Rs.3.56 million thrift funds.

The women from poor families of Sreekrishnapuram are trying to fulfill their social obligations while fighting poverty.

Mobile Library for women

It was just after lunch time. Malini was watching television and waiting for her favorite television serial to appear on the mini-screen. 40 year-old Malini, a housewife in Sreerishnapuram and her neighbors devote their afternoons watching television and gossiping. She has free time till her children returned from school. Her husband is working in the gulf and comes only when he gets leave once in two years. So Malini keep on surfing channels one after another till the evening to pass time.

“Earlier, I used to watch television for five hours and now I watch television only for news and health programs,” admits Malini. Today Malini spends most of her afternoons reading books and periodicals. And she has become a voracious reader of Malayalam literature and aware about changing world. The newly found hobby has helped her to assist her children while doing the homework. Reading has opened her eyes to the world outside and she doesn’t feel boredom of her routine life. Thanks to Kudumbashree CDS in Sreerishnapuram which initiated Mobile Lending Library for women. Six hundred women have joined the mobile library as members and they have 4000 books in circulation.

“We found that our women are wasting their time watching television. When we made preliminary survey, many have told us they would like to read books, but do not go to the library. Our village library opens only in the evening and it’s not convenient for the housewives to visit library for taking books. So we adopted a strategy to reach these women with mobile library concept,” explains Radha, President of the Kudumbashree CDS.

The Mobile Library for Women encourages the reading habit among the rural population and creating awareness about the world outside their home. “I recouped my reading habit, when I joined the Mobile Library as a member,” told Rukmini, a housewife in Sreerishnapuram. Thanks to Kudumbashree, women from the poor families have better awareness about the global issues than their male counterparts in this panchayat.

Chapter 15

Women with iron will

Jaya Muralee was born in a rich aristocratic family. She never dreamt that her life would end up in poverty when she was young. Beneath her cheerful manners, a pinch of sadness tickles. Jaya Muralee heads Nenmeni panchayat Community Development Society in Wayanad District of Kerala. 35 year-old Jaya was elected as President of CDS in 2002 and was able to mobilize Rs.29 million from 507 Neighborhood Groups in Nenmeni panchayat.

Born in a feudal Hindu family, she was never concerned about poverty. But her family resources drained as one of her brother misventured into business. She was married to a businessman who was unlucky in all his ventures. She now lives in a rented house and her husband doesn't have a regular income.

"I was born in a very good family and owned more than 10 hectares of land. But we lost everything as my brother's business incurred heavy loss. We became poor eventually. When Kudumbashree was formed in our area, I didn't want to join the NHG. I never accepted that I was poor. But my neighbors forced me to join NHG. And that was a turning point in my life," reveals Jaya.



According to her after joining the Neighborhood Group, she found the company of poor women very encouraging and supportive. "We discussed various issues and problems of our daily life in our weekly meetings. It was not the lack of resources or opportunities that drive us to poverty. Instead misutilization of opportunities and resources make most of us poor. We found many families earning Rs. 300 daily remain as poor and many others who earn lesser amount lead a comfortable life. It was not the economic factor alone that chains many to poverty," she shares her experience.

"When we sit together and discuss various issues concerning us, we get a better understanding on the issues and search for a possible solution for the problems. The entire process is democratic and everybody is free to express their ideas and views," comments Jaya Muralee who believes that addressing the needs of the poor lead to empowerment.

"We are no more confined to four walls of our home. Now we understand the root cause of poverty and we know how to fight poverty and earn an extra income," reveals Jaya. According to her, the poor women contribute Rs 10 per week for the thrift fund and loan among themselves for the needy. "But we don't insist that everybody should contribute for the thrift mobilization. Some are very poor who can't save Rs.10 weekly. We motivate them to save some amount and helps them to venture into micro-enterprise," explains Jaya.

She narrated a classic example of a poor woman who fought for her survival and how NHG facilitated her in her struggle. The poor woman approached Jaya when her request for joining the NHG was turned down as she was not in a position to contribute towards thrift. She had no other means of livelihood and the business run by husband was

collapsed. The NHG didn't allow her to join the group as she doesn't have money to contribute for thrift weekly. Jaya persuaded the members of NHG to include the poor woman in the NHG.

"The members of the NHG were reluctant to include the poor woman in two grounds. The poor woman's husband was an alcoholic and police has registered a case against him for fraudulent activities. But we discussed the issue and decided to help the poor woman," says Jaya.

The poor woman later was able to save small amount of money and contributed for thrift mobilization. "We gave a loan of Rs 5,000 and she was able to venture into micro-enterprise. We helped her to take a bank loan of Rs 25,000. She purchased 5 cents of land and constructed a small house. Within a year she could find a good match for her daughter and arranged her marriage. Now they live happily and her husband recovered from alcoholism. I feel satisfied when I see them living happily," Jaya narrates how Kudumbashree NHGs are helping poor families with timely support.

The NHGs play vital role in social action too. The poor women initiated series of campaigns against alcoholism and illicit liquor vendors in Nenmeni Panchayat in Wayanad where large number of farmers committed suicide when they were not able to repay agricultural loans. Economic depression had driven farmers to suicide trap in this hilly district where they have no alternative means of livelihood.

"When an earning member commits suicide, the family becomes orphans. They have no money and no means of livelihood and series of revenue recovery procedures pending. We started a campaign to sensitize people against suicides and now we are going to start counseling centers with the help of local psychologists who are trained," explains Jaya about series of social interventions initiated by the CDS.

Nenmeni CDS contributed Rs.105000 for Tsunami Relief Fund. The CDS has set up local Relief Fund worth Rs.57,000 to help the poor to get medical care when it's required. Nenmeni Panchayat with a population of 46,000 people and 7692 families are listed in the Below Poverty Line. The CDS completed 25 projects in Ashraya, the destitute program within 45 days and executing Bhavanashree with 250 houses with a financial support from Central Bank of India. "The CDS took a loan of Rs 8 million from the bank and distributed among our members under Bahvanashree, the micro-housing project. We collect the money from the beneficiaries and repay the loans. To our great satisfaction, our members are prompt in repayment of their housing loan," reveals Jaya.

Jaya who inspired many to take housing loan is still living in a rented house. She could not raise enough money to purchase a piece of land and construct a house. "I'm happy now and I could help many poor women and they love me a lot. Kudumbashree activities help me to forget my personal tragedies. I do enjoy my work," concludes Jaya who is empowered after spearheading a movement by poor women for two years. Kudumbashree programs developed several women from poor families as leaders who involved the activities with dedication. Jaya is one among such women leaders who made the poverty eradication program a great success in her village. And Kinalur- Karinthalam panchayat in Kasargode district reveals the story of a Muslim divorcee woman who withstood all pressures to lead the fight against poverty.

K.P. Jasmine keeps a warm smile for everyone who comes on her way. She has travelled a long way that was full of thorns. She forgets her dreadful past by deeply involving with

Kudumbashree activities in her panchayat. She feels confident, determined and empowered. Jasmine fought against all odds to organize women in Kinalur- Karinthalam panchayat in Kasargode district of Kerala.

Thirty-two year –old divorcee, Jasmine was threatened when she was elected as President of Community Development Society of the Panchayat. Her father Sulaiman, a retired teacher was humiliated in public and had to resign from local Jama-et Committee. Her family had to face social boycott and torture. She fought for her dignity with determination and silenced her critics with her popularity. Her crime – she ignored the fatwa of her conservative Muslim community that warned her of dire consequence if she tries to organize poor women in her area. They told her that being a divorcee, she has no right to be in the public life. But she didn't care their fatwa and warnings. She did what she believed. Today Jasmine is proud of what she had done. Her organizing skills and oratory have helped the poor women of Kinalur to stand on their feet.



“When I was elected as president of CDS, many came to my home to dissuade me from working with the poor women. When they found I would not yield to their pressure, they spread all nasty stories about me in my community. When I ignored their lies, they put posters in Panchayat warning that I would be killed. My friends and family supported me in the struggle. So I ignored their warnings. But those years were terrible and I feared that they would really kill me,” says Jasmine adjusting her veil over head.

She was a victim of her circumstances. She was married at the age of 18 and divorced at 19. Now a mother of a 12 year-old boy, she was leading secluded life.

The Jama-et Committee that is supervising the religious matters put the posters with pictures of blood stained knives to threaten her.

“You won't understand my struggle. Kudumbashree members stood with me and supported me when I decided to fight for my honor,” says Jasmine whose determination has changed the faces of poverty in her village. She was reluctant to join the NHG in the beginning as she never considered herself as poor.

“Five years ago, I became the member of Kudumbashree Neighborhood Group in my locality. I joined the group to get out of the loneliness. Later they made me the president of CDS. I found Kudumbashree activities novel and interesting. We discussed issues concerning women and family in the NHG meeting. We mobilized thrift and provided easy loan to the needy. It was really enthusing to work with poor women. I drew all my strength from them,” reveals the Chairperson of the CDS in Kinalur panchayat.

Today 187 NHGs of the poor women in Kinalur have mobilized Rs. 25 million thrift fund and set up 191 micro-enterprises in the village. Forty bee-keeping units, 15 provisional stores, six hotels and one home appliance shop reveal the effective intervention of Kudumbashree in the panchayat against poverty.

“I believe that women are not inferior to men. There is no point in sitting at home and grumbling against fate. My experience taught me that if we work hard, we could earn

money and lead a better life. When we have extra money, we buy freedom and space. Then only we will be able to control our destiny,” says Jasmine who motivates her comrades to work hard and change their destiny.

“Kudumbashree activities have opened my eyes. Earlier I was thinking that poverty is a permanent phenomenon of our lives. But today I believe that we can alter the lives of the poor women by organizing them, motivating them and directing them to the right path. I witness the change in my neighborhood. Now nobody dares to challenge us or threaten us. We are organized and better informed. We are not ashamed of being poor and our fight is not for today. We are struggling for a better tomorrow,” declares Jasmine. Her charismatic leadership has inspired many to join the Kudumbashree fold. She has become an active member of Communist Party of India (Marxist). Her political sensitivity helps her to take bold initiatives to improve the quality of lives of poor women in her village.

“I don’t want poor women suffer like me. I want every woman to live in dignity and self esteem. Kudumbashree provides an ideal opportunity for the poor women to organize themselves and work together. Today, we are closely involved with the activities of the local self government. Whenever the gramasabhas are held, our participation is more than 80 per cent. It helps us to fix our priorities in developmental activities. Earlier nobody consulted the poor women when they took decisions on local self government institutions. Today, the poor women have realized that they have a role to play in local self government and their grievances are heard,” says Jasmine who appeals the poor women to play vital role in developmental activities.

She has set up medical care fund at ADS level and every member of Kudumbashree contributes one rupee each monthly towards the medical care fund. It helps the poor women to get medical care when they are sick.

“When the poor don’t have the money they won’t go to hospitals. Now if they need medical care Area Development Societies provide them easy loan,” says Jasmine.

She rates Ashraya program as the best initiative by Kudumbashree and 34 houses were constructed under Ashraya program. They are planning to rehabilitate 92 destitute families this year. “I was emotionally attached to the program while implementing it in our panchayat. Ashraya helped us to focus on the poorest of the poor in our village. I felt happy when the destitute in our village rehabilitated. More than that the poor has taken the responsibility of rehabilitating the destitute in their areas,” observes Jasmine.

After three years working as CDS President, Jasmine has become a role model in her society and more and more Muslim women are coming out of their shells to emulate her. She has silenced her critics with determination and charisma.

Her voice is heard

She looks different. Confident and motivated, Laila Beevi owes her political career to Kudumbashree Community Based Organization and the political party she represents. She was elected as Panchayat Member of Kulathupuzha in 2000.

Laila Beevi’s story reveals the winds of change taking place in the state. The women from poor families are actively involving with the political process and contesting elections to

local bodies. 33% reservation policy of government in Local Self government institutions opened an opportunity for the women from poor families to involve in the democratic process.

40 year-old Laila Beevi was neither bold no outgoing when she was young. She was married to an unskilled laborer and never bothered to look beyond the four walls of her home. Her world revolved around her family and neighbors. Like all other poor women, she cooked, washed clothes and cleaned her house from morning to evening. Like all other poor housewives, she struggled to meet her both ends together.

“I was different then. I never talked to strangers or met people other than my relatives or friends. It was a different life,” Laila Beevi told about her unceremonious past. It was blank and uneventful.

But Kudumbashree made a difference to her. She started working in Neighborhood Group in 1999 and was elected as ADS Chairperson. She mobilized poor women to organize themselves and addressed their needs. She took a loan of Rs 55,000 in 2000 and started a tailoring unit.

“I got the idea of starting a micro-enterprise when I joined the Kudumbashree NHG. I learnt stitching and tailoring long time back. But I never approached a bank for loan. It was Kudumbashree training that gave me confidence to avail bank loan,” reveals Laila Beevi.

Later she organized 12 poor women and motivated them to start a tailoring unit as a group enterprise in 2002. They availed a loan from Central Bank of India, Kulathupuzha branch for Rs. 3,00,000 and repaid the loan amount in 2005. Her leadership and support helped other 11 poor women to earn an extra amount and live comfortably.

“There is a sharp difference in their lives and families. Now all of them are earning around Rs 1500 monthly from the tailoring unit. This extra income helps them to manage their family affairs better. In fact these poor women are running their families, saving thrift, creating assets and supporting their children’s education. Even some of them are supporting their unemployed husbands too. The poor women have reversed their roles in the families. They have become the earning members, managers of family affairs and decision makers on family matters,” she visualizes the changes taking place in the Neighborhood.

Today Laila Beevi is confident that she can win elections from any wards in the panchayat. Her involvement with Kudumbashree poverty eradication programs made her popular among the masses.

Chapter 16

We acted while they debated on poverty

Public debate on poverty generated more heat than light in India. And Kerala was no exception. The eradication of poverty drew the attention of all political masters. Kudumbashree addressed multiple deprivations and manifestations of poverty through a multi-pronged strategy. In Kerala there are 22 government departments implementing 45 self-employment programs through its various agencies.

These developmental programs were not converged, and implemented unilaterally. Kudumbashree initiated a common platform to anti-poverty programs in the state and mobilized the poor and generated demands. This approach helped to implement anti-poverty programs more effectively. This process has empowered the poor and social accounting practices were initiated.

Saga of Kudumbashree tells more about small steps than great leaps. When then Prime Minister Atal Behari Vajpayee inaugurated Kudumbashree on 17 May 1998 at Kottakunnu Maidan in Malappuram, the mission was only on papers and vision was only a concept.

Chasing the dreams of 3.1 million women from poor families were not an easy task. The mission statement revealed the task ahead. “To eradicate absolute poverty in ten years through concerted community action under the leadership of Local Self Governments, by facilitating an 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.”

“We began our journey from nothing. We owe our success to 3.1 Million women who shared our dream, put their blind faith in us and involved with our initiatives with dedication. Their selfless services and sacrifices made Kudumbashree a great success,” says T.K. Jose, Executive Director of Kudumbashree. He has been heading the Mission since 1998.

When the Mission was set up, it had no office, no staff, no vehicles and even no telephones. The Executive Director had to share the office of the Additional Secretary Local Administration in the Secretariat. Slowly the Mission took its shape. Volume of files, queries, detailed clarifications, rules and regulations would have made the Mission another aborted governmental initiative, but the mission took a different path.

Setting up the frame work of the Mission took 59 days. Writing by laws, rules and articles of Memorandum for registering the Mission under charitable act were the prime activities during the first two months.

“We wanted to make Kudumbashree a unique mission. For that we needed a team that has an efficiency of private sector, experience of government sector and empathy of NGO sector. But Government turned down our request and directed us to take only people from government on deputation,” Jose recollects the stumbling blocks in the initial days. Then the search for the dream team was limited to those who are working in the government. So the Executive Director set up search committee for best talents in the government. S.M. Vijayanand, Secretary, Local Administration took keen interest and

suggested few names. Their search for talents found success as many people with proven track record joined the Mission.

“Only few people took interest in joining the mission as Kudumbashree was in the embryo stage. There was no charm and no extra benefits. But we were able to get some of the best people from government,” Jose narrates the struggling days in the Mission.

The government gave freedom to Executive Director to select his team. And non-interference of the successive governments helped the Mission to achieve its targets.

“From the very beginning, our approach was different. Greater emphasis was given on the performance of the team members. We selected our team members on their past performance and after qualifying the written test and interview. So we got the best available human resource in the government,” reveals Jose. His attempt to build a committed core team produced best result. They worked without fixed office hours and bureaucratic hassles.

“It was a new experience for me. I worked in government department for more than 25 years in various capacities and involved with hundreds of developmental programs. But Kudumbashree provided me the right opportunity and flexibility to implement the poverty eradication programs in a creative way,” comments M.A. Aboobacker, Director Central Region who served in the Mission for the last six years.

Flexibility and creativity are the two aspects that made a difference to Kudumbashree programs. The team members were motivated to share responsibilities and contribute for achieving the best results. The focus was not on individual goals but on the vision of the mission. This approach was missing in earlier government developmental programs.

After setting up office, the team members examined the Alappuzha and Malappuram model critically and evolved strategies to better the models.

“We all went to Alappuzha and Malappuram and spent one week to learn from the experiences of the poor women who made CBNP a great success. Their stories amazed us and motivated us to design better tools for poverty reduction,” comments Krishnakumar, Program Officer in Kudumbashree.

“Even their failures saved us from committing same blunders. A critical analysis of plus and minus of earlier experiment provided us the key to success,” he adds.

It was a journey through unknown path. The team members were very cautious in every step. The governing body of the Mission discussed hours and hours about the nature of NHGs and how to elect its office bearers. Some of the members wanted the office bearers to be nominated because they feared elections in the NHGs might lead to political interference. But many including the Executive Director debated for a democratization of NHGs and five member volunteers to be elected. Later, it was decided to nominate five member volunteers in NHGs and elect ADS and CDS office bearers.

Next step was to develop training module and identify Resource Persons for training. Three hundred resource persons were identified from Malappuram who worked with the CBNP program in Malappuram. The mission designed a training module for Resource

Persons. Later 300 Resource Persons were sent to all districts to provide training for NHGs.

“When Kudumbashree was set up, many prime training institutes in the state came to us and they all wanted to have a piece of cake. They all thought that we have large amount of money at our disposal and they all wanted lion’s share from it. But they were not ready to provide training at our satisfaction. I told them all that if they can agree on a responsibility sharing training module, we could engage them. But they were not ready to oblige. So we have only one option to develop a cost effective in-house training program,” explains the Executive Director. Meanwhile Kudumbashree designed series of training programs for its team members too. Training programs provided space for new ideas and creativity. The functioning of Kudumbashree was participatory in practice.

“Training programs too motivated the team members to perform better. We built our team not in a day and series of training programs shaped our team. The team members were motivated to express their views on the developmental programs without looking at their ranks and scale of pay,” reveals Aboobacker.

Once the core team was set, the Mission selected district mission coordinators and other staff members in all 14 districts. It was this core team that implemented various poverty eradication programs in the state.

Kudumbashree developed an in-house faculty team and conducted series of training programs for its members all over the state. Training curriculum was developed with the help of experts and Kudumbashree faculty.

Training modules were prepared in three phases and third phase was exclusively covering the functional areas of micro-enterprise management. The phase one of training program was exclusively for creating awareness among the women from the poor families about community based organization. Self esteem, community development – new approach, urban community development- historical background, SJSRY- NSDP – aim, objectives, components and basic principles, women empowerment –new developmental approach, identification of the poor – new indicators, structure of community based organizations, community development societies functionaries – roles and responsibilities, thrift and credit operations, thrift and credit accounting, agenda of meetings and preparations of minutes, importance of participatory approach, training for social work, training methodology, social work and planning from the grass root level were the components included in the preliminary training program.

The phase two training program extensively dealt with leadership and team work, gender issues in development process, child rights, plan monitoring and evaluation, communication, state action plan, conflict management and decision making practices. The Mission learnt lots of lesson from the failures of developmental programs and those lessons were the key to success. Kudumbashree tried to sensitize the poor about multiple deprivations of poverty before organizing poor as community based organizations. Thus training programs were integral part of the Mission.

The phase three training programs were designed to develop the entrepreneurial skills of the poor. Entrepreneurship development, developing enterprises, identification of projects, personnel management, production management, inventory management, finance management, marketing strategies for micro enterprises, communication and

public relations and plan assistance of local self governments were the major area of thrust while conducting the training module.

In 1999 August, the Mission launched its website www.kudumbashree.org. It was important for Kudumbashree as the government of Kerala didn't have a website of its own. In 1999 September, monthly Plan Review Meeting of the Mission started in which all staff members of Kudumbashree participated. It helped them to review the existing programs and redesign strategies and reinforce the poverty eradication program if there is a gap in the implementation.

It was on the tribal sector where the Mission started its poverty eradication intervention by setting up tribal NHGs in 2000 December. Mission set up tribal NHGs in five districts – Wayanad, Idukki, Thrissur, Malappuram and Palakad its neighborhood groups. "When I told some of the senior officers about setting up tribal NHGs and mobilizing thrift, one of the Secretaries asked me how many years it would take to mobilize Rs1,00,000 from tribal NHGs. He asked me for a projection of five years, ten years and 15 years. I didn't reply to his question, but, our tribal NHGs mobilized Rs. 1,00,000 within less than two months," Jose tells the insider's story.

UNICEF sponsored ten exposure visits for the Kudumbashree officials, Urban Local Bodies councillors and Project Officers to learn the best practices in the NGO sector during 2000 -01. The mission delegation visited Poduppu Leksmi Project in Andhra Pradesh, SEWA Ahmedabad, DHAN Foundation, Madurai in Tamil Nadu, JanJagaran Sansthan, Gaya in Bihar, Navi Mubai Corporation in Maharashtra, Myrada, Dharmapuri Project in Tamil Nadu and Midnapur in West Bengal to learn the best practices in both NGO sector and other government initiatives. Each team consisted of ten members. These exposure visits created awareness among the team members about the tasks and helped the Mission to formulate strategies for eradication of poverty through community based organizations.

UNICEF also supported the Mission to formulate child Right's Manuel under Urban Asistance Program for the Poor. The mission organized two-day Trainers Training Camp on Child Rights at Government Guest House, Thiruvananthapuram on November 22 and 23, 2000. Officials of Kudumbashree and representatives of NGOs participated in the training camp. Later with the assistance of UNICEF workshop for the preparation of draft module was organized at Kulamavu in Idukki on July 25, 2001. The draft modile was finalised on a two-day the workshop held on November 27 and 28, 2002. Training for the field test of the draft module was conducted in Peringamala. NHG members of peringamala participated in the field test. UNICEF funded a state level workshop on Child Right's organised by the Mission in Milma Training center, Beypore on December 24 and 25, 2002 for the officials of Kudumbashree and Urban Local Bodies, CDS functionaries and representatives of NGOs. Series of training programs sensitized the Mission team members about the Child Right's and helped them focus their attention to the Balasabha activities later.

The Institute of Social Sciences, New Delhi study in 1999 conducted by Dr. M.A. Oomman, an eminent economist, funded by UNICEF rated Kudumbashree as one of best developmental model for the developing nations. The study also analyzed the strength and weakness of the program, helped Kudumbashree to redesign its risk indices.

Kudumbashree won Commonwealth Association for Public Administration and Management (CAPAM) Award for international innovations in 2000. The Gold medal awarded on 2000 October 18 in Cape town, South Africa for its activities in Malappuram for managing poverty through people's participation. The global recognition for Kudumbashree motivated the team members to do more for the cause of the poor.

When the stage was set for launch, Kudumbashree invited application from panchayats to implement the program. Among 991 panchayats in the state only 261 panchayats send their formal application for implementing the program. Later, Kudumbashree organized Vision sharing workshop for the elected representatives of these 261 panchayats in 2000 January to sensitize them about poverty eradication programs and concept of the Mission.

On 2000 August 17, the Kudumbashree NHGs were officially launched in 261 panchayats in Kerala. "It was historical moment when 1065 NHGs in 261 panchayats convened their meetings at 3 pm and read out the Mission statement. In fact it was a silent declaration and nobody took notice of it," remembers P. Keshavan Nair, Program Officer, Kudumbashree Mission. Meanwhile the Mission developed its MIS and Repayment Information System for monitoring the credit system involving linkage with banks. This novel system has been appreciated by the banking community in the State in general and the state level Bankers Committee in particular.

The 261 panchayats were live laboratories where the vision of the mission tested for the first time. After five years many of these panchayats were experimenting with S³ model-self sufficient, self reliant and sustainable.

Mangatidam panchayat in Kannur district reveals the success story of kudumbashree. The panchayat rated as the best panchayat in 2004 doesn't have families with four score risk index today. "In our panchayat, there are only 52 families having a three risk index score and no families living in temporary sheds. It's because of Kudumbashree we have achieved this land mark victory against poverty," claims M.K. Sudheerkumar, President of the Mangatidam Panchayat.

It took another year to extend the activities of Kudumbashree in another 338 panchayats in Kerala and covered the entire grama panchayats in Kasargode and Wayanad districts in 2001 September. And the remaining 291 panchayats were covered in the last phase by 2002 March and the mission covered 3.1 million poor families in the state. In 2002 itself, Kudumbashree focused its attention to mobilize children from the poor families and formed Balasabhas and chartered Child Rights Manual.

The training programs empowered the poor women and upgraded their skills in managing their affairs. It also provided them new understanding and awareness about the poverty eradication programs. Series of training programs helped the women from poor families to rebuild their confidence; widen their perspective; strengthened their unity and comradeship while fighting poverty and assisted them to reshape their destiny.

"Kudumbashree training programs gave us an opportunity to interact with outside world. Most of our women had never gone outside our village, but now hundreds of women had travelled alone to Thiruvananthapuram to participate in various training programs," says K.P Jasmine, CDS chairperson of Kinaulur –Karinthalam panchayat in Kasargode

district of Kerala. She herself had attended a dozen training programs organized by Kudumbashree.

Kudumbashree made it mandatory for its members to attend training programs before venturing into micro-enterprises and the training programs equipped the poor women with best tools for making the venture a great success.

Chalil Catering Unit, a group enterprise of 10 women in Thalassery in Kannur district made a historical landmark when they started their micro-enterprise in 1999 January and this is the first micro-enterprise by the women from poor families in Kerala. Unfortunately, the unit was closed down due to operational problems. But their failures helped the Mission to change its strategies providing timely help for the micro-entrepreneurs whenever they are in trouble.

“We believe that entrepreneurial skills can be developed through training programs. When we started our micro-enterprises, many were skeptical about its success. They warned us that poor women have no capacity to run their enterprises and there is no scope for micro-enterprises in Kerala, the largest consumer market in the country. They feared that ill-effects of globalization would destabilize the micro-enterprises and eventually the poor women’s enterprises would incur heavy loss. But our past experience taught us that women entrepreneurs from poor families could out-beat even the management wizards while managing their enterprises,” analyses T.K. Jose about the new strategies that empowered women from poor families economically.

The members of Kudumbashree took part in training programs with dedication and team spirit. They found new lessons motivating and rekindling their spirit. “You can and you win”, slogans stamped their self with new courage to face the challenges. They all won their battle against poverty. At the end of rainbow, they all found a pot of gold.

The Mission used Swarna Jayanthi Shahari Rozgar Yojana, an anti-poverty program launched by the Government of India for eradicating absolute poverty from urban areas for setting up micro-enterprises. SJSRY has two sub schemes, the urban self employment program (USEP) and Development of Women and Children in Urban Areas (DWCUA). USEP helps individual urban poor beneficiaries for setting up self employment ventures with a project cost of Rs 50,000 per individual. But if two or more eligible persons join together in a partnership the higher project cost could also be allowed, provided individual share does not exceed Rs. 50,000. Subsidy is provided at the rate of 15% of the project cost subject to a ceiling of Rs7500 per beneficiary. 80 % of project cost is sanctioned as loan by the financial institutions including banks and thrift and credit societies.

DWCUA provided opportunities for urban poor to set up gainful employment through group activity. Minimum number for the group is fixed as 10 with a project cost of Rs 2,50,000 or below. The groups are entitled to get a subsidy of Rs. 1,25,000 or 50% of the project cost whichever is less. The contribution of the group members is limited as 5% of the total project cost.

These two schemes helped Kudumbashree to experiment with setting up micro-enterprises for poor women. Through the operation of micro-enterprises, Kudumbashree aims to upgrade the capability of the poor people in asset management along with increasing their profit margin and income.

“We have identified investment sectors with low capital, low risk and low profit margin at the initial stage for micro-enterprises and later switched over to medium capital, medium risk and medium profit with appropriate technology. That’s how we set up IT units of the Mission,” explains Jose about the functioning of micro-enterprises in the Mission.

During 2000-01 the Mission identified food processing, dairy products, solar cookers, bio-technology, IT@school and integrated coconut processing as sunrise sectors for micro-enterprises and set up hundreds of micro-enterprises in these areas. It also identified low capital investment areas as ethnic delicacies, agriculture nurseries, soap manufacturing units, remedial education centers, paper bag units, courier services and direct marketing that provide a sustainable income for the poor women.

Later the Mission had tied up with Entrepreneurship Development Institute of India, (EDII), Ahmedabad to develop the skills of the women entrepreneurs and conducted a six-day residential performance improvement program. During 2000-01 alone ten PIP s were conducted and 1170 entrepreneurs from 141 units were trained. The performance improvement programs boosted the morale of the entrepreneurs and enabled them to improve their performance level. Series of training programs helped them to scale new heights in their area of activities.

“Kudumbashree training programs taught us how to manage crisis and develop alternative strategies. It was a new experience for all of us,” comments Annamma Abraham, group leader of Kripa Direct Marketing Group in Ernakulam.

According to her the training programs exposed the poor women to novel practices in business and aided them with operational tools. “We were given book keeping training that helped us to maintain transparent accounting practices. Today all members of our groups know how to audit accounts. Without training we could not have scaled the heights,” Annamma shares her experience.

The training programs facilitated overall development of women and their empowerment. It helped them to identify right business opportunities, personnel management, production management, production management and developing marketing strategies.

“Many of us were not keen to participate in the training programs at the beginning. Our approach was negative and we felt that training programs were useless. But once we participated in it we found sea of changes. In fact the training programs helped us to rebuild our confidence and better inter personal relations in our group, “ says Asma Beevi Hamsakoya. 42 year old Asma Beevi who is a member of Naveen Clean Kerala Mission, Kozhikode beach found the training programs of Kudumbashree very encouraging and informative.

“When we set up the group and decided to set up clean Kerala Business Group as a micro-enterprise, we thought that there is no need for training as we all know how to clean the premises. But when we attended the training programs, we realized that our knowledge level is not adequate to run the venture. Nobody recognized our talents and nobody encouraged us to do things differently. Even my husband or my parents never recognized my talents. The trauma of poor women starts since her birth and denial of opportunities begin at home. More than anything, psychological barriers imprison

women from managing their affairs efficiently,” Asma Beevi looks back her past with regrets.

Asma Beevi is not alone who feels that gender inequalities led them poverty permanently. “I’ve never taken a decision in my life till I joined Kudumbashree. Either my alcoholic husband or my autocratic father took decisions for me. I had no control over my life. But the mission changed my life. Now I feel important and my family members honor me,” she visualizes the changes around her.

Before initiating the poverty eradication programs in the urban areas, the mission sensitized the field level staff such as program organizers and community organizers through a six day workshop conducted by EDII, Ahmedabad about setting up micro-enterprises in their neighborhood. A trainer’s training program was organized for the district level functionaries of the mission with the assistance of EDII. Later with the support of UNICEF, a Gender Budgeting training program was organized at the state, regional and district levels for the elected representatives of Local Bodies and officers of line departments.

Later the Mission designed Community mobilization and Social Marketing Program with the faculty support of various management schools in Kerala and evolved strategies to provide massive training programs for the members of Kudumbashree. As a part of IEC component, Kudumbashree is publishing a monthly which was supported by UNICEF in the initial two years. Each issue is focusing on specific topics to introduce novel concepts of management techniques and various business sectors such as IT, BT, Solar Energy and latest technologies.

“We started publishing newsletters to address our needs and sensitize the poor about community mobilization. We started our operations in low-key and never after publicity. So the mission operations never attracted media glare or hype in the initial stages,” Executive Director reveals his strategies. Later media found Kudumbashree full of stories and started focusing on the developmental model. Today Kudumbashree magazine is widely circulated and published regularly.

Kudumbashree provides support and incubatory services to its micro-entrepreneurs in the initial stages as a part of handholding strategy. This approach helped hundreds of micro-enterprises to stabilize its operations. Kudumbashree was instrumental in recharging the confidence of the poor women and developing positive approach and attitudes among the group. The CDS system of Kudumbashree is acting as back up mechanism and new model for poverty reduction through collective action by women.

Kudumbashree reaches out poor families through women and reaches out community through the family. The mission attempts to address the problems of children, adolescent girls, youth and aged and multiple deprivations faced by the family in addition to basic minimum needs. Its programs are family oriented tackling poverty at family level to meet challenges and providing support through need-based priorities.

Kudumbashree operates through three tier Community Based Organizations of women from poor families. The Neighborhood Group is the grass roots level organization, consisting of one woman each drawn from 15 to 40 poor families of the neighborhood, which meets once in every week.

A five-member committee, consisting of a volunteer each for Health, Income Generation, Infrastructure and a Secretary and a President to lead the group is a unique feature of Kudumbashree.

The NHGs are federated in to Area Development Society (ADS) at the ward level and the ADSs are federated as Community Development Society (CDS) at the Local self Government level. Kudumbashree has formed 1,51,406 NHGs, of the women from risk families, covering urban, rural and tribal areas of the States and 13,924 Area Development Societies at ward level and 1050 Community Development Societies at Local Self Government level.

The Neighborhood Help Group acts as a bottom layer of the three-tier Community Based Organization. Each NHG elect five Volunteers for undertaking various activities of the mission. The democratic process helps the poor women to explore the leadership qualities hidden in them and motivates many poor women to excel in their new roles in fighting poverty.

Community Based Volunteer looks after the various health issues concerning the members and their families. She leads various health campaigns and special programs undertaken by the Health and Social Welfare Departments.

Income Generation Activities Volunteer is responsible for the collection, consolidation and maintenance of accounts and registers related with thrift mobilization. The Income Generation Activities Volunteer acts as a local Micro-Enterprise Consultant who motivates other members of NHG to take up micro-enterprises using thrift loan or linkage banking loans. Kudumbashree provides necessary training for the IGA volunteers in identifying business opportunities, accounting practices and linkage of bank loans.

Infrastructure Volunteer will guide and liaison with local bodies to ensure faster development through various ongoing governmental programs. She is responsible for micro-plan preparation of NHG.

Secretary records the proceedings of the meetings and initiate team building process in the NHG.

President will preside over the weekly meetings and act as a team leader and coordinate the activities of the Volunteers and members.

Area Development Society (ADS)

Area Development Society formed at ward level federating 8 to 10 NHGs act as second tier of the Community Based Organization. The representatives of the poor elected from various NHGs are the members of ADS. The ADS will have a general body, governing body and monitoring and advisory committee. General Body of ADS consists of all Presidents and Secretaries of federated NHGs along with the representatives of resource persons selected from the area. An elected president, secretary and a five-member committee from the general body constitute the Governing Body of the ADS. Monitoring and Advisory Committee is formed to streamline the activities of the ADS in tune with the activities of the local self governments under the chairmanship of the ward member of the Local Body.

The Infrastructure Volunteer of the NHG assesses the needs of the poor and draft micro plan at the NHG level in consultation with the members and micro-plans of various NHGs are integrated as mini plans at ADS level. The mini plans submitted by various Area Development Societies are integrated into a CDS plan at Municipal or Panchayat level. The CDS plan becomes the anti-poverty sub-plan of the local bodies and one third of the development resources of the local body is earmarked for executing CDS plan. This process helps the poor women to voice for their developmental needs and ensures active participation in planning and in the day to today functioning of the local bodies.



Community Development Society

Community Development Society which is the apex body is formed by federating various ADSs in the Panchayat or Municipality. CDS is a registered body under the charitable Societies Act. Its General Body consists of all ADS presidents and Governing Body members along with representatives of resource persons, officers of the local body who are responsible for implementing various poverty alleviation and women empowerment programs. Governing Body of CDS consist of an elected president, a member secretary and five member committee. Member secretary is the Project Officer of UPA programs. Other government officials and representatives of resource persons can be nominated to the governing body. Similar to ADS structure, a Monitoring and Advisory Committee headed by Municipal Chairman or President of the panchayat guide the activities of the CDS.

The CDS at local body level facilitates both autonomy and effective linkage with Local Self Governments. The preparation of micro, mini and CDS plans helps the poor with effective participation in planning process as major stakeholder. The Local Body monitors the implementation of the plan. Proper linkage coupled with autonomy is ensured in the functioning of the CDS system. This process ensures equal distribution of wealth and resources and initiates decentralization process and activates better social auditing practices in the local self Governments.

Kudumbashree – Novel Practice and a Global Model

Kudumbashree, the Poverty Eradication Mission of Kerala won many Awards and international recognitions for its innovations in poverty reduction and sustainable practices. United Nations recognized the Alappuzha Model with the ‘We the People Award’ in 1995.

UNCHS appreciated the role of CDS in the governance of urban poverty alleviation by recognizing it as one among the Best practices in Global 100 list in 1998.

Kudumbashree won CAPAM International Gold Medal in 2000 for managing poverty through people's participation in Malappuram by the eminent jury headed by Tan Sri Dato Seri Ahmad Sarji of Malaysia and former President of CAPAM. The theme of the award was Service to the Public. Out of 119 submissions received from member countries, the Jury selected Kudumbashree to the top ten finalists. The finalists were called for an interview at Cape Town. After 20 minutes presentation followed by one hour interview, Kudumbashree was adjudged as the Best Innovative Practice.

In 2002 too CAPAM recognized Kudumbashree as a role model for developing micro-enterprises as poverty eradication tool. The Jury selected Kudumbashree for the top ten finalists. In 2002 Kudumbashree won UN Habitat Global Practices 100 practices. It was considered for final round for Dubai International Award. UNDP recognized it as one among the 15 best practices in India.

These recognitions and awards motivated the poor women in their fight against poverty. The global recognitions and support of the international agencies like UNICEF, UNDP helped the Mission to scale up its activities.

“We have miles to go to reach our target – eradicating poverty in Kerala within ten years. But we have achieved many landmark victories in our fight against poverty. Our Neighborhood Societies have become the epic centers of development and more women come forward to shoulder the social responsibilities. Our members take active role in social life and their voice is heard every where. It's not a small change,” concludes T.K. Jose, Executive Director.

The mission is looking forward to meet future challenges with confidence.

Kudumbashree - At a Glance

1992

Alappuzha municipality experimented with Urban Basic Services Program combined with Community Based Nutrition Program with novel concept of identifying the poor, an initiative supported by UNICEF in 1992 in its seven wards. Thumboli, Ashramam, Kanjiramchira, Avalukunnu, Nehru Trophy, Vazhichery and Chungam were the municipal wards that were identified to launch the pilot program. Later the program was covered all the wards in Alappuzha Municipality.

February 6, 1993

The Community development Society was registered under Charitable Societies Act to facilitate autonomy and flexibility to the functioning of the Community Based Organizations. The Community Development Society in Alappuzha was formally inaugurated on February 6, 1993 and Valsala Sebastine was elected as first CDS President.

1994 November 11

Community Based Nutrition Program was implemented in entire Malappuram district. The Community Based Nutrition Program and Poverty Alleviation Project started functioning under UNICEF assistance with community participation in the entire district of Malappuram, on 11 November 1994. The Malappuram CDS networked with 4763 NHGs, 853 ADSs, 96 Panchayat CDSs and 14 Block CDSs in the district covering 1,66,000 poor women.

1995

United Nations recognized the Alappuzha Model with the 'We the People Award' in 1995.

1998

UNCHS appreciated the role of CDS in the governance of urban poverty alleviation by recognizing it as one among the Best practices in Global 100 list in 1998.

1998 May 17

Then Prime Minister Atal Behari Vajpayee formally inaugurated the launching of Kudumbashree, State Poverty Eradication Mission on 1998 May 17 in Malappuram. Kudumbashree means Prosperity of Family, organizes women from poor families as Community Based Organizations and facilitates economic empowerment of the poor women through various poverty eradication tools.

Kudumbashree has formed 1,51,406 NHGs, of the women from risk families, covering urban, rural and tribal areas of the States and 13,924 Area Development Societies at ward level and 1050 Community Development Societies at Local Self Government level.

1999 January

Chalil Catering Unit, a group enterprise of 10 women in Thalassery in Kannur district made a historical landmark when they started their micro-enterprise in 1999 January and this is the first micro-enterprise by the women from poor families in Kerala.

1999 August

In 1999 August, the Mission launched its website www.kudumbashree.org.

1999 September

In 1999 September, monthly Plan Review Meeting of the Mission started in which all staff members of Kudumbashree participated.

2000 August 17

On 2000 August 17, the Kudumbashree NHGs were officially launched in 261 panchayats in Kerala. “It was historical moment when 1065 NHGs in 261 panchayats convened their meetings at 3 pm and read out the Mission statement.

2000 September 18

Kudumbashree won Commonwealth Association for Public Administration and Management (CAPAM) Award for international innovations in 2000. The Gold medal awarded on 2000 October 18 in Cape town, South Africa for its activities in Malappuram for managing poverty through people’s participation.

2000 December

Mission started setting up tribal NHGs in 2000 December. Mission set up tribal NHGs in five districts – Wayanad, Idukki, Thrissur, Malappuram and Palakad its neighborhood groups.

2001

Micro-enterprises developed in rural areas

2002 March

Kudumbashree NHGs were set up in all the panchayats and municipality areas and the mission covered 3.1 million poor families in the state.

2002

In 2002 Kudumbashree won UN Habitat Global Practices 100 practices. It was considered for final round for Dubai International Award. UNDP recognized it as one among the 15 best practices in India.

2002 November

Kudumbashree participated for the first time in Interantioal trade Fair in New Delhi.

2002 March

Lease land farming groups formed

2002 August

Onam Fair organized

2002 December

First Balasabha Sangamam was organized in Kozhikode

2003 March 7

Ashraya, the destitute rehabilitation programme was launched in 101 panchayats in the state.

2004

Signed MoU with EDI for training.

2004 November

50,000 Employment programme for youth was launched.

2005

Santwanam, health screening enterprise was launched.

2005

Kudumbashree Audit and Accounts Service Society, was formed to audit the accounts of the NHGs.