

ORGANISATION

Approach to Development and poverty alleviation:

Failure of Top-down approach

The Amruth¹ of development emerging from the churning the mountain of development machinery in the great ocean of development programmes for the poor did not reach the poor at the bottom, in most of the developing societies. In the few societies like those in Sri Lanka and Kerala, however, some Amruth of development was shared by the poor also. This sharing is attributed to other forces, social, political religious which led to the empowerment and consequent struggle that the poor could put up to come to the top to share at least a part of the nectar of development (D. Narayana 2004 – Planning and Development : Institutions and Markets, National Conference in honour of Prof. K. N. Raj, Thrissur).

Studying the inadequacies of the past development response, the SAARC commission observed that “Over the four decades of effort, the overall rate of growth in the Region has remained too low to have a substantial impact on living standards and quality of life of nearly 40% of the people, that growth has failed to “trickle down” in any significant manner and that the magnitude of poverty remains staggering. Excessive dependence on the State for every lead in development had, in the past, curtailed people’s initiative. Obsessive preoccupation with capital accumulations as the driving force in economical progress had resulted in the neglect of people’s capacities.” (SAARC - 1992) The States which went into the process of creating welfare states with the objectives of

¹ The drinking of Amruth (the elixir of life got by churning the milky ocean) was the way out suggested to the Suras (gods including their king Indra) from the curses of graying and ageing by Saint Durvasav. Suras sought the help of their traditional enemies Asuras (Demons) to churn the milky ocean using the Manthara Mountain as the churner and the great serpent Vasuki as the churning rope. Suras promised to share the product, especially Amruth the final product equally. The Asuras happily jointed the churning effort, taking hold to the head side of the great serpent. Amruth finally came; the Asuras were very tired from the inhalation of the poisoness air emitting from the poison vomited by the tired serpent. At that time Suras were dazed by the appearance of seductress (god Vishnu disguising himself as Mohini-seductress at the request of Suras to cheat the Assuras to take away the Amruth) Mohini caught hold of the Amrutha Kumbha and promised to give first to each Asura their share by personally distributing it to each one of them. They were asked to sit-down and closed their eyes and wait for their turn. When they finally opened their eyes after waiting for quit a while the Amrutha Kumbha, the Mohini, and the Devas were all gone and they were left lurch from their hard toil.

equity and social justice tried to overcome through its machinery, the handicaps of lack of infrastructure, absence of entrepreneur skills and shortage of capital etc. As a result the government machinery and bureaucratic apparatus went on expanding to the point of inefficient implementation resulting in wastages and leakages in developmental spending. (Ibid)

Anand Pattern of Milk producers Co-operatives

The co-operativisation effort of the poor milk producers of the Khaira District (known as Anand pattern of milk co-operatives) and subsequent expansion of this pattern to the entire state of Gujarat and then to the entire India was a bold experiment in including actively the poor milk producers in the organization and management of co-operatives. Even these organizations were later captured by the political and bureaucratic elites, in many places.

It was clear that the implementation of the ‘delivered programmes’ could not complement the meaningful participation of poor as active subjects of the process as opposed to the passive objects. Few bold experiments, some at the micro and some at the macro levels, with the poor, especially women as the main players of the developing process have also showed some signs that if given the opportunities the poor can organise themselves and manage their affairs and sustain a desirable level of living. (organising women under SEWA in Gujarat and under Grameen Bank in Bangladesh are well known examples.)

Developing Community Based Organisations - UBS Experiment in Alappuzha

One such effort in organising the poor women in community was the Urban Basic Services (UBS), initiated by the UNICEF, India, in as early as 1981 and expanded later as an All India Programme in 1985 in collaboration with Govt. of India. The strategy was designed based on the process of planning from below. Work was focused on the slums, which were divided into neighborhoods of 15-20 houses. The neighbourhood elected a Resident Community Volunteer (RCV), who was first empowered through training in community work, health, childcare etc. The RCV, supported by the community organiser of the programme and a municipal functionary initiated dialogue on development plan

called a Mini-Plan. These plans were to be pooled together at the town level to make the Plan of Action for the town.

Studying the evolution of these plans and subsequent development programmes which was renamed as Urban Basic Services for the Poor (UBSP) Dr. M. A. Ommen (May 1999) noted that “despite the provision made in UBS byelaws in June 1990 for the creation of neighbourhood rules, the programme remained the centrally planned and bureaucratically managed and controlled effort with no real participation of the poor people. The District Co-ordinator had to work under the District Collector, who was the Chairperson of the District Co-ordination and Monitoring Committee consisting of Municipal Commissioner and District level officers.

In Kerala in 1986-87, was the harbinger of some bold initiatives. When in 1991 UNICEF initiated the Community Based Nutrition Programme (CBNP), a rapid survey to assess the impact of the UBS programme of 1987-92 was organised in seven selected wards covering 5,728 households in Alappuzha town, ‘to develop a simple measure that would enable local community members and volunteers to identify the multiple factors that cause malnutrition and consequent morbidity and mortality (V.L.Srilatha and P.K.Gopinathan - 1993, quoted in M A Ommen - 1999). Instead of income, nine factors of risk and vulnerability were identified and the poor were classified as those who run the risk/vulnerability from four or more factors.

These nine factors were:

- Scheduled caste and tribes
- Only one or none of adult members of the family being employed
- Kutcha or thatched house
- Lack of household sanitary latrines
- Non-availability of drinking water
- Family having two meals or less per day
- Regular use of alcohol by a family member

- Family having at least one illiterate member
- Family having at least one child below 5 years.

These parameters were simple and easily understood, the deprivations indicated were visible and were suggestive of corrections required. Further, these simple indicators helped the survey of the poor by the community itself.

These nine risk indices were used for a rapid survey using trained Anganwadi Workers and the Resident Community Volunteers (RCVs) for the UBS programme during the 2 months of January and February of 1993, extending the survey to all the twenty four wards to cover 32,124 households. Out of these households based on the above risk indices 10,304 (30.15%) families were identified as poor. These risk families were grouped in to 350 neighbourhood groups (NHGs) to the average size of 20-40 risk families. For the co-ordination and working of each NHG, five volunteers were elected from among themselves. The leader was called Resident Community Volunteer (RCV), and from among the other four, one was to function as the President and three others were as Community Volunteers in charge of Infrastructure, Income generation and Community Health. All these Volunteers had the benefit of special training in the areas of their specialisation.

From these 350 neighbourhoods, 24 Area Development Societies (ADSs) were organised in the 36 wards of the Municipality. The ADSs was composed of all the 5 volunteers of all the neighbourhood group committees. From among these, 50-75 members of the Governing Body of the ADS, a governing committee of a Chairperson, a Secretary and 5 other members was formed. This committee was served by the Community organiser of the Municipality, on an average one Community Organizer serving as Member Secretary of eight Area Development Societies.

The twenty four ADSs were federated at the Municipality level and registered as Community Development Society (CDS) under the Travancore – Cochin Literary, Scientific and Charitable Societies Registration Act – 1955. The Chairpersons, Vice Chairpersons and Member Secretaries of all the ADS formed the General body of the CDS. Municipality appointed a Project officer who acted as the Member secretary for the

CDS. CDS had a governing body of 9 elected representatives, one acting as President another as Vice-president, and the other seven as members. The officials like the Child Development Project Officer, District Social Welfare Officers related to the programme were the non-voting member of the Governing body.

The Community Development Society (CDS), inaugurated formally on February 6th 1993 quickly developed into a movement and linked its activities to the 350 NHGs through all the 24 ADSs. Various training programmes undertaken for poor women at all levels involving NABARD, the Loyola College, Thiruvananthapuram and the Institute for Management in Government enhanced their leadership qualities and their ability for local planning. Micro plans were prepared at the NHG level and were consolidated at the ADS level as Mini-Plans. The integration of Mini-plans formed the Community Master Plan or the CDS plan.

The weekly meetings were good training ground to discuss various issues and build a common bond to the poor. Thrift and credit operations and the developmental activities were taken up by the neighbourhood groups with the guidance of ADS and CDS.

The healthy relationship that developed between the municipality and the CDS enabled the system to take firm root in Alappuzha and set an example to the rest of the towns of Kerala and outside in the early years (Oommen Vol.2 1999). The firm support given by UNICEF and the Government of Kerala helped in creating a good impact on the quality of life of the poor at the micro level.

The Alappuzha experience showed that the poor women living in miserable conditions with starving children and drunkard husbands could be empowered and given hope for improving their life through their own Community Based Organisations. The experiment demonstrated that the local bodies, the government departments and the funding agencies like UNICEF could come together to create new awareness among the poor women about their own strengths and use their strengths collectively to overcome their weaknesses.

Expansion of Experiment to Malappuram District

The success of the experiment in Alappuzha encouraged the UNICEF and the Government of Kerala to extend the Community Based Nutrition Project and Poverty Alleviation Programme (CBNP & PAP) to Malappuram, the most backward District in Kerala. Such an expansion in a big district necessitated flexibility to the model already developed in Alappuzha. The project extended to Malappuram had the following objectives.

1. To involve the community in the developmental activities to the point that they themselves take the initiative
2. To build the necessary flexibility in the schemes to respect the perceptions and priorities of the community
3. To sensitize frontline workers and other government officials across the sectors to the needs and aspirations of the community
4. To foster co-operation among different government departments and
5. To work jointly in support of the common goal of improving the quality of life of the rural poor.

Oommen – (1999)

The CBNP model existing in Malappuram had a five tier structure with Neighbourhood Groups of 10-15 risk families, as the lowest tier. The three tier CDS Model of Alappuzha was integrated into the five tier model of CBNP, mainly to give dominant place to the District Collector, the BDOs, who were getting actively involved in the Poverty Eradication Mission activities of the district.

The second level was the Area Development Society (ADS), a mini federation of NHGs at the ward level of Panchayat/Municipality. The ward member of the Panchayat, Anganwadi worker and the ICDS Supervisor were members of the ADS without voting rights.

At the third level the Panchayat CDS with all the ADS Chairpersons as members, Vice Chairpersons and member Secretaries of all ADSs with in a Panchayat constituted

the Panchayat CDS. The PHC Medical officer, the Child Development Project Officer (CDPO), the Village Level Worker and School Headmasters of the Panchayat, the Associate Panchayat Coordinator and the two community organizers were members of the CDS.

Above the Panchayat level there was the block CDS at the fourth level. All the PCDS Presidents and the member Secretaries constituted the Block CDS with an elected President and the Secretary. The Block Development Officer (BDO), Panchayat Secretaries, Block Engineer, Extension Officers, Local Works Engineer, Assistant Educational Officers and Mahila Samajam President were ex-officio members of the Block CDS. There was a Block Coordinator who was paid an honourarium.

The District CDS President and the Vice President were elected from the Block and Town CDS Presidents. District Coordinator was the member Secretary and the District Collector was the ex-officio Chairperson. It had a pronounced NGO character (Kerala Charitable Society Act) and a healthy mixture of people and bureaucracy with the District Collector as the head of the district CDS. A large no. of dedicated volunteers mostly from the Literacy Mission in the early period enabled to put the Malappuram CDS on a stable footing.

The above five-tier community based organisation was extended to the entire district both urban and rural. The poor women who never came out of their home and were never exposed to social life slowly discarded their inhibitions and started actively participating in the neighbourhood meetings. Some bold poor women who took the initiative became big motivation to others. For them the NHG meetings provided a platform for expressing their needs, sharing their views, redressing their grievances and for making decisions for their own development.

Based on the nine point risk survey conducted by an army of 12,000 volunteers 166,665 families were identified; 12,488 in the five municipalities and the rest 154,177 families in the rural areas. About 4,645 rural NHGs were organised.

A number of activities were caused to be organised by the poor women through the organizational structure of the five-tier CDS System in the District. Of this NHG was the most important link for the poor women for their development. NHGs met regularly

and engaged itself in number of activities including thrift and credit, income generating activities and sanitation and health care and even cultural activities. The ADS and the CDSs above coordinated these activities and strengthened the system trading by linking with government and financial institutions.

The Malappuram CDS had many strengths including trained cadre of coordinators community organizers and community health workers with great sense of purpose and dedication. The poor woman got increasingly empowered through NHGs and their work cut across dividing loyalties like religion, caste, political affiliations and the like. It provides tremendous opportunities of development of women provided better convergence and monitoring could be developed and got into its place in the system.

Birth of Kudumbashree

The success experienced in Alappuzha and Malappuram encouraged Government of Kerala to extend this programme to the entire State under an attractive name 'Kudumbashree'. On 17th May 1998 the Kudumbashree Mission was inaugurated by the then Prime Minister Atal Behari Vajpai, with a vision to eradicate absolute poverty in the state in ten years time through concerted community action.

The Kudumbashree Mission perceived poverty as a state of multiple deprivations like hunger, lack of shelter, illiteracy, un-employment, lack of clean drinking water, lack of sanitation etc. and a state of inability (lack of empowerment) to get over these and other deprivations.

Mission recognised several outliers of the Kerala Model like the Members of Scheduled Tribes, Scheduled Castes, Traditional Fisherman and Workers of the declining traditional industries like Coir, Cashew, Handloom and Stone Crushing. The Kudumbashree improved upon the nine point risk index developed in 1992, to suite the mission context for rural and urban areas, as shown below:

Kudumbashree Risk Indices for the Poor – Rural & Urban

Rural		Urban	
1	Living in a substandard house or hut		No land/less than 5 cents of Land
2	No Land		No house/Dilapidated house
3	No access to sanitary latrines		No Sanitary Larine
4	No access to safe drinking water (150 Mts)		No access to safe drinking water within 150 meters.
5	Getting only 2 meals a day or less		Women headed house hold/Presence of widow, divorcee/abandoned lady/unwed mother
	Women headed house hold/ Presence of a divorcee, divorce/ abandoned lady/unwed mother		No regularly employed person in the family
	Having no or only one earning member		Socially disadvantaged groups (SC/ST)
	Belonging to socially disadvantaged groups		Presence of mental or physically challenged person/Chronically ill member in the family
	Having an illiterate adult member		Families without Colour TV

If four or more of the above risk factors were positive in a family, such a family was treated as a risk family. If all the nine indices were present a family that family was

in a most vulnerable situation. The group of 15-20 peoples was to make prioritisation judiciously based on the incidence of poverty.

Empowering poor through Community Based Organizations

Mission recognised that organizing the poor to come together, discuss and realize the cause of the poverty and pool the resources to overcome the deprivations was the basic strategy for empowering and restoring the denied entitlements of the poor. These Community Based Organizations (CBOs) were to be setup under the leadership of Local Self Governments.

The CBOs were evolved to have finally a three tier structure of NHGs, ADSs and CDSs.

Neighbourhood Groups (NHGs)

Each NHGs was formed by women from a cluster 15-40 risk families in a neighbourhood is a ward on selection basis with only one women representing one risk family. Ordinarily 10-15 were formed in a ward.

The day to day functions of the NHGs are carried out through 5 volunteers. These volunteers are elected democratically and work as a team for the NHG, each volunteer with specific responsibilities. They all undergo training and retraining to carryout their responsibilities.

The President holds all the documents and receipts in his name and presides over all weekly meeting. **The Secretary** convenes each weekly and other meeting and keeps the record of proceedings and carry on the follow-up activities including motivation and team building activities more so as a team.

Infrastructural Volunteer - is trained to tackle the infrastructural backwardness of the group with the help of various on going programmes. She is also trained on micro-contracting. She acts also as a liaison with the Local Bodies.

Income Generation Volunteer - looks after the collection, consolidation and maintenance of books of accounts and registers in connection with thrift mobilization.

Community Health Volunteer - is trained to take care of various health related aspects of the group, especially children and aged. Convergence of various programmes, undertaken by Health and Social Welfare Department is the responsibility of this Volunteer. The specific responsibilities of each of these representations are in Annexure I.

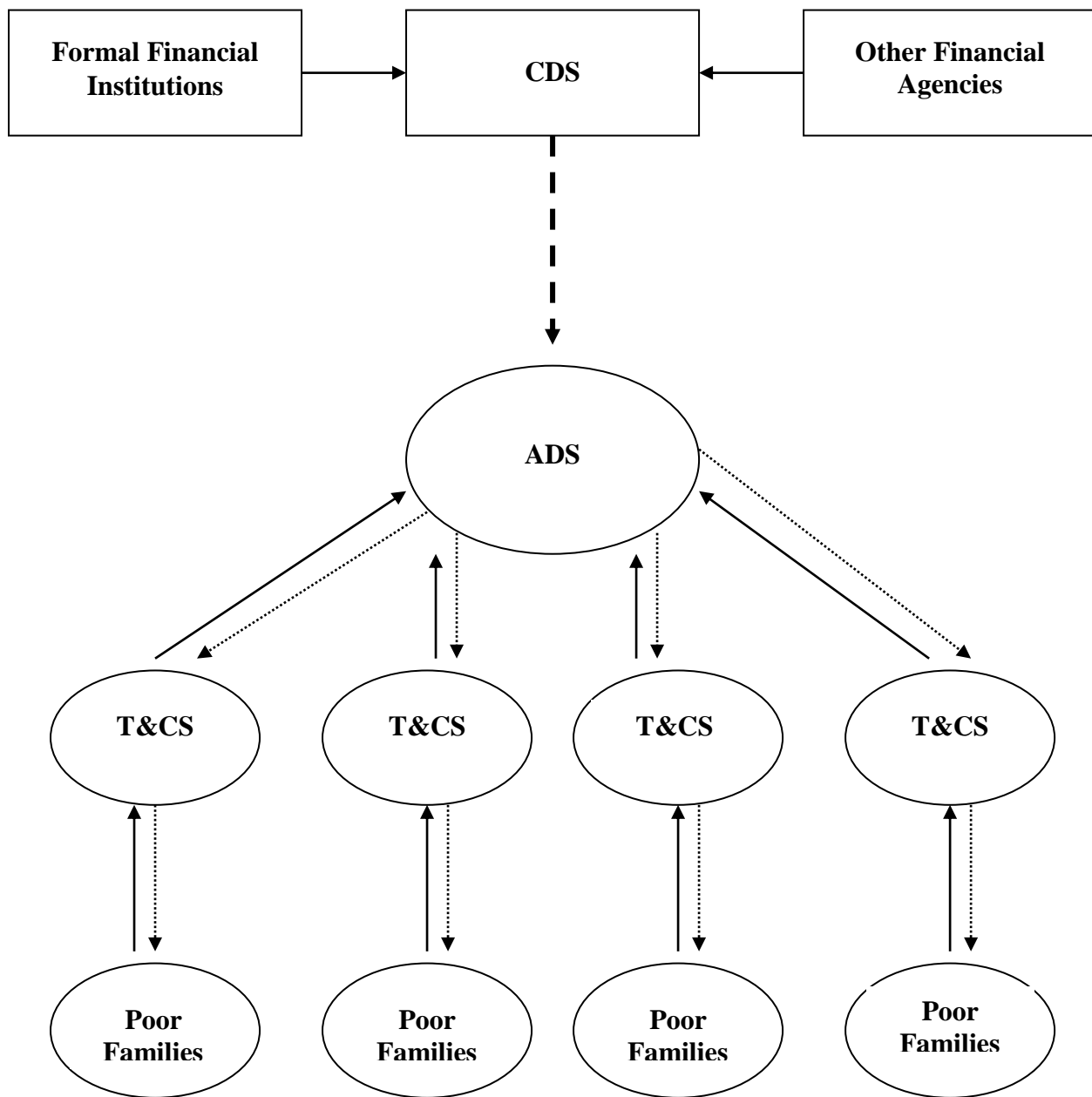
Activities under NHGs

Most important activity is the weekly meeting. Each week meetings are held in different houses in rotation. In these meetings, the problems in each of the poor member houses will be evaluated and solutions would be discussed and decisions would be taken to solve the problems. Such problems will be analysed and the solutions will be integrated into the NHG level plan wherein will be integrated to the Mini plan to be prepared at ADS – Panchayat Ward – level.

The most important activity in these weekly meetings is thrift and credit activities. Each member has to bring here savings however small to the weekly meetings and credit it to her account. In fact NHG acts as a Thrift and Credit Society. The small savings collected from the NHGs are pooled at the ADS level and need for lending among the members in accordance with the priority fixed by the community. An imprest amount is authorised to be kept by the Income Generating Volunteer or any other volunteer or member to facilitate a 24 hour lending facility (Neighbourhood Bank) to any of the members to meet their urgent needs.

The savings so collected and pooled at the CDS level, helps in mobilising funding from the financial institutions for various micro-economic activities.

Diagrammatic Representation of thrift and Credit operation in Kudumbashree CBOs.



Source : K. Krishnakumar - Studies on the Role of Thrift And Credit Societies (T&CSs) to the Capital Formation among the Urban Poor in Kerala, State Poverty Eradication Mission Thiruvananthapuram June,2004

“Neighbourhood Banks of the NHGs helped many women to set up their micro enterprises. Many of them availed loan from NHGs to start goat rearing or small shop. Many others took loans to provide higher education to their children. For a few, it was the best opportunity to repay their old loans that they took from money lenders.

Jeemon Jacob, End of the Rainbow – A study on Kudumbashree, sponsored by the UNICEF – Thiruvananthapuram, 2004.

Area Development Society (ADS)

In the second tier, 8-10 NHGs federate to form the ADS. The ADSs have a General body consisting of all the five volunteers from the NHGs along with the representatives of the Resource Person selected from that area. It has a governing body of 7 elected members, including a President, a Secretary and 5 Committee Members. The Ward Member of the Panchayat is the Patron to ADS. The Anganwadi workers and Charge Officers are ex-officio members of ADS. In the urban areas, ADSs monitor the activities of NHGs, including progress of thrift and credit activities through the Monitoring and Advisory committee chaired by the Councilors of the Local Bodies.

Community Development Society (CDS)

CDS at the Panchayat/Municipal level is a registered body formed by federating various ADSs. The CDS has two distinct bodies namely the General body and the Governing body. In the municipal areas it has a Monitoring and Advisory committee. The compositions of the three bodies are as follows.

1. **General body** – It consist of all ADS Chairpersons and ADS Governing Body members along with representatives of Resource persons, Officers of the Local Body who are involved in implementing various Poverty Alleviation and Women Empowerment Programmes.
2. **Governing Body** – The Governing Body consist of Chairperson, Vice-Chairperson, Member Secretary and six elected Committee Members. The President will be elected whereas the Member Secretary is the Project Officer of UPA Programmes (Charge Officer). Other Government Officials and representatives of Resources Persons will be nominated to the Governing Body.
3. **Monitoring & Advisory committee**

Municipal Chairperson will be the Chairman of the Advisory Committee. The Secretary of the local body will be the convener of the Committee. The Municipality/Corporation Urban Poverty Alleviation Project Officer will be the Joint Convener.

Linkage with LSGI

- a) Rural – The President of the Gram Panchayat is the patron of the CDS. The Standing Committee Chairperson (welfare), all women members of the Panchayat and the Secretary of the Gram Panchayat are ex-officio members of the CDS. The Block Panchayat member/Members of the respective Block division/divisions are also ex-officio members of the CDS.
- b) Urban – A monitoring & advisory committee at Urban Local Body (ULB) level will be constituted with Mayor/Municipal Chairperson as Chairperson. The Municipal Secretary will be the convener of the Committee. In every ULB there is an Urban Poverty Alleviation (UPA) wing & the Project Officer of the UPA will be the Joint Convener.

Getting Into Mission Mode

The Mission to remove absolute poverty required the tried and evolved machinery in Alappuzha town and Malappuram District, to be established with all the vigor and purity in all the Gram Panchayat and the urban local bodies of the state. To achieve this in the short time a campaign was initiated in 2000. Campaign was to be done in 3 phases. The first Phase started in June 2000 and ended in August 2001, covering 262 panchayats. The second phase started in September 2001 and ended in February 2002, covering 338 panchayats, and third phase was from March 2002, covering 291 panchayats. To this 891 panchayats were added 100 panchayats of Malappuram CBNP, thus covering all 991 panchayats.

The difficult task of training every one concerned at the grass root level, for establishing the Kudumbashree structure was done as a campaign as follows.

The services of the experts already available from the Alappuzha and Malappuram experiments were used as the initial trainers. In the first phase, 5 persons were

selected from 261 panchayats for state level training at Thiruvananthapuram. These 5 persons were:

1. President of the Panchayat.
2. Standing Committee Chairperson (welfare).
3. Panchayat Secretary
4. A Transferred Official
5. A Local Resource Person

These 261 panchayats were selected based on general performance and performance in the women sub component of the plan programme. Selection of persons, where discretion was required, was made based on the initiatives of the individuals at the local levels. These selected people numbering 1305 were grouped into 4 batches and given training for 3 days. For other members of the wards of panchayats, 2 days training programmes was organised in each districts.

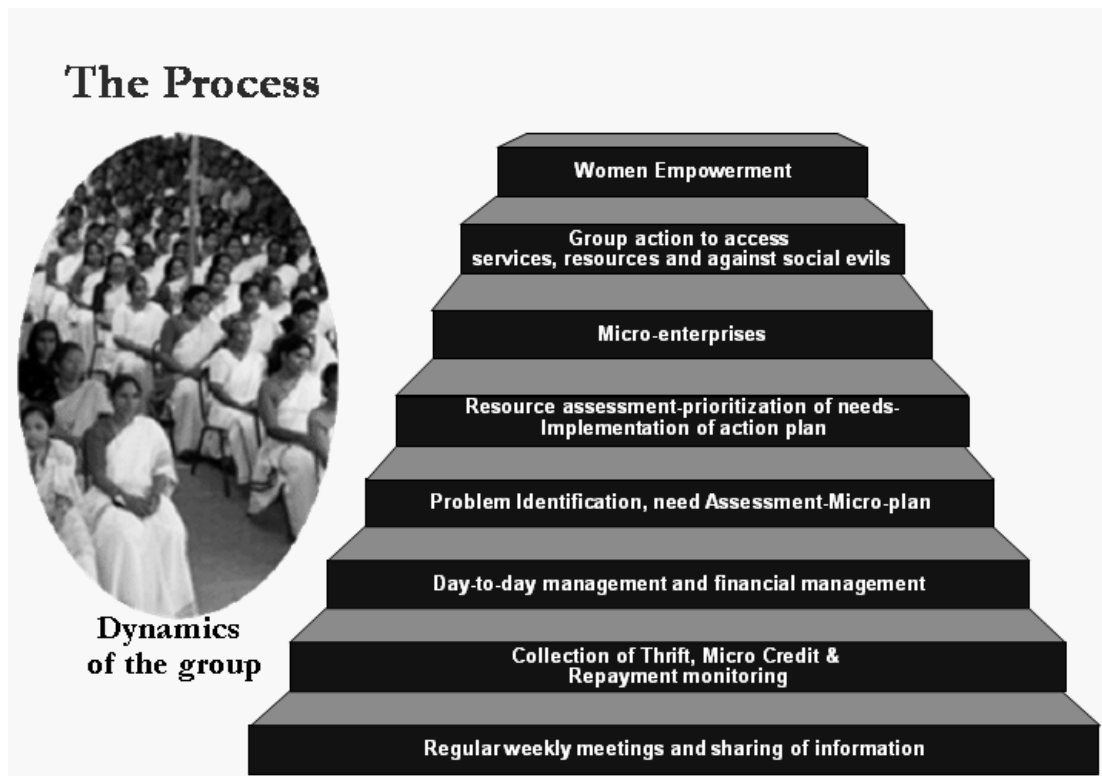
After that Panchayat level conventions of 100-150 persons including retired officials, teachers, representative of the voluntary organizations and all the transferred officials were held for one full day. In this convention 2 presentations were made on Kudumbashree; one by Panchayat President, giving details of poverty eradication in the past, and the second presentation by an Official explaining how the Kudumbashree is going to eradicate the poverty with in the timeframe. After these presentations, those present were split ward wise into groups for the discussion based on the above 2 presentations.

The third stage was the ward level convention, held in each of the ward of the panchayats. For the ward level convention the group that participated at the Panchayat level meeting from the wards took the initiatives to create the necessary environment for the convention, to ensure that actual target groups participated in the convention. In these conventions, the location of the Ayalkoottams (NHGs), who will convene such groups and date for the first meeting of the NHGs were decided. On 17th August 2001 these NHGs numbering 15065 came into being. A special

order was issued adding Nadapuram Panchayat to the first phase making the total Panchayat in the first phase to 262. Similar exercise was repeated in the second and third phases.

Process, Projects and Delivery Mechanisms for the Poor

Once the Organisational Structure was put into its shape up to the neighbourhood level and the required training was completed, the process of attacking the poverty started. This happened primarily through the activities of NHGs supported by the ADSs, CDSs, LSG, the Financial Institutions and the Departments of the Government. The power to access services and resources and fight against the social evils was acquired by the poor by a series of activities as shown in the Fig. below.



Regular weekly meeting of the NHGs became an arena for the thrift and micro-credit activities and also for the preparation of micro plans. The Micro-plans so prepared at the NHG level were taken up at the ADS level and consolidated as Mini Plan, which were vetted in the Gram Sabha meetings and later consolidated as CDS plan, which became the Anti-Poverty Sub-Plan of the Panchayat. Implementation of such plans required involvement of the major organizations like the LSGs, Financial Institutions and the other agencies of the Government.

The Government has been learning from the experience in the field and has come out with detailed guidelines for the preparation of Anti-Poverty Sub-Plan, in the form of

an Annexure to the Government Order issued on 31st March 2004 by the Planning and Economics Affairs Department. [GO(MS)No. 40/2004/Plg.] (See Annexure IV)

This guideline explains various steps to be taken for the preparation of Anti-Poverty Sub-Plan and the roles and responsibilities of the Kudumbashree organisations, LSGs, departments in Government and Financial Institutions. Preparation of “Ashraya” Project for the destitutes with a package of care services including food, healthcare, assistance to disabled, house sites, housing, drinking water etc. Efforts are on to cover 100% BPL families in selected Panchayat for self-sufficient, self-reliant and sustainable CDS aimed at the total development of Panchayat.

The emergence of the CBOs of the poor as the anchor for planning and implementing the development programmes in the rural and urban areas was facilitated by the dedicated work of the organisational builders of this movement in Alappuzha, Malappuram and the Kudumbashree at the State level. The great initiatives taken by the State for Total Literacy Campaign and Decentralized Planning prepared the poor to come together through the CBOs for their own empowerment.

List of activities under NHGs

- 1 Weekly meeting of the risk families to discuss their needs and aspirations and to prepare micro plans to solve their problems,
- 2 To create saving habits and to extend credit facilities from the saving of members,
- 3 Maintain a combined Bank Account for all members of NHG,
- 4 Maintain a transparent account of all transaction,

Annexure II

Responsibilities of the NHG Volunteers

Though the 5 volunteers should act as team, the each one of them is entrusted with the specific task as follows:

President

- General Supervision, Administration .
- All Documents and records of the NHGs will be in the name of the President.
- Preside over NHGs Meetings.
- The deposits of the NHGs will be the Joint account of the President and Secretary.
- Other responsibilities as desired by NHGs generally.

Secretary

- Be responsible for the day to day running of NHG
- Maintain all necessary records, account books and registers.
- Take the responsibilities of the accounts of NHGs, jointly with the president
- Make all correspondence for the NHG

- Convene all the NHG meetings
- Prepare and keep activity report, statement of the Income and Expenditure accounts, and reports of the meetings.
- Keep correct account of all the amounts collected
- Record correctly the account in passbook of NHG members
- Arrange to keep a fixed amount as desired by the NHGs with the Secretary or a member as desired by the NHG for the urgent purpose of the member of the NHG.
- For all the Money transacted necessary vouchers and receipts could be got signed and kept.
- Keep the passbook and cheque book of the NHG accounts
- Spend the funds required for the purpose of the NHG activities with the permission of the NHG and keep necessary vouchers.
- Submit timely all the required documents to the CDS/ADS.
- Other responsibilities given as per common decision of the NHG

Income Generation activity volunteer

- Effectively implementing the small savings and loan scheme of the NHGs.
- Identify areas of activities for increasing the income of the NHG families.
- Help in starting and profitably working the small enterprises.
- Check the BPL list and ensure that only eligible families are included in the list.
- Create awareness among the NHG families about the SGSY/PMRY/PMGY/IWEP implemented by the Government.
- Prepare the Poverty eradication plan of the NHG

Infrastructure Volunteer

- Asses the infrastructure of the area of the NHG and that of the families of the NHG

- Identify the physical requirements of the families of the NHG
- Find solutions to the infrastructural problems by bringing these to the notice of the Gramasabha through ADS and Panchayat Governing body through CDS.
- Utilise fully the facilities available from the financial institutions, Panchayats and Govt. Organisations for house constructions etc for the member of the NHG.
- Mobilise the NHG members to take up community contracting a public works of panchayats and other Govt. agencies.
- Create awareness for the full participation of member of the NHG.

Health Volunteer

- Asses the health problems of the members of the NHG families
- Work in co-ordination with primary health centre and health workers for the cure of the diseases of the member of the NHG families, especially ladies.
- Create among the families awareness about preventive measures.
- Ensure 100% preventive treatment for the Children of NHG families
- Ensure that the member families have facilities for clean water and sanitation.
- Conduct classes and creating awareness for personal cleanness, home cleanness and environmental cleanness
- Prepare health plan for the NHGs

Activities and responsibilities of CDS *(to be converted as annexure)*

1. The General body of the Kudumbashree CDS should meet at least once in three months
2. The Governing Body including that of the ex-officio members should meet once in a month
3. Such meetings should review the activities of the Kudumbashree and other poverty eradication programmes and evaluate their effectiveness.
4. Monitoring the small savings through the NHGs
5. Organise loan for the Bank Linkage scheme and Bhavanashree programme for the NHGs and its members from the financial institutions.
6. Identify vacant land for the lease land farming and expand the lease land farming through NHGs.
7. Give leadership or organizing Balasabhas and teenage clubs
8. Review and encourage the activities of Micro-enterprises consultant.
9. Take advance action to start micro-enterprises; identify entrepreneurs and propagate entrepreneurial ideas.
10. Get report of the working of the NHGs from the charge officers and hold discussions on these reports.
11. Explore possibility for making available assistance through various poverty eradication programmes implemented by Government, Quasi Government or other agencies.
12. Organise trainings and Seminars to improve the capacity of members of NHGs and Wards committees.
13. Review and evaluate the various Poverty Eradication programmes implemented through the NHGs by the Local Bodies and Government Departments and give necessary directions to make implementation smooth.

14. Co-ordinate the Poverty Eradication programmes of the various Departments within its areas.
15. Arrange the yearly auditing of income and expenditure of NHGs and ADSs at the Kudumbashree.
16. The Income and Expenditure account of the CDS should be audited by a Chartered Accountant and copies of Audit Certificate should be submitted through the Governing body of the Panchayat and co-ordinator of the Kudumbashree District Mission.
17. Kudumbashree CDS Chairperson and the Member Secretary operate the account jointly.
18. Kudumbashree CDS should be registered under the Charitable Societies Act. and the ADS and NHGs will work as its sub-ordinate components.

PREPARATION OF ANTI POVERTY SUB PLAN

1. An Anti-poverty Sub Plan has to be mandatory prepared by all local governments. The procedure prescribed below may be followed.

2. Step 1 – Constitution of Working Group

- 2.1 All local governments have to constitute a Working Group exclusively for poverty reduction under the Chairmanship of the elected head of the Panchayat. The Convenors of this Working Group would be:

Village Panchayat	: Member Secretary of the Community Development Society.
Block Panchayat	: Secretary, Block Panchayat
District Panchayat	: District Mission Coordinator, Kudumbashree
Municipality	: Project Officer, UPA Cell
Corporation	: Project Officer, UPA Cell

- 2.2 All officials dealing with SC/ST Development, and Social Welfare would automatically be members of this Working Group. Other members may be as decided by the local government concerned. Special effort should be made to include the President and at least three members of the CDS in the case of Village Panchayats, Municipalities and Corporations. At the Block level, all CDS Presidents should be members. At the District level, one CDS President from each Block Panchayat be included. Experts and activists involved in poverty issues should also be nominated.

3. Step 2 - Situation Analysis

The Working Group should analyse the available data on BPL families and prepare a concise report. The Working Group should also list out all schemes implemented for the benefit of BPL families and comment on their effectiveness.

4. Step 3 - Bottom-up Planning by the CDS System

- 4.1 A bottom-up planning process should be initiated through the CDS system having the following sub-steps.

(1) Conduct of training programme for NHGs, ADSs and CDSs. The District Mission Co-ordinator of Kudumbashree would make necessary arrangements for this.

(2) Preparation of a database of the poor. This would be done by the NHGs.

(3) Situation analysis and need assessment. Using the database the NHGs would analyse the poverty situation in their locality with special reference to the following:

- a) Availability of minimum infrastructure like housing, toilet, water supply, electricity and connectivity.
- b) Health situation.
- c) Education
- d) Access to entitlements like ration cards, pensions.
- e) Functioning of micro enterprises and possibility of micro enterprises.
- f) Need for developing skills.
- g) Special problems of the aged, children, disabled and women especially widows and abandoned women
- h) Destitutes

(4) Suggestions for Anti-poverty Sub Plan from the NHGs.

(5) Integration of plans by ADS: This has to be done by the General Body of the ADS. While doing so the ADS would also look into poverty issues and problems relating to the entire ward and give their suggestions.

(6) Integration of Plans by CDS: This would be done in the General Body of the CDS. While doing so, the CDS would also consider poverty issues and problems relating to the whole of the local government.

5. Step 4 - Convergence Workshop

Before finalizing the Plan by the local governments a convergence workshop should be held at the level of each local government in which the members of the Working Group on Poverty Reduction, Chairpersons, Vice Chairpersons and Convenors of all Working Groups and general body members of the CDS would participate. This is to ensure proper integration of schemes and fine tune allocation of funds from different sectors for poverty reduction.

6. Step 5 - Preparation of the Draft Anti Poverty Sub Plan

6.1 The Working Group at the Village and Municipal/Corporation levels should hold joint sittings with the General Body of the CDS and draw up the Anti Poverty Sub Plan. This Plan should contain the following Chapters:

- (1) Analysis of the poverty situation in the local government.
- (2) Summary of the experience in the last seven years.
- (3) Issues and problems related to poverty.
- (4) Suggestions for addressing these issues and problems and their priority.

- (5) Suggested schemes and allocations.
- (6) Mode of implementation.
- (7) Monitoring arrangements

6.2 In the case of Block Panchayats the Working Group will collect the suggestions of the CDSs within their jurisdiction and interact with the Presidents of CDSs before drawing up their draft plans.

6.3 The Block Panchayats should take special care to give priority to those schemes identified at the Village Panchayat level which cannot be taken up locally.

6.4 In the case of District Panchayats the Working Group would have a one day workshop with all the CDS Presidents. During this meeting group discussions would be held on key issues and suggestions obtained.

7. Preparation of Ashraya Project for Destitutes

7.1 Within the Anti Poverty Sub Plan there has to be a clear project for destitutes to be called 'Ashraya'. The preparation of 'Ashraya' project is the responsibility of Village Panchayats, Municipalities and Corporations. Block Panchayats and District Panchayats should support certain definite components of Ashraya falling within the Plans of the Village Panchayat.

7.2 As the first step the destitutes have to be identified using the criteria developed by Kudumbashree. All families qualifying under at least seven out of the following nine criteria may be listed.

- (i) Kutcha house
- (ii) No access to safe drinking water
- (iii) No access to sanitary latrine
- (iv) Illiterate adult in the family
- (v) Family having not more than one earning member
- (vi) Family getting barely two meals a day or less
- (vii) Presence of children below the age of five in the family
- (viii) Alcoholic or drug addict in the family
- (ix) Scheduled Caste or Scheduled Tribe family

7.3 These short-listed families may be verified with reference to the following eight criteria.

- (i) Having no landed property to create their dwelling place (living in poramboke land, forest land, side bunds of canal and paddy fields etc.)

- (ii) Spending the nighttime in public places, streets or in the verandas of shops for sleeping.
- (iii) Unwed mothers, single parent or those separated women living in distress
- (iv) Young widows who are economically poor or women who have passed the age of marriage and remain unmarried.
- (v) Subject to severe, chronic and incurable diseases or physically and mentally challenged.
- (vi) No healthy member to win bread for the family below the age of sixty
- (vii) Beggars who resort beggary as a vocation.
- (viii) Women subjected to atrocities.

7.4 All families of the short list having at least one of the criteria mentioned above would qualify to be a destitute family.

7.5 Once this listing is done by the Neighbourhood Group they would visit individual families in teams including members of the Working Group as far as possible. These teams would draw a profile of the family. The proforma for this purpose would be supplied by the District Mission Coordinator, Kudumbashree of the District. List of identified families should be placed before the Grama Sabha and the approval obtained. Every complaints raised thereon are to be examined carefully and a detailed report is to be presented in the next meeting of Grama Sabha / Ward Sabha.

8. Package of Care Services for the Destitute Families

8.1 The Village Panchayats, Municipalities and Corporations may in addition to the existing programmes for the poor prepare a Package of Care Services for the destitute families under 'Ashraya'. The details are given below:

8.1.1 Food

- (i) All destitutes above the age of 65 years should be provided food grains under Annapoorna Programme.
- (ii) The destitute families which face extreme poverty and there is no source of income, not even pension may be provided food grains under Antyodaya Anna Yojana Programme. The cost of food grains can be met from Destitute Rehabilitation Fund released to Village Panchayat/Urban Local Government by Kudumbasree and it should be directly remitted in the ARD shop where the families have registered their ration cards.

- (iii) Provide employment opportunities to members of destitute families under Food for Work Programmes like SGRY to ensure wage employment and supply of food grains.
- (iv) Serve food through the anganwadies for physically and mentally challenged (disabled), and persons affected by chronic and incurable diseases, and very old persons with nobody in the family able enough to prepare food. The responsibility for this can be entrusted to Neighbourhood Groups and Area Development Societies of Kudumbasree. The expenses of cooking and serving food to the above category of destitutes can be met from the Destitute Rehabilitation Fund allotted to the local government. The amount required for one month for this purpose can be given as advance to Area Development Societies.

8.1.2 Health Care

- (i) Special efforts may be taken by the local governments to utilise the services available in the transferred institutions for the special care of destitutes who suffer from T.B., Leprosy, Cancer, AIDS, Cardiac/Kidney/Neuro diseases.
- (ii) The services of specialist doctors available in Medical Colleges and District/ General Hospitals may be availed of for the treatment of patients of the above category. Special medical camps can be arranged for this purpose by utilising the Destitute Rehabilitation Fund.
- (iii) Efforts may be made by local governments to persuade the speciality hospitals in the private sector functioning within the area of local government to sponsor the treatment of chronic patients at free of cost.
- (iv) The local government may initiate action to obtain assistance from Chief Minister's/Prime Minister's Distress Relief Fund for the treatment of destitutes.
- (v) Those destitute patients who are in need of medicines have to be provided medicines free of cost. This may be done utilizing the funds available with the PHC / other government hospitals or, if required, from the Destitute Rehabilitation Fund. To ensure transparency a Technical Committee of medical experts would decide on the medicines required and procure them and

hand them over to the patients. The Neighbourhood Group would ensure that the medicines are properly administered.

- (vi) Philanthropists and charitable organizations may be requested to sponsor the treatment of destitutes. Such sponsors can be identified by conducting awareness camps, seminars etc.
- (vii) A corps of voluntary health workers may be constituted at the local government level to render assistance to destitute families to solve their health problems.

8.1.3 Assistance to Physically and Mentally Challenged (Disabled)

- (i) Three percent allocation for the disabled under Centrally Sponsored Schemes such as Indira Awas Yojana, Sampoorna Gramin Rozgar Yojana etc. may be spent on priority basis for the disabled belonging to Ashraya families.
- (ii) Promote skill development programmes for destitutes through the involvement of agencies such as Kerala State Handicapped Persons Welfare Corporation, Kerala Federation of the Blind etc.
- (iii) Local governments should promote employment oriented projects for the disabled in the destitute families by utilising their plan grant under general sector.
- (iv) Local government may initiate action for obtaining financial assistance for employment oriented projects for the disabled from Central/State Social Welfare Advisory Board.

8.1.4 Local Governments should give top priority for distribution of old age and other pensions to the eligible beneficiaries of destitute families.

8.1.5 House sites

- (i) Local governments have to provide house sites to all landless destitute families before providing them to other BPL families. District Panchayats and Block Panchayats are also permitted to buy house sites for destitutes irrespective of their community.
- (ii) For rehabilitation of destitute families land to the extent of minimum three cents in rural areas and 1½ cents in urban areas may be identified by the Community Development Society and the actual cost subject to a ceiling of Rs.

19,500 in rural areas, Rs. 20,000 in Municipal areas and Rs. 25,000 in Corporation areas may be paid to the land owner directly – that is the concession available to SC/ST families will be available to all destitute families irrespective of community.

8.1.6 Housing

- (i) All houseless destitute families having enough land for construction of a house should be provided with a house on a priority basis before covering other eligible BPL families.
- (ii) The construction of houses should be done through the Neighbourhood Groups or Voluntary Agencies.

8.1.7 Drinking water

- (i) Public stand posts, nearest to the houses of destitute families may be erected in the existing water supply projects.
- (ii) In the case of newly started water supply projects preference may be given to areas with large number of destitute families.
- (iii) Open draw wells, may also be constructed for them.

8.1.8 Education

- (iv) Efforts should be made to admit all children of destitute families to schools, if they have not joined in school.
- (v) Efforts may also be taken to re-admit the dropouts in the school, so as to ensure that all children below the age of 18 years from the destitute families continue their studies.
- (vi) Efforts may be taken to provide study materials, uniform, umbrella, chappals, school bag etc. to children of destitute families through sponsorship by individuals and voluntary agencies.
- (vii) Special coaching may be arranged to ensure the improvement of the educational level of children belonging to destitute families. For this purpose a Support Group may be formed at Village Panchayat/ Municipality/Corporation level, consisting of qualified graduates, college students, school teachers, literacy prerakhs etc. The organisational expenses of the Support Group can be met from the Destitute Rehabilitation Fund. But, honorarium shall not be paid for the purpose.

8.1.9 Social Deprivation

- (viii) Community Development Societies should initiate steps for enlisting the members of destitute families in the Neighbourhood Groups so as to avoid their social exclusion.
- (ix) The execution, supervision and monitoring of projects under rehabilitation of destitute families should be entrusted to the Neighbourhood Groups.
- (x) Local governments may take initiatives with the involvement of Community Development Societies to bring the problems of destitutes to the attention of the general public, organise awareness activities and conduct survey for identification of destitutes.
- (xi) Local governments may arrange counseling to develop the innate potential of the members of destitute families to improve their capacity and confidence to mingle with the community.
- (xii) Training programmes for building up the mental and physical efficiency of destitutes may be conducted by the local governments with the professional advice of psychologists and experts by utilising their plan fund under general sector.
- (xiii) 9. A special system should be put in place at the DPC level to vet Ashraya Projects. A copy of the approved Ashraya Project of every local government would be sent to the State Poverty Eradication Mission for co-financing using State Plan funds to the extent of 25% of the project cost or Rs.10 lakh whichever is lower.