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## SIDNET POLICY/RESEARCH BRIEFING No.3

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# Poverty alleviation and participatory citizenship for women in Kerala, India.

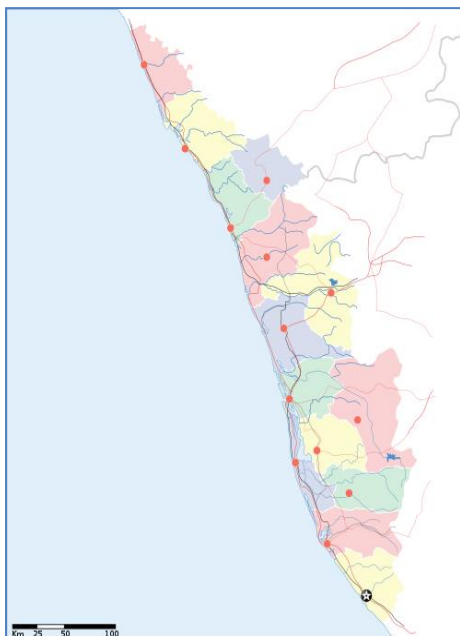
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Kerala's poverty eradication programme, Kudumbashree, aims to enhance women's economic development and enable women to become 'active citizens'. The programme has been largely successful in terms of the numbers of women involved, their levels of engagement with the local state, and their increased ability to save money and access subsidised credit. However this study suggests that, as a result of local political cultures and sustained patterns of social exclusion, some of the poorest and most marginalised women find it difficult to access the programme, and many of the women who are involved still lack decision-making power and autonomy.

### KEY MESSAGES

- Kudumbashree operates through female only Neighbourhood Groups, which aim to contribute to their participants' economic uplift, and to integrate them with the activities and institutions of local governance.
- Kudumbashree has been successful in some areas, particularly in terms of the numbers of women involved and their increased access to subsidised and formal credit. The programme has also been successful in increasing women's public and political participation at a local level.
- However, although levels of participation are high overall, some of the poorest and most marginalised women find it particularly difficult to achieve leadership roles within Kudumbashree groups, and some have difficulty accessing the programme altogether.
- Kudumbashree groups are also influenced by the local political context: they are closely linked with local council activities, but this can tie them into subservient roles with local elected representatives, rather than giving them an autonomous voice.
- The Kudumbashree experience suggests that linking poverty alleviation to a requirement for women to be 'active citizens' can reproduce and sustain, rather than mediate, existing patterns of social exclusion.

## BACKGROUND



Map of Kerala<sup>1</sup>

Kerala is a State in the south-western part of India. It is famous for being one of the Left's political strongholds within India, and is also internationally recognised for innovation in decentralised and participatory governance. For example, the State's People's Planning Campaign, which was launched in 1996, saw a dramatic shift of power and resources to Kerala's *gram panchayats* (rural councils) and municipalities.

Kudumbashree, launched in 1998, has been important in supporting this decentralisation drive. The programme focuses on women, not only as a means of directly addressing the persisting gender gaps in literacy, skills, and economic, social and political empowerment, but also because women are seen as effective agents of local development.

This briefing is based on a wider study of the participatory governance practices in West Bengal and Kerala, and within Kerala this is centred on interviews in two *panchayats*, each of which was located in one of the State's poorer Districts.

### KERALA'S KUDUMBASHREE PROGRAMME

Kudumbashree links participatory governance initiatives to poverty alleviation with the explicit intention of creating 'empowered' female citizens. The programme operates through women-only Neighbourhood Groups (NHGs), which focus on three main day-to-day activities:

- to act as active thrift and credit societies
- to support micro-enterprise and provide women with new income-earning opportunities
- to support women's participation in local governance by providing the means by which poor women's 'voice' can influence the practices of the local state.

Each NHG consists of around 15-25 women, the majority of whom are living below the poverty line. The NHGs are federated at the electoral ward level into Area Development Societies (ADSs), and at the municipality or *panchayat* level, ADSs are grouped into a Community Development Society (CDS). The groups are therefore structured to represent poor women within strong, federated and autonomous structures.

The formation of NHGs is actively supported by the state, and subsidised credit and other state benefits are channelled to NHG members. Even given this strong governmental support, the roll out of Kudumbashree has been impressive. Across the two *panchayats* involved in this study, there were over 280 NHGs, and around half of the households had

<sup>1</sup> CC-by-sa PlaneMad/Wikipedia, [http://en.wikipedia.org/wiki/File:Kerala\\_locator\\_map.svg](http://en.wikipedia.org/wiki/File:Kerala_locator_map.svg)

at least one woman participating in the groups. The programme has also been largely successful in relation to its function as a network of credit and thrift groups, with members making regular contributions and gaining access to formal credit in addition to their savings.

NHG members, particularly those involved in the ADSs and CDSs, had high levels of involvement with the everyday business of the local state. The groups had also been entrusted with taking on programmes and projects of both the State and National government - for example, Kudumbashree women played a major role in revising Kerala's official measurement of households' poverty status. The success of micro-enterprise schemes within these groups was, however, more limited, with low numbers of schemes taking place and a high rate of reported failure.

### **KUDUMBASHREE AND PARTICIPATORY CITIZENSHIP**

Kudumbashree has been rightly celebrated for its achievements, particularly in terms of the sheer numbers of NHGs created and the billions of rupees both saved and loaned by them across Kerala as a whole.

The programme has also made some significant headway in relation to its aim of encouraging and supporting participatory citizenship, both in terms of its impact on individual women, and its broader challenge to everyday understandings of 'correct' female behaviour.



Kudumbashree women<sup>2</sup>

For example, some women participants were gaining the confidence to intervene collectively to resolve a range of social problems, and for some individuals active participation within Kudumbashree groups led to significant personal changes such as expanded social networks, a route to secure livelihoods, enhanced social standing or even a political career.

In addition, the very nature of the group members' work – the weekly group meetings, visits to the bank and *panchayat* offices, or attendance at public meetings – meant that many women were more visible in public, even at times of the evening when it would have earlier been deemed 'proper' for them to be within their own homes.

However, as well as documenting these successes, the evaluation of Kudumbashree has also raised a number of important questions in relation to the true extent of women's power and autonomy.

For example:

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<sup>2</sup> [http://www.kudumbashree.org/?q=photogallery\\_photos&valid=3&index=11&categoryid=14](http://www.kudumbashree.org/?q=photogallery_photos&valid=3&index=11&categoryid=14)

- Women's roles within the NHGs were still **mediated by local gender norms, and by the actions of existing power holders**. For example, some women were unable to choose for themselves whether or not to participate in Kudumbashree groups.
- The **local political context also had an effect on women's participation, and on the autonomy of the groups**. For example, one of the *panchayats* in the study was completely dominated by a single political party, and it was clear that its Ward members were directly overseeing the actions of the Kudumbashree groups on a day-to-day basis. This meant that the scope for independent action by Kudumbashree women was limited, and that they were effectively excluded from the arenas where real decision-making was taking place. In contrast, the absence of deeply-established party networks in the other *panchayat* meant that active ADS and CDS members were able to achieve a much greater level of autonomy.
- Although overall participation in Kudumbashree was high in both *panchayats*, **non-participation reinforced existing patterns of social exclusion**. For example, due to constraints on money and time, women from some of the poorest households found it difficult to play leadership roles, and some were unable to join the groups at all. In addition, socially excluded groups such as the Nayadi community, a formerly 'untouchable' group, had much lower rates of participation. Group membership – let alone leadership – thus remained difficult for some of the poorest and most marginalised women.
- **Some group-based exclusion was voluntary**, for example some women chose not to join the programme as they wanted to remain politically independent and felt that joining the programme was tantamount to pledging support to the Communist Party of India (Marxist).

## RECCOMENDATIONS

Kudumbashree is similar to other programmes across the global South in that it links poverty alleviation to participatory governance by enabling and encouraging women to engage with the local state. The evaluation of the Kudumbashree programme thus has a number of implications for policy and practice in Kerala and beyond:

- Policy makers need to recognise that the impact of programmes such as Kudumbashree will always be mixed due to their complex interplay with local patterns of formal and informal political power.
- Policies thus need to move beyond focusing solely on the mechanisms and institutional design of poverty alleviation programmes, to also consider the political contexts within which such interventions take place.
- A focus on local political contexts will also be crucial in any attempt to replicate programmes such as Kudumbashree, or to draw out examples of 'best practice'.
- There is a need to ensure that interventions such as Kudumbashree do not replicate existing patterns of social exclusion, and that they are effective in reaching all their intended beneficiaries.
- In order to achieve this, policy makers need a better understanding of the costs as well as the benefits of participation for individuals. For example for some, the demands of this form of participation (particularly in terms of time and money) are too high to bear, and so mechanisms will need to be put into place to ensure that these individuals are not marginalised from dominant models of poverty relief.

## FURTHER READING

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## CREDITS

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For a longer version of this briefing, please see: Williams et al. (forthcoming) "Performing Participatory Citizenship – Politics and Power in Kerala's Kudumbashree Programme" *Journal of Development Studies*.

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