

Sustainable Livelihood and Sustainable Development: The experience of collective farming by Kudumbashree in Keralam, India

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Abstract

One of the most alarming impacts of development experienced by Third world economies in the contemporary era of globalization is the fast depletion of agricultural land. This is especially so in countries in the Third world where the rapidly increasing population and unplanned growth of economies have decreased the size of croplands to highly threatened levels. There has also been a significant shift in the meaning of land in several of these locations to being an object that can be sold and bought like any other commodity. Looking at it from a wider perspective one can vividly see that all harmful impacts – ranging from shortage of food production to global warming – of development have basically arisen from the shifts in the meaning and uses of land. The context of Keralam in South India is not an exemption from these trends, where, in fact, they have more intense connotations due to the small size of its geography and the heavy density of population – high even by the standards of developing economies. The state, once known for high levels of social development, has switched its focus towards economic development from mid 1990s. This has resulted in a real estate boom in the state where there is a huge demand for land for the purposes of erecting shopping malls, residential complexes and so on. One dangerous outcome of this was that most of the land thus sold was fertile paddy fields, which play a central role in ground water conservation as well as in sustaining its rich biodiversity. The changing equations over land and its utility have considerably contributed to the changing ecological balances within the region. The need to reinvent sustainable forms of development specific to the conditions of the state was felt acutely amidst such transformations. There was a sudden demand to reinvent the productive capacity of land, especially paddy fields, in the state by both involving more people in this area as well as by resuming farming in land that otherwise remain fallow waiting for real estate agents. Kudumbasree was an organization that commenced its operations in the State in 1998 with the intention of engaging in women empowerment and poverty alleviation programmes. Its successful career has motivated its workers, basically housewives and women from different walks, to focus on non-traditional sectors in the state. As part of this, Kudumbashree started to intervene in the agriculture sector in 2002 with the objective of ensuring sustainable livelihood to poor families by bringing back fallow land to cultivation and women to agriculture. This was the context against which the idea of collective farming was introduced by the organisation. This not only ensured a new, albeit unconventional, and sustainable source of livelihood for women in the community but also has been considerably contributing to food and nutritional security of the state. This has literally revolutionized the development concepts in the society where women empowerment and livelihood programmes were combined to reinvent the idea of sustainability.

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Case Study

Anila Danaseelan and the members of a collective farming group called Bhagyasree JLG are cultivating paddy in 13 acres of land. Anila entered into paddy cultivation in 2008 as part of the Kudumbashree's efforts to form and begin with collective farming groups. They started by taking 3.5 acres of barren land on lease for paddy cultivation. This land had remained a wasteland for close to 9 years ever since a tile factory that was established and operational on this land for a long time stopped functioning. Their search for an arable land could not fetch any result as cultivable land was very minimum in the surroundings where their search concentrated and thus unavailable. At last they had decided to settle on this piece of land which, although once used as a paddy field, remained fully barren because its ground had been used heavily for the tile manufacturing process. The fertility of the soil had to be retrieved through a hard laboring process which was made more difficult by the fact that every space of this land was thickly filled by waste materials from tile manufacturing. Mechanized cultivation was also not possible as the land existed in a corner and all works had to be performed manually. For several days the members of the collective farming group were simply collecting and disposing the pieces of tiles that remained scattered all over the land or were buried under the land. Although they have remained part of Kudumbashree projects in other areas all the members also possessed a history of either working as agricultural labourers or have helped their parents in the small scale agriculture from childhood onwards. The knowledge of indigenous techniques of farming came handy at this time and they sought expert comments from their fellow people in other Kudumbashree groups who were also engaged in collective farming.

This hard work yielded result in the very first year when the group successfully completed the first season with some surplus cash. After two more years of hard labour the land had already become fully fertile and the group started finding its yield coming out properly. However finding this transformation the owner of the land who had once been planning to sell the land for real estate purposes cancelled the lease and started cultivation by himself. When I asked Anila about this I expected her to respond in utter dismay. On the contrary she smilingly

said “at least he [the lan owner] is using it [the land] for agricultural purposes. The land which otherwise would have become another concrete block is now producing paddy and have remained green. Isn’t that an achievement that we can proudly talk about?” Bringing back fallow and barren land to cultivation has been one of the objectives with which Kudumbashree has entered into collective farming. In this case Anila and her team mates went through another round of search with less difficulties as their previous experience has already become famous in the area by then and people were willing to cooperate. Their efforts at collective farming have remained enormously successful and within this period, they have already converted around 72 acres of barren land to cultivable land in the Poyya region in Thrissur district.

The transformation at the individual level is also equally interesting in these stories. Danaseelan, Anila’s husband, who was a wage labourer in construction field for long time now works with his wife and her friends. The family which once lived at the verge of poverty line has now transformed into a middle class family. The couple has indeed managed to bring better education facilities for their two children one of who is currently studying outside Keralam. Anila who is currently the convener of collective farming Groups in the local Panhayat is currently the leader of around 102 groups.

I. INTRODUCTION

The paper attempts to initiate a discussion about emerging and sustainable forms of livelihood specifically designed to respond to the growing threats to environment as part of development. It aims to integrate discussions of livelihood programmes with sustainable forms of intervention in the local cultural and economic contexts. The context for this initiative is Kudumbashree’s action programme called Collective Farming through Joint Liability Groups (JLG). The paper, a beginning step in this larger project, analyses the operation of these collective farming groups in the state of Keralam and how effectively they intervene in the lives of local poor women and their households; on the same scale the paper also measures how this programme has the effect of heralding a revival of land usage for agricultural purposes. The ex-

tent to which it carries the potential of a social movement specifically designed to respond to the dwindling paddy cultivation and eroding interest in agriculture as an economic activity is what is specifically undertaken in this paper.

The region under study here is Keralam in South India where the recent interventions in farming sector under the flagship programme of Kudumbashree have drastically altered discussions of women empowerment as well as sustainable forms of livelihood. The paper is a result of the fieldwork conducted by the authors in the different collective farming groups known as JLGs located in and around the Thrissur district, in the central Keralam. An in depth analysis of the functioning of these JLGs has been made possible through these field visits and the case studies and interviews conducted therein. However the study basically addresses this movement against the larger context of Keralam where it has made use of secondary sources. The information gained through the analysis of secondary sources as well as interviews/conversations conducted with the Kudumbashree officers have provided the background against which the fieldwork and local visits were undertaken.

Keralam which is a tiny portion in the southern edge of India has always remained vulnerable to the impacts of development once liberal market policy was implemented by the Indian union government. This is in opposition to the remarkable achievements of the state in the sphere of social development since the 1950s. With impressive records of literacy, healthcare accessibility, sex ratio, life expectancy and so on the state was often a subject matter of intense discussion and debates in development circles. Its unique experience of blending two contrasts – with high social development on the one hand and dismal economic growth and lower per capita income on the other – were considered unparalleled albeit hard to replicate in other contexts. The state was often brought in comparison with social development in developed world as opposed to other locations within the country or even the Third world economies (Dreze and Sen 2002 ; Frank and Barbara, 1995; Parayil and Sreekumar, 2003).

II. THE CONTEXT

One of the most alarming impacts of development experienced in the Third world economies in the contemporary era of globalization is the fast depletion of agricultural land. This is especially so in countries in the Third world where the rapidly increasing population and unplanned growth of economies have decreased the size of croplands to highly threatened levels. There has also been a significant shift in the meaning of land in several of these locations to being an object that can be sold and bought like any other commodity. Looking at it from a wider perspective one can vividly see that all harmful impacts – ranging from shortage of food production to global warming – of development have basically arisen from the shifts in the meaning and uses of land. The context of Keralam in South India is not an exemption from these trends, where, in fact, they have more intense connotations due to the small size of its geography and the heavy density of population – high even by the standards of developing economies.

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With globalization and drastic changes in government priorities in social expenditures the state has started experiencing another side of modern day development. Although still backward as far as industrialization is concerned the state is still far ahead of several other locations for the income it could generate from its migrants residing and working in other parts of the world, especially in the Middle East Asian countries known as the Gulf region. The state has always remained hostile to large scale industrialization which continues to be the case even in the aftermath of globalization. It has had a politically volatile history with communists having a prominent presence and one of the two parties that have so far been sharing power almost every five years alternatively when there is an election. Studies from a range of disciplinary perspectives including history, sociology and economics have already pointed towards the positive impact of the leftists' presence on the state's high social awareness levels and achievements in social development sectors. However this large scale presence of communist ideology has gone against all attempts to turn it into an industrialized state. The geographical nature of the state and its demographic existence with dense population are also features that go against opening large sized factories for production purposes.

Traditionally the state had depended upon paddy cultivation for its food purposes and there used to be large tracts of land exclusively kept for paddy cultivation. One of the main geographical features of Kerala was these large stretches of agricultural lands with packed settlements inhabiting its surroundings. However the presence of a huge population in a tiny sized geography has kept the state depended on

outside sources for its food consumption. Already entered into the third phase of demographic transition decades ago the state nevertheless has a density of population of over 700 people per square kilometer. This indicates how land availability for agricultural production was already in a crisis historically and culturally in this state. Even before the government policies on liberalization have started in full scale Kerala was addressed as a consumerist state. The higher remittance from migrants to Gulf countries and lack of sufficient venues of production – both in agricultural and industrial sectors – supported this consumerism which reached its heights with the advent of liberal market policies.

III. IMPLICATIONS OF THE CHANGES IN THE PATTERNS OF LAND USE

In the first decade of 21st century the effect of the government policies regarding liberalizing the economy have started reaching the state in full swing. One arena where this impact was strongly felt was the agrarian sector – a situation that parallels several other similar-third world- contexts. However with regard to Kerala the situation was much more alarming as the state was already suffering from insufficient turnover in the food production areas. Its dependency on neighbouring states for food grains and vegetables increased considerably in the first decade of 21st century as the size of the land used for agricultural purposes came down sharply. This coincided with large number of people shifting away from agriculture as a primary site of occupation. Commonly referred to as the agrarian crisis and farmers' stress this situation is often identified as an offshoot of the neoliberal policies of the governments at both the state and the centre (Mohanakumar and Sharma 2006, 1553).

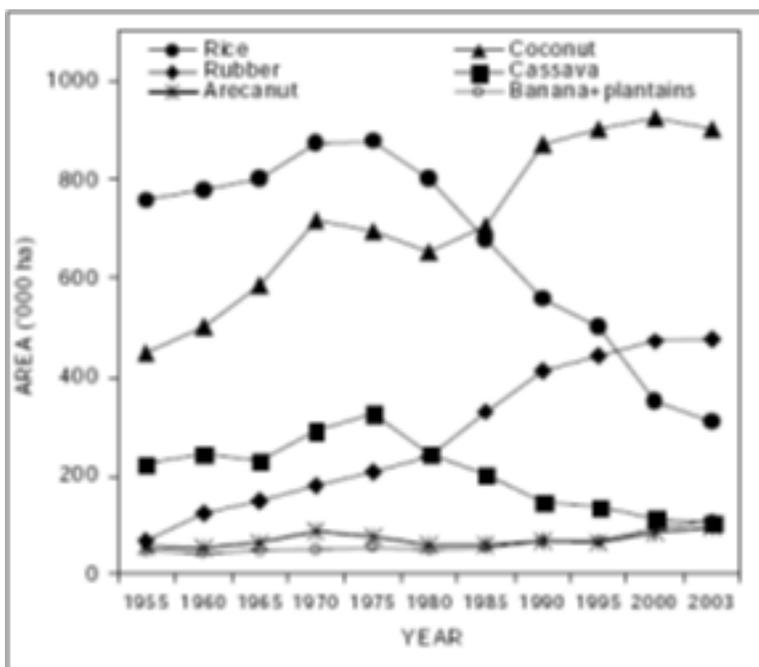
This has continued to be a hard pressing situation across the Indian Territory ever since liberal economy has become the ideal model that successive governments have decided to follow. As early as in 2004-05 the grimness created by this situation was pointed out in a survey conducted by National Sample Survey Organisation (NSSO). According to the survey, conducted on a national scale, close to 50 percent of the farmers were indebted and more than 60 percent were preparing to leave or have already left farming sectors (Deshpande and Prabhu

2005). According to a study on the cropping patterns in Keralam, as they were followed generally across the state in the immediate pre and post globalization periods, the differences were identified as significant and stark (Mohanakumar and Sharma 2006). The authors have used data published by the state Planning Board where one of the major difference noticed was the shrinking size of land used for rice cultivation.

The situation has loomed largely over the agricultural sector as such although with specific implications for paddy cultivation. This is not only because paddy cultivation was traditionally the main source of livelihood for the majority of the population with rice being the main staple, but also because it was closely associated with the geographic nature of the region. Large tracts of land were converted for real estate purposes. What replaces the absence of large scale industrial production as far as land utilization is concerned, is the average Malayalis' preference to have own homesteads even in urban centres. This has remained so even historically that scholars have noticed this trend even from 1960s onwards. In a 1980 study with a larger review of the modern urbanisation processes in Asia, in its section on Keralam thus states: "Compared to any city in any other part of the world, Keralam's urban areas utilize most of its land for residential purposes. This is mainly because of the Keralite's preference to live in homesteads even when he is in a city" (Mishra 1980, 140).

The study points towards the dangers of turning agricultural plots for residential purposes and the subdivision of plots. "The population multiplies itself in abnormal proportions, with a higher rate of females, making more new families requiring new houses" (Mishra 1980, 141). The study also points towards the transition from traditional to contemporary patterns of constructing homesteads where, traditionally, they were placed in the mid of agricultural lands or coconut groves. "But the [current] subdivisions making the plots small and small leave no useful room for agricultural purposes around" (Mishra 1980, 141). The study warns that if the process continues "the green patch, that was once Keralam, will very soon be converted into a forest of tile and concrete roofs and concrete blocks" (Mishra 1980, 142). Post globalization this process has become aggravated by multiple times or at an incomparable scale.

Another potential threat in this context arises from the increasing number of tile and brick factories which is another offshoot of the booming construction industry. The favourite places of operation for these tile factories are paddy fields due to the availability of suitable soil that is a potential raw material in the manufacturing process. The availability of water in and around paddy fields also makes them attractive sites for brick industry. The clay factories not only spoil the ground by degrading its fertility through the manufacturing process that involves large amounts of chemicals but also expels large amount of waste – mainly broken tile materials – into the land where they are allowed to decompose and get absorbed into the soil which actually requires long periods of time. In addition to these they also extract large amounts of fertile soil that is converted into bricks and tiles exhausting the fertility of soil almost permanently. Retrieving the fertility of the soil in a land thus used becomes a very difficult process – something we have already seen in the case study cited above. In a study titled “Globalisation and Agrarian Crisis in India” the author points towards Kerala as instance of the deep and negative impacts in this context. One of the main indicators he has used is that of the “dwindling paddy cultivation” as a result of the market liberal policies of the changing governments (Alagh 2003, 122). In a study on land use and its changes in the state over an extended period from 1955-2003 the author shows that land used for rice cultivation has gone down from close to 800 thousand hectares to around 300 thousand hectares. The study shows that such shifts have serious implications on the food security of the state which is “already dependent upon outside sources to meet more than half of its food requirements” (Kumar 2005, 2; also see George and Chattopadhyay 2001).



Quinquennial changes in area under major crops of Kerala (source: KSLUB, 1995 and Farm Guide, 1995 to 2005). Image reproduced from Kumar 2005.

However in this graph of decline the period from 1980 onwards requires special mention as it had been a steady and sharp decline in this period. In yet another study this trend is marked thus: “There was, however, a steady decline in the area under rice cultivation from the 1980s onwards – from 8,50,000 hectares in 1980–81 to 5,60,000 hectares in 1990–91, 3,20,000 hectares in 2001–02 and 2,30,000 hectares in 2007–08” (Thomas 2014).

Equally significant here is to understand the transformation in the meaning of land. The liberalization of the market has converted the significance of land to a commodity that can be bought and sold in the market. Its cultural significance in the local economy as a source of agricultural production has changed considerably. The economic and business interests around land have far surpassed the traditional role – the cultural and social significance it occupied – in the society. The

decline of around 65 percent in the paddy wetland area in the last 30 years is resulted by the motivation to maximize the economic returns by converting the paddy fields into cash crop land and plots for real estate development. However this has resulted in long term ecological and environmental imbalances and has affected the livelihood of large numbers of economically backward sections in rural areas (Scaria, Kumar and Vijayan 2014, Viswanathan, 2012).

IV. KUDUMBASHREE AND THE COLLECTIVE FARMING PROGRAMME

It was to the midst of this acute crisis that Kudumbashree – a state initiated poverty eradication programme – had come with its ideas to integrate women’s livelihood projects with environment action programmes. Known until then for women empowerment programmes through micro finance and projects Kudumbashree from 2002 onward have targeted agricultural sector as a potential source of livelihood for women. During the period from 2002 to 2006-07 women, both at individual and group levels, were given incentives, thus encouraging them to abandon their reservations to enter into this otherwise male only domain; to take land on lease and start cultivation. In 2007-2008 Kudumbashree embarked onto collective farming allowing groups of women to undertake the responsibility of lands that otherwise have remained fallow for several years. Collective farming introduced by Kudumbashree allowed women who otherwise remained unconventional presences in the farming sector to actively engage in agricultural projects. According to sources available on the Kudumbashree’s website the main objectives behind the idea of collective farming was

1. To bring back fallow land to cultivation and women to agriculture
2. Creating livelihood for poor and landless women in the community
3. To ensure food and nutritional security of the state

Thus it could be seen as a conscious attempt on its part to intervene into the crisis situation at the same time as exploring the possibilities for finding new albeit unconventional sources of livelihood for the poor women (Thomas, 2015). The very wording of the first objective signi-

fied how it envisaged collective farming as capable of subverting both the ongoing trends in the agricultural sector and its patriarchal nature.

Officially commenced by Government of Keralam in 1998 Kudumbashree is a mission programme intended to work towards poverty eradication in the state. “Kudumbashree”, literally meaning ‘prosperity of family’, became a subject matter of scholarly discussions from the very beginning for its all inclusive approach combining poverty eradication with women empowerment programmes (Mukherjee and Reed 2013, Kenneth and Seena 2012). In other words it worked towards poverty eradication in the state through programmes those inherently involved women at the local levels in the leading roles. Although the common perception, within the region, of Kudumbashree confines it to a ‘women’s only’ realm, the experience so far has it that it has literally managed to enter into the everyday domains of family living through action programmes both at the micro (family) and macro (community and state) levels. The experience at women empowerment has also effectively resulted in organising new venues for the economic and social enhancement of whole family and sometimes entire community.

The latter is particularly true in action programmes that are primarily implemented among tribal and other backward groups. The Kudumbashree mission programme, which is primarily a Human Development initiative of the Keralam state, has also remained critical in substantially altering the gender balance of equality both within and outside the family and community. Opening new venues for economic activities, which sometimes assume the form of social interventions at a larger scale, the programmes have immensely altered the status of women. Not only that women headed households, even while husbands are alive and economically active, has become a visible phenomenon within the region but its programmes have also opened the possibilities for these women to intervene in the local socio-political domains. It works as a three tier community based organization (CBO) viz, neighbourhood groups (NHGs) of 10-15 women members at the grass root levels, Area Development Society (ADS) of elected NHG members at the ward level and Community Development Society (CDS) at the local body level. All groups of CBO work in close relationship with the local self-governing institutions (Panchayath Raj institutions) and the local priorities are

identified and actions are taken by both. Hence, local bodies and CBOs are mutually helping, and strengthened by each other. At the grass root level, through the participation of NHG, women can directly participate in the governance and have become 'channels of governance'. At local body level, through CDS, women have become partners and leaders of government by implementing various schemes of local governments, departments and its own initiatives¹.

V. SUSTAINABLE LIVELIHOOD THROUGH COLLECTIVE FARMING

Through collective farming Kudumbashree has made serious intervention on two accounts: first of all it has proved that agriculture can be organized as a livelihood activity, albeit with necessary institutional support, quite successfully even in the postmodern world of globalization (Mukherjee, 2012). This has become a possible feat owing to several reasons most of which boils down to the institutional support offered by Kudumbashree and the focused and untiring efforts of the women involved. The stereotype that agriculture is a losers' enterprise in the postmodern world is not a myth at all. As we have already discussed the failure of farmers to cope up with changing times and market friendly/agrarian unfriendly policies of the governments is indeed a fact and a reality in the contemporary societies like Kerala. Thus the example of Kudumbashree invokes legitimate questions regarding its exceptionality. However the institutional support of Kudumbashree and the collective nature of the effort undertaken contribute to its success at multiple and at very important levels:

Kudumbashree has opened tie ups with local branches of public sector banks. This considerably helps the farming groups to avail loan facilities through better credit systems. This is in addition to the internal arrangements for loan facilities available within the community and neighbourhood groups of Kudumbashree which operates on the basis of the micro finance principles and policies.

1 For a detailed discussion of Kudumbashree's early activities, empowerment programmes, its internal organization etc., see Kadiyala 2004, Nidheesh 2009.

Pattom, the system of leasing land, has long been prohibited in the state, but due to Kudumbashree’s collective initiative, land less women are able to cultivate by taking land on lease, although leasing is still at an informal level. This has helped the women groups to enter into this activity with a comparatively small sized capital which otherwise would not have been possible as the enormous cost of land would have quelled the project at the very beginning (Haque and Nair, 2014).

The category of beneficiaries and the category of land for cultivation are very much inter-related which can help in satisfactorily answering the question why more lease land is used by the JLGs. Majority of the beneficiaries (77 percent) are from poor families among whom land ownership is very negligible.

Table 1. Category of Beneficiaries

Category	No. of JLG members	Percentage
APL (Above Poverty Line)	59.230	23
BPL (Below Poverty Line)	202.605	77
Total	261.835	100
SC (Scheduled Caste)	21.194	8
ST (Scheduled Tribe)	4.651	2

Source: MIS, Kudumbashree, 2015

Kudumbashree also organizes regular training sessions where women are imparted with important lessons about agricultural activity both at theoretical and practical levels. This has played a significant role in helping these women to gain mastery over both the indigenous and mechanized systems of cultivation. They are also imparted lessons, in addition to providing them necessary help and support to collect, better seeds, organic fertilisers and so on.

The factor of wage is a big and common liability in any average farming enterprises where the landlord/farmer employs labourers on daily wage at all stages of farming. This is especially so in contexts like Keralam where the average daily wage is very high. The average cost of paddy production increases by several times due to the wage factor. In collective farming enterprises of Kudumbashree however, this is

overcome in one single and simple blow as the women themselves are the labourers. Their wage becomes their own income making farming a very cost effective enterprise. This is coupled by other factors such as women in other collective farming groups within the same region help each other during all possible times, especially during periods of harvest (Pammi and Kadasiddappa 2014).

An added factor that is very significant in the sustenance of paddy agriculture on collective levels by these women is their expectation and willingness to bear with the comparatively smaller margins of profit. As opposed to any other business fields the margin in agricultural sector still remains at the lower levels despite all the factors mentioned above. However women involved in these projects have undertaken them as serious livelihood projects in all its pragmatics. This probably owes to the fact that in their current status this is perhaps the most feasible project for an active economic engagement. Thus even though the returns are not very high it definitely matched with what they can invest both in terms of capital (mostly through micro credit and bank loans) and labour. Even after growing to higher levels, as in the case of Anila Dhanasheelan, Bindu Sathyan and their friends in our case studies, many of them decide to continue in the field both as a matter of dedication and as an economic activity.

Studies have already discussed about the effectiveness of collective farming through JLGs in terms of its impact on the personality element of the women involved. An empirical study conducted to analyse the effectiveness of JLGs on the women involved makes the observation that, “Considerable improvement was observed in all the components studied, indicating that group mobilization have potential to overcome the multiple constraints faced by small farmers at individual level. Major factors influencing the effectiveness of farming groups were found to be level of education, social participation, economic motivation, Group dynamics, Functional Linkage and support from the promoting institution” (Sajesh 2013, 98).

The second form of Kudumbashree’s intervention invokes serious and interesting questions about sustainable forms of livelihood and their suitability to the larger goals of sustainable development. The exciting facet of the collective farming initiative of Kudumbashree is that it

combines questions of livelihood with questions of sustainability. It not only allows women from poor backgrounds to become economically active through a source of sustained livelihood but also intervenes into a scenario of dwindling paddy cultivation. In 2010 the Kudumbashree groups engaged in collective farming were renamed as Joint Liability Groups (JLG). By the end of 2014 there are over 50000 JLGs operating in the state and the number of families depending on cultivation for livelihood through this scheme has surpassed the figure of 2.61 lakhs (Table 2). Over the years since inception, the number of JLGs as well as the area under cultivation has reached considerable figures (see Table 1). Nearly an area of half lakh hectare is being cultivated by the various JLG groups across the state. It is interesting to see that a major chunk of the area under cultivation is that which is taken for lease. Those falling under the categories of owned and *purambokku* (untitled land) together constitute only less than 7 percent of the total area.

Table 2. Number of JLGs and Area under Cultivation

Total Number of JLGs	46.563
Area Under Cultivation	48.347 ha
Lease Land	45.282 (93.66%)
Own	2.936 (6.07%)
<i>Purambokku</i> (Untitled)	129 (0.27%)

Source: MIS, Kudumbashree, 2014

On the whole, as the table represents, 45282 hectares of land are taken for lease by the members of various JLGs most of who are poor and land less. We have already seen in Table 1 above that around seventy seven percent of the members in these JLGs belong to the Below Poverty Line (BPL) category. Although we have focused mainly on paddy cultivation in this paper JLGs are very active in farming in other segments as well. Another major crop, apart from paddy, cultivate by JLGs is banana. The area under Paddy (34%) is slightly more than that of banana (30%) although the number of groups in paddy cultivation is significantly lesser (see table 3).

Table 3. Crop wise Details of JLGs

Crops	No of JLGs	Area (ha)	Percentage of cropping area
Paddy	12472	16406	33.93
Banana	21381	14538	30.07
Vegetables	13605	5851	12.10
Tuber	17294	9728	20.12
Others	3396	1825	3.77
Total	46563	48348	100

Source: MIS, Kudumbashree

VI. CHALLENGES AND ISSUES

In order to have a comprehensive understanding of the situational systemic challenges confronted by the collective farming enterprises we initiate the following discussion.

As discussed in introduction, land availability for cultivation in Keralam is becoming limited due to several reasons. Even when land is available, land owners are generally not willing to give their lands for cultivation to the JLG members. Many times the assurance and compulsion on the part of CDS members, members of elected representatives and agricultural officers are required to make the land owners agreed to give land to JLG members. Another problem is related to the lease amount which is usually very high which is also not uniform across the state. Another major issue is related to period of agreement for cultivation, though Kudumbashree insists to make an agreement between JLGs and land owners for three years, the land owners often agree only for one year tenure or one crop season. Hence there is always the danger of land owners taking their land back which the JLG members have made fertile through their hard work and which had remained non-productive for long periods preceding their intervention. In such situations all the hard work and efforts made by JLG members become futile.

Kudumbashree has made several provisions in order to face the issue of credit needs for JLGs. As a primary source of credit all JLGs depend on the internal loan (loan taken from the NHG members out

of the thrift amount) and the linkage loan (loan given by the banks to the NHGs based on the thrift amount) from the NHGs. As the internal loan and linkage loan amounts for JLGs are limited, Kudumbashree has adopted several measurements in order to smoothen credit availability to the JLGs. Despite the efforts made by Kudumbashree around the issues of bank linkage, nearly 75 percent of the JLGs are yet to be linked with banks. Even though the state government and NABARD have issued clear guidelines in the context of JLG linkage, it has often come to the notice of authorities that banks create various kinds of problems in this regard. Sometimes banks openly express their unwillingness to give loan to the JLG members who have already taken linkage loan via their mother NHGs. There have even been incidences where the bank managers have rejected the loan application of JLGs on the ground of double loan although the live loans they indicated were in the name of the family member of any of the JLG member! Further banks quite often demand title deeds of cultivated lands as collateral security although NABARD and government agencies have agreed to exempt the same in the case of loans to JLGs. The issue is most pertinent as it is literally impossible for JLG members to submit the land documents before banks as most of the JLGs are doing cultivation on leased lands or on untitled lands. Further problem arises in the case of untitled lands as production of the photocopies of tax receipts is mandatory while applying for loans. JLGs also face the difficulty of availing credit at needy times of land preparation or sowing as banks sometimes take a lot of time for the processing of loan application and field visits due to staff shortages.

In order to resolve unnecessary delays in the process of loan application and to ensure the genuineness of the credit requirements of JLGs, grading mechanism with the help of CDS has been introduced. Further a tie-up with the Canara bank has been arrived at according to which the grading done by CDS will be accepted by the banks and 10000 JLGs will be linked through Canara Bank alone during the period of 2013-14. Loan applications of all graded JLGs in the district are scrutinized and approved by a district committee which consists of Lead Bank Manager, Assistant General Manager, NABARD and District Mission Coordinator, Kudumbashree. After the approval of district committee, loans will be sanctioned by the respective bank managers within a short span of time.

In many cases rejection and delays of loans to JLGs happen due to the confusion on the part of bank managers as they have to differentiate JLG loans and other individual agricultural loans. In order to avoid such situations, elaborate training programmes are being conducted by Kudumbashree with the intension of giving awareness to the bank managers about the structure and schemes of Kudumbashree especially about the linkages of JLGs and NHGs. In these training programmes, Lead Bank and NABARD also take active role so that the bank managers can clearly connect the JLG issues from bankers' point of view. Apart from the trainings to bank managers, special trainings regarding bank linkages and financial literacy campaigns are being conducted among JLG members as well as among NHG members.

In order to settle the issues with banks (whether they are related to JLGs or NHGs), special banking committees have been formed in each CDS in which bank manager, CDS chairperson, vice chairperson, member secretary and accountant are members. With all these initiatives, Block and district level banking committees (BLBCs and DLRCs) spend more time to listen to Kudumbashree members and to discuss issues related to JLGs and NHGs. Banking resource persons (retired bank officers) have been appointed by Kudumbashree as connecting links between banks and CDS for resolving the problems at the grass root level itself. In order to help the CDS on the paper works related to banks (apart from the paper works, they are expected to all the works related to banks and CDS including helping the CDS for monitoring of repayment of JLG and NHG loans) Banking Mitras are going to be appointed at each CDS.

VII. CONCLUSION

Collective Farming initiated by Kudumbashree in Keralam state in India is a fine example of grass root level interventions making remarkable difference in the local agrarian landscapes. This provides an exciting model of sustainable intervention through livelihood programmes that suit the local geographic, demographic, social and economic realities. Although the project as such has still a long way to tread in order to make its impact felt deeply and substantially in the region, the extent

to which it has been implemented marks remarkable degrees of success. This can be measured both in terms of the involvement of women from poor backgrounds and the transformation that has occurred in their individual lives, and in terms of the land that has been brought back to cultivation within the state. The impact it has made both in these respects is by no means negligible sheerly by the number of women involved actively in the project and the rise in their income levels ever since they became active participants. It becomes more pertinent in the context of the size of the land retrieved for agricultural purposes which otherwise would have been absorbed for real estate purposes.

The case studies of successful women in collective farming discussed above are not idiosyncrasies; such cases are part and parcel of everyday realities of Kudumbashree projects, especially in collective farming groups. They also testify to the positive influence the project has been making in gender relations where female headed households has become an everyday reality. This is particularly so among the lower class women who have been the major participants in the programmes. Many men who had once abandoned agricultural labour, have seen returning to their old occupation in lands now cultivated by their wives. Thus at the same time as changing the male and female roles in the work sites, it has also brought changes in the husband-wife relations and their status within the households.

Any model of sustainable intervention should be adaptable to the specificities of the local. Thus the replicability of the model provided by JLGs - Kudumbashree's collective farming groups – should be a matter for larger discussions involving academicians and experts from varied contexts. However within its own spectrum the programme has remained enormously successful for all the reasons already discussed herein. Nevertheless its geographical restraint should be forsaken for the dynamics with which it has addressed the region's and the people's demands. In this case there could be lot of elements that are replicable to other contexts; like setting goals and prioritizing them, identifying the local needs and evolving strategies to address them, making a fine blend of both theory and practice – scholarly and indigenous practices – in order to attain those goals and so on.

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