AYALKOOTTAM IN KUMARAKOM
AS
SOCIAL CAPITAL

A Study of Ayalkoottam in Participatory Planning and Grass Roots Level
Democracy in Kuamarakom Panchayat and Its Scope of Replication

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1. INTRODUCTION
Support Structures
New Social Capital
Grass Roots Initiatives in Kerala
Objectives of the study
Method of study
Outline of the study

2. GENESIS OF NEIGHBORHOOD MOVEMENT NATIONAL AND INTERNATIONAL
Neighborhood in the West
Brazilian Participatory Budget
Japan’s Kumi
Small Group Action in Tanzania
France England Libya
More Human and Participatory China
India’s Democratic Little Republics
Kerala’s Ayalkootam

3. MICRO LEVEL ORGANIZATIONS IN KUMARAKOM
Kumarakom – A Sociogeographical Sketch
PLDP and NHG Formation
Micro level organizations - structure and activities
The aims and objectives of PDS
Technical Support Group (TSG)
Annual celebrations
PDS Activities
Other important activities of KPVS

Publication of Newspaper
Working Committees and General Body
Formation of Technical Support Group (TSG)
Preparation of Plan Document

NHG Activities

4. PERFORMANCE OF NHG IN KUMARAKOM
Empowering Gram Sabha
The Kerala Experience
The Kumarakom Experience of NHGs Strengthening Gram Sabha

Collective effort in organizing Gram Sabha.
Participation – more informed participation.
Quality deliberations.
Beneficiary selection made easier transparent and grievance free.
Inculcation of competitive spirit and voluntarism.
Ensuring effective follow up

Neighbourhood planning
Aquatic weed removal and mosquito eradication
Medicinal plant cultivation programme
Toilet Construction Project
Vidya Lakshmy- Neighbourhood Education Programme
1. Pre-requisite Test
2. Remedial Teaching
3. Panchayat Education Status Report

Infrastructure development projects
Empowering women

In productive sector
Small trading

NHG and Peaceful Living

5. REAL ACHIEVEMENTS IN PEOPLE’S PERSPECTIVE

NHG and Gram Sabha
NHG and Micro Level Planning Process
NHG and Women
NHG and Civic Life
NHG and SC /ST
The Vibrant NHGs

Lessons from NHG experiments

6. EFFORTS FOR REPLICATION OF KUMARAKOM EXPERIMENT

Thiruvarppu Panchayat

Phase I – multiplication of women SHGs.
Phase II - propagation of the ideas and ideals of NHGs and exposure visits.
Phase III: Organisation building at Thiruvarppu.

Methodology adopted in the replication
Exposure Attempts
LSGI Level Resolution

Conclusion.

Illustration A

MICRO LEVEL ORGNISATIONAL STRUCTURE IN KUMARAKOM

List of Tables
I. The sector wise activities organized by the PDS with the participation of NHGs at Kumarakom
II. A Two-Year Work Diary of a Typical NHG at Kumarakom
III. Attendance in Gram Sabha before and after the effective involvement of NHGs in Kumarakom Panchayat
IV. Activities of NHGs for empowering Gram Sabhas in Kumarakom Panchayat during 1998 and 1999
V. Neighbourhood planning - some innovative projects implemented at Kumarakom.
VI. Mosquito Control Project - Details of Fund utilization
(Published in Ayalkootam News paper April 1998)
VII. Mosquito Control Project – Details of Expenditure
VIII. The total active hours a student spent in school and in home and neighbourhood a year
IX. Ward wise strength and financial status of SHGs at Kumarakom
As on 31st December 1999
X. Conflict Resolutions through NHGs
XI. Important Annual Resolutions Passed by NHGs
XII. Sharp fall in Complaints and Cases in the Police Stations
XIII. Police Cases in Kumarakom and Thiruvarppu Panchayats
XIV. Ward wise details of women SHGs in Thiruvarppu Panchayat
 XV. An evaluation of NHG meeting held on 22-12-'99 by outsiders (38 nos)-Details of Attendance
 XVI. Matters discussed in the NHG meetings

Annexures
I. Micro Level Organizations and its coverage in Kumarakom Panchayat
II. Bye-law of Kumarakom Panchayat Vikasana Samithy (PDS)
III. Outsiders evaluation and suggestions
IV. The Letter Addressed to the Citizens of Thiruvarppu Village by the Panchayat President
<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<tr>
<td>ACCION</td>
<td>Americans for Community Co-operation in Other Nations</td>
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<tr>
<td>BPL</td>
<td>Below Poverty Line</td>
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<tr>
<td>CBO</td>
<td>Community Based Organization</td>
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<td>CDC</td>
<td>Community Development Corporation</td>
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<td>CDP</td>
<td>Community Development Programme</td>
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<td>CDS</td>
<td>Center for Development Studies</td>
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<tr>
<td>CPI(M)</td>
<td>Communist Party of India (Marxist)</td>
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<td>EPW</td>
<td>Economic and Political Weekly</td>
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<tr>
<td>FINCA</td>
<td>Foundation for International Community Assistences</td>
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<tr>
<td>GOI</td>
<td>Government of India</td>
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<td>GP</td>
<td>Grama Panchayat</td>
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<td>INC(I)</td>
<td>Indian National Congress (Indian)</td>
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<td>IRTC</td>
<td>Intergrated Rural Technology Center</td>
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<td>KILA</td>
<td>Kerala Institute for Local Administration</td>
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<td>KPDS</td>
<td>Kumarakom Panchayat Development Society</td>
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<td>KPVS</td>
<td>Kumarakom Panchayat Vikasana Samithy</td>
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<td>KRPLLD</td>
<td>Kerala Research Programme on Local Level Development</td>
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<td>KSPB</td>
<td>Kerala State Planning Board</td>
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<td>KSSP</td>
<td>Kerala Sasthra Sahithya Parishath</td>
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<td>LDF</td>
<td>Left Democratic Front</td>
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<tr>
<td>LSGI</td>
<td>Local Self Government Institution</td>
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<td>LSS</td>
<td>Lower School Scholarship</td>
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<td>MCH</td>
<td>Medical College Hospital</td>
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<td>MLO</td>
<td>Micro Level Organization</td>
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<td>MSL</td>
<td>Main Sea Level</td>
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<td>MTA</td>
<td>Mother Teacher Association</td>
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<tr>
<td>NABARD</td>
<td>National Bank for Agriculture and Rural Development</td>
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<td>NCCED</td>
<td>National Congress for community-Based Development Coporation</td>
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<tr>
<td>NGO</td>
<td>Non Governmental Organization</td>
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<tr>
<td>NH</td>
<td>Neighbourhood</td>
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<td>NHG</td>
<td>Neighbourhood Group</td>
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<tr>
<td>OECD</td>
<td>Organisation for Economic Co-operation and Development</td>
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<td>PB</td>
<td>Participatory Budget</td>
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<td>PDS</td>
<td>Panchayat Development Society</td>
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<td>PLDP</td>
<td>Programme for Participatory and Sustainable Panchayath Level Development and Planning</td>
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<td>PRA</td>
<td>Participatory Rural Appraisan</td>
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<td>PRI</td>
<td>Panchayat Raj Institution</td>
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<td>PRMS</td>
<td>Participatory Resource Mapping Survey</td>
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<tr>
<td>PT</td>
<td>Partido dos Trabalhadores (workers party)</td>
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<tr>
<td>PTA</td>
<td>Parent Teacher Association</td>
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<td>SAPN</td>
<td>South Asian Perspectives Network</td>
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<td>SHG</td>
<td>Self Help Group</td>
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<tr>
<td>SPB</td>
<td>State Planning Board</td>
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<tr>
<td>TBGRI</td>
<td>Tropical Botanic Gardens and Research Institute</td>
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<tr>
<td>TNI</td>
<td>Transnational Institute</td>
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<tr>
<td>TSG</td>
<td>Technical Support Group</td>
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<tr>
<td>UDF</td>
<td>United Democratic Front</td>
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<tr>
<td>UNRISP</td>
<td>United Nations Research Institute for Social Development</td>
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<tr>
<td>USS</td>
<td>Upper School Scholarship</td>
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<tr>
<td>VHC</td>
<td>Village Health Committee</td>
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<tr>
<td>WDC</td>
<td>Ward Development Committee</td>
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1. INTRODUCTION

State institutions are often accused of being too remote from the daily realities of poor people’s lives, and decentralization is often recommended as a solution. Decentralization can be powerful for achieving development goals in ways that respond to the needs of local communities, by assigning control rights to the people who have the information and incentive to make decisions best suited to those needs and who have the responsibility for the political and economic consequences of their decisions. (Bardhan 1997).

In India decentralization through “Panchayat Raj Institutions” (PRIs) have been in existence for a long time. But these institutions have “not been able to acquire the status and dignity of viable and responsible people’s bodies” as revealed in the statement of objectives and reasons for the comprehensive amendment to the Constitution introduced by the Narasimha Rao Government in Lok Sabha in September 1991. The 73rd Amendment Act passed with near unanimity in Lok Sabha and Rajya Sabha came into effect from April 24th 1993. The Amendment provided constitutional status to PRIs, with more representation of weaker sections like SCs, STs and Women, and devolution of powers and of financial resources. An overall look at the working of PRIs over the years still reveals a number of defects and shortcomings such as low participation of the people the continued domination of bureaucracy and elite and non-devolution of powers and resources. (Hooja & Hooja 2001). As institutions of self-governance, PRIs are envisaged to be effective decision-making and conflict and problem resolving bodies. The idea is based on the notion that people at the local level know their problems best and can decide for themselves and have the resources to deal with issues at the local level. It is felt that a large country like India, with local variations of dress, language, faiths, culture, weather and life style, it is not desirable to impose top down standardised solutions. A decentralized system with ideas and plans evolved from grass roots is supposedly better able to resolve issues both in terms of social legitimacy and cost effectiveness. Self-governance also implies the notion of autonomy,
freedom, non-interference, and the capacity to have control and management over local issues.

Much has been said and written about the Gram Sabha (village assembly) being the foundation of direct democracy and the need to make them vibrant bodies. In order to accelerate the emergence of Gram Sabhas as bodies, to whom the PRIs are accountable, it might be essential to spell out the powers and functions of the Gram Sabha in great detail articulating their role as planners, decision makers and auditors. (G.O.I – 2001)

The Amendment to the Kerala Panchayat Raj Act in 1999 as suggested by the Committee on Decentralisation of Powers (1997) gave more strength to Gram Sabha. Even then, the attendance in the Gram Sabhas are very low and the time available for discussion is limited. Studies conducted during the past six years in several states present a dismal picture of citizens’ participation in the Gram Sabha making these meeting a mere legal formality (Malini Nambiar 2001) From the past experience even in Kerala one cannot believe that Gram Sabhas alone can effectively ensure participatory planning and governance in villages.

**Support Structures**

In this connection new initiatives of many voluntary organizations in the country is worth looked at. In Rajasthan a smaller unit or ward sabha (a village meeting where population ranges from 250 to 1000 people) has been convened. The ward sabhas have been successful not only in bringing out social issues and problems related to our villages; but helped increase women’s participation. Mobilizing community – based organizations, PDS, NHG, SHG, youth group and women’s net work is also called for. The Committee on Decentralisation of Powers recommends as follows “In order to strengthening Gram Sabhas it may be necessary to constitute support structures through community organizations like Neighbourhood Groups. Government should actively promote constitution of such group and this group should be given an autonomous area of functioning” (C D P Final report Vol. I, 1997).

Widespread popular participation is vital to successful decentralization without it, the potential benefits of local initiatives cannot be realized. Moreover participation creates a virtuous cycle. Participating in local government helps build civil society and ensure that majority needs are achieved. It also helps increase the voice of poor people in local affairs. One direct way of ensuring participation is building micro level organizations like neighbourhood groups (NHG)at grass roots level. Decentralizing powers and resources to such neighbourhoods can make considerable benefits.

**New Social Capital**

The concept of neighbourhood groups (NHG) is a constructive idea to the contemporary discussion on the importance of an autonomous sphere between the state and the household. This forms a vibrant civil society creating new social capital. Social capital is the collective effort of individuals aimed at producing “mutually beneficial collective action” (Reddy GN-
2002). It is a relationship oriented concept focusing on levels of civic engagement. Put simply, the skills and qualities that are developed in civic relationship create the capacity among citizens for collective action and create expectations for responsive government as described in Putnam’s influential work (Putnam 19993). A range of new research shows that communities endowed with a rich capacity to form social networks and adhere to social norms are in a stronger position to resolve disputes (Schafft and Broms 2000) share useful information, implement successful development projects (Galasso and Ravallion 2001) and alleviate poverty (Moser 1996; Kozel and Parker 2000) The debate on social capital has brought together sociologists, anthropologists, political scientists and economists. While differences remain, there is agreement that, in contrast to all other concepts of capital central to the development debate, social capital is unique in that it is relational. “Whereas economic capital is in people’s bank accounts and human capital is inside their heads, social capital inheres in the structure of their relationship. To possess social capital, a person must be related to others, and these others, not himself, who are the actual source of his or her advantage’(Portes 1998). ‘As an attribute of social structure in which a person is embed, social capital is not the private property of any of the persons who benefit form it’ (Coleman, 1990). It exists only when it is shared. ‘Social capital is embedded in social structure and has public good characteristics (Narayan, 1997).

It may be noted that all forms of social networks and social norms are not social capital. There is also negative social capital, which can be put to bad uses. Networks and social interaction can cause illegitimacy, bribery, corruption, nepotism, cronyism and crime. These can involve vast inequities. Civil society cannot only mean membership of choral societies and football clubs, but can be another name for lobbyists and rent-seekers. The Ku Klux Klan, the Mafia, the Aryan Nations, urban gangs, militia movements, drug cartels, crime syndicates, are all part of civil society, or uncivil society. The purpose of some of these groups, such as the Ku Klux Klan, is to suppress other social groups. (Streeten Paul, 2002) Such communal terrorist organizations Mafia, gangs, cartels and the like that lead to social exclusion and hostility to other groups as seen in Indian caste system and other terrorist organizations are a sort of anti-social capital. In such atmosphere creative new social capital with cross cutting associational ties bring different castes and sections together and pave way for communal harmoney. Paul Streeten(2002) emphasises the potential negative effects of what he calls“ antisocial capital” on development outcomes, and then proposes that productive social capital should be nurtured and promoted at a global level.

**Grass Roots Initiatives in Kerala**

The formation of NHGs of 40 to 50 families have been a spontaneous response from below to the limitations of Gram Sabha (Thomas Issac and Franke – 2000). More than 200 panchayats formed NHGs in Kerala. The mode of works of different NHGs differ. The state level convention of the NHGs convened at Ulloor Grama Panchayat in Thiruvananthapuram district, as part of the experience sharing programme, has given a fillip to the NHG movement.
A study conducted in connection with the convention revealed that in and around 100 panchayats, the NHGs are effectively functioning as a grass roots forum for direct citizen participation in governance (Thomas Issac 1999). The NHGs are carrying out discussion of local plans, review of plan implementation as well as general administration and selection of beneficiaries. Many of the NHGs are also involved in settlement of family dispute, educational programmes for children, health programmes, cultural activities, organizing SHGs, thrift schemes, and project implementation. The representatives of NHGs often constitute a ward committee, which in most cases acts as an executive committee of the Gram Sabhas. NHGs have helped improve the quality of Gram Sabhas in their panchayats. The participants of NHG know each other well, and all have direct knowledge about the problems and resources of their local area. All can be convened with less travel time, and such smaller assemblies of voters from each neighbourhood is fundamental in making direct democracy operational. The emergence of NHGs with all embracing associational ties is therefore a very vital development that has important consequences for the evolution of grass roots democracy in Kerala. The discussions in the Ulloor conference have raised the question that the new values and strengths brought out by the innovative experiment in certain Panchayats can be successfully replicated and institutionalized.

The micro level organization can function well only if they are participatory, credible and accountable, so that people can see the benefits of co-operation. The Neighbourhood groups (Ayalkoottam) functioning in Kumarakom Panchayat are such micro level organizations creating new social capital serving to strengthen direct democracy in developmental planning and governance. It also creates cross cutting links between other social groups often characterised by social exclusivism. It can be termed as ‘bonding’ ‘bridging’ or ‘linking capital’ since it creates ‘ties’ that transcend various social divides and give communities a sense of identity and common purpose.

The Ayalkootams formed in Kumarakom village under the initiative of the KSSP and Integrated Rural Technology Center (IRTC) as part of their action research project, the programme for participatory and sustainable panchayat level development planning (PLDP) funded by KRPLLD have seen initiated the innovative experiments in promoting participatory planning governance and peaceful civic life in the village creating newsocial capital. The present study attempts to throw more light on the performance of NHGs in Kumarakom its economic, social, and political impact on village life and possibilities for its replication in neighboring villages.

**Objectives of the study**

The following are the specific objectives of the study.

1. To trace the evolution and growth of Ayalkotams in Kumarakom and the early experiments in Ambalapuzha (the case developed by Pankajaksha Kurupu) Nalpathimala (developed by C. Thomas Abraham), Pullarikkunnu (by Fr. Manalel) and Kallyasseri (by KSSP)
2. To trace out structural and functional aspects (defects, if any) and to suggest alternatives.
3. To examine the socio-political and cultural composition and dimensions of Ayalkootam.
4. To study the role of Ayalkootam in evolving participatory and appropriate grass roots level planning.
5. To study the role of Ayalkootam in strengthening Gram Sabha.
6. To study the role of Ayalkootam in resolving the local issues, problems and conflicts.
7. To study the possibility of developing Ayalkootam as a grass roots level institutional arrangement for better governance in rural local polity and society.
8. To examine the possibilities of replicating the experiences of the Ayalkootam in other rural areas of the state.
9. To organize Ayalkootams and Panchayat Vikasana Samithy in Thiruvarppu Panchayat on the basis of the experience of Kumarakom.

**Method of study**

A mixture of various modern social science research methods have been applied in the study ranging from a census survey covering all the Ayalkootams to participant process initiation and observation. A team of activists (facilitators) were involved in the constitution and operationalisation of this structural unit under study at Kumarakom. A handful of stake holders were also joined hands with the researcher in Thiruvarppu Panchayat in the replication attempt. A large group of individuals comprising elected representatives of Local Self-Government Institutions across the state, resource persons at various capacities, social science students and government servants turned to the area for study and research. Kumarakom Panchayat Vikasana Samithy (KPVS), the apex platform of Ayalkootams, organized a two-day National Workshop on Neighbourhood functioning at Kumarakom. The participants of this workshop numbering 70 directly involved in data generation on the fine details of Ayalkootam functioning. The information they gathered through participatory process observations is also used in the research.

**Neighbourhood Survey**

A census survey was conducted covering all the Ayalkootams in Kumarakom to explore the finest details of Ayalkootam functioning. For the purpose, a comprehensive questionnaire covering almost all the aspects related to the structure and activism was administered. The major aspects surveyed were,

1. Demographic details of each NHG such as total population, total number of households coming under, profile of participants etc.
2. Detailed data about the persons who initiated the formation the actual process involved in the formulation of groups etc.
3. Number and frequency of NHG meetings with the sex wise strength of participants in each meeting and details of discussions.
4. Reasons/Factors associated with the continuous non-participation of member houses if any and the attempts made to bring them to the meeting.
5. NHG level documentation.
6. Details about self help groups, which function as the subsect of NHGs.
7. Development sector wise activities in which NHG have directly involved with the details of resource mobilization.
8. Reflections of NHG representatives and members on their own group’s functioning and the suggestions for the sustainability of the structure.

The field staff engaged by the principal investigator conducted the survey.

Participant Observation

Two major State Level Workshops have been conducted in Kumarakom participating wide range of professionals and activists. The Kumarakom Panchayat Vikasana Samithy (PDS) in association with the State Planning Board and KRPLLID organized these workshops. The participants of these workshops were deliberately exposed to the Neighbourhood Groups to have a deeper look at it with a research rigour. Such participants were served with a semi-structured data collection form when they attended the NHG meetings. Such delegates themselves participated in various NHG meetings in its natural settings and held detailed discussions with the NHG representatives and member households after the NHG meeting using the interview schedule. Besides the research team’s study and observations, the feed back of such external peoples were also incorporated in the process of arriving at conclusions. The authenticity of such external observers’ readings were cross-examined with the locals’ views.

Participant Process Initiation and Learning

The principal investigator himself was the secretary of the PDS during the study period and has a direct involvement in the pace setting of most of the NHG initiatives. His involvement with the groups under study with a learner’s eye enabled to arrive at findings with reliable degree of objectivity. Most of the NHG initiated activities are informed and concurrently documented at the PDS level with a view to pursue more investigations on the potentialities of the microstructures. Researcher and his team had a direct role in this concurrent documentation, which also throw much light to the explorations.

Participatory Rural Appraisal (PRA)

A series of special Ayalkootam meetings were conducted in all wards to generate first hand information on the study topic through face to face interactions for a meaningful understanding and explanation from social actors direct. Information was generated through such meetings using the methods of Participatory Rural Appraisal (PRA). Inter panchayat participation of informants and data collectors were ensured in the PRA applications.
Secondary Data

The effective system of concurrent documentation adopted at the PDS level made the secondary data collection easier. A wide range of documents kept at the PLDP project is also relied for secondary data. The registers and documents available at the NHG level itself were enormously informative for the study. The results of panchayat level surveys and researches conducted earlier by the PDS such as Panchayat Health Status Survey, Socio-Economic Survey, Women Status Study etc, were also perused for secondary level data generation. Statement of annual accounts of all the SHGs (159) and their activity report have also served as a source of information.

Outline of the study

In the second chapter, overviews of literature on the genesis and status of micro level and participatory organizations both in India and abroad is presented.

In the third chapter the sociogeographical sketch of the study area Kumarakom, an introduction on the organisational structure of micro level organization at Kumarakom and its overall achievements are given.

In chapter 4 an attempt is made to describe and evaluate the performance of MLOs in various fields of village life.

Chapter 5 evaluates the real achievements of and the lessons learnt from MLOs.

The replication attempts its achievements and pit falls and the major conclusions of the study are presented in the final chapter.
2. GENESIS OF NEIGHBORHOOD MOVEMENT NATIONAL AND INTERNATIONAL

Many countries all over the world have long and rich experience of grass roots mobilization and social change, evolved through innovative experimentation in many spheres and spread over many areas. A good number of working examples of participatory democracy through micro level organizations like neighborhood groups are also available in many countries. It is useful to briefly trace out the tangled past and retrieve experiences from the present working examples at international and national level. Such an exercise can be deemed necessary not only for scholastic reasons, but also for drawing the lessons for a new agenda for action.

Neighborhood in the West

The writings of Lewis Mumford trace the historical notion of ‘neighbourhood’ in Western countries. (Mumford L 1961) He argues that by 200 BC the physical characteristics of the city had been created and that the physical structures of the ancient Middle Eastern City would have been familiar to a 19th century observer. Citing Leonard Woolly’s excavations of the ancient Mesopotamian City of Ur, Mumford notes that the ancient city consisted of a “series of more or less coherent neighborhoods in which smaller shrines and temples serve for the house holder”. The Temple, Mumford states, was the focus of the neighborhood unit.

According to Mumford (1961) the neighborhood was a concept familiar to Greek city planners and a component of Greek city plans and planning as it developed during the 7th century BC. The Greek form of planning norm was based on the standard gridiron and divided the city into definite ‘neighborhood’, which were physical entities that took the shape of super blocks. Mumford contends that this appears to be the ‘first historic example of a deliberately fabricated neighborhood unit’.

One of the most aggressive example of an early community organizing effort was the short-lived Cincinnati Unit Experiment established in 1917 in Cincinnati’s Mohawk Brighten neighbourhood led by the famous social worker Allinsky. The social unit was an attempt to organize a single neighbourhood through block-by block organizing “to give its people partial control over their immediate social and economic life and to provide a way for residents themselves to deal with social problems” (Austin & Betten 1990). Block workers, women drawn from the community were the focal point of the experiment. These women were “educators and interpreters, interpreting unit programmes to the people and relaying the people’s desire and need to the unit administration.” With its base of block organizations, the experiment carried out its neighbourhood level work through Council of Neighbours, which was a district level entity, in which each of the blocks had a representative. Each Council of Neighbours, in turn elected a representative to an overall Citizen Council, which was the governing body of the experiment. Thus, each individual block or street
neighbourhood, relatively powerless by itself was linked to the more powerful council, which could advocate on behalf of individual residents. The community based organizations were the agencies that linked the powerless people in the neighborhoods and the powerful people that ran the city. By using confrontational actions, often outrageous and obnoxious, Allinsky led his organizations in challenging the urban power structure and in making sure that neighbourhood, concerns were addressed. (Peterman 1995)

A lot of studies making realistic appraisal of the potential limits of grassroots organizing, planning and development are available. In his Guide to Neighbourhood Planning Sub-area Style, Bernie Johns (1990) says that neighbourhood planning must be ‘democratic planning’. The service of community organizers are critical to bring together the neighbourhood residents and helping to device strategies to move from plans to actions. If neighbourhood planners are also to be neighbourhood advocates, they must listen to neighbourhood residents, understand what is important to them, and try as much as possible to address their concerns.

A planner who feels that what the residents believe they want with regard to any project is not within best interests has an obligation to express his or her concerns, try to persuade the community that their ideas are inappropriate, and try to convince them that his or her ideas are better. In the end, however, it is the neighborhood that has the final say.

The second key characteristic is that neighbourhood planning must be open and transparent. What a planner does, how he or she chooses a methodology, and how conclusions are reached should not be a secret. Neighborhood residents have the right to see and understand all that the planner is doing. This may require the planner to think through what techniques and proceedings are best suited and how they are to be explained. “Black Box“ approaches should not be used. Properly instituted, neighbourhood planning is an educational process, and the planner is a teacher. The ultimate goal is to teach the community and its leaders how planning and development are done so that when the planner leaves the community, the work will continue. This, for the planner, is the ultimate act of empowerment.

Finally the neighbourhood planning should be community driven. This is what it means for planning and development to be community based. Residents acting collectively can express what they feel to be the important issues facing the community, and they can identify their concerns, hopes, fears, and aspirations for the future. The planners responsibility is to listen carefully try to understand as much as she or he can and help the community achieve its goals when and where possible. Whenever neighbourhood planning loses sight of neighbourhood agenda and begins to address the planner’s agenda, meaningful neighbourhood has ended.

Marie Kennedy, of the University of Massachusetts at Boston, argues that the true community based planning is a transformative and empowering process combining material development with the development of the people. It should, she states, “leave a community
not just with more immediate ‘products’…but also with an increased capacity to meet future needs. (Kennedy 1996)

According to Kennedy, the measures of the success of such a transformative and empowering community planning process should be the following.
1. The control of development being increasingly vested in community members
2. Increasing number of people moving from being an object of planning to being a subject.
3. Increasing numbers of confident, competent, cooperative and purposeful community members.
4. People involved in the planning process gaining the ability to replicate their achievements in other situations, and
5. Movement toward the realization of the values of equity and inclusion.

By 1970 the USA has some 200 community development corporations (CDCs) and many other neighborhood groups attempting to improve conditions in small areas. As economic conditions in inner cities worsened during the recessions of the 1970s and 1980s, the number of CDCs expanded to an estimated 2000 at the current time (NCCED, 1991). Housing rehabilitation and construction are the main activities for most of these groups, but they may also engage in economic development, which includes assisting business creation and retention, developing commercial and industrial space, and job training programs.

This practice of neighbourhood development has been based on such politically charged theoretical concepts as “black capitalism” and “neighbourhood empowerment” as well as on mainstream theories drawn from regional and international development. (Wiewel, Teitz & Giloth 1993)

The scope of inner-city trouble- the joblessness destabilized families and decaying institutions-is so enormous that small-scale rehabilitation projects seen dwarfed by them. In the absence of federal economic policies that either create or stimulate jobs for inner-city residents, it may well be that cities are doomed to continue to suffer. Yet even the most skeptical observer has to notice that neighbourhood approach is quietly piling up evidence of change for the better (Blackely 2000).

**Brazilian Participatory Budget**

In Brazilian Municipalities micro level groups called special budget fora are established to discuss projects and priorities in annual budgets of municipalities. This led to high degree of transparency in the budget process, so that citizens know what was supposed to happen. Investment was based on agreed criteria and local investment plans were documented. This experiment represents one of the strongest examples of management by the poor, who were the majority in the local budget fora. Where rural (or urban – rural) municipal system are strong enough it is an attractive option. (Mattheus-H 1995) Through the Participatory Budget (PB) the PT (Partido dos Trabalhadores or the mass socialist party - the workers party) and
the local neighbourhood organizations have invented a way of linking the power of community organizing with the formal legitimacy of an elected council. In the process, in cities like Porto Alegre and Sant Andre where PB has been developing for ten years or more, local democracy has been reinvigorated, a real redistribution of wealth has been achieved and the lives of the poor have been improved with the eventual support of the majority of the middle classes (Wainwright – 2002)

Jappan’s Kumi

The traditional Japanese system of rural local organization is one of the most intriguing in this regard. As in other countries in East Asia, rural society in Japan has been quite structured for perhaps 2,000 years. Traditional rulers clustered six to ten households in groups called kumi, which had a sense of collective identity and responsibility. Leadership of the kumi rotated annually among the respective heads of member households. This meant that all household heads (invariably male, given the era and the culture) were given a turn at demonstrating what, if any, leadership skills they had. If someone was incompetent, only a small group suffered at any one time, and for a limited period of time. Those persons who showed leadership skills, aptitude, and initiative were chosen for leadership roles within the village and at higher levels. Systematic testing of all persons who might have talent for leadership meant that rural life could be rather effectively self-managed, as was consistent with the feudal social system prevailing up to the modern era in Japan (Aqua 1982).

Small Group Action in Tanzania

Throughout rural areas in Tanzania, in order to facilitate communication and small-group action, groupings of ten households have been clustered into cells, at the initiative of the government party. Above the cells, there are village health committees (VHCs) made up of elected members given party and administrative supports. These committees work under the guidance and monitoring of their respective ward development committees (WDCs) operating at the locality (multivillage) level. WDCs are overseen by their respective divisional development committees and district development committees. All these bodies have both elected and appointed membership. Above them are regional and national coordinating committees made up of representatives of the relevant government departments. No special structure was created just for child survival and nutrition, as only the VHCs and the coordinating committees are devoted primarily to this program. Multipurpose organizations operating at different levels were co-opted and expanded to give support to this campaign, which showed quick and dramatic results because each level was called upon to do what it was best able to contribute. This structure as a whole has had substantial impact, changing behavior to ensure better child health (Jonsson, Lijungqvist, and Yambix 1993).

France England Libya

Communes in ancient France and ‘Neighborhoods in the suburbs of towns in England were the co terminus of present day Kerala micro level organizations. The society of
communes in communism also bears resemblance to the Neighborhood Groups. The concept of ‘Jamahiriya’ drawn up by Gaddafi of Libya is much the same. The gramaswaraj of Gandhiji was a similar concept.

More Human and Participatory China

In Socialist China also a greater degree of decentralization and people’s participation exist. Without romanticizing the process, it is possible to identify some of the essential features in the Chinese experience: mutual aid teams in this participatory decentralized system, a limited division of labour, an attempt to evolve conscious and purposeful people, some community cohesion and a production process that was symbiotic with nature. The Chinese experience draw a great deal from the people’s culture and the people’s knowledge system. The process of total mobilization included the use of the people’s creativity, local resources and local knowledge. There was an attempt to combine the material transformation of economic production with political, philosophical and aesthetic concerns. In other words, there was ideological and valuational framework, which attempted to be culturally relevant, more human, participatory, and people-centered: and it was leading to a new accumulation process that was economically sustainable at least in rural areas (Wignaraja and Sirivardana-1995)

India’s Democratic Little Republics

In India, small groups of people at the micro level having power of influencing the decision making process were common in our village system. These small groups attained social significance because the association of people is so small that each one is able to communicate with all others face to face. This nature of inter personal relationship among the members is one of the most important factors giving strength to the groups. It brings cohesiveness among the group members. In village situations, farmers after daylong hard work assemble at one particular place for the purpose of entertainment. These meetings are very informal in nature and there is no fixed time for the gatherings. The frequency of the meeting varies according to the needs of the farmers. Membership of these groups comprise of different caste groups and communities, depending upon the degrees of relationships and interpersonal interactions. As far as agenda of discussions are concerned apart from agriculture and allied activities topics related to personal affairs, rural development, national and international issues are also discussed. A powerful small group can create a lobby for or against any programme of community benefit in the village. These small groups constitute potential unit for development. It can play a vital role in diffusing developmental activities through Panchayats and co-operatives by group representation. (Narain 1998)

The Major drawback for these groups is that all of them are based on caste or class. It is possible that upper and lower castes may have their own groups. But women and those belonging to backward classes were kept out of these organizations and worked as a tool helping exploitation and alienation of these weaker sections of society.
Sir Charles Metcalfe, the provisional Governor General of India (1835-36), had called the Indian village communities “The little republics.” This does not mean that these democratic “republics” were ideal institutions working with the participation of all the people. Given the caste-ridden feudal structure of the village society of those days, they left much to be desired. B.R. Ambedkar did not think highly of these village communities. He pointed out the fact that these village communities had played no part in the destiny of the country by quoting the following words of Metcalfe.

“Dynasty after dynasty trembles down. Revolution succeeds to revolution, Hindu, Pathan, Mogul, Maharatha, Sikh, English are all masters in turn, but the village communities remain the same. In times of trouble, they arm and fortify themselves. A hostile army passes through the country, the village communities collect their little cattle within their walls, and let the enemy pass unprovoked.” Dr. Ambedkar vehemently attacked this selfish localism of the old villages in his famous speech in the Constituent Assembly on November 4, 1948. He asks “what is the village but a sink of localism, a den of ignorance, narrow-mindedness and communalism?”

Even with all these drawbacks India has a great tradition of village republics and autonomy and the decision making and their enforcement by the panchas in the panchayats has the sanction of the village society. The Panchayat Raj that has evolved over the years, is a further extension and development of this thought and tradition. It is interesting to recall that the British colonial Government had proposed the establishment of a net work of rural local bodies in India (in 1882) six years before there were any rural councils in England (Hooja and Hooja 2001).

Kerala’s Ayalkoottam

In Kerala (the Malayalam speaking regions of erstwhile Travencore, Cochin and Malabar), too communalism was very strong. “When the backward Hindu Ezhava argue for equality with Brahmin, they are not at all willing to give such equality to Pulaya. In schools children of Brahmins never sit with children of Ezhava and children of Ezhava never allow Pulaya to sit with them in the class.” (Mappila – 1896)

In Malabar, the poor Pariah is not allowed to pass through the same street as the high caste man. Seeing this silliest thing Swami Vivekananda remarked in 1896, “these Malabaris are all lunatics, their homes so many lunatic ‘asylums”. (Vivekananda 1896)

The English education, renaissance movement led by Sree Narayana Guru, the Industrial revolution, struggle for independence, the communist movement, trade unionism, post independent library movement, literacy movement etc. helped a lot in changing Kerala society creating communal harmony and co-operation among all sections of people.

The joint family system that prevailed in Kerala till a few decades ago provided ample opportunities for the collective life and activities of the members of those families. Since the brake up of joint family system small nuclear families arose. Such small families are basic
units of the society. The harmonious relationship that kept them bound has become very weak. The cordial relationship among the families is the foundation of sound social health. The role of NHG in maintaining such cordial relationship is decisive. These neighborhood group members are well versed in local problems and can make an effective strategy for solution. But the immediate inspiration for the formation of the Neighborhood groups in Kerala came from a village called Kanjipadam near Ambalappuzha in Alappuzha district. Mr. Pankajakshan a teacher and a Gandhian along with some of his friends formed an informal organization called ‘Darsanam’ and propagated micro level organizations in villages. Members of ten homes as a group is called Tharakkootam, five such Tharakkootams make an Ayalkootam. Ten such Ayalkootams as a unit is called a ‘Gramakkootam’ - a Village Assembly. (Pankajakshnan 1989) The Tharakoottam in Kanjippadom, in which Mr. Pankajakshnan is also member, meets every night in the courtyard of one of the houses. All members of the Tharakkootam families participate in the meeting which discuss the possibilities for mutual help and co-operation. Purchasing household article for all the Tharakkootam families together, resolving conflicts that may arise sometimes, strengthening interpersonal relation between members of Tharakkootam families and exchanging ideas on national and international matters are the day-to-day functions of the Tharakkootam in Kanjippadom. The main limitation of the Tharakkootams and Ayalkootms led by Pankajakshnan is that, apart from creating some mutual help institutions aimed at fostering communitarian values, it never shows much interest in local planning and governance. Taking this cue from Pankajakshnan, and based on experience of community work under Malanad Development Society (a local NGO), NHGs were formed in Nalpathimala adjacent to Mahatma Gandhi University, Kottayam, under the aegis of National Students Service by Thomas Abraham, who was the then Programme Coordinator [Abraham 1993]. Constaintine Manalel, inspired by the Christian initiatives in Latin America also experimented with this concept in Pullarikunnu in Kottayam district. All these were experiments, which tried to bring together all sections of society in a neighbourhood without being exclusivist in focus (John and Chathukulam-2003). These associations did not have any economic content and the organizational strength also is much low comparing with the NHGs of Kumarakom.

3. MICRO LEVEL ORGANIZATIONS IN KUMARAKOM

Kumarakom – A Sociogeographical Sketch

Kumarakom is 10 km west of Kottayam district head quarters. It is located along the eastern banks of Vembanad Lake. This falls under low land zones of Kerala and is part of Grater Kuttanad region. The total area of the Panchayat is 51.67sq.km of which 24.13sq.km. is under Vembanadu Lake. Major portions of the area of the Panchayat had been reclaimed in the past by constructing embankments along the sub-merged shoals within the lagoon body. Physiographically, this area is quite unique in the sense that the entire region is a product of fluvio-esturine agencies modified by human activities in the shape of reclamation. Hence, this Panchayat is characterized by both natural and man-made landscapes. According
to the Participatory Resource Mapping Survey (PRMS) 48.1% of the Panchayat, area is under water bodies and out of the remaining 51.9% area of 2754 ha.,1575 ha. is Padasekharams (polders) lying below 0.5m-2m MSL. There are such 45 Padasekharams; extent of which ranges from 3 acres to 400 acres. Land in these Padasekharams is owned by several cultivators who individually cultivate their land, but dewatering and other common developmental works are taken up on a co-operative basis. Paddy is cultivated in these Padasekharams and its productivity is high, 3.8 tones/hectare as against state average of 2 tones per hectare. The total settlement area of the village is 1179 ha. (24%) and this area are criss-crossed by tidal channels.

The population of Kumarakom was 22,232 according to 1991 census (Male 11022, Female 11210, S C 1020, S T 90) there are 4841 house holds out of these, 3305 are living below the official poverty line. The 14 health care institutions include the Primary Health Centre, Govt. Ayurvedic Dispensary, Govt. Homoeo Dispensary, 3 private Nursing homes, 3-private homoeo dispensary and 5 private Ayurvedic dispensaries. The 14 educational institutions include the government higher secondary school, 2 Government Upper Primary schools, 3 Government Primary Schools and in aided private sector 1 Higher Secondary School 2 Primary Schools and 4 Lower Primary Schools. There is one-unaided private upper primary school too functioning well. There are 18 Anganvadies and 4 Private Nursery schools functioning in the Panchayat. The enrollment to school educations is 100 percent and preschool education is nearing cent percent now.

Labour participation rate is 37.4%. It is 51.2% among men and 25.4% among women. Major opportunities are in agriculture and allied areas. 1156 men and 1177 women are agricultural workers 1209 men and 53 women are engaged in fishing and animal husbandry. 186 men and 2 women are employed in lime shell collection from the lake. Construction industry employ 134 persons but commerce and other service sector employ 857 persons.

The cultural background and the socio political character prevailed in Kumarakom was supportive to the formation of non-communal and non-partisan neighborhood groups in the village.

The socio-political character of the village Kumarakom was very helpful in the formation of NHGs. Unlike many other places, caste, religious and political rivalries do not mar the social life in this village. The majority community in Kumarakom is Hindu Ezhava, followers of Sree Narayana Guru. The Guru had visited this village two times. In 1903, Guru consecrated the Sree Kumaramangalam Temple. The people of Kumarakom continue to commemorate this holy event annually on the birthday of the Guru by conducting a boat race festival. All sections of people in and around Kumarakom joined this event. This water festival has contributed greatly to the social harmony that prevails here.

Around 35% of the population belongs to Christianity. The church had contributed much to the development of education in Kumarakom. One church donated an acre of land
for starting an English School seventy years back. Four churches themselves run 5 primary schools, and 3 kindergarten schools.

The organizers of NHGs propagated the words of Sree Narayana Guru and Holy Bible on neighborhood harmony. “Do not take revenge on anyone or continue to hate him, but love your neighbour as you love yourself” is Lord’s own words quoted in Leviticus 18-17 of the book the Old Testament. In New Testament Jesus, reiterate the same words by narrating the parable of the Good Samaritan who helped and nursed the man attacked by the robbers (Achtemeier 1994).

Sree Narayana Guru, the illustrious socio-spiritual reformer of Kerala has said, “The action of everyone done for the sake of one’s own happiness should result in the welfare of his neighbors”. Once when some young lawyers approached and asked Sree Narayana Guru whether ‘Marumakkathayam’ (matrilineal system of inheritance to property) or ‘Makkathayam’ (patrilineal line of succession) is correct, Guru said both are meaningless and ‘Ayalpakkathayam’ (‘neighbourarchy’) is correct. A part of one’s wealth should go to his neighbours too, as held by Guru. (Pankajakshan 1989)

This cultural background might have given a congenial atmosphere for the formation and growth of neighbourhood groups in Kumarakom.

**PLDP and NHG Formation**

The NHG is the most important and innovative organizational infrastructure purposely built by the PLDP project to facilitate people’s participation in village governance and planning. The Panchayat Development Society (P.D.S.), Ward Development Committee (WDC), Technical Support Group (TSG), and Self Help Groups (SHGs) are all complementary organizational structures strengthening NHGs. “These micro level organizations (MLOs) are undoubtedly, quite a powerful form of social capital” (Reghunandan 2001).

As explained, NHGs are in existence in many countries. The word Ayalkootam is used in Kerala with different meanings; there are Women Ayalkootams, Ayalkootam for poor (selected BPL families) etc., with specific purposes of certain projects implemented by government or some NGOs. The amendment to Panchayat Raj Act, in 1999 inserted a new Section in Schedule III B (13) giving the Grama Panchayat a general function to organize NHG and SHG with focus on the poor. Here also the membership to NHG is restricted to weaker sections of people. However, the Ayalkootam or NHGs functioning in Kumarakom is a territorial association of around 50 families living in close proximity. All human beings living under the territory of an Ayalkootam are de-facto members of that ayalkootam by birth. As a matter of right, one can dissociate with the functioning of an Ayalkootam. Nevertheless, if he is willing to come and participate at any moment he/she can do so. Nobody can dismiss an inhabitant from the membership of his/her NHG. It is everybody’s right to be a member of his NHG as his electoral right to vote for election to Panchayat to Parliament.
The vision and framework of PLDP project states as follows. “The concept of NHGs arose from the practical experiment that was going on in Kanjippadam Village of Alappuzha district under the leadership of Mr. D. Pankajakshan and from the understanding that participatory democracy is to be face to face democracy which can take place only in small size groups. Based on this understanding, in Kallyassery Panchayat of Kannur district NHGs and PDS had been formed and were functioning since two years.”

From 1995, about 200 Panchayats formed NHGs on Kallyasseri model as top down process and become alive only when the top leadership desires “However over a period of 4-5 years, a number of NHGs have come out of dependency on external leadership and have come rooted in the local soil. Their number is large in certain Panchayats (for example Kumarakom) and less in other Panchayats. These NHGs have shown that every NHG has a potential to be on its own and develop its own leadership. The local leading activists live in the panchayat and are citizens of the panchayat. It is not like a ‘funded NGO from the town’ coming down to the village, do some development work and go away (Rekhunandan 2001)

The external facilitation provided by KSSP as part of its action research project (PLDP) has helped much in providing trained activists to work under the PDS with a new vision and dedication.

A total of 33 different training courses were conducted at state level covering 81 training days under the PLDP project and about 300 volunteers from Kumarakom had attended these courses. The details of Panchayat level trainings organized under PLDP in Kumarakom are shown below.

1. Number of Trainings - 19
2. Number of Training days - 20
3. Number of faculty attended - 89
4. Participation – female - 654
5. Participation – male - 510
6. Participation – Total - 1164
7. No. of activity days the trainees had to work in the field to complete the task entrusted on them - 108

The various training programmes organized under PLDP helped human resource development enhancing the people’s capacity to participate in village governance and planning and strengthening NHG activities.

**Micro level organizations - structure and activities**

Every ward in Kumarakom Panchayat is divided into a number of neighbourhood groups, each consisting of 30 to 60 proximate households. All the adults in these households together form the general council of the NHG. In Kumarakom there are 4735 households spread in 10 wards and each ward has 7 to 14 NHGs. All the people in the village are members of their respective NHGs irrespective of their class, cast or political affiliation. There are 96 NHGs in Kumarakom. (A Complete list of such NHGs are shown in Annexe I)
Every NHG will, in an open general council meeting, elect either by consensus or through open voting a convener and two representatives (one man and one women) to the General Council of PDS. The NHG conveners, male and female representatives together with the elected ward members, Panchayat Secretary and the various development officers will form the General Council of the PDS. Representatives of all political parties working in the area, those who represent the Grama Panchayat in the Block and District Panchayat, two representatives of Kerala Sasthra Sahithya Parishad (KSSP) and not more than ten nominated members are also included in the General Council of the PDS.

PDS is a body corporate registered under Travancore Cochin Scientific Literary and Charitable Societies Act. It is functioning as a flexible and effective arm and an implementation wing of the Grama Panchayat. Its working committee consists of representatives from NHGs, all elected representatives of the area as ex-officio members and nominated departmental officials. All the political parties have a representation in the PDS working Committee. The president of the panchayat is the ex-officio chairman of PDS.

The PDS intervenes in all the development sectors through its sectoral committees. It owns a fair price medical shop in Kumarakom. It has an umbrella functioning upon the still micro organizations.

**The aims and objectives of PDS**

The objectives of PDS as shown in the bylaws are as follows:

1. To formulate and undertake various projects for the development of the panchayat.
2. To conduct studies for undertaking the developmental activities in the panchayat.
3. To obtain technical assistance from various governmental and non-governmental agencies for formulating Panchayat level developmental activities.
4. To mobilize funds as its own and to receive financial assistance from various organizations for the formulation and undertaking of development projects.
5. To impart training, conduct classes, workshops, talks, and exhibitions in order to spread the new trends in the area of Panchayat level development.
6. To formulate new developmental models which can be worked out with people’s participation.
7. To co-ordinate various agencies functioning in the area of local level development.
8. To undertake and implement in a democratic way the ongoing developmental activities of the various line departments of the government.
9. To record the significant experiences in the area of local level development.
10. To offer the necessary help required by the gram Panchayat for strengthening the panchyatiraj system and to work for it.

A number of functional committees are also formed from amongst the members of NHGs. As noted already, the MLOs in Kumarakom Panchayat were created through a supply side compulsion presented with a pre-designed model rather than adopting demand led organization. But when MLOs began functioning with the active participation of the
people they made improvements to be of lasting value gained from their self-managed and self-correcting style. The more common size of the base group, the NHG is of 100 to 200 members but women’s SHG under the NHG has only 15 to 25 members. Various subcommittees such as committees for education land and water management, beneficiary for implementation of development project of the panchayat are also functioning under NHG. In such groups, everyone can know one another well, communication and transaction costs are not very great, and any free riding or shrinking will be evident. The imitations of the organizations due to smallness can be over come by linking with one another. Small base level groups that are linked horizontally and vertically contribute much more rural development than do larger ones (Uphoff, Easman and Krishna 1998).

The structures of these MLOs in Kumarakom is shown in Illustration A below. The byelaws of Kumarakom Panchayat Development Society (Reg.No.K714/95) the apex body of NHGs shown as Annexe III will give details of its structure and functions as envisaged in the byelaws.

Every household in Kumarakom lives in an Ayalkoottam and has all rights to participate very conveniently with governance and planning of the village. The interpersonal relations strengthened through Ayalkoottam expanse opportunities for providing a congenial atmosphere for conflict resolution, harmonious life and full human development. Annexure I shows the list of 96 NHGs and 160 SHGs spread all over the village providing opportunities for the whole population to participate in developmental action and collective decision making.

Every NHG has full freedom to chalk out their own programmes and work for it in a framework to help and associate with the PDS. The PDS standing on the firm foundation of NHG always maintains good relation with the Grama Panchayat, KSSP, IRTC and PLDP, is bound to implement mutually agreed decisions of these organizations and the projects.

Technical Support Group (TSG)

The TSG is organized to give high quality technical support to the panchayat in formulating and implementing developmental plans. A group of 31 local persons from different professional areas were selected by the PDS and an intensive training for a week was given to them with the help of experts from IRTC. This technical group became a source of high quality technical help in the local developmental planning. Since the members in the TSG are drawn from the local area they are well versed the local reality which is much helpful for formulating socially acceptable plans.

Annual celebrations

All Ayalkoottams celebrate their annual days. Colorful functions, sports and games, various entertainments and a feast are parts of the full day celebration. New office bearers are also elected on the day. The venue is usually the courtyard of a convenient house or any other suitable open area in the locality. Important decisions are taken at the annual meetings. Kattothara Ayalkoottam took a decision concerning the harmonious co-existence. The
Illustration A

MICRO LEVEL ORGANISATIONAL STRUCTURE IN KUMARAKOM

PANCHAYAT GOVERNING BODY

PANCHAYAT DEVELOPMENT SOCIETY
  - WORKING COMMITTEE
    - AGRICULTURAL SUB COMMITTEE
    - HEALTH SUB COMMITTEE
    - EDUCATIONAL SUB COMMITTEE

WARD DEVELOPMENT COMMITTEE (10)

NEIGHBOURHOOD GROUPS (96)
  - CONVENER
  - AGRICULTURAL SUB COMMITTEE
    - HEALTH SUB COMMITTEE
    - EDUCATIONAL SUB COMMITTEE
  - MALE REPRESENTATIVE
  - FEMALE REPRESENTATIVE

WOMEN SELF HELP GROUPS (159)

PANCHAYAT WOMEN DEVELOPMENT SOCIETY
decision was carried out till the next anniversary. They decided that there would be no quarrels reported. Even if there would be some quarrel they would not take it to the police station. All the member families in the Ayalkoottam were successful in this noble endeavor.

**PDS Activities**

The sector wise activities organized by the PDS with the help of various sub committees during 1996 and 97 are shown below in Table I. Most of the activities shown in the table are self-evolved but some are organized as part of PLDP. Participation for these activities was ensured by mobilization of people through NHGs.

**Table I The sector wise activities organized by the PDS with the participation of NHGs at Kumarakom**

1. **Empowering Women**
   - 1996 – January: Organized a sub committee for women’s welfare under the PDS.
   - 1996 Aug. 9: Panchayat level women’s convention, study on women status in the panchayat and an inquiry into the anti women references in school textbooks, started.
   - 1997 May 12: Discussion on organizing women SHGs in all NHGs and ward level meetings in continuation.
   - 1997 June 5: Formation of the first GramaLaxmi Unit (SHG) in Pathupanku NHG in ward 8, followed by SHG in Kariyil NHG in Ward 10 and in Vithuvattil NHG in Ward 7.
   - 1997 July, Aug.: Formation of SHGs in other areas.
   - 1997 Oct. 18: One day leadership training camp for office bearers of SHGs. Officers of NABARD and officers of a few Banks delivered classes.
   - 1997 Nov. 14: Visit of Ms. Mydhili Sivaraman General Secretary of All India Democratic Women’s Association, Ms. Santhi (Malar, Nagarcoil) Ms. Kalpana (Activist from Canada) visited SHGs and meetings with the SHG members of Pottakkodithara NHG and SHG members of Nursery NHG.
   - 1997 Nov. 29, 30: Selected activists from SHGs participated in the workshop on women and child welfare at Thiruvananthapuram and organized a special study on all Balvadies and pre-school centers in Kumarakom.
   - 1998 April 1: Meeting with the representative of SHGs to discuss on linking SHGs with banks.
   - 1998 May: Preparation of applications and document of selected SHGs for bank loan.
   - 1998 June 13: Inauguration of distribution of bank loans to SHGs through NABARD. Annual celebration of SHGs SHGs enter into new employment generation initiatives.
   - 1998 Aug.: Discussion on audit of annual accounts of SHGs.
   - 1998 Nov.: Distribution of newly designed passbook and accounts books to SHGs.
1998 Nov. 30 First training camp on book keeping and accounting to members of SHGs.
Dec. 4,18,21 Regional training camps on book keeping and accounting in SHGs.
Hundreds of women from all SHGs participated.
1998 December Meeting to discuss on self employment programme for women in SHGs.

Activities in the area of Education

96 Aug. 7 Convention of all school teachers in the Panchayat
Formation of panchayat level education sub committee.
96 Oct 11 Workshop for making low cost teaching aids
97 April 25,26,27 Two representatives of the education subcommittee participated in the state level workshop on the follow up activities on education.
97 May 23 Preparation of question papers for pre requisite test (1st Stage)
97 June 10 Preparation of question papers (2nd stage)
97 June30, July, 3 Conducting pretest in all schools. Designing remedial teaching aimed at individual students on the basis of pre test results. Remedial teaching brought to schools.
97 Sept 19,20 Organising learning through plays.
97 Sept 27,30 Meetings of monitoring committees. The committee found that remedial teaching through school teachers is not effective and thought of NHG level remedial teaching.
97 Oct. 5 to 6 NHG education programme started in some wards on experimental basis.
97 Oct 6 to 13 Monitoring of remedial teaching in schools.
97 Oct 23 Combined meeting of education and monitoring committees.
97 Nov. 3 to 24 Collection of data for Education Status Report
97 Nov. 28,29 Compilation of data collected
97 Dec. 4 Meeting of education committee
97 Dec. 19 Special Training for English Teachers of local schools class conducted by professor from M.G. University.
97 Dec. 20 - 21 Learning through plays (2nd Stage)
98 Feb. 6,7,8 Three day training to educational activists and facilitators of NHG in remedial teaching programme. Trust was on activity oriented remedial teaching.
98 April 5 Panchayat level meetings of facilitators. (First batch)
98 April 11 Panchayat level meetings of facilitators.(Second batch)
98 May 28,29,30 Training for facilitators
98 June 13 Distribution of teaching aid to NHG education centers.
98 June 18,19 Training to facilitators
98 July Preparation of Panchayat Education Status Report.
98 August Morning exercises to NHG students introduced.
98 Oct 9 Presentation of Kumarakom Panchayat Education Status Report at the
state level workshop held at Thiruvananathapuram.

98 November
Training to facilitators.
Parents’ meets for strengthen NHG education.

Activities for Agricultural development

1996 May
One representative from PDS attended the three-day training programme on agricultural development at CDS Thiruvananthapuram.

96 June 13 to 16
Five activists of Agricultural sub committee participated in the training programme for preparation of water flow map at CRDM, Kozhikkodui.

96 July
Welcoming monsoon programmes, Quiz competition on soil test, water preservation, etc and public speeches, installation of rain gage at schools,

96 Sept. 4
Training to activists for the preparation of water flow maps and preparation of map. Preparation of water shed project.

1997 July
Preparation of Natural Resources Appraisal Report of Kumarkom with the help of PLDP project center.

97 Aug.
Submitted water shed project proposal to CAPART. The preparation of primary sector projects, implementation and monitoring were all under the involvement of PDS Agricultural sub committee.

Activities in Health Sector

1996 June
Organised study class on monsoon diseases.

96 July
Know year PHC – programme

96 Sept. 4
Training for Health survey and Health survey

1997 March 7,8,9
Two activists from PDS participated in a training on herbal medicines held at Tropical Botanic Garden and Research Institute (TBGRI), Thiruvananthapuram.

97 April 6
Health sub committee convenor participated in the core group meeting at Thiruvananthapuram.

97 May 24, 25
Workshop cum training programme in collaboration with the Tropical Botanic Garden and Research Institute (TBGRI), Palode, Thiruvananthapuram, on medicinal plants conservation, its importance and the preparation of indigenous combination drugs using herbs of easy availability. 142 persons participated in this programme. The participants were nominated by 93 neighbourhood groups.

97 June 20
A one – day cataract detection camp in collaboration with the Kottayam District Blindness Control Society and the Mobile Eye Unit of the Kottayam Government Medical College. 152 persons attended the camp, of which eight persons were diagnosed as having cataract who were later undergone surgery at Kottayam Medical College.

97 Aug. 15
The 50th Anniversary of India’s Independence was celebrated with the participation of majority of the local people. Processions, cultural
programmes, film shows, street plays, etc., were the main attractions.

97 Oct 28  Training for Health Core Group for herbal medicinal plants cultivation.
97 Nov. 1  The Health Sub Committee of KPVS conducted a ‘Transect Walk’ across the panchayat to trace the important medicinal plants. 12 persons who are elected as the members of the core group for medicinal plants conservation participated in this programme and they have identified 62 different types of such plants.

97 Nov. 3 to 24 The Education Sub Committee conducted a data collection drive from schools and other educational institutions for the preparation of Panchayat Education Status Report. 26 volunteers participated in this programme. They have conducted structured interviews with teachers, students, parents and elected representatives of local bodies (The Status Report prepared would be used as a basic reference for a log-term perspective planning).

97 Nov. 24  The Education Sub Committee conducted a data collection drive from schools and other educational institutions for the preparation of Panchayat Education Status Report. 26 volunteers participated in this programme. They have conducted structured interviews with teachers, students, parents and elected representatives of local bodies (The Status Report prepared would be used as a basic reference for a log-term perspective planning).

98 Feb  Mosquito eradication programme
98 Feb 10  Meeting of monitoring committee of mosquito eradication project
98 March 8  KPVS in association with the State Bank of India, Kottayam Brach, conducted diabetes mellitus and hypertension detection camp for the local people. The services of physicians from Kottayam Medical College and various local hospitals were made available. 139 persons attended the camp. Three local clinical laboratories also were involved in the programme.

98 March, April  Mosquito eradication programme implementation.
98 April 6  Health education programme
98 June 20  Mosquito eradication training for pesticide spraying
98 July 23 to 27  Competition of Health Survey data
99 April 5  Inauguration of Fair Price Medical Shop at Kumarakom Market area, financed by Pallam Block Panchayat under People’s Planning Campaign

Other important activities of KPVS

Publication of Newspaper

KPVS published a local newspaper named ‘Ayalkootam’ (The Neighbourhood) and distributed to all households through NHG representatives. This paper contains news of local importance and various activities of the Kumarakom Panchayat Vikasana Samithy and Kumarkom Grama Panchayat. The secretary of KPVS is the publisher of this paper. Two special issues of Ayalkoottam on Mosquito Control Programme and Panchayat level Computerisation were also released. This newspaper carries details of project proposals, its progress in implementation, reports from various NHGs and accounts of various project completed. (Photocopy of an Ayalkoottam issue is shown as Annexe IV)

Working Committees and General Body
During the 1997-98 period, the Working Committee of KPVS met seven times and two meetings of its General Assembly were also held.

**Formation of Technical Support Group (TSG)**

A group of 31 local persons from different professional areas were organized by the KPVS and formed as a Technical Support Group (TSG). Their main task is to give technical assistance to the local body in the formation, implementation and monitoring of various developmental projects of the panchayat. A weeklong training was imparted to this group.

**Preparation of Plan Document**

This was the major activity during the period. After the formulation of the development projects, it took more than one month for the preparation of the document. Ten activists including two women and 3 elected representatives were engaged full time in this process. The plan document was formally approved by the District Planning Committee.

**NHG Activities**

The vigor and dynamism of NHGs are maintained through its innovative and people driven activities organized on the basis of consensus arrived at the meetings of neighbours. The various activities organized by a typical NHG are shown in Table II. These details were taken from the work diary of Kattoothara Ayalkootam in ward VI of Kumarakom Panchayat. The total area of this NHG is 5 hectares. The number of houses included in the NHG is 41 from where 188 members are to participate in NHG activities.

**Table II  A Two-Year Work Diary of a Typical NHG at Kumarakom**

<table>
<thead>
<tr>
<th>Date</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996 Aug.4</td>
<td>Ayalkootam formation meeting.</td>
</tr>
<tr>
<td>1996 Aug.25, 26, 27</td>
<td>Onam Celebration in the Ayalkootam. Sports, games, and cultural competitions held, about 100 people participated.</td>
</tr>
<tr>
<td>1996-September 9</td>
<td>Met and discussed on X-mas celebration.</td>
</tr>
<tr>
<td>1996 Nov.15</td>
<td>Two public water taps were erected at Therampil and Kanicheril as decided in the Ayalkootam Meeting.</td>
</tr>
<tr>
<td>1996 No.17</td>
<td>Vegetable seeds distributed in the meeting of Ayalkootam.</td>
</tr>
<tr>
<td>1996 Dec.20</td>
<td>A Street light installed near Cheriyamparambu as decided by the meeting.</td>
</tr>
<tr>
<td>1996 Dec.22, 23</td>
<td>Christmas Celebration</td>
</tr>
<tr>
<td>1996 Dec 25</td>
<td>Accounts of the fund collection during X-mas presented in the meeting. Decided to Deposit Rs. 3025 in fixed deposit.</td>
</tr>
<tr>
<td>1997 Jan.3</td>
<td>Gave reception to P.K. Vijayakumar a member of NHG who won first prize in clay modeling at the state level competition of Keralolsavam and gave him traveling expenses by the NHG.</td>
</tr>
<tr>
<td>1997 April 13</td>
<td>Completed the maintenance of Kattoothara – Palakkadu Pathway by NHG members</td>
</tr>
</tbody>
</table>
1997 April 25  Discussed about the road maintenance work needed in the NHG and decided to present a memorandum to Grama Panchayat.

1997 July 6  Met the NHG to organize a woman SHG

1997 July 17  Women SHG commenced work.

1997 July 27  A temporary bridge built at Dewaswamkalam in the place of the collapsed old bridge.

1997 Aug.24.  First Annual day celebration, Inauguration of Therampil pathway (28 men and 27 women participated. President, Grama Panchayat and Secretary PDS participated.

1997Aug.31  Meeting of Therambil Pathway development Committee.

1997Sept.11, 12,13  Onam Celebration

1997Sept.17  Meeting of Kaniyamparambu-Chirathara Pathway Development Committee

1997Sept.21  Meeting of Therambil Pathway Development Committee.

1997Sept.28  Meeting of NHG – decided to observe Gandhi Jayanthi as Service day.

1997Oct.2  Service day observed 2 pathway development work started.

1997Oct.5  Sub Committee on Agriculture and Sub Committee on Education held meeting.

1997Oct.14  Kaniyamparambil Pathway Development Committee meeting.

1997Oct.19  Sub committee on Health held meeting.

1997Oct.26  Pathway repairing work.

1997Oct 30  Thundathil – Dewaswamkalam Pathway Development committee held meeting.

1997Nov.2  Distributed Vegetable seeds- Made Ayurvedic pain reliever balm- Discussed about neighbourhood education.

1997Nov.7  NABARD – Regional Manager Mr. Gigi Mammen visited SHG meeting.

1997Nov.15  Neighbourhood education programme inaugurated.

1997Nov.26  Shifted Public water Tap at Thundathil for widening the road.

1997Nov.27  Agriculture Sub Committee held meeting.

1997Nov.7  Reception to Mr. Vijayakumar who won first price in State level competition Keralotsavam. The Mosquito eradication Project of the Grama Panchayat explained.

1997 Dec.23, 24  X-mas Celebration

1997Dec.25  Accounts of X-mas Celebration presented. The collection was Rs.1192/-

1997Dec.29  Two Parliament members from Sweden visited the NHG meeting. Swedish M.P distributed the sports materials purchased by the NHG

1998Jan2.  Sprayed medicine for mosquito eradication in all the NHG houses.

1998Jan20  NHG news board created

1998Jan23  Therambil Pathway development committee meeting.

1998Jan24.  Kaniyamparambil Pathway Development Committee held meeting.
A perusal of Table I and II gives light to the working of PDS, NHGs and SHGs. The PDS is a macro institution providing an enabling environment in which the micro organization like NHGs and SHGs develop and flourish. The PDS is a body corporate registered under Charitable Societies Act and the micro level NHGs are its main organs. All the NHG have full freedom to chalk out their own programs and organise independent activities. They also implement mutually agreed decision of PDS and NHGs. The elected members of Grama Panchayat are able to address majority of their voters face to face, on various local issues by convening meetings of NHG. The effective participation in local developmental activities can be ensured through NHGs. The NHG is the best people’s forum to control and correct the elected representatives and keep them always with the people’s side.

4. PERFORMANCE OF NHG IN KUMARAKOM

Empowering Gram Sabha

Kerala Panchayats are relatively much larger than the average Indian Panchayat by a factor of between five and ten. An average Grama Panchayat in Kerala has a population of 25,199 (1991 census). Many panchayats cover more than one revenue village and in some cases the villages fall in more than one panchayat. The least populous panchayat of Vattavada in Idukki district had a population of 4588 while the most populous panchayat of Munnar in the same district had a population of 70,816 (1991 census). In terms of area Valapattanam in Kannur district, with 2.04 sq.kms. is the smallest and Kumaly in Idukki with an area of 795.28 sq.kms is the largest. (Govt. of Kerala – 2000) The distributed habitation pattern of Kerala is also quite different from the conglomerate habitats of the rest of India. Extensive urbanization long ago obliterated community cohesion and tradition.
Owing to these reasons, Gram Sabha or assemblies of citizens in every village was a concept alien to Kerala. But Gram Sabhas continued to be an important ideal in village governance in many other states of India. According to an official study in Karnataka headed by the noted Gandhian R.R Diwakar, the “Gram Sabhas had not been functioning there in any real sense of the term” (Diwakar 1963). The committee was of the opinion that institutionalizing Gram Sabha ‘would take time….. to grow and gather strength’. Therefore they visualized a gradual process of empowering the village assemblies.

Jayaprakash Narayan, demanded that the ‘relationship between panchayat and Gram Sabha should be that between cabinet and assembly (Narayan 1961). According to G.P. Jain, Editor, Sewagram ‘at the village level the panchayat is the administrative body and the Gram Sabha the decision making body’ (Diwakar 1963).

One of the prominent experiments in participatory governance, realizing direct democracy through Gram Sabha was done in Karnataka under the 1985 Act. Even that did not come to a fruitful move. The Karnataka experiment envisaged the direct participation (through Gram Sabhas) in suggesting proposals for local plans and reviewing plan implementation. But it proved to be a ‘non-starter’ (Joshy – 1995). In 1988, it was found that 29% of the villages had not convened their Gram Sabhas (Patil and Kittur 1990). The quality of participation was also far from satisfactory due to the domination of the rural elite, low attendance of SC/ST communities and women, and politicization of the meeting. To remedy this situation as it were, the committee, appointed by Government of Karnataka (1996) has suggested that this Adhyaksha of Grama Panchayats are duty bound to convene these meetings with a quorum of 10% of the registered voters, and that Gram Sabha should have the right to propose and approve the development programmes of its village to be included in the Grama Panchayat development plan. The state is yet to act on this recommendation (Aziz 2000). If this was the situation in Karnataka during one of the most exciting interludes in the history of democratic experiments in India, the state of affairs in the rest of India can be imagined.

The ideal received new lease of life and a constitutional status with the passage of 73rd Constitutional Amendment in 1992. It has created Panchayats and Gram Sabha at the bottom of the whole structure of the governance, as democratic institution that will ensure the functioning of participatory democracy. Article 243(b) of the constitution defines Gram Sabha as a body consisting of persons registered in the electoral rolls relating to a village, comprised within the panchayat. However, the constitution left the powers and function of Gram Sabha to the discretion of the state legislatures. There exists significant differences among the state regarding the powers and functions legislated for the Gram Sabhas (Harsh Mander 1999; S.P. Jain 1997). The Kerala Panchayat Raj Act, defined the ward (Constituency) as the equivalent of the village and made up one Gram Sabha for each ward. Even then, this is too large a body, having 1000 to 2000 members, for intimate discussion to be possible or for making truly collective decisions. Mostly a common feature of the experience of Gram Sabhas throughout the country has been the poor participation both in numbers and quality
in spite of the statutory provisions. A study of 195 Grama Panchayats covering six states found that ‘the minimum required quorum was rarely fulfilled’, and ‘records of Gram Sabha meetings were completed even when either meetings were not held or quorums were not completed’ (Society for Participatory Research in Asia 1997). One of the few exceptions from the above trend is West Bengal. Here the Grama Sansads has been given a prominent roll in suggesting proposals for public works and monitoring the activities of LSGIs. Available empirical evidence shows a significant improvement in the coverage of and participation in Grama Sansad meetings in recent years. (Maitresh and Maitresh 2000)

The Kerala Experience

The cornerstone of decentralized democratic governance is people’s participation anywhere in the world and notably in Kerala and Gram Sabha is the most basic unit of democracy, where every citizen can and expected to act. The Kerala Panchayat Raj (Amendment) Act 1999 incorporated new provisions specifically giving more powers, functions and responsibilities to Gram Sabha, increasing frequency of meetings from two to four a year, and raising the quorum to 10 per cent of total voters. It has also emphatically put the provision for disqualifying the elected member if he/she failed in convening two consecutive meetings of Gram Sabha, due once in three months.

The people’s planning campaign launched by the Government of Kerala in 1996 assumes significance in the context of India’s recurring failure to make Gram Sabhas effective. The general attitude in Kerala towards Gram Sabhas, at the start of the campaign was cynical. They were considered impractical in the specific context of the state. The campaign made every possible effort to effect the Gram Sabha as the vehicle of people’s participation. It has facilitated the constitution of Gram Sabha subcommittees, Beneficiary committee, Social audit groups etc, in order to make the Gram Sabha vibrant as visualized. The vision was totally people centered. The citizen is seen on the centre stage; it is his voice that has to be listened to; it is his choice that has to be accepted and it is his interest that has to be preserved. The campaign created a remarkable turn out of people to the Gram Sabhas when it was reconstituted from a mere advisory body to a powerful decision making forum.

Even when a general enabling environment exists for people’s participation it is possible that certain groups get excluded due to their backwardness and powerlessness. The campaign had gone to the extent of convening special meetings of such weaker section with the objective of social justice by way of empowering such excluded groups. The Amendment Act 1999 inserted a new provision to constitute a sub committee of Gram Sabha exclusively for Scheduled Tribe hamlets, enjoying all the powers of Gram Sabha for the purpose of tribal development.

Despite the Herculean efforts of strengthening Gram Sabha as part of people’s planning campaign it could not materialize and sustain the real spirit of direct democracy. It was handicapped either by wavy attendance, poor quality of group discussions, domination of
pressure groups and for other varying reasons. Even Gram Sabha is too large a body for intimate discussion to be possible or for making truly collective discussions (Parameswaran 2000). A number of suggestions have been made to improve the functioning of Gram Sabha. One such suggestion is organizing meetings at habitation/hamlet levels, organizing meetings of different interest groups, specially the weaker sections, such as SC/ST, women, small and marginal farmers etc. Such meetings will facilitate wider participation of masses in the decision making process. The recommendation of all such smaller meetings can then be discussed in the full meeting to take a final decision. Along with other measures like capacity building, such a measure will go a long way in strengthening the process of decentralized democracy and grass roots level planning. (Choudhuri – 2000). It will also make the Gram Sabha a full-fledged functional entity and a democratic vibrant vehicle of harmonious development with social justice, so as to usher in an era of sustainable peace and prosperity in rural India. Here Mahatma Gandhi’s following words are worth to remember ‘true democracy could not be worked by some men sitting at the top’. It had to be worked from below by the people of every village”. In Kerala the people’s planning campaign organizers themselves felt the need for still micro level organizations enabling more effective participation and fruitful deliberations.

The Committee on Decentralisation of Powers (1997) also suggested that ‘in order to strengthen Gram Sabhas, it may be necessary to constitute support structures through community organisations like Neighbourhood groups’.

The Kumarakom Experience of NHGs Strengthening Gram Sabha

The strengthening of Gram Sabha through the active involvement of NHGs in Kumarakom is unique in many respects. As mentioned elsewhere in this paper all the households of this highly dense village are accommodated in to 96 NHGs. Such groups were in existence for two years prior to the people’s planning campaign. The local body and the complementary PDS made a series of planned efforts to make the Gram Sabha effective through NHGs. Besides the uniform activities across the panchayat, there were a lot of innovative initiatives of NHGs on their own towards ideal functioning of Gram Sabha.

The detailed questionnaire survey conducted among all NHGs and the secondary data related to Gram Sabha transactions reveal various replicable initiatives for empowering Gram Sabha through supportive structures viz. NHGs and ‘Grama Lakshmys’ (SHGs). The parameter wise description is given below.

2. Participation – more informed participation.
3. Quality deliberations.
4. Beneficiary selection made easier, transparent and grievance free.
5. Inculcation of competitive spirit and voluntarism.
6. Ensuring effective follow up
7. Deliberate efforts to let enable for women, weaker section active participate
1. Collective efforts in organizing Gram Sabha

The normal procedure for convening meeting is publishing a notice, distribute the notice to all households, exhibiting the notice in important public places etc. There is a designated official acting as the co-ordinator to help the convener (Panchayat Member) in the preparation of notice and keeping records. But in Kumarakom the responsibility of convening Gram Sabha is shared among all NHGs in the ward. The notice distribution and individual invitations to Gram Sabha are done by the respective NHG. The pre-Gram Sabha NHG meeting convened with the exclusive agenda of the ensuing Gram Sabha make it confirmed that every arrangement is made. Similar discussion and preparation for Gram Sabha are made in the women Self Help Groups in its regular weekly meetings. Both these infrastructures are proved to be very effective in propaganda spreading. Panchayat level newsletter (ayalkoottam) circulated through NHGs has also seen as a powerful medium of information dissemination.

2. Participation – Enhancement in quantity and quality

The immediate outcome of the supportive functioning of NHGs is the remarkable improvement in the sustained participation in Gram Sabha. Besides the higher turn out, what signify the vitality of NHGs are the quality deliberations. Since the agenda of the Gram Sabha is subjected to threadbare discussion at still micro level in NHGs, the informed participation and well thought suggestions are brought in. Another significant result of NHG functioning is the active involvement of rural women in Gram Sabha. The NHG networking made the hither to marginalized women folk to be more assertive, responsible and powerful in influencing decision making. The women occupied front rows and outnumbered men. The pre-Gram Sabha SHGs are utilized by the women folk as a platform for the dress rehearsal of the Gram Sabha business. The table III indicates the improvement in Gram Sabha attendance after the effective involvement of NHGs in organizing Gram Sabha.

Table III Attendance in Gram Sabha before and after the effective involvement of NHGs in Kumarakom Panchayat

<table>
<thead>
<tr>
<th></th>
<th>1996 September Before involving NHG effectively</th>
<th>%</th>
<th>1997 August After effective involvement of NHGs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td>823</td>
<td>66</td>
<td>924</td>
</tr>
<tr>
<td>Women</td>
<td>426</td>
<td>34</td>
<td>1217</td>
</tr>
<tr>
<td>Total</td>
<td>1249</td>
<td>100</td>
<td>2141</td>
</tr>
<tr>
<td>SC/ST</td>
<td>288</td>
<td></td>
<td>173</td>
</tr>
</tbody>
</table>
3. **Quality deliberation**

Gram Sabha in Kumarakom is neither a passive gathering of voters nor an uncontrollable crowd of benefit aspirants, but rather it is a serious, well informed and determined congregation of vigilant villagers. The pre-Gram Sabha NHG meetings have a direct impact in the quality of deliberations in Gram Sabha. It is nothing but a secondary stage of developmental discussions initiated at NHG level. Since the Gram Sabha agenda are discussed at length in the NHGs and SHGs, more participation of all sections of people especially marginalized groups are ensured. This means contributions from more brains more than the majority of people either at NHG/SHG level or Gram Sabha.

The most innovative projects such as Vidya Lakshmy (Neighbourhood education), community based mosquito control, medicinal plant propagation for home remedies etc, are emerged directly from the NHG/SHG and Gram Sabha discussions.

4. **Transparent and grievance free beneficiary selection**

Unlike the general practice of selecting the beneficiary at the pressure point of the domineering groups in Gram Sabha the, most deserving benefactor is fixed at the Gram Sabha. This fair selection is made possible with the facilitation of NHGs by way of an initial screening. The profile of prospective applicants is thoroughly scrutinized at the NHG level in their presence. As the socio-economic status of each applicant is known to the NHG at a closer distance the screening in all cases will be just and fair. The phenomenon of non-registration of a single complaint in this regard is substantive to the fairness of this transparent procedure. PRA techniques like PWR (Participatory Wealth Ranking) preference ranking etc., were extensively used at NHG level for fair selection of beneficiaries.

5. **Inculcation of competitive spirit and voluntarism**

The active presence and variety activities of multiple NHGs in a ward created competitive spirit among the groups to offer their best towards the common good. The innovative and replicable activities of NHGs reported in the Ayalkootam-News Letter are read and discussed by all NHG members. This was a source of inspiration in inculcating competitive spirit and voluntarism. This is clearly evident in the increasing trends of mass participation, concerted execution of decisions in monitoring and evaluation and all the other spheres of community organization. The projections given to innovative models initiated at one point was a direct source of inspiration to others, which in turn resulted in better outcome at some other points. Hundreds of volunteers recruited by NHGs offered their best service in the developmental action. Each NHG proclaim in advance its would be share of man power for the execution of Gram Sabha decision.

6. **Effective follow up**

The consensus decision arrived at Gram Sabha are disseminated to NHGs for its implementation. Sub-groups subjects, committees and beneficiary committees are constituted
within the framework of NHGs. The mobilization of beneficiary share is realized at the NHG initiatives. Side by side with the beneficiary committees monitoring committees are also formed under the auspices of NHGs. As NHGs are practically closer to each household and all are convinced of the need of projects conceived and formulated by the NHG members themselves, mobilization of extra resources to complement the plan fund is much more easier. As against the committees formed with the membership of people from different parts of the ward the NHG based beneficiary committees are more cohesive and result oriented.

7. Inclusion of Weaker and Marginelized

Since the NHGs and functioning in a handy territorial hamlets, its facilitators can put individual attention to each member household. This micro nature itself enabled the participation of all who have geographically cheapened within the NHG boundaries. Besides this natural convenience initiators made special effort in inviting weaker and backward for NHG meeting and facilitated all to be active in discussions and celebrations. The spirit being with the neighbour in the discussions and developmental active is induced in the minds of all.

The details of various activities done in NHGs attuned to Gram Sabha functioning are revealed through the first hand information and secondary data. Such activities are listed in table IV.

Table IV Activities of NHGs for empowering Gram Sabhas in Kumarakom Panchayat during 1998 and 1999

<table>
<thead>
<tr>
<th>No.</th>
<th>Description</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>No. of NHGs distributed ‘Ayalkootam’ News Letters to all house holds</td>
<td>92</td>
</tr>
<tr>
<td>2.</td>
<td>No. of NHGs convened regular pre-Gram Sabha meetings to discuss the agenda of Gram Sabha</td>
<td>84</td>
</tr>
<tr>
<td>3.</td>
<td>No. of NHGs participated in Beneficiary selection collecting application screening and participating in the process of ward wise consolidation of priority list.</td>
<td>86</td>
</tr>
<tr>
<td>4.</td>
<td>No. of NHGs invited people to attend Gram Sabha</td>
<td>86</td>
</tr>
<tr>
<td>5.</td>
<td>No. of NHGs directly involved in plan formulation</td>
<td>46</td>
</tr>
</tbody>
</table>

Neighbourhood Planning

“The main resource for broad based rural development must come from the energy, ideas and determination of rural people themselves, from collective self-help and what we call assisted self reliance (Esman & Uphoff 1984). In most third world countries, the rural poor increasingly low that they cannot depend on benevolent governments on the trickled–down effects of industrialization, on the generosity of powerful patrons or on migration to the cities to transform their prospects to ameliorate their poverty and insecurity. If their lot is to be improved during their lifetimes, they must take their futures into their own hands, in those rural settings that they have called home all their lives.

The traditional top down approach to planning proved a total failure and the
Government of Kerala, and the State Planning Board (SPB) declared a people’s planning campaign-involving citizen in the planning process. The SPB was well aware that simply the traditional way of sending government officers to recognize, listen, and respond to the concern of the community might not be sufficient to bring about real people’s plan. They have decided to empower the Gram Sabha where all voters can directly participate – in the discussion for giving approvals for development plans, prioritizing, identifying beneficiaries, promoting active participation of people in implementing development programmes. The Kerala Panchayat Raj Act 1994 was amended in 1999 and definite functions, powers and responsibilities were given to Gram Sabhas to facilitate participatory planning and implementation. However, the experience proved that the Gram Sabha where voters around 1500 in a ward to participate is not an effective forum to open the hearts of common people. Nevertheless, micro level organizations such as NHG were found to be good forum for detailed discussion on plan formulation and execution.

The micro-level planning in the sense of planning for the comprehensive development of an area, taking into account, the local variable, has not materialized in any substantial scale. An obvious lacuna in the attempt at local level planning has been the absence of association of people’s institutions. (Sundaram 1981) This problem has been well addressed by the NHGs of Kumarakom and its effect in empowering Gram Sabha has been explained. In Kumarakom, many projects suggested at NHG meetings proved innovative, cost saving and successful. (We have been tackling the problem of rural development through a continuous process of trial and error involving repeated modifications in the light of our changing perceptions of the rural malady. The high spots in our approach to rural development have been the community development, the district plan, the area plan and block plan experiments. In the recurring shifts in our approach, one can read some apparent conflicts as well as certain trade off, particularly between growth and equity objective in rural development. (Sundaram 1981)). The situation calls for a more decentralized participant and truly democratic framework of governance and decision making.

The micro-level experiment in participatory planning done in this small village Kumarakom has to impart some good lessons from the field to those seeking to provide a development instrument accessible and accountable to the people in the remotest villages, which could facilitate local planning and implementation with the effective and successful participation of people maximizing local resource mobilization. It may also show people friendly institutional roots to deliberately starved democratic decentralization and participatory development. Participation is usually asserted, not demonstrated. Indicators of how participation happens and what its effects are on participants and in the hider society need to be developed and applied. The United Nations Research Institute for Social Development (UNRISD) defined participation as the organized effort to increase control over resources and regulative institution by groups and movements of those excluded from such control. Controlling resources and institutions is not merely a matter of having an
opportunity to share ideas and collectively plan action; it is a matter of organisation definition (inclusion and exclusion, rules, etc;) policy and management. Viable, sustainable organizations which can be run by the rural poor and exert an influence in the wider development area are the mechanisms for participation (Shepherd 1998).

The small NHGs allow open and intensive discussion and higher quality of participation in decision making in the following major aspects of planning.

1. Identifying felt needs of the people and conceiving remedies for developmental problems.
2. Meaningful interaction with experts for exploring technical facility respecting local knowledge people and institutions.
3. Data generation for making resource based planning a reality.
4. Resource mobilization to supplement government funding.
5. Implementation of projects by beneficiary committee.

Following were the most successful projects formulated and implemented by NHGs in Kumarakom.

Table V Neighbourhood Planning A Some Innovative Projects Implemented at Kumarakom

<table>
<thead>
<tr>
<th>Plan Year</th>
<th>Name of Project</th>
<th>Plan outlay</th>
</tr>
</thead>
<tbody>
<tr>
<td>1997-98</td>
<td>1. Aquatic weeds removal and mosquito control</td>
<td>6,30,870.00</td>
</tr>
<tr>
<td></td>
<td>2. Medicinal plant cultivation programme</td>
<td>1,38,000.00</td>
</tr>
<tr>
<td>1998-99</td>
<td>1 Haritha: Women’s vegetable cultivation Programme</td>
<td>1,02,000.00</td>
</tr>
<tr>
<td></td>
<td>2 Hygiene 98 – Toilet construction programme</td>
<td>13,29,000.00</td>
</tr>
<tr>
<td></td>
<td>3. Vidya Lakshmy - Neighbourhood Education Programme</td>
<td>3,55,000.00</td>
</tr>
<tr>
<td></td>
<td>4. Self-employment through SHGs.</td>
<td>3,50,000.00</td>
</tr>
<tr>
<td></td>
<td>5 Appithra Road Development Programme</td>
<td>6,00,000.00</td>
</tr>
<tr>
<td></td>
<td>6 Bridge Construction (22nos.)</td>
<td>12,49,000.00</td>
</tr>
<tr>
<td>1999-00</td>
<td>1. Neighbourhood vegetable cultivation project</td>
<td>27,000.00</td>
</tr>
<tr>
<td></td>
<td>2. Aquatic weeds removal project</td>
<td>1,00,000.00</td>
</tr>
<tr>
<td></td>
<td>3. Toilet Construction Project</td>
<td>9,22,000.00</td>
</tr>
<tr>
<td></td>
<td>4. Vidya Lakshmy Neighbourhood Education</td>
<td>2,45,000.00</td>
</tr>
<tr>
<td></td>
<td>5. Bridge Construction (12Nos.)</td>
<td>15,94,000.00</td>
</tr>
<tr>
<td></td>
<td>6. Construction of approach roads to bridges (16nos)</td>
<td>5,75,000.00</td>
</tr>
<tr>
<td></td>
<td>7. Village Roads: Renovation (2 Nos.)</td>
<td>2,20,000.00</td>
</tr>
</tbody>
</table>

More than thirty percent of the total plan outlay for the first three years were efficiently spent in the execution of projects proposed and implemented by the neighbourhood groups.

The following part considers some actual and innovative project experiments and establishes how development expenditure are likely to be more worthwhile to the extent
that projects are planned in ways that involve the intended beneficiaries in decision making, implementation, evaluation and of course benefits.

1. Aquatic weed removal and mosquito eradication

The very idea of mosquito control through clearing noxious aquatic weeds in the water bodies and ensuring hygiene emerged from the discussions in the NHG. The technical details were discussed with the doctors in the PHC and Department of Social and Preventive Medicine, Medical College, Kottayam. The projects were presented to Gram Sabha and were approved. Implementation was with the full participation of NHGs. Volunteers recruited by NHGs helped the Panchayat to prepare estimate by providing the details regarding the area under weeds and the cost for its removal. They made the preliminary estimate for cost by employing workers for weed removal on an experimental basis to find out the cost of manual work for removing weeds from one sq.metre area and the actual estimates was completed by the health sub committee on the basis of the data provided by NHGs. The pre-work measurements, post work measurement, and check measurements were necessary to record the actual quantity of work done. The volunteers themselves with the help of implementing officers did measurements. The bills for payment for weed clearing prepared by the NHGs were approved by the ward member and payments arranged through the implementing officer. The details of all such payments were published in the Ayalkootam News Paper. The accounts and other details published in the Ayalkootam news paper was as shown in Table VI below.

**Table VI Mosquito Control Project - Details of Fund utilization**

(Published in Ayalkootam News paper April 1998)

<table>
<thead>
<tr>
<th>No.</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Expenses for organizing conscientisation meetings</td>
<td>2075.50</td>
</tr>
<tr>
<td>2.</td>
<td>Printing</td>
<td>6925.00</td>
</tr>
<tr>
<td>3.</td>
<td>Purchase of Net for covering vent pipes of latrines(195Mtrs.)</td>
<td>4875.00</td>
</tr>
<tr>
<td>4.</td>
<td>Purchase of Bacticide 20 Kg.</td>
<td>16000.00</td>
</tr>
<tr>
<td>5.</td>
<td>Stationery</td>
<td>72.50</td>
</tr>
<tr>
<td>6.</td>
<td>Cleaning tanks (Kulams) 120 nos. (A ward wise list of number of kulams cleaned are given separate)</td>
<td>36000.00</td>
</tr>
<tr>
<td>7.</td>
<td>Clearing Aquatic weeds up to 20-4-98 (A separate Ayalkootam wise list containing the following information are also published in the Newspaper. Ward, Name of NHG, the number of canals from where weeds are cleared, amount granted to each NHG, and the name of the NHG Convener who received the amount)</td>
<td>209030.10</td>
</tr>
<tr>
<td>8.</td>
<td>Total amount spent up to 20.4.98</td>
<td><strong>2,74,978.10</strong></td>
</tr>
</tbody>
</table>

This open functioning of project implementation in full public view with free flow of information to the people is the best guarantee for minimizing wrong doings.

There were intensive training classes for mosquito control, which extended practically up to NHG level through volunteers trained by the doctors from PHC and Medical College.
Spraying pesticides, netting, all the vent pipes of latrines, propagating the message of keeping the home and surroundings hygienic were also done by the NHG volunteers. In this way, the project was successfully implemented at a very low cost in the form of a mass movement. Since the project was implemented with the active participation of the people keeping full transparency, no corruption charges were reported. However, at the same time, lapses from the side of some volunteers in spraying pesticides were clear before the people and it helped immediate rectification.

After the completion of the project, a detailed report and accounts were printed and published. As per the report the total plan outlay for mosquito eradication project was Rs.6,30,870/- (Original plan out lay Rs. 6,10,870 + Beneficiary share Rs. 20,000), nevertheless, the expenditure was Rs. 3,97,847.20/- only. The amount saved was utilized for drinking water supply during drought season. Most of the works envisaged in the project were completed at a much lesser cost than the estimated, in record time with the full participation of the people through NHG. The details of expenditure published were as shown in Table VII below.

### Table VII Mosquito Eradication Project – Details of Expenditure

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>Cost (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Cost of net for vent pipes of latrines (255.75mtr.)</td>
<td>6,333.00</td>
</tr>
<tr>
<td>2</td>
<td>Bacticide (for biological control of mosquitoes (65kg)</td>
<td>52,000.00</td>
</tr>
<tr>
<td>3</td>
<td>Kerosene oil for spraying (1116 lit.)</td>
<td>11,048.40</td>
</tr>
<tr>
<td>4</td>
<td>Loading and unloading</td>
<td>970.00</td>
</tr>
<tr>
<td>5</td>
<td>Printing publicity materials</td>
<td>6,535.00</td>
</tr>
<tr>
<td>6</td>
<td>Wages for clearing weeds from canals (114.5Km.)</td>
<td>2,41,410.00</td>
</tr>
<tr>
<td>7</td>
<td>Cleaning Kulams/wells (118 Nos)</td>
<td>35,400.00</td>
</tr>
<tr>
<td>8</td>
<td>Spraying pesticides in 4839 buildings/houses</td>
<td>34,477.88</td>
</tr>
<tr>
<td>9</td>
<td>Stationery</td>
<td>2,359.00</td>
</tr>
<tr>
<td>10</td>
<td>Traveling expense for monitoring (paid to NHGs)</td>
<td>614.00</td>
</tr>
<tr>
<td>11</td>
<td>Cost for organizing training for resource persons (9 nos.)</td>
<td>4,615.50</td>
</tr>
<tr>
<td>12</td>
<td>Miscellaneous</td>
<td>2,084.42</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>3,97,847.20</strong></td>
</tr>
</tbody>
</table>

The beneficiary contribution envisaged was to the tune of rupees 20,000 but the value of voluntary work received was 1,22,963/-. As per the report 36 tanks were cleared and nets were provided for 2,148/- vent pipes of latrines. The report admits certain drawbacks in the implementation of the project. Certain works could not be done in apt time. Even then, the people were very enthusiastically participated in the implementation of the project.

2. **Medicinal plant cultivation programme**

This is a project envisaged to propagate medicinal plants through NHGs. The Tropical Botanic Garden and Research Institute (TBGRI) gave technical support and training for the
implementation of this project. Volunteers, mostly women, were given a two-day training on the importance of medicinal plants in primary health care. They were also trained to manufacture some plant medicines such as pain reliever balm and oil. These medicines can be stored in homes for sporadic use for some common illnesses. A detailed survey of available medicinal plants in the village was also undertaken by the volunteers with the help of local experts. A list of medicinal plants extinct and endangering in the village was prepared and decided to cultivate the same through NHGs. The seedlings of those plants were purchased from the TBGRI and distributed in selected NHGs. The cultivation of medicinal plants and its marketing was found not an economically profitable venture and therefore many of the selected beneficiaries did not turn up. But 20 others who showed interest were given seedlings. The total outlay for the project was Rs. 1,38,000/- only.

3. Toilet Construction Project

Constructing safety latrines for all was a long cherished dream of the people. It was decided to give financial assistance for the construction of latrines. The aid was only Rs. 2,000 per family. However, for constructing a safety latrine Rs.4000/- to 6,000/- was needed. Some poor people could not afford it. Hence, it was decided to undertake the construction of latrines in each NHG with the involvement of NHG activists

The NHG meeting prepared the list of houses without latrines and approved the priority list of intended beneficiaries. A workshop was convened to scrutinize the NHG list in the presence of NHG representatives and applicants to prepare the ward-wise priority lists. The priority list thus prepared was presented before the Gram Sabha for approval.

The beneficiaries in each NHG convened meeting to organize a hygiene committee. The conveners of hygiene committee are given 50% advance for constructing latrines based on the design and estimate given from the Grama Panchayat. The purchase of material and arranging work were done jointly to reduce cost.

4. Vidya Lakshmy- Neighbourhood Education Programme

Among the 3 subcommittees working under the Panchayat Development Society (PDS) the education subcommittee was most dynamic. All the heads of educational institutions, office bearers of PTA, MTA are members of this sub-committee. The Headmaster/Headmistress of the local lead school under the convenership of an active teacher chaired the subcommittee. Some important education activists and social workers are also included in the committee. Academic councils and subject councils are also organized with interested teachers from all schools. There were education sub-committees at NHG level also.

The selected members of the education sub committee participated in a weeklong workshop organized at Centre for Development Studies (CDS), Thiruvananthapuram. It discussed in detail the major issues and shortcomings that the school education in the state is facing. A panel of experts as well as educational activists attended the workshop.
Inspired by the deliberations of this workshop the education sub committee could initiate the following activities.

1. Pre-requisite test among the school children.
2. Organizing remedial teaching.

1. Pre-requisite Test

Pre-requisite test was organized among School children of Standard I to X. Various subject councils constituted from among the teachers of local schools prepared the question papers for the test. The Education Sub committee prepared the examination schedule and the tests were conducted with the full co-operation of all school authorities and teachers. The evaluation based on the test revealed the following results, which was amazing information to both teachers and parents.

1. 67 % of the students are getting less than 40% marks in most of their subjects.
2. Majority of the students do not have minimum pre-requisite to make them competent to sit in their present classes.
3. Among the students in standard X who are to appear for the public examination 1% are ignorant of even the English alphabet.
4. Among the students in standard IV to X sixty percent (60%) are securing less than 20% marks in English language and Mathematics

The above findings showed overall backwardness of the students in the village. The Pre-test answer papers of each student was a pointer to the gaps to be filled in the learning process to make him fit for continuing his study in the present class. So a remedial teaching giving individual attention to each student was the need of the hour.

2. Remedial Teaching

This quality improvement programme was arranged to be undertaken by the concerned schoolteachers. To give an official coverage for this additional work of the teachers it was decided to link it with the following two projects approved by the Grama Panchayat for 1997-98.

1. Quality Improvement Project for Students from Standard I to IV.
2. Quality Improvement Project for Students from Standard V to VII.

The implementation of the projects started in August 1997. It was an action programme mainly centered with the teachers. It contained special morning and evening remedial teaching programme, experimentation of non-conventional teaching methods, unit tests, study tours, and peer teaching practices. Four Training programmes for teachers were conducted with the help of educational experts. Cultural programmes and public meetings with the participation of students, teachers and parents were also organized. Question papers for unit tests were prepared, printed, and distributed. Some teaching aids were also purchased.
and supplied to the education sub-committees of NHGs. The total expenditure for both the projects was only Rs.63,000/- (Plan document 1998-99). The implementation of this project was not much effective. It evoked a positive result wherever it is implemented. However, in spite of directions from the District Education Administration and Grama Panchayat, majority of the schools and teachers did not co-operate with this innovative venture. For many, it was mere namesake gestures. The education sub committee evaluated the programme in the negative and concluded that such programme with a total reliance, on teacher community alone cannot succeed. Teachers were of the view that parents also should help students for quality improvement.

3. Panchayat Education Status Report

The Education sub-committee engaging a team of dedicated volunteers conducted this comprehensive survey. They spent days with schools for data collection and held in-depth interviews and discussions with students, teachers, parents and people’s representatives. The data compiled at a short span formed the Panchayat Education Status Report.

This report among other valuable information on education in Kumarakom contains the following details.

1. Details of curricular and co-curricular activities, academic days, reasons for loss of working days.
2. Subject wise evaluation of each student in the halfyearly examination and other competitive examination like LSS, USS etc.
3. Suggestions for improvement of quality of learning

The report revealed that even though the expected school days are 200 in a year, the average available working days of the schools are only 170. The total time spent by a student in a year in school is 5 x 170 = 850 hours only. Considering the student is active for 12 hours every day except the time for sleep etc, the total active hours of a student in a year is 12 x 365 = 4380 hours. Out of this only 850 hours are spent in schools. The time spent in house and in neighbourhood is seen as 3530 hrs (see table VIII). This shows the interesting fact that the student spent only one fourth of his active hours in the school. The remaining time is spent in home and neighbourhood.

| Table VIII The total active hours a student spent in school and in home and neighbourhood a year |
|---|---|
| 1. Total days in a year | 365 days |
| 2. Total active hours of each student in year | 365 x 12 = 4380 Hrs |
| 3. The total expected working days in an year | 200 days |
| 4. Actual working days as per the study | 170 days |
| 5. Total hours the student spent in school | 170 x 5 = 850 Hrs |
| 6. Total hours the student spent in home and neighbourhood | 3530 Hrs |
The effective utilization of the 75% active time spent in home and neighbourhood by the students was discussed. This discussion gave birth to the idea of neighbourhood education.

The Education Sub-Committee of the PDS convened a one-day meeting of NHG education sub committee conveners and teachers. The general status of education based on the Education Status Report and the abortive attempt for remedial education by teachers were discussed in the meeting. The meeting took a firm decision that NHGs must involve in remedial teaching utilizing the service of educated youths in the village. Each NHG prepared a list of volunteers, who are willing to facilitate learning of school children in their neighbourhood. Two NHGs in Ward V started to give free tuition to schoolchildren. They also introduced morning exercises for the students and helped in organizing extra curricular activities. This experience was quite inspiring to others. As decided in the meeting of Education subcommittee, all NHGs were called to enlist facilitators and collect details of school children for neighbourhood education. Subsequently the facilitators began helping the students in their day-to-day studies. This was arranged in the ratio of one facilitator for every 4 students on an average. This supportive service was offered from June 1998 to April every year from 1998.

Since NHG level education is found successful, the Panchayat governing body agreed to formulate a project for introducing NHG education all over the village with some financial support under peoples planning campaign. The project was named Vidyalakhshmi –NHG Education programme. As a first step, those studying in standard 1 to 7 are included in the neighbourhood education project. The coverage of students extended to standard 8 next year and then to 9 and 10th Standards by the end of 9th five year plan. The total number of students in standard 1 to 7 was 1600 i.e. 20 students each from one NHG on an average. For each four students in NHG need one facilitator who give individual attention in learning as well as physical and mental development. Intensive training to facilitators was also part of the project. The project continued for 3 years from 1998-99 to 2000-01 with modifications every year.

During the first year 272 facilitators (245 female and 27 male) were recruited to serve under the project. The educational qualifications of the facilitators are as shown below.

<table>
<thead>
<tr>
<th>Qualification</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Post Graduate</td>
<td>12</td>
</tr>
<tr>
<td>Graduates</td>
<td>44</td>
</tr>
<tr>
<td>Pre-Degree</td>
<td>69</td>
</tr>
<tr>
<td>S.S.L.C</td>
<td>126</td>
</tr>
<tr>
<td>Below S.S.L.C</td>
<td>21</td>
</tr>
</tbody>
</table>

Out of the 96 NHGs, the neighbourhood education project activities were carried out in 72 groups. The remedial teaching exercises carried out in the NHGs were not conventional type of home or institutional tuition. The following activities were carried out on the basis of a prefixed timetable.
1. Morning exercise
2. Home work, clearing doubts, group reading,
3. NHG level examination
4. Discussion with parents
5. Study tours and quiz competition
6. Sports and group games
7. Facilitators’ school visit and discussion with mainstream teachers.
8. Training to facilitators, teachers, students and parents
9. Monthly meeting of facilitators and review of progress
10. Learning aid workshops and distribution of learning aids.

The programme has imparted not as a parallel system or as an alternative for school education, but instead it was launched as a complimentary exercise to formal schooling. The very soul of this programme is to facilitate the students for self-learning and to create an achievement motivation among them and also to provide individual attention and help to each student which is normally lacking in the classroom because of the larger strength of students. (Philip 2001)

Earlier the morning exercises were confined to jogging in public place. But later it was improved on the advice of a scientist who happened to see and participate in a Chinese morning exercise in tune with a rhythmic music. The music was recreated with the help of a famous music director and recorded cassettes were distributed in all NHGs. While the Panchayat as part of the project provided the musical cassette, record players were arranged by the NHGs. All the interested children in each NHG were allowed to participate in this innovative morning exercise.

The feedback and evaluations clearly indicate that the morning exercise has greatly helped the students in improving themselves and facilitated their academic exercise.

The neighbourhood education programme has created a congenial environment in which each student is self-motivated for more efforts in study. At the NHG level the facilitator and the entire people were behind the students showing a collective responsibility in educating children in their neighbourhood.

Since one facilitator attends only four students, it is more convenient and handy to provide more individual attention to each. In the NHG besides the remedial teaching, the facilitators also undertake many other tasks. Waking up the students for the morning exercise, helping in doing home work, organizing group games, discuss with school teachers and guardian community regarding the progress of students, reporting the progress of neighbourhood education in NHG meetings, etc. are all the noble tasks voluntarily done by facilitators. The involvement of the guardian community in schooling is of paramount importance and its indispensability is beyond debate. But for one reason or the other, many of them cannot properly involve in it. This inconvenience or inability is tried to overcome in Kumarakom. The practices wherein the educated youth in the neighbourhood help the
students on behalf of the parents were attractive to the later also. Hence most of them have associated at the possible capacity with this novel gesture. A change in teaching from the conventional tuition centers was another factor of attraction for the parents. (Philip 2001)

5. Infrastructure Development Projects

The transportation facilities inside Kumarakom were very poor. Hence, there were enormous demands for roads and bridges from NHGs much above the affordability of the panchayat. People are even willing to mobilize funds and offer ‘Shramadan’. Owing to the collective demands from all corners, the panchayat included the following important works in the annual plan for the years 1998-99,99-2000.

<table>
<thead>
<tr>
<th>No.</th>
<th>Project Description</th>
<th>Cost (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Construction of Chandappalam – Thonikkadavu Road</td>
<td>3,36,630.00</td>
</tr>
<tr>
<td>2.</td>
<td>Construction of Attippeedika – Kariyil Road</td>
<td>3,00,000.00</td>
</tr>
<tr>
<td>3.</td>
<td>Constructing 22 bridges in different parts of Kumarakom</td>
<td>13,00,000.00</td>
</tr>
<tr>
<td>4.</td>
<td>Taring of Appithara Road</td>
<td>3,00,000.00</td>
</tr>
</tbody>
</table>

All the above projects were implemented by the beneficiary committees constituted in the general body meetings of the NHGs. All the projects were completed at the stipulated time. The detailed accounts of the construction and a report on project implementation were printed and published in the annual plan document of the panchayat. The report and accounts run as follows:

1. **Chandappalam – Thonikkadavu Road**

Construction of road from the service co-operative bank to Choolabhagam Road was completed. The additional lands required for widening the pathway were given free of cost by the beneficiaries. The detailed accounts were presented and got approved in the beneficiary committee. Abstract of which is given below:

Details of expenditure as published in plan document for 1998 - 99

<table>
<thead>
<tr>
<th>Details of expenditure as published in plan document for 1998 - 99</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cost of clay taken from canals – 242 Vallam load</td>
</tr>
<tr>
<td>2. Cost of Drudger sand from lake – 1148 Vallam load</td>
</tr>
<tr>
<td>3. Wages to workers (440 man days)</td>
</tr>
<tr>
<td>4. Cost of placing sluices and roadside poles</td>
</tr>
</tbody>
</table>

2. **Attippeedika – Kariyil Road**

The beneficiaries surrendered lands required for the road free of cost. The length of the road completed was 470 mtrs by filling shallow area with wand and clay and placing protective poles on the canal banks. The work was completed with the participation of hundreds of people in the locality. Some people donated money and material for the work. Hence, the work could be completed in good quality and at much below the estimated cost. The savings were used for adding more length to the road. There was completed transparency in the execution of the work, which is evident in the accounts published.
Details of expenditure as published in plan document for 1998 - 99

<table>
<thead>
<tr>
<th></th>
<th>Details</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Cost of sand and clay etc, 1062 Vallam load</td>
<td>Rs. 1,77,380.00</td>
</tr>
<tr>
<td>2</td>
<td>Wages to women workers (190 days)</td>
<td>Rs. 17,100.00</td>
</tr>
<tr>
<td>3</td>
<td>Wages to men workers (390 days)</td>
<td>Rs. 42,900.00</td>
</tr>
<tr>
<td>4</td>
<td>Expenses for placing protection poles</td>
<td>Rs. 39,565.00</td>
</tr>
<tr>
<td>5</td>
<td>Other expenses</td>
<td>Rs. 7,588.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>Rs. 5,33,378.00</strong></td>
</tr>
</tbody>
</table>

The total length surveyed for the above two roads is 2200 meters and the total land got surrendered free was 11000 sq.m. The cost of land so surrendered for the above two roads was Rs. 27,50,000.00. Thus with the expenditure of only Rs. 6,00,000.00 of plan fund people created the public assets costing Rs. 33,50,000.

3. Construction of 22 Bridges

The 22 beneficiary committees constituted in the general body meetings of concerned NHGs undertook constructions of all the 22 bridges. Two were footbridges and the other 20 were cartable bridges. The design of cartable bridges was of a box type low cost concrete bridge. In the case of some bridges, the designs are not drawn in conformity with the site peculiarities. This happened due to paucity, time, and technical manpower. One engineering diploma holder appointed by Grama Panchayat was in charge of technical aspects of all these project. When works were in progress at 22 different places simultaneously on the spot technical supervision was not possible every where. Everybody was working hard to complete the construction at the stipulated time, with out waiting for technical advises which ultimately created problems. In some places, the bridge reduced the flow of water in the canal. In some places, the bottom of the box type bridge happened to be placed above the natural bottom level of the canal, preventing transportation through *vallam* during summer or at low tide.

4. Appithara Road Taring

Appithara Road work was also undertaken by the beneficiary committee constituted by the nearby NHGs. The work was completed with people’s participation and 200 volunteers of an organization of Government servants’ (NGO Union) took part in *Shramadan*.

Empowering women

In all the Ayalkootams (NHGs) of Kumarakom the women are well organized under Self Help Groups (SHGs). A Self Help Group usually consists of 15-25 persons generally women from the lower middle class or poor families. Each member save a definite amount every week, which enables the members eligible for loans.

The micro credit to poor village women through SHG was an attractive system. Before the formation of the SHG poor women mainly depended on informal credit at huge interest rate to meet their consumption and production needs. Bankers seldom grant loans to poor
women and women are even afraid to approach bankers for loans. The bankers had a preconceived notion and mindset and they considered the poor non-bankable, as their earning are limited and are incapable of repaying the loans. Under this circumstances during the last one-decade the country has been experiencing emergence of increasing number of SHGs as an alternative to institutional credit to the poor (Karmakar 1999).

The concept of micro-financing the rural poor for self-employment activities started by Prof. Muhammad Yunus of Bangladesh is presently being copied in 52 countries. Many international NGOs such as, Foundation for International Community Assistances (FINCA) Americans for Community Co-operation in Other Nations (ACCION) Women’s World Banking, Freedom from Hunger etc. are executing various projects, mostly in developing countries through their partners. Prof.Yunus recently estimated that “There are 1-2 billion poor in the world, Grameen Bank has reached 2 million of them, our copy cats service another 1.5 million in Bangladesh. Our international replicates have 2.5 million borrowers. That means so far, counting dependes, we have helped 36 million”. However the idea has been praised world wide and in 1997 Micro-credit summit was organized in which the decision was taken to provide 100 Million of the World’s poorest families with credit for self-employment activities by 2005. But the summit’s emphasis on loans for self-employment may ignore the need for emergency loans for consumption and social purposes like wedding or funerals. (Naithani 2001)

The Self-Help Group (SHG)-Bank Linkage Programme, launched by NABARD in 1992, is a landmark in the field of micro – financing in India. This Programme aims to organize SHGs of 10 to 20 persons from the economically homogeneous strata to:

- Regularly save the amounts from their earnings
- Co-operatively agreeing to contribute to a common fund
- Meeting their emergency needs
- Taking democratic decisions
- Resolving conflicts through discussion in open forum
- Providing surety free loans at market driven rates to members on the terms decided by the group.

Based on their saving pattern, SHGs are given the bank loans to fulfill the credit requirements of its members.

The coverage of SHGs in Kumarakom village is very large and its organizing through NHGs was very speedy too. When the Kumarakom Panchayat Development Society (KPDS) decided to organize SHGs in all the NHGs they sought the help of NABARD’s regional officer and the Gram Panchayat Committee. All the Panchayat members and Ayalkoottam activists took initiative to organize women SHGs in almost all NHGs. They were successful in organizing more than 100 SHGs within a period of 6 months and the process of spreading SHG continued and in two years the number of SHG organized exceeded 160.
The model byelaws and passbooks were printed and distributed by the P.D.S. The SHGs were affiliated to the PDS by giving a fee of Rs.10/- for each member. All the decisions in the SHGs are taken in the general body meeting in a democratic way. If conflicts arise the PDS will be allowed to settle it. The meetings of the SHG are conducted in the houses of SHG member by rotation. At the end of each meeting the receipt and payment accounts are made up to date and the cash balance is collectively checked. Loans are granted by the general body meeting. But emergency loans can be granted by the Secretary, President and Treasurer in anticipation of ratification of the general body. Loans for consumption and for social purposes are generally granted.

In Kerala Local Governments, apart from other developmental activities, promote institutions like SHGs though pioneers in this direction are the voluntary organizations. In Kerala unemployment and under employment among women are more than double than that among men. For making use of the labor, power among women to alleviate poverty credit has an important role to play. Even though Co-operative Banks and Commercial banks have been tried injecting heavy doses of credit on concessional terms with limited success, State subsidised credit did not reach the poor. The credit market failure led to the consequence of the poor unable to borrow. Innovative SHGs began working slowly among women with the help of some voluntary organizations in the state attracted attention of all in the state and there was widespread growth of these institutions all over Kerala during the last 5 years. “The introduction of the Community Development Schemes (now known as Kudumbasree project) and the similar initiatives resulting in the formation of SHGs especially focused on women might have also contributed to the alleviation of poverty in some of the regions” (Kannnan 2001)

Even in China several provincial governance began replacing traditional subsidized loan programmes with micro finance supported by poverty alleviation funds. (Nyberg and Rezelle 1999)

Besides the credit-saving operation, the groups undertake some benevolent activities as well. The savings are often utilized for individual consumption purposes and also for group income generation activities at small economic size. Women Self Help Groups are now omnipresent, but in most of the places they have the credit-saving operations only. But in the project Panchyat, SHG of women is visualized as a sub sect of the general neighborhood group. It therefore engages in a variety of activities other than thrift for the common good. In many panchyats, the women development projects formulated as per of the Peoples’ Planning Campaign are being implemented through SHGs. This mode is found speedy and effective.

As the collective work of women through SHGs unfolds, many good results are observable. First, the participatory process given poor women a new sense of dignity and confidence in their ability to overcome their problems. Group action also gives them a sense of solidarity and brings them out of isolation. Second, it permits women to throw up their
own leaders in a natural process of selection. These leaders are neither imposed nor elitist but are women who have demonstrated that their kind of leadership can be multiplied. Third poor women achieve a measure of economic independence by starting same self-employment initiatives on the strength of the micro financing from the SHG. Fourth, over a period of time women improve their living conditions and acquire some small capital assets either in the form of savings. The SHGs have successfully inculcated the savings habit and shown that poor women can save and overcome poverty through access to credit facilities. The total process is poverty alleviating and suitable.

The annual accounts and balances sheets as on 31-12-99 of 159 SHGs having 2946 women members were studied. The ward-wise details of their strength and financial status are shown in the table IX below.

Table IX  Ward wise strength and financial status of SHGs at Kumarakom As on 31st December 1999

<table>
<thead>
<tr>
<th>Ward</th>
<th>Units</th>
<th>Members</th>
<th>Savings</th>
<th>Loan granted</th>
<th>Loan outstanding</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>20</td>
<td>346</td>
<td>142,150.00</td>
<td>244,875.00</td>
<td>10,784</td>
</tr>
<tr>
<td>2</td>
<td>17</td>
<td>273</td>
<td>139,410.00</td>
<td>548,408.00</td>
<td>118,688</td>
</tr>
<tr>
<td>3</td>
<td>21</td>
<td>354</td>
<td>119,840.00</td>
<td>357,437.00</td>
<td>92,081</td>
</tr>
<tr>
<td>4</td>
<td>12</td>
<td>218</td>
<td>134,465.00</td>
<td>294,120.00</td>
<td>113,960</td>
</tr>
<tr>
<td>5</td>
<td>14</td>
<td>270</td>
<td>151,120.00</td>
<td>324,225.00</td>
<td>133,055</td>
</tr>
<tr>
<td>6</td>
<td>9</td>
<td>176</td>
<td>103,285.00</td>
<td>239,000.00</td>
<td>70,505</td>
</tr>
<tr>
<td>7</td>
<td>23</td>
<td>463</td>
<td>477,369.00</td>
<td>1,016,725.00</td>
<td>421,469</td>
</tr>
<tr>
<td>8</td>
<td>18</td>
<td>365</td>
<td>275,840.00</td>
<td>500,155.00</td>
<td>219,229</td>
</tr>
<tr>
<td>9</td>
<td>14</td>
<td>257</td>
<td>208,795.00</td>
<td>523,198.00</td>
<td>147,955</td>
</tr>
<tr>
<td>10</td>
<td>11</td>
<td>207</td>
<td>142,900.00</td>
<td>224,000.00</td>
<td>105,393</td>
</tr>
<tr>
<td>Total</td>
<td>159</td>
<td>2,929</td>
<td>1,895,174.00</td>
<td>4,272,143.00</td>
<td>1,433,119</td>
</tr>
</tbody>
</table>

As per the above accounts the total micro credit granted to poor women in Kumarakom exceed Rs. 42.72 lakhs during a period less than two years. Many interesting stories were revealed in the discussion with SHG members. Before the advent of SHGs, there were many informal moneylenders advancing loan at an interest rate of 120%. When they advance 1000 rupees 100 to 1150 rupees will be deducted as advance interest and only the rest is given. The loanee will have to return Rs. 1000/- within 100 days in daily or weekly installments. There are two commercial banks three co-operative Banks, with four branches and private banks from where small loans pledging gold ornaments are taken by women. When the SHGs are strengthened the informal moneylenders became jobless and the small loans taken from Banks considerably reduced. The loan from SHG was procedurally convenient. Debt realization was cent percent.

The effects of micro credit in the life of poor people were quite interesting. The first loan of Rs. 5000/- from Nalupanku SHG was given to a poor widow. This widow had taken
a loan from a moneylender for the marriage of her daughter. The monthly interest for her loan of Rs. 5000/- was Rs. 250/- which she was paying for the last two years and the total interest she paid by the time exceeded the principal amount. Still she could not clear her debt. All the SHG members know this pathetic story of their friend. They decided to grant Rs. 5000/- from the SHG savings to the widow to discharge her debt on the condition that she need refund the principal amount only in monthly installment of Rs. 250/-.

In ward 7 there are 23 SHGs with 463 women members, the largest in the village. Fishermen are the major inhabitants in this ward. Most of the loans taken by fisher women were for the purchase of fishing nets for their husbands. Earlier fishermen took loan for the purchase of fishing nets from fish venders on the condition that their catch should be sold to the vender who advanced money for nets. The fishermen will have to sell their fishes to the vender some times on credit and the deal settled usually in the evening in a toddy shop. This arrangement, always spoil peaceful life in the fishermen’s house. SHG loan completely liberated the fishermen from this sorrowful situation and the relationship between the husband and wife became were cooperative and life peaceful.

SHGs were given grant in aid from GP, BP and DP for self-employment initiatives through projects in WCP. Some of them availed loans from commercial bank and co-operative banks. Matsyafed the state level apex co-operative society of fishermen also financed some SHGs. SHG membes collectively and individually started self-employment programmes. A survey of such individual and collective income generating activities, revealed very interesting results.

565 women from 67 SHGs are found engaged in part-time and full time employment utilizing micro finance from SHGs. Access to credit could promote employment and help lift the poor from poverty. The employment generated, by the micro credit from SHGs are summarized below.

In productive sector

In productive sector following are attempted successfully by women.
1. **Paddy cultivation**: Here capitalist farming of paddy is in loss and there is growing tendency to keep the paddy fields idle. Such waste farms are taken on rent by SHGs and do rice cultivation. This gives seasonal employment to 49 women from 5 SHGs.
2. **Vegetable cultivation**: This was also done collectively in coconut gardens with the permission of some land loards. Two units engaged in this during this study period.
3. **Cattle rearing**: 7 individuals from 3 units involved.
4. **Paddy processing and coconut processing** are done in two units
5. 4 units engaged in **coir making** giving part time employment to 27 persons.
6. 8 women are engaged in **braiding coconut leaves** for thatching and 2 making brooms.
7. 2 women make **paper cover**.
8. 7 are engaged in **garment making**.
9. 10 women found part time job in **Agarbathy making**.
In **distribution sector** women organise the following works through SHGs. Twelve units collectively purchase household articles and distribute among themselves and sell neighbors also for a profit. Two representatives by rotation purchase these articles bulk form wholesale dealers, Fair price shop and Maveli stores and distribute. Some sell these products at 10% profit and keep the profit in a separate account for distribution for Onam Festivals.

**Small trade**

Many women found part time employment in small trade. They purchase certain selected articles from producers or whole sale dealers and sell in the home and neighboring villages on credit and collect sum in installments. The main items sold are textile, garments, soap, sweets, household utensils, fire wood, coir mats, plastic goods, fish, curry powder etc.

**Night Tea Shop:** - 4 women run a night teashop in the market junction. In one SHG 16 members started hotel business in the construction site of a big hotel.

**Hiring Service:** - Puthenpura SHG is running a utensils hiring service as a collective work of their 20 members. This unit also provide additional employment to 8 members, 5 engaged in small trading in curry powder and sweets one in garment making and 2 in cattle rearing.

An analysis of these micro enterprises reveals that the rates of return are low and some were forced to close down due to loss and bad debts. This is not due to any failure of management but due to the fact that there are very few income generating activities that are viable in the village today.

The proponents of micro credit are enthusiastic about to Grameen Bank on the lives of the rural women of Bangladesh. But a look at the macro figures provides an altogether different picture. According to the World Development Reports 1993 and 2000, the share of the poorest 20% population in Bangladesh’s national income declined from 9.5% to 9.4 while that of India-which was still nascent in her SHG movement - increased from 8.8% to 9.2% clearly, the macro impact of the Grameen Bank is suspect (Jhunjunwala 2003).

He concludes that ‘the SHG programmes in India may go the same way as its precursors like the community development, cooperative and group lending programmes have gone. The poor people and opportunities’.

But the foundation of SHGs working in Kumarakom is not government funding or aid. They were organised by the NHGs. Their policies and programme are decided by SHG members themselves. Even if all the aids and funding from above are withdrawn these micro level people’s organisations will sustain.

**NHG and Peaceful Living**

Peaceful community life and calm law and order situation cannot be ensured by police force alone. But interpersonal relationship cultivated and strengthened through NHG may
contribute much to the social harmony as seen in Kumarakom. Any incident that affects the social life comes under the consideration of the NHG. The corrective mechanism is activated and spontaneous harmony is restored. A sort of cultural enhancement is ensured because of the sound functioning of the NHGs. NHGs thus prove to be the best medium for conflict resolution.

A more civilized civil society is emerging and evolving in Kumarakom. The internationally acclaimed tourist destination is undergoing a silent revolution. Communal clashes, rampant in many parts of India are unheard of in Kumarakom. The new social engineering at work in Kumarakom deserves deeper studies.

Crime rate has fallen sharply in Kumarakom because of the active functioning of the Neighborhood groups. People engaged in criminal activities are not branded as antisocial elements and shunned by the Neighborhood Groups. They are re-socialized and are held back into the mainstream. The Neighborhood Groups take up types of cases that are invariably handled by the police. This acts as a social brake on the psyche of people with a criminal proclivity.

A 28 year old youth, who was a bachelor used to misbehave with women in his neighborhood. He used to peep into the toilets and tried to tease girls at the time of electricity load shedding. Once he was caught red-handed. A special meeting of the neighbour local group was convened and he was asked to give an explanation. The youth became repentant and apologized to the meeting of the group attended by the elders. The relatives of the humiliated women had decided to physically punish him and was in fact waiting a chance. By the timely intervention of the group in an appropriate manner, a gruesome revengeful act was averted. The group decided to give him psychiatric treatment. One person who had sustained injuries in his attempt to catch this perverted youth was compensated a sum of Rs. 500/- towards his medical expenses. The treatment of the former was done at the Medical College Hospital. Later he got married and now he is quite normal person with sound mental health.

In another ward, a middle-aged notorious criminal coming out of toddy shop assaulted a woman who was fetching water from a public tap. Everybody was afraid of making complaints on his action. However, the woman who was the convener of the SHG convened a meeting of women in the NHG and rallied to the Gram Panchayat Office. The Panchayat authorities immediately sent them to the District Police Office from where a special squad was deputed to book the culprit. The Criminal was shocked to see such a strong action and fled away from the village for many weeks. After some days he could come back after securing an anticipatory bail from the court and on the assurance of the NHG leadership to settle his case as he promised decent behavior in future. Even though the women was not compensated for the mental agony and humiliation, she feel that in time of need the members of her Neighbourhood Group stood by her and showed their solidarity. The neighbourhood groups have made a number of effective intervention in varied situations. The table X below is illustrative of this.
Table X Conflict Resolutions through NHGs

Total number of Neighborhood groups 96
Total number of houses in the Panchayat 4841 (as per the census ’91)

<table>
<thead>
<tr>
<th>Areas of NHG interventions</th>
<th>No. of NHG interventions</th>
<th>Regarding Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Theft</td>
<td>14</td>
<td>solved</td>
</tr>
<tr>
<td>Sexual offences</td>
<td>5</td>
<td>intervention in 4 fruitful</td>
</tr>
<tr>
<td>Divorces</td>
<td>43</td>
<td>fruitful</td>
</tr>
<tr>
<td>Family quarrel</td>
<td>149</td>
<td>almost settled but full details not available</td>
</tr>
<tr>
<td>Boundary disputes</td>
<td>119</td>
<td>114 amicably settled</td>
</tr>
<tr>
<td>Prevention of suicides</td>
<td>3</td>
<td>all fruitful</td>
</tr>
<tr>
<td>Disputes regarding money matters</td>
<td>11</td>
<td>6 solved to the satisfaction of the clients</td>
</tr>
<tr>
<td>Altercation between neighbors</td>
<td>22</td>
<td>almost all are reported solved</td>
</tr>
<tr>
<td>Others</td>
<td>18</td>
<td>majority solved, yet, a few remain</td>
</tr>
</tbody>
</table>

(Compiled with the help of George K. Philip, Co-ordinator PLDP, IRTC from the files and records of KPVS)

The table cited above is prepared from the reports passed on to the Panchayat Development Society by the NHGs. Before the formation of Neighborhood groups similar cases were handled by the agencies/institutions such as

1. Police
2. Local Units of Political Parties
3. Religious Institutions (SNDP Braches, Churches etc.)

All these organization are considered attached to the interest of same section of people and hence cannot be considered as impartial. The police authorities are corrupt and used to act under political or money influence. Impartiality of the agency / person handling the dispute in an essential factor for successful result. Since everybody knows that NHG is not attached to any political party interest and their dealing are transparent its impartiality cannot be questioned. NHGs would be able to interfere to solve the dispute as an when it occur without allowing it develop and spread further and with the physical presence of all witness of the incident. This mechanism of community interference with an impartial attitude to safeguard peace and harmony in the locality at apt time is the strongest force that can keep low an order in the locality.

A 30 year old lady belonging to Mattathra Neighborhood Group decide to end her life and took poison. The group rushed her to the MCH, Kottayam. After a few days’ struggle she was revived. Now she is rehabilitated. Currently she is a staunch activist of the Neighborhood group and other women’s movements.

Ayalkootams resolve to stay crime-free; will not approach the police with a complaint.

All Ayalkootams celebrate their anniversaries. Colorful functions, sports and games, various entertainments and a feast are part of the celebration. New office bearers are also
elected on the day. The venue is usually important decisions are taken at the annual meetings. Kattoothara Ayalkootam took a decision conceding the harmonious co-existence. The decision was carried out until the next anniversary. They decided that there would be no quarrels among NHG members. Even if there would be some, they would not brought to the police. All the member families in the Ayalkootam adhered to this noble decision and kept their NHG quarrel free.

There are other Ayalkootams too, which adopted such resolutions and keep them crime-free for the whole year “Peaceful and Tension-free year” is the resolution. Details of such resolutions pasted by the annual general body meetings of some the NHGs are given in the table XI below

Table XI Important Annual Resolutions Passed by NHGs

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Ayalkootam</th>
<th>Ward</th>
<th>Important annual</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Kattothara</td>
<td>6</td>
<td>No cases, mutual understanding and kept clean.</td>
</tr>
<tr>
<td>2</td>
<td>Arayarresery</td>
<td>5</td>
<td>No cases, disputes if any. Hold, monthly meetings.</td>
</tr>
<tr>
<td>3</td>
<td>Nalupanku</td>
<td>10</td>
<td>Would have no quarrels allowed; self-sufficiency in.</td>
</tr>
<tr>
<td>4</td>
<td>Muppathil</td>
<td>8</td>
<td>Would keep dispute/quarter resolved through Ayalkootam.</td>
</tr>
<tr>
<td>5</td>
<td>Vadakkumkara</td>
<td>3</td>
<td>Would remain crime-free.</td>
</tr>
<tr>
<td>6</td>
<td>Asariparambu</td>
<td>3</td>
<td>Would have no quarrel a Ayalkootam would handle and undertake the education of.</td>
</tr>
<tr>
<td>7</td>
<td>Manchira</td>
<td>3</td>
<td>No cases to the police station the Ayalkootam.</td>
</tr>
<tr>
<td>8</td>
<td>Chalunkal</td>
<td>5</td>
<td>Keep vigilance not to have an intensify Vidya Lakshmi p.</td>
</tr>
<tr>
<td>9</td>
<td>Nazreth</td>
<td>10</td>
<td>Would jointly attempt. Disputes would be solved.</td>
</tr>
</tbody>
</table>

Women’s self help group function as sub-set of Ayalkootams. There are 159 SHGs in Kumarakom. Their weekly meetings and activities help the Neighbourhood groups in their proper functioning.

Ever since the formation of the Neighbourhood Groups complaints are first submitted to the Ayalkootam meetings. As most of the issues are settled amicably at this level, involvement of police has been reduced considerably. Here is a table showing sharp decline in the number of complaints received in the Police Station, Kumarakom.
Table XII Sharp fall in Complaints and Cases in the Police Stations

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Threats, abuses</td>
<td>24</td>
<td>22</td>
<td>27</td>
<td>7</td>
</tr>
<tr>
<td>Property related</td>
<td>29</td>
<td>28</td>
<td>29</td>
<td>2</td>
</tr>
<tr>
<td>Trespasses</td>
<td>7</td>
<td>17</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td>Boundary disputes</td>
<td>19</td>
<td>21</td>
<td>16</td>
<td>1</td>
</tr>
<tr>
<td>Clashes</td>
<td>30</td>
<td>53</td>
<td>50</td>
<td>2</td>
</tr>
<tr>
<td>Alcoholism</td>
<td>8</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Family disputes</td>
<td>16</td>
<td>12</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>Theft</td>
<td>9</td>
<td>12</td>
<td>10</td>
<td>1</td>
</tr>
<tr>
<td>Sex related crimes</td>
<td>2</td>
<td>0</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>Stabbing chopping</td>
<td>6</td>
<td>7</td>
<td>5</td>
<td>9</td>
</tr>
<tr>
<td>Money matters</td>
<td>5</td>
<td>11</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Labour dispute</td>
<td>20</td>
<td>12</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>Automotive</td>
<td>14</td>
<td>17</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Disputes on fishing</td>
<td>7</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Farm related issues</td>
<td>9</td>
<td>7</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>Canal related</td>
<td>7</td>
<td>2</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Card play</td>
<td>17</td>
<td>19</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>Cattle, dogs etc.</td>
<td>6</td>
<td>4</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>Suicide attempts</td>
<td>9</td>
<td>2</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Others</td>
<td>11</td>
<td>4</td>
<td>9</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>255</td>
<td>251</td>
<td>221</td>
<td>17</td>
</tr>
</tbody>
</table>

Source Kumarakom Police Station

In addition to Kumarakom Panchayat the Thiruvarppu Panchayat area also comes under the jurisdiction of the Kumarakom Police Station. Only in Kumarakom micro level organizations like the NHGs started functioning since 1996. So the fall the number of cases could safely be attributed to the functioning of the Ayalkootams. In the other panchayats, there were no such institutions operating there is no noticeable change in the number of complaints received at the Kumarakom Police station from there. The table XIII below makes its clear.

It is clear from the table that the crime rate is progressively falling from the year 1996. It was in 1996 the Ayalkootams came into being. In the beginning their function was nominal. Subsequently its spread into all aspects of life in Kumarakom. NHGs began to interfere in all issues everywhere consequently a sort of social mobilization and adjustment became almost inevitable. Nobody could remain out side the sphere of influence of the Ayalkootams. The influence of political parties and other social/caste organizations became weaker. The Ayalkootams began to play the role of such organizations. All this happened only in Kumarakom while the other villages remained as before. No conspicuous change is
descended there in any aspect of life. Hence it is a foregone conclusion that Ayalkootams are responsible for the qualitative changes in Kumarakom, which is reflected in the fall of crime rate.

Table XIII Police Cases in Kumarakom and Thiruvarppu Panchayats

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Number of Cases/Complaints</th>
<th>Sources of Complaints/ C (Panchayats)</th>
<th>From Kumarakom</th>
<th>From Thiruvar</th>
</tr>
</thead>
<tbody>
<tr>
<td>1993</td>
<td>255</td>
<td>189</td>
<td>66</td>
<td></td>
</tr>
<tr>
<td>1994</td>
<td>251</td>
<td>174</td>
<td>77</td>
<td></td>
</tr>
<tr>
<td>1995</td>
<td>221</td>
<td>139</td>
<td>82</td>
<td></td>
</tr>
<tr>
<td>1996</td>
<td>176</td>
<td>121</td>
<td>55</td>
<td></td>
</tr>
<tr>
<td>1997</td>
<td>173</td>
<td>90</td>
<td>83</td>
<td></td>
</tr>
<tr>
<td>1998</td>
<td>134</td>
<td>61</td>
<td>73</td>
<td></td>
</tr>
<tr>
<td>1999</td>
<td>121</td>
<td>56</td>
<td>65</td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>81</td>
<td>30</td>
<td>51</td>
<td></td>
</tr>
</tbody>
</table>

5. REAL ACHIEVEMENTS IN PEOPLE’S PERSPECTIVE

The state apparatus at all levels has become larger and more complex. Even a Grama Panchayat office, the lowest level state apparatus is being run on a highly complex bureaucratic set up with more controls from the state departments at top than from the people’s representatives who technically rule the village. This scenario has seen created a widening crack between the elected representatives and the day to day delivery of services through all levels of state apparatus. In this crack antidemocratic interests insinuated themselves either through powerful private lobbies or bureaucratic vested interest through arrogance or inertia by which officials lose track of people’s real needs. At both sides of this crack, democratic reinforcements are needed. The new Panchayatraj system as introduced in Kerala provided various opportunities for this democratic reinforcement. Opening up the annual developmental planning to a process of popular decision making through NHG and Gram Sabha is one way in which participatory democracy can come to the rescue of common people.

NHGs as seen in Kumarakom is a working example of people initiative for participatory planning and social mobilization which provide lessons for creating a better model for direct democracy in governance and planning. The real achievements of MLOs in Kumarakom can be summarized as follows:

NHG and Gram Sabha

The NHGs under the guidance of PDS acted as an effective support structure to Gram Sabha in Kumarakom. Each citizen of this highly dense village is a member in an NHG. Since the advent of the people’s planning campaign the local body and the complementary
PDS made a series of planned efforts to make Gram Sabha effective through the involvement of all sections of people with the active help of NHGs. Prioritizing people’s developmental needs, plan formulation, approval of annual plans, beneficiary selections, evaluation of project implementation etc. are the legal functions of the Gram Sabha. Each of these functions need elaborate study and deliberations for which there is a time constraint in GS meeting. Since discussions in G.S are arranged concurrently through six or eight subject groups, those who are interested to participate in more than one dev. sector face incapability. These limitations were overcome through detailed discourse in pre-Gram Sabha NHG meetings, where all sections of people get ample time for discussion face to face on all subjects dealt with in the G.S agenda and can evolve to a better consensus on important projects to be presented for approval in G.S. Collective efforts are made through NHGs to give maximum propaganda for G.S meeting .The involvement and effort of NHGs in strengthening G.S has contributed in ensuring more effective and meaningful participation of people especially women in G.S meeting. In Kumarakom with the active existence NHGs, it become a practice to have the draft plan proposal with of resource status to be provided at each NHGs for through scrutiny and modifications. The PDS, through its bimonthly newsletter, used to reach the expected features of annual plan to each household. This has largely facilitated the informed participation of local people. The provision to here plan proposal/ suggestions evolved at the GP/PDS level based on earlier NHG and Gram Sabha resolutions thus made the decentralized planning literally participatory. It can rightly be stated that the tasks entrusted with the grama sabha became practically effective through still micro level deliberations and consensus.

NHG and Micro Level Planning Process

The deliberations of NHGs were successful in identifying people’s urgent needs and suggesting viable projects. Effective participation of people in plan formulation was always a dream of social scientists. But in Kumarakom one could see and experience the multifarious effects of plan formulation with the direct involvement of common villagers.

Following were some of the most successful and innovative projects evolved in NHG meetings

1. Aquatic weed removal and mosquito control.
2. Haritha –Women’s vegetable cultivation project.
3. Hygiene 98-Toilet construction programme for the poor.
5. Medicinal plant cultivation programme.

The entire projects included in the annual plans were implemented through beneficiary committees elected by NHGs. There were no middlemen. Effective monitoring and evaluation through NHGs were also possible. The detailed accounts of each work was presented in the NHGs and published in the Ayalkootom News letter, ensuring maximum transparency in implementation. This made the projects cost effective and enthused people to mobilize
resources. Participatory development planning and implementation strengthened the NHGs and more people showed interest in NHG affairs.

**NHG and Women**

The forefront activists of NHGs in Kumarakom are women. About 3000 women were organized in SHGs and all SHGs conduct regular meeting every week. The group practically provide women access to credit and associated productivity-enhancing services.

They always show readiness in attending NHG activities and Gram Sabha meeting. SHGs helped many women to start self-employment initiatives on the strength of micro financing. The women SHGs working as a subsect of NHGs are training grounds for women for social work. It inculcates in them a new sense of dignity and confidence, which in turn empower them to participate in public life and domestic economic activities. This is evident from the increased participation of women in Gram Sabha and NHG meetings and their effective involvement in handling social issues of their locality.

**NHG and Civic Life**

Kumarakom is heading towards a crime free village, through the concerted efforts of the NHGs, to increase the civic interaction of different groups and engage them in resolving potential conflicts. NHGs have proved effective for a conflict resolution. Dozens of disputes and criminal cases were settled in the NHGs with out the interference of police. There was drastic reduction in criminal cases registered from Kumarakom Police station. The total cases registered in 1993 were 255 and the number reduced to 30 by 2000.(see tables XII and XIII)

**NHG and SC/ST**

The Scheduled Caste and Scheduled Tribe population constitutes a negligible minority in all NHGs. Two members from scheduled caste were elected as convenors of NHGs in their area. But much time is not seen devoted in the NHGs for discussing the problems of these weaker sections. Hence separate NHGs for scheduled caste and scheduled tribe may serve good.

**The Vibrant NHGs**

NHGs are always active. They chalk out their own activities and always show readiness in co-operating with the developmental works of Panchayat as and when called for.

**Lessons from NHG experiments**

From the micro level experiments in participatory development and social mobilization of Kumarakom described above, a number of inter related lessons can be learnt for evolving a strategy, a programme concept and an approach to design an action plan for sustaining and replicating the experiment to other geographical regions, of course with modifications needed.
The lessons as identified, not only show the interrelationship of the issues, but also of the complexity of the social processes. Each lesson cannot be looked at in isolation, and have been presented here separately, only for the sake of clarity. Many more lessons could of course be drawn. What is of significance, however, is that in a given context the micro level mobilization gathered strength and produced some good results. The lessons provide the generalisable guidelines on how the people have been brought in to the mainstream of participatory development.

**Lesson 1:** A radical vision of democracy can be developed by the interventions of people through microlevel organizations like NHGs. The aim of NHG building should be sharing practical tacit knowledge of villagers for developmental planning and governance by providing people equal rights to participate in the first stages of any decision making and to have transparency in decision making at other stages through accountable representatives.

**Lesson 2:** Since the aim is participation of all sections of peoples the NHG should be organized and built to provide equal opportunity and rights to all sections of people and give purposive emphasis on weaker sections for providing them equal opportunities to participate. Organising women under small SHG in each NHG helped much in empowering women and involving them in NHG activities. But no such empowerment is seem in the case of SC/ST. They seldom get special attention in NHG or GS. Their attendance in GS is seeing diminishing. Special effort to organize SC/ST in separate SHG or NHG to discuss and tackle issues affecting them will be rewarding. The weaker sections may thus be organized in special NHG and SHG for them to empower them participate more fruitfully in general SHGs and Grama Sabhas.

**Lesson 3:** Organizing a heterogeneous group of people fragmented into political parties, communal organizations and other social categories need a flexible approach. The elected Panchayat members spearheading the process should apparently show a flexible attitude to accommodate all sections of people especially from the opposition parties and give them appropriate positions in leading the organization. Each member of the NHG should feel that others listen to his her words.

**Lesson 4:** Maintaining the non-partisan character of NHGs is very important in mobilizing all sections of people. But the politicians and people’s representatives can be allowed to share power with NHGs via which people can monitor and influence the implementation of democratically agreed decisions and can thus subject the state apparatus to accountability and control. This will lead the community to the recognition of the importance of sharing practical knowledge of common people as new condition for democracy.

**Lesson 5:** While maintaining NHGs as secular organization the religious value can be used as a binding force in uniting people for common good. The initiating prayer in which all people of different religion participate and upholding the ideals of human brotherhood and love one’s neighbor from Holy Books pay in strengthening unity among NHG members.
Lesson 6:- Dissemination of information on the innovative activities of NHG is necessary to enable others to replicate rather than giving directions from the top. In Kumarakom the PDS publish a newsletter circulated to all households, reporting the activities of NHGs and SHGs and development projects of Gram Panchayat. This newsletter contains only news from the village and that itself is its main attraction.

Lesson 7 :- Being a democratic civil power the NHGs should have full freedom to take any decision affecting the people of the locality and work for it. There should not be any rigid control from the top. NHG is independent of the state but should work in a framework for negotiating with it.

Lesson 8 :- The formulation and implementation of any project affecting any area of the NHG should be discussed in the NHG meeting and the popular committee for implementation (Beneficiary committee) should be elected in the meeting organized by the concerned NHGs

Lesson 9 :- NHG members should be kept well informed about the project implemented on their area and they should be facilitated to verify and monitor the project.

Lesson 10 :- The feeling generated in each member that he /she can participate, contribute and share benefits of the developmental projects and village governance is the foundation on which a strong NHG is built. Networking all NHGs in the village and connecting each with WDC, PDS and Panchayat committee is very important in strengthening its participatory character.

Lesson 11 :- The NHGs should initiate organizing SHGs. But it should avoid interference in the day to day functioning of the SHG, and should not hesitate to interfere in resolving conflicts among SHG members. The PDS should arrange proper audit of SHG accounts. PDS also should organize training to SHG activists on accounting organizing self-employment programs etc.

Lesson 12 :- The microlevel organization like NHGs can give voice to the under privileged and can deal with immediate needs in health, schooling and public infrastructure

Lesson 13 :- NHG through visualised and promoted itself as a civil society require many forms of support from the state and civil society. They also need technical assistance and skill building to become sustainable and effective

Lesson 14 :- For the preparation of the constitutionally required local plans for economic development, social justice and improvement of living conditions, the Panchayat have to depend more and more on local resources and concentrate on productivity enhancement. This requires detailed resource literacy at the lowest level for which responsible people’s organization at neighborhood level is best.

Lesson 15 :- NHG s are small groups of people, look small and negligible still they are important units, for development, due to its power of influencing decision making process
and its contribution to the overall development process of the village. The social significance of these groups stand on the following foundations

1. These small groups are part of a small system and act as sub-systems of the village.
2. These associations of people are so small that each one is able to communicate with all others face to face.
3. These group members are well versed with the local problems and can make strategic solutions
4. These group members can be used as the authority for gathering the knowledge necessary to design a project.
5. Correct socioeconomic data can be obtained at minimum time through small groups
6. NHGs can be employed in monitoring and evaluating the project effectively.
7. NHG can check the validity of socio-cultural information gathered by outsiders.
8. The people must be reoriented to the taste of cohesive co-habitance through regular education, which forms the basic function of such groups, for its ever-active existence.

6. EFFORTS FOR REPLICATION OF KUMARAKOM EXPERIMENT

Thiruvarppu Panchayat

Thiruvarppu Panchayat is situated on the eastern side of Kumarakom and on the south west boundary of Kottayam Municipality. It consists of two villages having an area of 33.59 sq.km and has 5414 house holds. The population according to 1991 census is 27195 (13656 male and 13639 female). Unlike Kumarakom the sex ratio in this Panchayat is favoring men, only 991 women for every 1000 men. The literacy rate of both Kumarakom and Thiruvarppu is 96%. The SC and ST population is small (1721 SC and 74 ST only). Work participation of people is only 30.60%, only 49.44% male and 11.73% female are employed. Out of the 3091 agricultural labourers, 1258 are women. There are 520 cultivators in the total land area of 8314 acres; 6340 acres are wetlands (mainly paddy fields). Both panchayats (Kumarakom and Thiruvarppu) have a multi caste and multi religious population and have good schooling facilities. In terms of infrastructure facilities and proximity to urban area Thiruvarppu is well placed than Kumarakom. The two panchayats have a number of similarities as well as disparities. Difference arises mainly in ethnic composition. In Thiruvarppu, the dominant castes are Christians, Naris and Muslims. In Kumarakom, there are no Muslims and the number of Nairs negligible. The dominant communities here are Hindu Ezhavas and Christians. In both the villages, the dominant political party is CPI (M) followed by INC (I). During the study period both panchayats are ruled by CPI (M) led LDF and the Congress led UDF was mildly represented.

Replication attempts of Kumarakom experience to other villages especially the nearby Thiruvarppu Panchayat were made in three phases.

Phase I Multiplication of SHGs in Thiruvarppu.
Phase II Propagation of ideas and ideals of NHG and exposure attempts.
Phase III Attempts for organization building at Thiruvarppu.
The effects of these attempts at Thiruvarppu were observed and studied. The sociopolitical characteristics and the attitude of Grama Panchayat members towards MLOs had considerable significance in providing a congenial atmosphere for NHG building.

**Phase I – multiplication of women SHGs.**

During this phase, there was no social mobilization. The work was organized direct to the field with the help of women block panchayat president, the local women panchayat members and local activists of All India Democratic Women’s Association (AIDWA). The local AIDWA activists and women panchayat members convened meetings of women in many places and resolved to start micro credit organizations in the form of SHG. A model bylaw adopted from SHGs of Kumarakom was read out in the meeting and got adopted. From the next week onwards SHG became functional. After the formal organization a savings bank account is opened jointly by the Secretary and Treasurer. The panchayat arranged registration of SHGs with the LVEO and the LVEO was given direction to help the SHG in resolving conflicts and arranging financial assistance through panchayat. Such a collaborative mechanism of functioning between panchayats and SHGs was adopted. Thiruvarppu Panchayat introduced a project under women component plan (WCP) for sanctioning financial assistance to well functioning SHGs for self-employment programmes. This project was a replication of a similar project implemented at Kumarakom and it encouraged more women to start SHGs.

The Grama panchayat also took initiative to impart training to SHG office bearers on subjects like fundamentals of micro financing procedure for conduct of SHG meetings, scientific book-keeping, procedure for audit etc. The women found immense opportunities for income generating activities as well as social action through SHGs. The specially designed account books and minuets books were distributed to all SHGs by the panchayat. The Kumarakom experience was the inspiration and model for the newly formed SHGs in Thiruvarppu. Pallam Block Panchayat, Nattakom Grama Panchayat and Kottayam District Panchayat also adopted projects to grant financial assistance to SHGs. The Lady Village Extension Officer (LVEO) was the implementing officer of these projects in the grama panchayat. LVEOs always keep in touch with SHGs and help the groups better functioning. The organizers of SHGs in Kumarakom had attended training programmes at Thiruvarppu as resource persons.

The ward wise details of SHGs organized in Thiruvarppu panchayat are given in Table XIV below.

The spread and coverage of SHGs in Thiruvarppu were quite encouraging. The mode of operation of SHGs in Thiruvarppu were strictly on the line of the SHGs in Kumarakom. Panchayat level training classes were also arranged for SHG activists in Thiruvarppu using SHG organizers from Kumarkom as resource persons.
Phase II - propagation of the ideas and ideals of NHGs and exposure visits.

During this phase a state level workshop on computerization at panchayat level was held at Kumarkom. Thirty-eight participants of this workshop mostly elected representatives were invited to various NHG meetings and they spent the whole night with NHG activists as their gusts. These delegates participated in 25 NHG meetings held at 25 different places on 22-12-1999. These outside participants observers were supplied with an evaluation form and were requested to evaluate NHGs after participating in its meeting and interacting with the activists and beneficiaries. They completed the work and the results were inspiring.

The details of attendance and matters discussed by the NHG were shown in Table XV and XVI below.

Table XIV: Ward wise details of women SHGs in Thiruvarppu Panchayat

<table>
<thead>
<tr>
<th>Ward</th>
<th>No. of units</th>
<th>No. of members</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>7</td>
<td>103</td>
</tr>
<tr>
<td>2</td>
<td>23</td>
<td>340</td>
</tr>
<tr>
<td>3</td>
<td>19</td>
<td>285</td>
</tr>
<tr>
<td>4</td>
<td>23</td>
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<tr>
<td>5</td>
<td>18</td>
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<td>14</td>
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<td>10</td>
<td>16</td>
<td>245</td>
</tr>
<tr>
<td>11</td>
<td>15</td>
<td>230</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>181</strong></td>
<td><strong>2746</strong></td>
</tr>
</tbody>
</table>

Phase II - propagation of the ideas and ideals of NHGs and exposure visits.

Table XV Matters discussed in the NHG meetings

1. People’s planning and Annual plan for 200-01 16 Meetings discussed
2. Kudumba shree 1 “
3. Coconut mite decease 20 “
4. New Year Celebration 11 “
5. Drinking Water Problem 12 “
6. Repairing of roads 4 “
7. Street lighting 5 “
8. Cleaning of thodu 4 “
9. Construction of new road 8 “
10. Orissa distress relief fund 10 “
11. On water logging 1 “
12. Women’s self help group 6 “
13. Manaveeyam 1 “
14. Construction of bridge 1 “
15. On shifting electric post from the road 6  
16. On training NHG members 3  
17. On correcting irregularities in serving NHG notice 1  
18. On Tourist Complex 1  
19. Providing boat service to tourists 1  
20. Evaluation of past working of NHG 1  
21. Neighbor hood education 3  
22. On constructing Latrines to all 5  
23. On individual beneficiary selection 1  
24. On forming a new SHG 1  
25. Electrification 1  

Table XVI: An evaluation of NHG meeting held on 22-12-'99 by outsiders (38 nos)-Details of Attendance

<table>
<thead>
<tr>
<th>Ward</th>
<th>Name of NHG</th>
<th>House Covered</th>
<th>Attenda</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>Pathekkar</td>
<td>22</td>
<td>Female</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>19</td>
</tr>
<tr>
<td></td>
<td>Attuchira</td>
<td>41</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>81</td>
</tr>
<tr>
<td></td>
<td>Gonginikkari</td>
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<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>20</td>
</tr>
<tr>
<td>II</td>
<td>Srambichira</td>
<td>59</td>
<td></td>
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<tr>
<td></td>
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<td></td>
<td>16</td>
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<tr>
<td></td>
<td>Thythara</td>
<td>50</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>20</td>
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<tr>
<td>III</td>
<td>Puthenpura</td>
<td>62</td>
<td></td>
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<td></td>
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<td></td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Assaripparambu</td>
<td>63</td>
<td></td>
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<td></td>
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<td>17</td>
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<tr>
<td></td>
<td>Ummachery</td>
<td>52</td>
<td></td>
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<td></td>
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<td></td>
<td>27</td>
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<tr>
<td>V</td>
<td>Chalumkal &amp; Visakanthara</td>
<td>149</td>
<td>60</td>
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<td>Arayassery</td>
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<td></td>
<td>Kattoothara</td>
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<td>7</td>
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<td>VI</td>
<td>Variyathukadavu</td>
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<td>Pulikkil</td>
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<td></td>
<td></td>
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<td>70</td>
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<tr>
<td>VII</td>
<td>Puthuval</td>
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<td></td>
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<td>30</td>
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<td></td>
<td>Muppathil</td>
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<td>25</td>
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<td>VIII</td>
<td>Attippeedika</td>
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<td></td>
<td>Pannikkodu</td>
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<td>25</td>
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<tr>
<td></td>
<td>Laskham Veedu</td>
<td>110</td>
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<td>54</td>
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<tr>
<td></td>
<td>Kannan palli</td>
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<td>IX</td>
<td>Empackal</td>
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<td>25</td>
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<tr>
<td></td>
<td>Kaluthara</td>
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</table>
As per the report the discussions were most democratic and the participants irrespective of sex availed chances to open their hearts, without any fear.

Another workshop on NHG was organized on 26th and 27th February 2000 at Kumarakom with a view to introduce Kumarakom experience and motivate replication. Representatives from 17 grama panchayat of Kottayam and Alappuzha districts attended the workshop. Three representatives from the neighboring Thiruvarppu Panchayat also took part. They all were deliberately exposed to the functioning of the NHGs at Kumarakom and a daylong deliberation was held on the working of NHGs at Kumarakom and its importance in participatory governance and developmental planning and the observations recorded by them were helpful for the study.

The most attractive aspect of every NHG is its ability to resolve conflicts and to avoid potential quarrels in the neighborhood. Many emphatically pointed out NHGs and SHGs contribution toward empowering women for public action, mobilizing people for development work and helping students in their learning process. There are criticisms on lapses from the side of organizers and Panchayat members. Many suggested that NHG should meet every month. Some complaints were heard on beneficiary selection through NHGs and elite keeping aloof from NHG activity.

The subjective assessments of outsiders on NHGs were in positive line. Most of them recorded that NHGs are effective forum for people to come together and discuss problems affecting their lives and help to grow participatory democracy. NHGs are good to disseminate new ideas and ideas among people at grass roots levels helping to strengthen real democracy. It creates co-operation among people and ensures harmonious village life.

There are some negative remarks also recorded. Rich get more attention, NHG records are not properly maintained some units are not properly functioning and some NHGs require caution and creative co-ordination are be negative remarks.

All made good suggestions for improvement. NHGs should give more concentration in creating more work opportunities through collective initiatives of people and utilizing SHG funds. Those elites who keep away from NHGs should be brought to the mainstream and special attention to ensure participation of educated person in the locality. NHGs should be made as statutory body, implementing agency for local plans, and adopt some mechanism to see that all suggestion from NHGs are well considered by the Panchayat. NHGs must be given autonomy and beneficiary selection should be the right of NHG. All the observations and suggestions recorded by the outsiders are shown in Annexure III.

The observation of NHG meetings and interaction with activists presented a good exposure of NHGs before the outsiders, majority of whom were elected representatives of grama panchayat, social scientists, social activists and government officers. Some of them recorded that their intention to replicate the model in their respective villages.
Phase III: Organisation building at Thiruvarppu.

During this phase an attempt was made to NHG organization building at Thiruvarppu with the help of the members of local panchayat committee.

Methodology adopted in the replication – Exposure Attempts

A good number of stakeholders and higher-level activists from Thiruvarppu Panchayat were deliberately exposed to the NHG functioning in Kumarakom for having a better idea about the organizational and functional aspects of this micro level structure. They were provided with the important documents, registers media cuttings etc, for a thorough study. Similarly, the facilitators of NHG and the members of the TSG in Kumarakom had visited Thiruvaruppu and had interactive sessions with the people of Thiruvarppu as part of the replication process.

LSGI Level Resolution

A draft by-law of PDS was formulated at Thiruvarppu in tone with that of Kumarakom PDS. This was subjected to thorough scrutiny and modifications at the PRI level. The Thiruvarppu Panchayat Committee in due course, unanimously resolved to constitute PDS and the formation of NHGs and WDCs.

A pilot NHG structure was formed in one of the wards to critically examine the functioning from various angles. This resulted in positive and enabled the formulation of a few more.

Propaganda spreading was done simultaneously through print media to get maximum coverage to the NHG constitution initiatives. Discussion and idea sharing sessions were held between the research team, key activists and various existing organizations and pressure groups were also adopted. The forum of women self-help groups, which were earlier, replicated from Kumarakom and actively existing in the panchayat, were also used effectively to pass on the message.

An elaborate letter written by the president of Thiruvarppu Grama Panchayat (Annexe IV) was printed and circulated in all wards. In the letter the President called upon all sections of people to whole hartedly co-operate with the formation of NHGs as a common platform for all neighbouring people to come together irrespective of caste, class, community and party affiliations. He pointed out that the NHG formation is a general function of the grama panchayat as per the newly amended Panchayat Raj Act. He also emphasised that NHGs will make participatory planning and governence possible and ensure peaceful community life.

Hurdles on the way

As requested in the letter of the President some panchayat members convened meetings for the formation of NHGs in their wards. Seventeen such meetings were held and NHGs were organized. Panchayat members were active during the formation stage of NHG. Office
bearers were elected. Almost all the office bearers were happened to be the nominees of the concerned panchayat members.

It was declared in the NHG meetings that Ward Development Committees would be formed after the formation of NHGs in all wards. Owing to many intervening political works the formation of NHGs were prolonged. In spite of repeated efforts form the project center the work did not progress and the net working of NHGs and formation of WDC ended in failure. The members of panchayat committee were not active in continuing the work. They apprehended that grass roots empowerment will be unhealthy to their political individuality and personal influence. They thought that empowerment of people will result in weakening of members’ power. Most members want to retain powers with them. In the beginning the members thought that they could use the NHGs as instruments of implementing panchayat project and use as a vehicle to reach all sections of people. But later they found that collaborative arrangement with NHG is not a one way traffic. It will create an enabling environment for marginalized people to come forward and participate in decision making by restricting the powers of elected members.

**SHG formation successful**

In Thiruvarppu Panchayat replication of SHGs were very successful whereas NHGs did not thrive well. The following factors were conducive to the growth of SHGs.

1. The panchayat’s initiative in sanctioning financial assistance, arranging training facilities, deputing LVEOs to help SHGs etc.
2. All SHG members are a homogeneous group – with common interest and belong to the same socio – economic category.
3. Small groups allow open and intensive discussion.
4. Decisions are taken by collective deliberations.
5. Leaders are elected and leadership rotates.
6. Regular meetings, savings and credit fund activities help build unity and cohesion.
7. All decisions are taken in the SHG general body, which meet once in a week. External agents only provide advice when asked.
8. Convenient credit arrangement was helpful and attractive.

Collaboration arrangements made by SHGs with Grama panchayat were beneficial to SHGs, but at the same time SHGs have the full freedom to work in isolation with panchayat – governance.

**Local Leaders’ Relectence**

Unlike SHGs, formation and sustenance of NHGs was unsuccessful at Thiruvarappu. The main reason behind the failure of NHGs here was not at all the disinterest of the people, but the negligence of elected panchayat representatives. It is the panchayat that should
empower NHG purposively by devolution of their powers. NHGs are built to empower people. Empowerment of people refers to the conferment of power and authority on the people to look after some of the affairs of these people in a given geographical area. It further refers to giving authority not to the representatives of the people elected to the panchayat, but to people themselves as community who are in the NHGs. Thus the intention should be to entrust the responsibilities to community, which are taken from the panchayat. This empowerment is meant for altering the mind set of the people to look at the panchayat as not a provider but a facilitator and to look at themselves not as receivers of benefits but stake holders in the development process as participants. The participation of people through NHG will not be successfull if allowed to start with implementation stage. It must begin with decision – making process itself.

The general beliefs among the major sections of local leaders and panchayat members in Thiruvarppu was that the micro level organizations created are to only implement the schemes and projects of the panchayat. They were ready to involve people at the implementation stage but not ready to empower them by devolution of powers enjoyed by the panchayat and bureaucracy. NHG is a community based institutional mechanism to involve people in the development process. Certain roles and responsibilities that could be done at lowest NHG level at the bottom could be left the NHG at the grass roots level and what could not be done at NHG level should be brought to the Grama Panchayat level. These become possible only by entrusting some responsibilities of panchayat to the NHG. In Kumarakom, the responsibilities such as decision-making on plan formulation, implementation through beneficiary committees, initial processing of applications for beneficiary selection etc are the responsibilities of the NHGs got transferred by the panchayat. In Thiruvarppu the Panchayat members were not ready to transfer such responsibilities to NHGs. So the NHGs formed there remained idle without any responsibility and functions spoiling all enthusiasm to continue NHG building further.

A comparative study of experience

A comparative study of experience in Kumarakom and Thiruvarppu is essential to find out certain missing links during the process of organization building in the latter panchayat.

There are many similarities in the socio-political character of Kumarakom and Thiruvarppu. In both Panchayats the ruling party is CPI (M) with an overwhelming majority and a good mass base. The Panchayat committees of both panchayats unanimously took decisions to initiate NHG building.

When Thiruvarppu Panchayat took such a decision, they had the success story of Kumarakom before them. In Kumarakom NHG formation was done on a top down process whereas in Thiruvarppu it started as demand driven.

In Kumarakom the following factors were seen helped the growth of NHGs
1) Attempt for microlevel organization building started in Kumarakom one year before the advent of people’s planning campaign. When the people’s planning campaign started the KPVS and NHGs were active in partaking the multifarious activities connected with it such as collecting primary and secondary data, involving all sections of people in various committees needed for the preparation of development report and plan formulation. During this stage KPVS with its strong technical manpower and mass base was in the forefront to do the work, which the Panchayat committee themselves or the bureaucracy was incapable to do. So there was complete dependency on KPVS and NHG by the Panchayat at this stage.

2) During the first and second year of the people’s planning campaign the whole plan formulation and implementation were done through KPVS which could involve dozens of dedicated experts to work even during long night hours for attending preparation of projects, accounts, reports and correspondence arranging meetings and discussions with various sections of people etc. The Panchayat committee members were working with hundreds of volunteers recruited through NHG at that time. Such a mass mobilization became possible only because of the KPVS (PDS) and NHGs, which could reach all sections of people beyond party politics. The Panchayat members were also thrilled on seeing this upsurge of people in participating in local development works.

3) The trained volunteers and resource persons were working as per the decision of the KPVS in which all Panchayat members were actively participating and the Panchayat never thought of any need for conflict between PDS and Grama Panchayat.

4) The service of a native well trained professional social worker as full time co-ordinator of PLDP was also available to act as a link between PDS and GP

5) There was complete transparency in formulation, implementation and benefit sharing process of local plan projects with the involvement of PDS. The projects and plan documents were brought under discussion of NHGs and various people’s fora, implementation arranged through beneficiary committee elected by NHG meeting. The reports and accounts were presented before NHG meeting and published in the local news letter printed and circulated to all house holds by PDS.

6) The Government of Kerala and the State Planning Board approved this effective participatory process by selecting Kumarakom Panchayat as the best in the District to win the prestigious Swaraj Trophy and cash award of Rs. 100,000/-.

7) Many dignitaries from outside the state and from foreign countries visited the NHGs of Kumarakom and their interview appraisals praising this novel experiment has created inspiration and excitement among the people to cooperate with NHGs.

8) The system for communication through the news letter Ayalkoottom circulated to all households, notices published through way side boards and verbal communication through NHG/SHG meetings has also served as binding force.
9) The KSSP unit of Kumarakom with a team of dedicated volunteers was very helpful in running MLOs.

10) The most important factor was the readiness of the panchayat members and local leaders of CPI(M) to co-operate with and encourage NHG organizing on a non-partisan line to make all section of people participate in development planning.

In Thiruvarppu panchayat the atmosphere was different at the time of organizing NHGs. The people’s planning campaign at Thiruvarppu was organized by the panchayat committee with the help of some volunteers recruited through the ruling party. The door was open to entertain anybody in the process but very few from other sections participated.

The panchayat committee members and the local resource persons of people’s planning campaign were in the forefront to organise the NHGs. They could not attract new sections as activists volunteers since the people considered all of them as those attached to political parties. When ever a political campaign take place they give priority for such party work and postpone the NHG organizing work.

There are a good section of people affiliated to ruling political parties and their mass organizations but even these sections could not be mobilized for NHG building since they could not consider this work as part of their political or union work. This situation created a cold atmosphere and those who were expected to lead the whole work were busy with their own political and normal panchayat work. Organisation building for NHG is possible only when some functions, which can be undertaken at NHG level is transferred from panchayat to NHGs. If preliminary processing of applications for beneficiary selection is given to NHGs, NHG formation become possible for attending this important work. But even the NHGs formed found no work and forced to sit idle. The panchayat members, the people’s planning campaign activists recruited by the ruling party and the bureaucracy were not at all interested in bringing new section of people to the campaign by devolution of some of the powers and responsibilities vested with the former section of people. Thus the attempt towards face to face democracy and participatory planning and governance at grass roots level became a non-starter at Thiruvarppu. These abortive attempts offer us some lessons for the future.

CONCLUSION

Organizing a common forum of all sections of people through NHGs and bringing individual citizens to the centre stage of self-governance is an ambitious notion. Kerala villagers’ vigor for associational life, their irresistible inclination to combine, associate and organize and the high levels of political participation and mass activism among ordinary people provide a congenial atmosphere for civic organizations of this type.

People of Kumarakom village could start this experiment gaining strength from people’s planning campaign and decentralization initiatives under new Panchayat Raj Act. The
guidance from KSSP through PLDP project was also inspiring. Kumarakom was not alone in organizing micro level organizational support structures for direct democracy. More than 200 villages mobilized their people to form community organizations at micro level and this mobilizational pressures from below activated the state too to extend the novel experiment all over the state. But the experience so far from below has been mixed, with more pain than pleasure.

The Kerala society is dense with trade unions, co-operative societies, communal, cultural and many other civil organizations and NGOs. But the NHG has a new face. It is beyond class, caste and party politics. It’s cross sectional character could effectively unite all sections of people, and empower themselves for participation in planning and governance, and ultimately elevate to the position of rulers.

The experiment has a large number of passive well wishers. But it has a few powerful enemies too. The vested interests of politician, officialdom, contractors, and lumpen elements are the worst enemies. The enemies know the danger for them if the experiment succeeds and they have joined hands with to stop it. These enemies are insiders who would be able to wreck silently the formation and growth of such community organizations as done in Thiruvarppu Panchayat. All political parties formally stood for it, but none took seriously the formation of NHGs giving power to common people. Though most of the political parties formerly ‘stand by the people’ no political party has made the struggle for people’s power their real agenda. The furthest they are prepared to go to advocate people’s representatives (Paramaswaran 2001).

Decentralization of powers from the federal government to Gram Sabha in village panchayat is the most important agenda to be discussed nationwide. For strengthening Gram Sabha as an effective forum for direct democracy more supportive micro level organizations like NHG and SHG are inevitable. Instead of proliferating more and more number of schemes and programs from the federal and state government, power should be given to the people in the NHG to evolve programs and schemes for their development at micro level.

The federal and state governments instead of creating new institutions to implement their programs and schemes rejuvenate the institutions of the people functioning informally at community level. Governments will have to create systems to make use of the knowledge available with the people and integrate it with developmental planning.

The macro level institutions run by governments and panchayat should provide an enabling environment for flourishing micro level community organizations. Since NHGs cannot thrive without the assistance of the Grama Panchayat, a legal mandate should be provided in the PR Act to organize and sustain NHGs in all G.S areas as supportive structure to GS and a site for face to face democracy.
In this era of globalization, liberalization and privatization down-sizing of government structures is a major and serious agenda for discussion, people have to be pushed to the front in all activities, failing which the exploiters, the private capitalists occupy the positions and responsibilities earlier handled by government. To avoid catastrophe, the existing bureaucratization of development has to be changed. A new conscientisation has to be initiated among people that they are development participants and they have to take initiative for the developmental action. It is not a simple task as we envisage because the prevailing conditions pose a battery of barriers to the tasks. Enemies of participatory democracy are powerful insiders who could wreck all people initiatives silently. Formation and sustaining of community organization at macro and micro levels with the sole idea of rallying people towards participatory governance is *sine qua non* for institutionalizing direct democracy. Kumarakom presents a good working example of participatory democracy through micro level organizations like neighborhood groups.
## Annexure I: Micro Level Organizations and its coverage in Kumarakom Panchayat

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**ANNEXURE II : Bye-law of Kumarakom Panchayat Vikasana Samithy (PDS)**

REG.No. K-714/95 KUMARAKOM

1. Name : Kumarakom Panchayat Vikasana Samithy
2. Address : VI-728, Kumarakom
3. Registered Office : VI-728 Panaparambil Buildings, Kumarakom P.O., Kottayam
   PIN:- 686 563
4. Area of Operation : Kumarakom Panchayat

5. AIMS AND OBJECTIVE

1. To formulate and undertake various projects for the development of the Panchayat.
2. To conduct studies for undertaking the developmental activities in the Panchayat.
3. To obtain technical assistance from various governmental and non-governmental agencies for formulating Panchayat level developmental activities.
4. To mobilize funds as its own and to receive financial assistance from various organizations for the formulation and undertaking of development projects.
5. To impart training, conduct classes, workshops, talk, and exhibitions in order to spread the new trends in the area of Panchayat level development.
6. To formulate new developmental models which can be worked out with people’s participation.
7. To co-ordinate various agencies functioning in the area of local level development.
8. To undertake and implement in a democratic way the ongoing developmental activities of the various line departments of the government.
9. To record the significant experiences in the area of local level development.

10. To offer the necessary help required by the gram Panchayat for strengthening the Panchayatiraj system and to work for it.

6. STRUCTURE

1. Ayalkootam (Neighbourhood groups) shall be constituted for every adjoining 50 houses in each ward of the Panchayat with those who have completed their 18 years of age as members and to elect one male and one female representative to the Panchayat Vikasana Samithy.

2. The representatives so elected from the neighbourhood groups ex-officio members numbering not more than 30 and a maximum of 10 co-opted persons shall be the Panchayat Vikasana Samithy.

3. The responsibility of constituting the neighbourhood groups shall be with the concerned ward member under the guidance of the Panchayat committee during the initial stages.

4. The neighbourhood groups shall be empowered to withdraw its elected representative if he/she is not working in tone with the aims and objectives and or she/he is working against the bye-laws of the Panchayat Vikasana Samithy.

5. The neighbourhood group shall elect another person to the Panchayat Vikasana Samithy to fill the vacancy created by the withdrawal. This shall be done within one month of the withdrawal; of the existing representative.

7. THE GENERAL ASSEMBLY

1. The representatives from the Ayalkootam (neighbourhood groups) not more than 30 ex-officio members and a maximum 10 nominated members shall from the General Assembly (‘Pothu Sabha’).

2. The following shall be the ex-officio members.
   a. President of the Grama Panchayat
   b. Vice-President of the Grama Panchayat
   c. Other Panchayat Members
   d. Representatives of all political parties working in the Panchayat area, which have representation in the state assembly.
   e. Those who represents the Grama Panchayat in the Block Panchayat and District Panchayat.
   f. Secretary of the Grama Panchayat Committee -1
   g. Village Officer -1
   h. Agricultural Officer -1
   i. Village Extension Officer -1
   j. High School Headmaster -1
   k. Assistant Education Officer -1
1. Block Development Officer -1
2. Representatives Kerala Sasthra Sahithya Parishad (KSSP) -2
3. Nominated members -10(Max.)

8. THE WORKING COMMITTEE

1. The elected Ayalkootam representatives of each ward send one male and one female to represent their ward in the Panchayat Vikasana Samithy.

2. If the concerned ward member is not elected so to the Panchayat Vikasana Samithy, he shall be the ex-officio members.

3. Besides the above mentioned one KSSP representative of the General assembly, the Secretary of the Grama Panchayat Committee, agricultural officer, headmaster of the high schools, village officer, village extension officer and the conveners of the ward development samithy shall be the members of the working committee.

4. The working committee so elected shall have tenure of two years. It shall have the following office bearers.

   President -1   Vice-president -1
   Secretary -1   Joint secretary -2
   Treasurer -1

5. The Grama Panchayat President elected from time to time is the president of the panchayat vikasana samithy. If the panchayat committee is not under existence, the general assembly shall elect a new president within three months. However, within one month of the coming in existence of the new Panchayat Committee, the president of the panchayat vikasana samithy shall hand over his responsibilities to newly elected grama panchayat president.

6. The working committee shall be empowered to fill the vacant posts of its members through nomination.

7. Due to the completion of tenure for any other reasons, if the panchayat committee is ceased to be existing, its ex-members shall be the special invitees in the working committee meetings of the panchayat vikasana samithy.

8. The panchayat vikasana samithy shall have the right to from various subcommittees for the convenience of its functioning.

9. The sub committee so constituted shall have a convener. If he is not the member of the working committee. He shall be the special invitee in its meetings.

9. WARD DEVELOPMENT SAMITHY

1. The representatives elected from the Ayalkotam in each ward form the ward development committee.

2. The ward development committee shall have a convenor
10. MEETINGS

1. Three days prior notice shall be given to the members for the ordinary meetings of the working committee whereas one day’s notice shall be sufficient for its emergency meetings.

2. The ordinary meetings of the general assembly (Pothu Sabha) shall be noticed 7 days advance and its immediate meetings shall be given one day notice.

3. Three days advance notice will be given to the ordinary meetings of the ward vikasana samithy/ and its members shall be given notice one day in advance for the emergency meetings.

11. QUORUM

1. For the meeting of the general assembly (Pothu Sabha) one third of the total membership or 25 members, whichever is less shall be the quorum.

2. A minimum 50% of the members shall be present for the working committee meetings.

12. RIGHT AND RESPONSIBILITIES

**President:** To preside over the general assembly meetings, working committee meetings, ward vikasana samithy meetings to represent the panchayat vikasana samithy in legal matters etc, are the duties of the president. The president shall have the privilege of casting vote in the working committee and election.

**Vice-president:** It shall be the responsibility of the vice president to look after all the duties of the president in his absence.

**Secretary:** To look after the day to day administrative affairs of the samithy, keeping the records & convenes the meetings are the responsibilities of the secretary.

**Joint Secretaries:** To look after the duties and responsibilities of the secretary in his absence, to perform the duties as directed by the secretary from time to time and to assist the secretary in his official duties are the responsibilities of the joint secretaries.

**Treasurer:** Handle the accounts of the samithy according to the directions of the secretary. Keep the income and expenditure records of the samithy and to announce it in the meetings are the responsibilities of the treasures.

13. FINANCE

1. The samithy shall have the right to mobilize funds for its activities from the general public, official, and unofficial organizations and institutions as donations, financial helps, or loans.

2. The secretary shall give receipts to all such transactions duly signed by him shall be used for all such receipts.

3. Receipts of carbon copy type printed in the name of the vikasana samithy shall be used for all such receipts.

4. The samithy shall have an official seal and the same shall be impressed on all the receipts.
5. Samithy shall open a joint account in the name of its Secretary and Treasurer in any nationalized bank or co-operative bank and deposit all the amounts it received through various heads.

14. THE RIGHTS AND RESPONSIBILITIES OF THE MEMBERS

1. To act in adherence to the bye-laws of the samithy shall be the responsibility of every member.

2. The members shall have the right to ask the secretary to convene ordinary meetings.

3. Memorandum signed by at least ten members showing this requirement shall be submitted to the secretary and a copy shall be given to the president as well.

4. If the Secretary/President fail to convene the meeting on the request of the members within two weeks the members numbering not less than one hid of the total membership shall convene the meeting and take decisions and such decisions shall be considered as legal and binding on all concerned.

15. ANNUAL GENERAL BODY

1. The annual general body shall be in the month of April every year.

2. The activity report of the year immediately proceeding the general body (April-March), income-expenditure statement and the audit report shall be presented before the general body and the same shall be approved by the body.

3. General body shall be convened at least twice a year.

16. AMENDMENTS IN THE BYE-LAWS

The general body only shall have the right to amen the bye-laws of the panchayat vikasana samithy. In making such amendments two third of the total members present in the general body shall be signed in favour of the amendment otherwise the amendment shall be null and void.

17. WITHDRAWAL AND CANCELLATION OF MEMBERSHIP

The withdrawal or cancellation of the membership of nay person from the panchayat vikasana samithy or from any of the sub committees shall only be vested with two committee which has elected/nominated him.

18. DISSOLUTION OF COMMITTEE

1. If a situation arises when the activities of the vikasana samithy is not required to continue, the general assembly shall have the authority to dissolve it.

2. When dissolving so the society, the movable and immovable assets of which shall be transferred to the grama panchayat and the receipt of which shall be obtained.
19. INITIAL REGISTRATION OF THE PANCHAYAT VIKASANA SAMITHY

1. For the primary activists of this society, fifteen persons of the local area including the elected gram panchayat committee members shall register the society and after the registration, they shall constitute the new Panchayat Vikasana Samithy as per the statutes and transfer the responsibilities to it before six months from the date of original registration.

2. The samithy so constituted shall have a convener elected from among the members.

3. The grama panchayat president shall be the president of the panchayat vikasana samithy.

20. AUDITING

The receipt and expenditure statement of the samithy in the first year shall be audited by a qualities auditor decided by the working committee and the financial statements of the subsequent years shall be audited by the auditor decided and approved by the general body.

Annexure III : Observers’ Impression and suggestions

The compilation of the evaluation form filled by the outsiders who participated the NHG meetings and interacted with the micro level activists reveal the following information.

All the observers reported that the NHGs they attended have sustainable democratic behavior.

These observers were requested to interact with at least 4 persons in the NHG including two women and to report the gist. Following were the typical answers recorded.

1. The NHG has served them well in terms of easier and better resolution of conflicts. Heard of a few specific instances of conflicts being resolved. Grate enthusiasm towards annual celebrations. Strong sense of Ayalkootam identity emerges.

2. Good for conflict resolution. The working NHGs and SHGs are better.

3. Studied well on SHG and NHG.

4. Complaint that NHG in not meeting every month.

5. NHG must meet every month. SHGs are very effectively functioning they meet every Sunday.

6. Potential conflicts among neighbours effectively averted. Common people get chance to participate in developmental action and to know about programmes of government.

7. Some members still unaware of the message of NHG.

8. Empowering women for public action.


10. Ensure transparency.

11. NHG is energetic. All participate in the discussion. SHG and NHG education programme are going smooth.
12. Ensure participation of people in developmental work.
13. NHG effectively resolving conflicts. NHG education and SHGs going smooth.
14. All have good opinion on NHG.
15. Made complaints on ward member.
16. There are some people who keep away from NHG due to personal and narrow political reasons.
17. Improvements needed ensuring better handling of people problems.
18. Change created by NHG during the last 3 years in visible.
19. Failed to solve problem of drinking water scarcity.
20. Good for information dissemination.
21. Qualitative change created by NHG is visible.
22. Members are satisfied with the decision of NHG.
23. NHG functioning well. It could not solve the problem of drinking water and roads.
24. NHG meet very month. Beneficiary selection is fair, but a complaint heard recently.
25. Elite group keep away from NHG.
26. Women brought to public life. Some people keep more powers with them while raising slogan of power to the people.
27. Complaints on beneficiary selection.

The subjective assessment on NHG as recorded in the questioner were on the following lines:
1. A very effective forum for people to come together and discuss local issues. However it required caution and creative coordination.
2. Group action; sharing pains and pleasures of others. Democratic and creating unity.
3. Very effective for social, economic and cultural uplift.
4. Found good approach, good behavior and good decision making.
5. Still micro level organizations under NHG needed.
6. More SHGs needed.
7. Seen some drawbacks. But effective good model.
8. Organizing seen good. Effective in plan implementation.
9. Without NHG the people’s planning campaign cannot proceed further.
10. Good for participatory democracy.
12. NHG enjoy freedom to take any decision.
13. NHG is the best arrangement to ensure success to people’s planning.
14. Many recorded very well.
15. Participation made possible.
16. Raising people’s problems in NHGs and collectively trying for solution.
17. Create the feeling that through NHG we participate in the local governance.
18. Keep good standard inculcate mutual co-operation resolve problems easily.
19. NHG bring development to grass roots level
20. Those keeping away from NHG also should be brought in.
21. Must to strengthen democracy.
22. Minutes not seen written will. All people participated in the discussion well.
24. Disseminate new ideals in the minds of common people.
25. Good to resolve problems of people.
26. Strengthening real democracy
27. More rich people participating. There is complaint that rich get more attention.
28. There is difference of opinion-still working well.
29. NHG is helpful for participatory development and for creating harmonious village life.
30. Strengthening decentralized planning.
31. NHG is inevitable

**The suggestion for improvement of NHGs**

1. Must make an attempt towards using NHG itself and SHGs to create more work opportunities. Savings of SHGs too should be used for ‘work’. The initial attempt had slowed down and more sustainable forms of work need to be looked for.
2. Family dairy – more attention to health – innovation in income generating activities.
3. NHG should participate in public action and developmental planning.
4. Under the general NHG still micro level scheme specific groups are necessary.
5. Problems of women should be given priority.
6. Some people from elite group keep away form NHG. They should also be brought to the mainstream.
7. Arrange more discussion classes and seminar to enhance knowledge.
8. NHGs should get legal recognition and approval of people from all walks of life.
9. Should see that NHG are not benefit sharing body but a body for the development of participatory democracy and for human development.
10. More competent leaders needed in NHGs
11. Beneficiary selection should be the right of NHG
12. Give autonomy to NHG
13. Well understood the functioning of NHG and will try to organise NHG in our village too.
14. NHG should meet every week.
16. All should be given opportunity to express opinion and decision should be taken on the basis of general discussion.
17. Make NHG a statutory body.
18. Should meet every month.
19. Ensure that all voices in the NHG are heard.
20. Promote involvement of women in discussion.
22. More concretisation is necessary.
23. The panchayat will be able to mobilize people through NHG.
24. The secretary of NHG should be given training to make him participate in implementation and monitoring.
25. Elected representatives and officials should attend NHG meeting.
26. Make NHG a corrective force.
27. Panchayat should ensure that suggestion from NHGs is well attended.
28. Educated persons in the locality and convener of nearby NHG should be specially insisted to participate in the NHG meeting.

    Women NHG also should be organized. WDC and PDS should send circulars to NHG
Dear Sisters and Brothers,

I write this letter to all the people of Thiruvarppu Panchayat to make an important request. You must have participated in the developmental action related to people’s planning campaign and the meetings of Gram Sabha. The very purpose of the campaign is to provide opportunities for the direct participation of all villagers in the formulation, implementation and benefit sharing of developmental planning.

The recent amendment to the Panchayat Raj Act is to sustain this participatory process. You are aware that the State Assembly unanimously with the wholehearted support of both ruling and opposition passed these amendments. Hence there is no room for any political difference in the implementation of this law.

The aim of the amendments is to strengthen transparency and participation in planning and governance. The Gram Sabha alone cannot ensure participation. More micro level supportive structures at grass roots are essential. Formation of NHGs and SHGs is inserted as a general function of the grama panchayat as per appendix III (B) of the P.R. Act.

It is heartening to see that the women SHGs were formed practically in almost all wards of our panchayat. Men’s SHGs are also possible. For providing shelter and leadership to these groups and NHG each for every 40 – 50 households is also needed.

NHGs are the micro level organizations of neighboring households which provide a common platform for all neighboring people irrespective of cast, community, religion, class and political affiliation. NHG enlarges human talent and potential too.

Formulating local plan projects, selection of individual beneficiaries, organizing Gram Sabha implementing projects and resolving conflicts can be effectively and economically done at NHG level.

All the NHGs are to be net worked ward wise under WDC and all the WDC should be brought under P.D.C. a body corporate registered as per Charitable Societies Act.

The panchayat ward member will help you to call neighborhood meetings and NHG building. I hope you will whole-heartedly participate in this noble venture, I also request all of you to participate in the NHG formation meeting of your area.

Sincerely yours,

V.R. Ramankutty
President.
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