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Kudumbashree – An Institutional Intervention for Women Empowerment

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Abstract: The state of Kerala is entirely different from other states in India. The unique 'Kerala Model of Development' resulted in the highest 'Human Development Index' in the country. Kerala is the one which always adopts the best in the world transformed the profile of Kerala women through the Kudumbashree, a hybrid version of Bangladesh model. This paper is a humble attempt to bring out the distinctiveness of Kudumbashree model in Kerala. In the year 1998, the state government of Kerala has evolved poverty eradication programme namely 'Kudumbashree (Kudumbashree is a Malayalam portmanteau of Kudumbam(family) and Shree(Prosperity))' by focusing micro-finance and micro-enterprises. The Kudumbashree community network adopts three tier federal structure with Neighbourhood Groups (NHGs) at the bottom of the pyramid, Area Development Society at the Middle level (ADS), and Community Development Societies (CDS) at the local government level. Programmes can be classified in to three major categories namely Economic Empowerment Programmes, Social Empowerment Programme and Women Empowerment Programmes. Kudumbashree units in Kerala are engaged in almost all economic activities of the state. Thus, the authors are of the opinion that Kudumbashree Movement in Kerala is a revolution for women empowerment and this trend will sustain.

Key words: Kudumbashree, Women Empowerment, Political, Social, Economic

I. PROLOGUE

The state of Kerala is entirely different from other states in India. The unique 'Kerala Model of Development' resulted in the highest 'Human Development Index' in the country. Kerala has achieved the highest literacy rate, universal health care, and effective public distribution system ensuring availability of food grains to the downtrodden. The state achieved cent percent financial inclusion. Kerala is known for its significant level of labour migration and depends mainly on repatriation. The state has successfully implemented decentralized democratic governance at all levels. Plantation crops and service sector play a pivotal role in the state economy. The success of Kerala Model can be attributed to many

social welfare programmes of the government of Kerala. The development institutions such as cooperatives and local self governments are working towards democratic decentralization of economy, polity and society. The success of self-help group model propounded by Prof.Mohammed Yunus in Bangladesh has motivated many other countries to replicate their modus operandi. Kerala is the one which always adopts the best in the world to transform the profile of Kerala women through the Kudumbashree, a hybrid version of Bangladesh model. This paper is a humble attempt to bring out the distinctiveness of Kudumbashree model in Kerala.

II.ORIGIN OF KUDUMBASHREE

In the year 1998, the state government of Kerala has evolved poverty eradication programme namely (*Kudumbashree'* Kudumbashree is a Malayalam portmanteau of Kudumbam (family) and Shree(Women)) by focusing micro-finance and micro-enterprises. Interestingly it is being implemented through the local self governments. Contradictory to the top down approach, Kudumbashree programme adopts participatory approach.

Earlier experiments in Alappuzha Municipality (1992), Malappuram (1994) Community Based Nutrition Programme and Poverty Alleviation Project(CBNP&PAP), Urban Local Bodies Model (1994) were internationally acclaimed models of Kerala. And their success drove the State Planning Board, Government of Kerala and National Bank for Agriculture and Rural Development (NABARD) to develop a project that blends economic democracy, political decentralization and social empowerment. The Kudumbashree Mission under the Ministry for Local Self Government, Government of Kerala empowers the impoverished women. Budgetary support is being given for the mission and for the 20th year (2018) of Kudumbashree movement, the Finance Minister has announced Rs.200/- crores for its rejigging.

III. ORGANISATION AND MANAGEMENT OF KUDUMBASHREE

The Kudumbashree community network adopts three tier federal structure with Neighbourhood Groups (NHGs) at the bottom of the pyramid, Area Development Society at the Middle level (ADS), and Community Development Societies (CDS) at the local government level. In the Neighbourhood Groups (NHGs), membership is open to all adult women, and limited to a single membership per household. Activity groups or otherwise called as Joint Liability Groups (JLGs) are formed by the members with entrepreneurial competencies.

The major functions of the NHGs are to conduct regular weekly meetings, running of thrift and credit schemes, maintaining of accounts in the banks where they have Bank-SHG linkages, maintenance of books of accounts and records, participation in grama sabha and other neighbourhood groups meetings, creation of gender awareness among the members, involvement in social audit & social action, and participation in the training programmes. The other federal organizations operate to streamline the functions of the Neighbourhood Groups. The Kudumbashree Mission operates through 941 Grama Panchayats, 152 Block Panchayats, 14 Districts, 87 Municipalities and 6 Corporations.

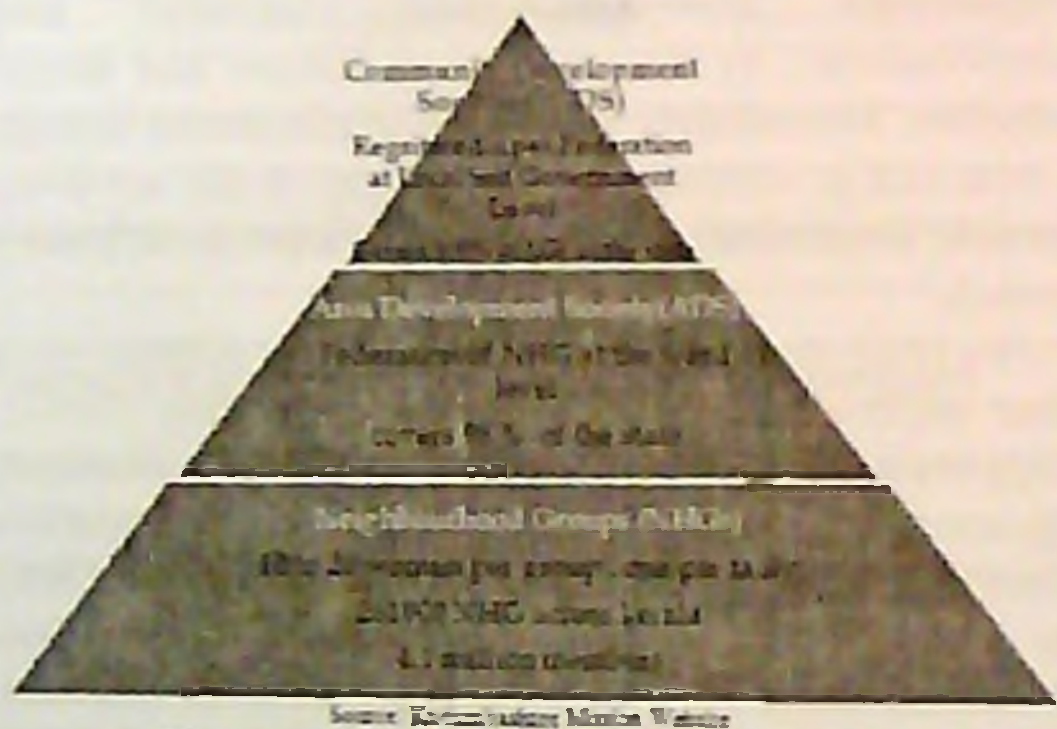


Figure 1: Structure of Kudumbashree

Best Practices of Kudumbashree

Kudumbashree Programmes can be brought under three major categories namely Economic Empowerment Programmes, Social Empowerment Programme and Women Empowerment Programmes. Economic Empowerment Programmes includes Micro Finance, Micro enterprises and Collective Farming. Social Empowerment Programmes includes *Astraya* (rehabilitation project for destitute families), *BUDS* for mentally and physically challenged children and *Balasabha* (Neighbourhood Groups for Children). Women Empowerment Programmes mainly concentrates on Gender Self Learning Programmes such as women and

work, women and health, women and mobility and women and entertainment.

Kudumbashree units in Kerala are engaged in almost all economic activities of the state. The following lists are only a tip of iceberg, what Kudumbashree units are doing.

1. As far as finance is concerned, hitherto kept in the home as idle money, now generates good interest and that motivates women to save for their sustainable development. They borrow when in need and repayment takes place without any overdue.
2. On the production side, members of Kudumbashree units are involved in transforming barren lands, uncultivated lands, poromboke lands in to a cultivable lands and producing rice, fruits and vegetables. Some units are even exporting their produces to Middle East countries. Further animal husbandry activities such milk production, fattening of animals (goat, pig, calf) for meat deserves special appreciation. For fisherwomen fish production and processing of fish are also a source of income. Apiculture and production of honey is yet another activity of tribal groups. Broiler Chicken units are well functioning in many parts of the state.
3. Processing takes place in almost all possible ways and means. Pickles, Jam, Squash, sweets, bakery items, and what not, the Kudumbashree manage to produce and market it.
4. Micro enterprises such as Cafe Kudumbashree, Taxi and Auto Services are the best models for replication in other states. Wellness Centers and health checkup facilities offered by the trained Kudumbashree members are common in urban centers. Yoga Training for cancer patients received high accolades in Kozhikode City. Their café at all important places in Kerala and particularly in Sabarimalai received wider attention.
5. Manufacturing Units have emerged for from agricultural implements to electrical and electronic items manufactured either on their own or for large companies as out sourcing.
6. Labour pools and Green Armies for agriculture operations, constructions and industrial works. Swachh Bharat initiatives for waste management and city cleaning needs special appreciation. Kudumbashree Masons of 30 are empowered with micro enterprise status throughout the state of Kerala. They are involved in the implementation of government housing schemes
7. Innovative programmes like Padanaveedu provides tribal children shelter, food, and clothing while educating them. Trained women are engaged in weaving traditional kasavu sarees. Kudumbashree has decided to embark upon a rather unusual task - catching stray dogs to implement the animal birth control (ABC) programme. Kudumbashree also trans

transgender to enable them get identity cards and jobs.

8. Tourism promotion through Kudumbashree which maintains parks, hotels, toilets and food parks attract many domestic and foreign tourists. Supply of packed food to office goers in Thriuvananthapuram received more attention and patronage.
9. Kochi Metro Rail Limited engaging Kudumbashree members for maintenance of metro rail and stations. Their tasks will include ticketing, customer relations, gardening, and handling parking and cleaning jobs.
10. Kudumbashree works for environment protection and plastic free zones. The mission encourages women groups to take up projects that will not harm the nature.

Kudumbashree and Women Empowerment

The authors are of the opinion that the Kudumbashree movement is yet another revolution in the Kerala history. Continuous and sustained efforts of Kudumbashree women resulted in their holistic development. Many studies were conducted to assess the impact of Kudumbashree movement in Kerala. Our College of Cooperation, Banking and Management a constituent college of Kerala Agricultural University has strong relationship with the movement and carry out research on the activities of Kudumbashree Units. Here, the authors would like to briefly highlight the results of many such studies.

Social Empowerment

1. The studies reveal that the Kudumbashree women have shown incredible transformation by involving in social activities such as participation in the clubs, attending Gramasabha meetings, participation in cultural activities. Many women groups are having their own music band and drama troops. They have also exhibited their effective participation in local village festival committees.
2. Kudumbashree women have started using all Medias such as television, radio, newspapers and social media. They access information and knowledge regarding socio-political and economic aspects. They are also very keen in sourcing and utilizing market information for their products.
3. Hitherto, not exposed to any formal training have undergone many training programmes on self-help and mutual help, thrift and savings, health care and family welfare, production process and manufacturing technology, and so on.
4. The training and synergy of group interaction have motivated them to be the best entrepreneurs by taking calculated risks for doing businesses collectively.
5. The women who normally had inhibitions to interact with the development officials have shown implausible behavior of creating network with the Panchayat officials, Agricultural Officers, Animal

Husbandry Officials, and other related government officials.

6. Their organizational skill has improved significantly and they take decisions or at least influencing the family decisions.
7. Their financial skill has improved a lot and they handle money with confidence. They also manage funds with adequate care in a transparent manner.
8. They are aware of social problems and caste differences. They work peacefully to form an egalitarian society.

Economic Empowerment

1. After joining in the Kudumbashree Units, almost all members have improved their income earning competency and increased their income.
2. They have started saving regularly and they invest in their SHG accounts, Kerala State Financial Enterprise (KSFE) run Chit Funds, Post Offices, Commercial Banks and Cooperative Banks.
3. They stopped borrowing from money lenders and approaching financing agencies for financial needs. Interestingly their financial prudence has increased and they use borrowed money wisely. Borrowing for consumption has come down and asset creation takes place among them.

Political Empowerment

1. The Kudumbashree movement has created political awareness among the women folk and they treat membership in Kudumbashree Units as their stepping stone for participating in the local self government elections. A recent study by the authors in the Village Panchayats Thrissur district reveals that almost all women elected members have root in their SHG.

Epilogue

Kudumbashree Mission of the Government of Kerala has been implemented for the empowerment of women has resulted in remarkable transformation in the lives of impoverished. Family, the basic unit of a society is in the process of transformation from patriarchal to matriarchal. Unruly behaviour of husbands has been brought under control. Harassment against women has vanished and women are assertive and proactive. Exploitation of money lenders are now a history and middlemen are kneeling before the women collectives. The involvement of women in production, processing, marketing, employment creation, and income generation have changed the profile of Kerala economy. Kudumbashree Movement is in the good books of Government of Kerala, banking and other financial institutions, NGOs. Cooperative Banks, the democratic enterprises of Kerala have realized the potential of 'Kudumbashree' and supporting them in organization, management, training and financial support. Thus, the authors are of the opinion that Kudumbashree Movement in Kerala is a revolution for women

empowerment and this trend will sustain.

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