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## RESEARCH ARTICLE

### KUDUMBASHREE AS A DEVELOPMENT MODEL TOWARDS SOCIO-ECONOMIC DEVELOPMENT OF WOMEN - A CONCEPTUAL STUDY

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#### ABSTRACT

In the Globalized world, women entrepreneurs are playing a vital role and they have become an important part of the global quest for the sustained economic development and social progress. In India, though women have played a key role in the society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. In India, the role of women has been explicitly recognized with a market shift in the approach, from women welfare to women development and empowerment from the Fifth Five Year Plan (1974-79) onwards and today the significant role of women in entrepreneurship is constantly increasing due to various global factors. The Government of India has been implementing several policies and programmes for the development of women entrepreneurship in India. In India, entrepreneurship among women is of recent origin. Socio- economic background is an important factor that influences the woman to start their business. Despite all the social hurdles, Indian women stand tall from the rest of the crowd and are applauded for their achievements in their respective field. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut-throat competition with their hard work, diligence and perseverance. The present paper assesses Kudumbashree as a development model towards socio economic development of women.

#### INTRODUCTION

Jawaharlal Nehru once said, in order to awaken the people, "it is the women who has to be awakened first. Once she is on the move, the house hold moves, the village moves, the country moves and thus we build the tomorrow." The empowerment and autonomy of women is important in achieving social, economic and political status. In addition, it is essential for the achievement of sustainable development. Women are facing threats to their lives, health and wellbeing as a result of being overburdened with work and of their lack of power and influence. Opportunity of women to formal education is limited across the globe as compared to men. Knowledge, abilities and coping mechanisms of women often go unrecognized. Women face challenges at various spheres of life from personal to public due to lack of resources and influence. In order to bring change, it requires policy interventions and programme actions to improve women's opportunity to secure livelihoods and economic resources. This will help to increase the participation of women in decision making and improve social awareness.

Our Constitution empowers the state to adopt measures for the upliftment of women. Within the framework of a democratic polity, our laws, development policies, plans and programme have aimed at women's advancement in different areas. There was a shift in the approach in women's issues from women welfare to women development.

Empowering the women is vital in uplifting their status in different ways of life. Legislations were passed to protect the rights of women. National commission for women was an effort in this regard. Women were made to participate in the local governments through reservation of seats in panchayats and municipalities which helped in increased participation of women in decision making. Government of Kerala introduced the programme called Kudumbashree, to empower women and also as a tool for poverty eradication.

#### Objective of the study

The main objective of the study is to assess Kudumbashree as a comprehensive socio-economic development model for women.

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## RESEARCH METHODOLOGY

This research paper is an attempt of exploratory research, based on secondary data collected from journals, articles and reports. Secondary data has been comprehensively used for the study. Information from different articles, journals and websites are used.

**Kudumbashree – An overview:** Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The name Kudumbashree in Malayalam means ‘prosperity of the family’. The name represents ‘Kudumbashree Mission’ or SPEM as well as the Kudumbashree Community Network. Kudumbashree was set up in 1997 following the recommendations of a three member Task Force appointed by the State government. Its formation was in the context of the devolution of powers to the Panchayat Raj Institutions (PRIs) in Kerala, and the Peoples’ Plan Campaign, which attempted to draw up the Ninth Plan of the local governments from below through the PRIs.

Kudumbashree has a three-tier structure for its women community network, with Neighbourhood Groups (NHGs) at the lowest level, Area Development Societies (ADS) at the middle level, and Community Development Societies (CDS) at the local government level. The community structure that Kudumbashree accepted is the one that evolved from the experiments in Alappuzha Municipality and Malappuram in early 1990s. Kudumbashree is essentially a community network that covers the entire State of Kerala. It consists of a three tier structure with Neighbourhood Groups (NHGs) as primary level units, Area Development Societies (ADS) at the ward level, and Community Development Societies (CDS) at the local government level. It is arguably one of the largest women’s networks in the world. While the community network is formed around the central themes of poverty eradication and women empowerment, its main features include democratic leadership, and support structures formed from the ‘Kudumbashree family’.

**Neighborhood Groups (NHGs):** Kudumbashree is essentially a community network that covers the entire State of Kerala. It consists of a three tier structure with Neighborhood Groups (NHGs) as primary level units, Area Development Societies (ADS) at the ward level, and Community Development Societies (CDS) at the local government level. It is arguably one of the largest women’s networks in the world. While the community network is formed around the central themes of poverty eradication and women empowerment, its main features include democratic leadership, and support structures formed from the ‘Kudumbashree family’. Neighborhood Groups (NHGs) are the primary units of the Kudumbashree community organization. Ten to twenty women from a neighborhood form a NHG. The membership, structure, and functions of the NHGs are bound by the byelaws of Kudumbashree CDS.

**Area Development Society (ADS):** Area Development Society (ADS) is the middle tier of the Kudumbashree community organization. ADS is formed at the ward level of the local governments. There is a one-to-one correspondence between the wards and ADSs except for the tribal ADSs which are formed with special permission of the government.

In a Gram Panchayat, the ward member is the patron of the ADS. Similarly in Municipalities and Municipal Corporations, ward councillors are patrons of the ADSs. In places where ward development committees exist, ADS works as its sub-committee. ADS is not a registered legal entity.

**Community Development Society (CDS):** Community Development Society (CDS) is the apex body of the three-tier Kudumbashree community organization. It functions at the local government level, in both rural and urban areas. While typically there is a CDS per local government, there can be more CDSs for urban government institutions with relatively large number of NHGs and ADSs.

**Thrift and credit:** Thrift and credit is to encourage the poor to save some money from what they use for their regular expenses, and help them to avail small loans from their savings. Every member brings a pre-decided amount (this amount is decided by the group) to the weekly group meetings. The money collected is deposited in a bank in an account jointly operated by the president and secretary of the group. As months pass, these savings progressively increase to relatively large amounts. NHGs start lending to members using the group’s savings. Subsequently, each NHG is graded and once it qualifies, they are eligible for bank linkage. For the loans availed through bank linkage for lending within the groups, Kudumbashree Mission provides a token matching grant to the NHGs. Poor families need money on a regular basis for a variety of needs. The typical needs can be classified mainly in to four categories namely consumption needs, contingency needs, festival needs and needs for income generation activities.

### Empowerment activities of Kudumbashree- A model for development



**Micro Finance:** One of the most important empowerment activities of Kudumbashree is micro credit programmes by setting up thrift and credit societies, which facilitates easy and timely credit to the unreached. These societies have been formed to mobilize the small savings of the women with the objective of encouraging them to save whatever they can to widen the resource base of the group.

The member women bring their savings to the weekly meetings and the income generating volunteer who is responsible for thrift operations collect the money. This amount is utilized for lending the members for consumption needs and contingent needs and a member can avail loan up to a maximum of 4 times of her savings. The amount of loan and the priority of disbursement are decided by the NHGs. The repayment is collected weekly during the routine NHG meetings. The income towards interest from thrift is generally used for re loaning. The most important aspect of the thrift and credit operation is the prompt repayment of the loans.

**Skill development and training programs:** In the current scenario there are around 19 training groups in Kudumbashree facilitating various skill development training programs of the Kudumbashree network. Regular emphasis and development of these groups is necessary. Kudumbashree facilitates proper training in Micro Finance Literacy campaign to educate and train in preparing the book keeping of Kudumbashree. The groups would be given tips on up-to-date management concepts. There are 50,000 Gender Resource persons in the field at various levels. Capacitation of these persons for the effective implementation of GSLP is the most important thing. Kudumbashree also enhance and develop skill for Kudumbashree beneficiaries for livelihood development in the form of financial support, infrastructure development and trainings. Trainings to entrepreneurs comprises of two parts, first for the existing MEs and second for the new ones which includes general orientation training, Entrepreneurship Development programme, Skill Trainings, Performance Improvement Programme etc. Skill development programme and training.

**Encouraging Banking habits:** The thrift amount collected each week, the amount with the interest which is repaid by the loan holder weekly during the routine NHG meetings, should be deposited in a commercial bank and based on the requirements of the members, the required amount is withdrawn. The Thrift and credit societies are growing as informal banks at the doorsteps of the Kudumbashree members. Since these are operated and managed by the women themselves, they are the owners, officers and beneficiaries. The banking transactions are done by the members on rotation basis and so everyone gets the chance to have knowledge about banking transactions.

**Bank Link aging:** One of the most important objectives behind launching NHGs was to establish formal banking system in rural areas. Besides opening up of accounts and depositing thrift savings in the banks, Kudumbashree NHGs enter into a formal linkage programme with the banks, which in turn extend formal financial services for providing credit inputs to the NHGs. NABARD has developed a 15 point index for rating NHGs on the basis of which they will be allowed to link with various banks under the Linkage Banking Scheme. Linkage banking programs helps the Kudumbashree NHG women and their families to get out of the clutches of the exploitative informal source of credit. At the same time, the banks would also benefit in the process through reduced transaction costs and increased deposits.

**Increased role in decision making:** Kudumbashree acknowledged that by regurgitate women to understand and exercise their rights is the stepping stone for the success and sustainability of any poverty eradication programme.

Kudumbashree has attempted to bring every poor woman in the state to federations of NHGs and encourage them to bring forward the issues of women by enhancing female work participation, health and nutritional status, participation in decision making, local governance and their role in planning in addition to make them as local entrepreneurs for finding their livelihoods. Kudumbashree plays a vital role in making women to participate in local governance. Active participation of Kudumbashree members in Gram Sabhas and development works of Grama Panchayats provides them the space for participating in local governance. Through such active participation women gets an opportunity to involve as a community interface for local economic development lead by Grama Panchayats in the areas of social infrastructure development, welfare programme based on rights and entitlements, employment generation, from food security, health insurance, housing, enterprise development, MGNREGS and Jagratha Samiti for enduring the safety and protection of women.

**Entrepreneurial activities:** Kudumbashree considers Micro Enterprise Development as a means of providing better employment to the people below poverty line. This will help the Kudumbashree to increase the level of per capita income which will lead in increasing their standard of living. Kudumbashree emphasize on micro enterprise development as an upcoming process which will start with low capital, low risk and low profit at the initial stage which will gain enterprise and later switch to medium capital and to medium risk.

**Gender equality programme:** Gender Self Learning Programme could be regarded as the first social educational process by Kudumbashree that would have direct implications on rights and entitlements of women in grass roots. Unlike conventional women empowerment programme that adhere to awareness classes, gender self-learning programme aims at facilitating neighborhood groups on discussions that reflect on discrimination, violence and inequality. Each woman represented in the network is regarded as a participant, information provider and knowledge creator.

**Social bonding:** Kudumbashree creates a platform for women to interact in groups and improve their personal and social life. This will create an atmosphere for discussions and interaction among the members on various issues, thereby women will get more informed. Social bonding and relationships will help them to make right decisions and encourage them to work in groups.

**Education:** Our Indian government not only give importance to the development of the women but they concentrate towards the development of differently abled people. Under this perspective Kudumbashree set up special schools, called "Buds", providing for the developmental, social and emotional needs of the disabled children. Proper medical attention physical and mental therapy, mobility equipment, hearing aids and vocational and educational training are given to such children and to the facilitators.

**Balasabha:** The children from poor families are organized to develop their intellectual faculties by performing cultural activities from time to time. Termed as "Balasabhas" in local language it functions as a platform of the children to help develop their overall capabilities that combines education, entertainment and empowerment.

**Solid waste management:** Solid waste is a serious menace for all the urban and semi urban areas of Kerala. Kudumbashree mission tries to tackle this problem by setting up “Clean Kerala Business” units in an organized and planned manner entrusting to women entrepreneur groups to segregate, collect and transport solid waste from the households, commercial establishments, hotels, etc.

**Special employment programme for educated youth:** A special employment programme for the educated youth has been initiated and 50,000 educated youth were assigned with the task of “Kudumbashree” such as identification process, setting up of innovative micro enterprises, etc.

### Problems faced by Kudumbashree

- Kudumbashree activities are somewhat limited to Micro finance activities now
- Neighborhood groups sometimes fail to fulfill their social responsibilities
- Fail to involve fully in Participatory Planning, Execution, implementation and certain development activities
- Wage jobs are increasing and it adversely affects entrepreneurship
- Cannot involve effectively in agricultural sector
- Lack of awareness in Kudumbashree micro enterprise activities and different schemes
- Fail to maintain proper relationship with Local Self Institutions
- Men are also interested in certain activities and couldn't ensure their participation
- No proper planning in using Linkage loans
- Lack of awareness between NHG office bearers about the structure and functions of Kudumbashree as a system
- NHG members have no clarification about Kudumbashree schemes
- People are still afraid to stand against corruption, injustice against women, Superstition, usage of drugs, violence etc.
- Multiple membership and multiple loans are still prevailing
- Lack of need based training and fail to do a Training Need Analysis before conducting a training

### Suggestions to overcome the problems faced by Kudumbashree

- Kudumbashree should move toward integrated empowerment approaches. Which means Kudumbashree needs to integrate perspective and shift from practical to strategic gender goals, by moving the focus from women as instruments to serve the family to an access towards attaining more income generating.
- Compulsory women empowerment and awareness program should be provided at regular intervals.
- Proper audio visual aids should be provided to encourage the women.

- Allowing men also to participate in Kudumbashree activities.
- Leadership training should be given to the needed individuals and group members in a continuous and efficient manner.
- The members should be polished properly with the various empowerment schemes of the Kudumbashree.
- Government should set up policies which will attract the commercial banks to participate actively in bank linking.
- Proper auditing should be conducted to avoid multiple membership and multiple loans.
- Conducting classes in schools and colleges regarding Kudumbashree its activities and the importance of eradicating all the malpractices towards the women.

### Conclusion

This conceptual study on Kudumbashree helped to get a clear vision on how women are empowered through various means after joining their hands with Kudumbashree. Decision making power, personal skills, and awareness of the members are improved. Along with these activities the government is able to attain the goals of eradicating the poverty in the state by providing various employment opportunities and entrepreneurship among women who are under poverty line. Even though Kudumbashree is facing various problems the authorities are working effectively and efficiently to overcome them. Kudumbashree model puts forward a comprehensive model of empowerment as it covers social and economic aspect through its activities.

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