



International Journal of Research Publication and Reviews

Journal homepage: www.ijrpr.com ISSN 2582-7421

An Overview of the Prospects of Kudumbashree Project in Kerala

¹Jomy Cyriac, ²Ranjith R.

¹PhD Scholar, Department of Economics Bharathiar University, Coimbatore jomycyriac2014@gmail.com

²Research Scholar, Department of Management, Bharathiar University, Coimbatore ranjy111@gmail.com

INTRODUCTION

Kudumbashree was launched by the Govt. of Kerala in 1998 with an aim to eradicate the poverty in rural and urban areas of Kerala through community development schemes, under the leadership of local self- Governments. It is now considered as one of the largest women empowering projects in India.

Women have an important role in the development process. Empowerment of women and their participation in the development process has been considered an essential feature of development. It is presumed that real development is possible only if the women and men work in equal terms.

Kudumbashree has built around three vital components, micro credit, entrepreneurship and empowerment. The aim of the Kudumbashree scheme is to improve the standard of living of poor women in rural areas by setting up micro credit and productive enterprises. It is a community based self help initiative involving poor women. Kudumbashree was conceived as a joint program of the Govt. of Kerala and NABARD implemented through community development societies (CDS_s) of poor women, serving as the community wing of local Governments. Empowerment of women and poor women driving their development is a powerful strategy to alleviate poverty. The Kudumbashree community based organization are acting as social safety nets, increasing access to entitlements and providing avenues for political participation.

It combines different kind of activities like savings, credit or loans provided to the members for purchasing assets, education facilities, home building, small scale industries etc. It conducts income generating activities like chits, Onam fund and other activities etc. This scheme provides several self employment programs and training given to its members. It conducts various awareness programs among society regarding epidemics, waste managements etc.

Kudumbashree is an innovative initiative towards engendering development in Kerala and is formed with a view to help the poverty-stricken people to take initiative for a practical solution to poverty. It is a multi-sectoral poverty alleviation program initiated by the Government of Kerala in 1998 to eradicate absolute poverty from the state within a period of ten years by empowering women through collective action. It is a community initiative using women's agency with legal backing, implemented as part of panchayat Raj system. Kudumbashree literally means prosperity of the family. The Government of Kerala launched the program with the active support of the Government of India and the National Bank for Agriculture and Rural Development (NABARD) and it is being implemented by the state poverty eradication mission of the Government of Kerala since 1999 under the leadership of Local Self Governments, formed and empowered in 1992 by the 73rd and 74th constitutional amendments. It is a participatory, women oriented poverty reduction program, which is being implemented in Kerala with the specific objective of wiping out all the visible manifestations of absolute poverty from the state by AD 2008 and the strategy slogan of the Mission is "reaching families through women and reaching the community through families. It also aims at women empowerment, increase in income of women, fellowship, upliftment of women and children, planned social development, self-reliance, decentralization of power, attaining a proper system of organizing the poor etc.

Kudumbashree is a novel scheme of poverty alleviation based on micro credit and Self-help groups and it aims at improving the living levels of the poor women in rural and urban areas. Organization through neighborhood groups, participation of Local Self Government institutions, integration of poverty alleviation programs, possibilities of coordination between Regional planning and Grama Sabhas etc. distinguish Kudumbashree from other Self-Help Groups in India. It has, in fact, adopted a strategy of women empowerment for poverty eradication. It claims to overcome the limitations of all the schemes implemented by the Government so far in bringing gender equality and women empowerment of women. Under the project, the poor themselves design and implement development initiatives required for them. It is an organizational innovation overcoming the barriers of government bureaucracy.

AN OVERVIEW OF KUDUMBASHREE PROJECT

In India, the welfare of women has become one of the primary goals of the nation right from the day of independence. The women development received priority in all the poverty eradication programs launched during the Fifth plan and subsequent Five Year Plans. The emphasis of these programs is on economic betterment of women by providing them employment and income generating assets. The prominent poverty eradication programs like the Integrated Rural Development Programs (IRDP), the program for Training of Rural Youth and Self-Employment (TRYSEM), the National Rural

Employment Program (NREP), the Rural Landless Employment Guarantee Program (RLEGP), the JawaharRojgarYojana (JRY) were included as special components for the women who are viewed as special targeted groups for providing assistance for undertaking various activities.

To back up its various schemes and program initiated for the development of women in various plans, the government prepared several policy instruments to guide its efforts for women development in the form of action-plans and policy documents. All these policy initiatives and administrative measures have attained mixed results in achieving the goal of improving the conditions of women in the country.

In this context, Kudumbashree with a wide network of NHGs is very important as these groups promote collective strength of the poor and provide remarkable support in the events of crisis, thereby reducing dependence of the poor on the rich. NHG should be seen as a strategy of empowerment of the poor based on trust and mutual support. Kudumbashree placed the women, particularly poor women at the center and recognizes the fact that her labour and enterprise create the wealth of the nation and her hard work leads to the country's wealth. She needs security, a decent life, a share in the property of the nation and a dream of good life for her children. Kudumbashree has brought about a visibility for the poor women which did not exist before. It believes that micro credit can be used as a significant and powerful component in the overall socio-economic development agenda for the poor. Naturally micro finance and micro enterprise development gets paramount importance in the program. When a woman joins a micro finance program, it also speeds up the process of capitalization in her life. The moment she starts savings, she build up an asset over the period of time which ultimately helps her in either starting up a new enterprise or upgrading her existing one or to meet her future consumption expenditure.

THE MISSION

The mission of kudumbashree is to eradicate absolute poverty in 10 years through concerted community action under the leadership of local government by facilitating organization of the poor of combining self- help with demanded convergence of available service and resources to tackle the multiple dimensions and manifestations of poverty holistically.

WOMEN EMPOWEMENT

The empowerment of women is one of the central issues in the process of development of countries all over the world. The government of India had empowerment women as one of the principal objective of ninth five year plan 1997 to 2002 and also declared 2001 as the year of women's empowerment. The issues of gender equality are discovered in world conferences. Our constitution has conferred are guaranteed equality before law universal adult franchise and equal opportunities for men and women as fundamental rights. The imperative of gender partnership in matters of development has been recognized. Separate Institutions for women child development department at the Central and state levels, creation of the National Commission for Women in several states are the some of the important development for the betterment and prosperity of women.

In many discussions and studies it is found that women have been treated as second class citizens of all across the globe. It is a fact that almost common everywhere, irrespective of the development index of a country, women have always been subjected to denied rights and support systems for their adequate functional growth. This situation is caused due to loss of women's self-dignity as human beings over time under such conditions. Women are not independent entities. Especially in Kerala, they are found to be fully associated and dependent on men particularly in addition to other aspects in the context of intellectual and professional capabilities. One of the remedies then, is to improve the women status in society which has consequently become the goal of various Women empowerment schemes. Empowerment has been considered an effective tool to bring about changes in the socio-economic conditions of women. A nation, society as well as the individual himself or herself, cannot progress adequately until the status of women in the region is improved, in the very least. Gandhi (1930) written about the role of women in society that "to call woman the weaker sex is a libel; it is man's injustice to woman. If by strength is meant brute strength, then, indeed, is woman less brute than man. If by strength is meant moral power, then woman is immeasurably man's superior. Has she not greater intuition, is she not more self-sacrificing, has she not greater powers of endurance, has she not greater courage? Without her, man could not be. If nonviolence is the law of our being, the future is with woman. Who can make a more effective appeal to the heart than woman?"

According to United Nations, Women's empowerment definition has five major components:

- women's sense of self-worth;
- their right to have and to determine choices;
- their right to have access to opportunities and resources;
- their right to have the power to control their own lives, both within and outside the home;
- Their ability to influence the direction of social change to create a more just, social and
- economic order, both nationally and internationally.

HISTORICAL BACKGROUND AND EVOLUTION

The 'Kudumbashree' program for poverty eradication is the perfected form of the accomplished social program rendered during the 7th and 8th Five Year Plans for the development of slums in urban areas such as Urban Basic Services, Urban Basic Services for the Poor and Urban Poverty Alleviation. These programs were successfully fulfilled in the selected areas through the three-tier organizational structure of the poor women of Alappuzha town and Malappuram district.

Alappuzha Model: In 1992 seven wards in Alappuzha town were selected for implementing the UNICEF assisted Community Based Nutrition Program (CBNP) and the Urban Basic Service Program (UBSP). In implementing these two schemes, 2003 poor families were identified from the selected wards through a transparent process using the nine non-economic criteria: 1) Kutcha house 2) No access to safe drinking water 3) No access to sanitary latrine 4) Illiterate adult member in the family 5) Family having not more than one earning member 6) Family getting barely two meals a day or less 7) Presence of children below the age of five in the family 8) Alcoholic or drug addict in the family and 9) Scheduled caste or Scheduled tribe family. If any four or more of the above risk factors are positive in a family, such a family is treated as a "risk family". Incorporating one adult woman each from the families so identified formed subsequently 88 Neighbourhood Groups, each having a total of 15-40 members. As the next phase, unifying the NHGs, seven ward wise Area Development Societies were formed. In February 1993, the apex council of this community-based women organizations called Alappuzha Community Development Society got registered under the Charitable Societies Act.

The CDS, formed on an experimental basis, promptly convinced to be a strong movement for unifying and executing the various poverty eradication activities effectively, resulting in the extension of its activities to 29 additional wards of Alappuzha town. The community-based poverty eradication movement attained a new dimension on getting re-finance of Rs.40 Lakhs from NABARD for various income generating activities commenced under it. The Alappuzha CDS came to be known as the best model to be followed throughout the world for the poverty eradication activities and it gained international recognition by receiving "We the People Award" in 1995.

Malappuram Model: Following the success of the participatory system of poverty alleviation in Alleppy municipality, a Community Based Nutrition Program and Poverty Alleviation Project (CBNP&PAP) with assistance of UNICEF was initiated in the entire area of Malappuram district on 11th November 1994. The major objective of the program was to reach out to the unreached and the strategy adopted for the purpose was convergent community action together with the Government to fulfil their basic needs such as drinking water, primary health care, basic education, safe environment and food security. As in Alappuzha Model, it was implemented through community development societies of women, who belonged to high-risk families. The risk index adopted in Alappuzha Model was however slightly modified to suit the regional peculiarities of Malappuram District. The modified risk indicators were: 1) Families with sub standard houses and huts 2) Families with no sanitary latrine 3) Families having no safe drinking water supply within at least 300 meters. 4) Families having more than six members 5) Families with only one earning member 6) Families belonging to SC/ST 7) Families having illiterate members 8) Families having only two meals or less a day 9) Families having alcoholics, widows and divorcees. Commonwealth Association for Public Administration and Management (CAPAM) acknowledged Malappuram experiment for its best practices in service to the public with Gold Medal Award from among 119 entries in 2000.

SPREAD OF THE CDS SYSTEM IN URBAN AREAS

The success of Urban Based Services (UBS)/ Urban Basic Services for the Poor (UBSP) in Alappuzha town and Malappuram district persuaded the State Government to extend the project to all the Urban Local Bodies of Kerala. On 26th December 1994, the State Government issued a special order to extend UBSP style of activities to all the Urban Local Bodies (ULBs) and directed them to set up Urban Poverty Alleviation Cells to implement poverty alleviation program with community participation as done in Alappuzha and Malappuram. Through this act, the Community Development Society System was practically implemented in all Urban Local Bodies of the state and the State government recognized the CDS as a legitimate body of poor women, empowered to implement poverty eradication program and mobilize resources, including loans from financial institutions and other agencies. A special Urban Poverty Alleviation Cell (UPA Cell) at the State level was also set up to coordinate and strengthen the women oriented participatory approach for community development and poverty eradication. The working of the UPA Cell attracted global attention and international recognition. On 5th October 1998 (World Habitat Day) UNCHS recognized the CDS system of Kerala implemented by the UPA Cell as one of the best practices of the world. In a span of two years from the inauguration of the CDS system in Alappuzha in February 1993, it has been extended to the entire municipal towns of the State, besides the panchayat areas of the Malappuram district.

EMERGENCE OF KUDUMBASHREE PROJECT IN THE STATE OF KERALA

Enthused by the phenomenal success of the Alappuzha and Malappuram models of participatory development with the active involvement of the stakeholders, the Government of Kerala resolved to extend the participatory women based program to the entire state of Kerala in 1998 under the name 'Kudumbashree'. It was based on a master plan prepared jointly by State UPA Cell, Kerala State Planning Board and Thiruvananthapuram Regional Office of NABARD. At the inception, the activities of Kudumbashree were confined to the urban areas and urban and rural areas of Malappuram district where the anti-poverty program have been attempted through community based structures as envisaged in Kudumbashree. Gradually its activities were extended to the entire rural areas in a phased manner and at first during June 2000, 262 Grama panchayats were brought under Kudumbashree Project. Subsequently during November 2001, 338 Grama Panchayats and in March 2002 the remaining 291 Grama Panchayats were covered under Kudumbashree. The district wise number of panchayats brought under Kudumbashree at different phases is given in Table.3.1

District-wise number of panchayats brought under kudumbashree at different phases

Sl. No.	District	No. of Panchayat				Total
		Prior to phase-I	Phase-I	Phase-II	Phase-III	
1	Thiruvananthapuram	-	20	28	30	78
2	Kollam	-	13	29	27	29
3	Pathanamthitta	-	7	23	24	54
4	Alappuzha	-	15	30	28	73
5	Kottayam	-	13	28	33	74
6	Idukki	-	15	24	12	51
7	Ernakulam	-	22	36	30	88
8	Thrissur	-	60	16	16	92
9	Palakkad	-	15	24	51	90
10	Malappuram	100	-	-	-	100
11	Kozhikkode	-	27	30	20	77
12	Wayanad	-	7	18	-	25
13	Kannur	-	41	20	20	81
14	Kasargode	-	7	32	-	39
Total		100	262	338	291	991

Source: Kudumbashree Report

Profile of Kudumbashree

Area	No.of NHGs	No.of ADs	No.of CDs
Urban	1943	236	10
Rural	13820	1352	88
Total	15763	1588	98

Source: Kudumbashree Report

THE VISION OF KUDUMBASHREE

The principal aim of the Kudumbashree program, mentioned in its Mission Statement is 'to eradicate absolute poverty in ten years'²³. Poverty as recognized by Kudumbashree went beyond lack of income and have multi-dimensional characteristics and causes. According to the Kudumbashree mission; poverty is not merely a financial scarcity but it also concerns lack of a proper house, lack of fresh water, insufficient hygiene facilities, lack of nutritional food, insufficient educational facilities, lack of opportunities for expressing the opinions, insufficient medical facilities, problems of unemployment etc. Hence, in order to get the above- mentioned problems solved, effective and many-sided activities have to be conducted by Kudumbashree. Women empowerment through micro finance, micro enterprise and convergent community action is the core activity of Kudumbashree, which is an organization of women from below the poverty line. Kudumbashree CBOs converges the schemes, ideas, concepts and resources of various governmental and non-governmental agencies and line departments working in poverty reduction and social sectors.

The Mission takes up the problem of poverty holistically and deals with other issues related to poverty like shelter, self-reliance, education and communication. The project has adopted a different methodology in wiping out absolute poverty by organizing the poor into Community Based Organizations. The methodology adopted by the Mission is to build community structures of women drawn from poverty-stricken families and utilize their collective energy to build income-generating assets with the help of Government and NABARD and facilitate them to overcome the tide of poverty through social and economic empowerment. The Mission follows a process approach rather than a project approach²⁴. The spirit of self-help is the guiding principle in this process. The areas of concentration of the Kudumbashree are housing, safe drinking water, sanitation and entrepreneurship development.

AIMS AND OBJECTIVES OF KUDUMBASHREE PROJECT

The very motto of kudumbashree is women empowerment through Community Based Organizations. The aim is "Reach out the family through women and reach out the society through family".

The specific objective is to eradicate absolute poverty in the state of Kerala by 2008 AD and to achieve holistic development of the poor families through self-help, peoples participation and group action. This is sought to be achieved through the following measures;

1. Facilitating self-determination of the poor families through a transparent risk index composed of socially accepted indicators of poverty through a participatory survey.

2. Empowering the women among the poor to improve their individual and collective capabilities by organizing them into neighbourhood groups (NHGs) at the local level, area development societies at the ward level (ADSs) and community development societies (CDSs) at the local self-government level.
3. Encouraging thrift and investment through credit by developing CDSs to work as informal banks for the poor.
4. Improving incomes of the poor through upgradation of vocational and managerial skills and creation of opportunities for self-employment and wage employment.
5. Ensuring better health and nutrition for all poor families.
6. Ensuring access to basic amenities like safe drinking water, sanitary latrines, improved shelter and healthy living environment.
7. Ensuring zero dropouts in schools for all children belonging to the poor families.
8. Promoting functional literacy among the poor and supporting continuing education.
9. Enabling the poor to participate in the decentralization process through the CDSs as sub-systems of the local government.
10. Helping the poor to fight social evils like alcoholism, smoking and drug abuse, dowry, discrimination based on gender, religion, caste, etc.
11. Providing a mechanism for convergence of all resources and services meant for alleviation of poverty in the state.
12. Collaborating with the government and non-government institutions and agencies in all activities related to improving the quality of life of the poor.

The key elements of Kudumbashree are:-

- (1) Community- based identification of the poor on the basis of transparent criteria;
- (2) all inclusive organization of the poor through women;
- (3) linkages with panchayats;
- (4) building confidence to access entitlements;
- (5) building capacity to access economic opportunities;
- (6) social security through mutual thrift and mutual help;
- (7) social capital building through regular meetings and interactions;
- (8) participatory planning for poverty reduction;
- (9) tackling multiple dimensions of poverty;
- (10) demand –based convergence of services;
- (11) excellent outreach and feedback mechanism; and
- (12) potential for expansion to cover children, youth and old;

The Kudumbashree system facilitates micro level interventions to reduce poverty and accurately monitor poverty reduction initiatives.

The Focus

Kudumbashree Mission focuses on:

1. Training for change 2. Education 3. Share and care 4. Community health care 5. Environmental sanitation 6. The poor women's bank, and 7. Community financial Management.

The Strategies

Kudumbashree aims at empowerment of women to become the active leaders rather than passive recipients. The strategies thus consist of:

- (a) Formation of women collectives (b) Information and training (c) Skill upgradation (d) Thrift-Credit operations (e) Infrastructure development (f) Micro enterprise development (g) Power to the people, and (h) Leadership

Key Features of the Kudumbashree Project:

1. The program covers every family below the poverty line.

2. A woman, a paradigm shift from the a priori male-centric model of poverty alleviation program, represents each family. Women have imparted a new dimension to the project in terms of feedback on poverty indicators, sensitivity to problems of the poor, commitment to poverty alleviation, and special attention to gender concerns.
3. The whole system is democratic and encourages full participation through periodic discussions and rotation of volunteers every two years.
4. The volunteers have ample opportunity to hone their leadership qualities through regular capacity building initiatives.
5. The democratic hierarchy of the organization facilitates interventions at different stages of the local development planning process.
6. The representative character of the organization enables it to be a powerful interest group representing 30-35 percent of the population.
7. Since discussions are taken based on analysis of the field situation and through the medium of regular discussions, the plans represent the felt needs and priorities of the community.
8. The hierarchical organization with the higher levels 'nesting the representatives of the lower level' affords good channels for quick and effective communication.

CONCLUSION

Kudumbashree is a novel scheme of poverty alleviation based on micro credit and Self-help groups and it aims at improving the living levels of the poor women in rural and urban areas. Organization through neighborhood groups, participation of Local Self Government institutions, integration of poverty alleviation programs, possibilities of coordination between Regional planning and GramaSabhas etc. distinguish Kudumbashree from other Self-Help Groups in India. It has, in fact, adopted a strategy of women empowerment for poverty eradication. It claims to overcome the limitations of all the schemes implemented the Government so far in bringing gender equality and women empowerment of women.

REFERENCES

- Jaya S. Anand (2002)10, - "Self-Help Groups in Empowering Women: Case Study of Selected SHGs and NHGs"
- Meenakshi Malhotra (2004)11- , "Empowerment of Women" (in 3 volumes),
- Reddy (2014) "Rural women empowerment and entrepreneurship development in India"
- Dhanya John (2015)- "women empowerment through various schemes: an analysis",
- CDS Report