

## MANAGEMENT OF KUDUMBASHREE UNITS AND ECONOMIC EMPOWERMENT OF WOMEN

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### **Abstract**

*The Indian Constitution guarantees that there shall be no discrimination on the grounds of gender. In reality, however, rural women have harder lives and are often discriminated against with regard to land and property rights and in access to medical facilities and rural finance. Women undertake the more on groups tasks involved in the day-to-day life, including the collection of fuel wood, and the fetching of drinking water, and their nutritional status and literacy rates are lower than those of men. The status of women in India has been subject to many great changes over the past few years. However women in India continue to face discrimination and other social challenges and are often victims of abuse and violent crime. Empowering women is the ultimate goal of the economy that only leads to the sustainable development of the country. When the concept of self – help-group was introduced in Kerala in the 1980's; it was quick together momentum. In the early nineties a community led poverty identification format was developed as part of the Alappuzha UBSP programme. By this time the NABARD promoted SHG, linkage banking programme had established itself as a viable microfinance model. 'Kudumbashree' is most important self-help group. It was launched in 1998 as community network that would work in tandem with local self-government for poverty eradication and women empowerment. This paper aims discussing the management of Kudumbashree units and empowerment of women through this group.*

**Key Words:** Kudumbashree, Women Empowerment, Self Help Group.

### **INTRODUCTION**

The Government of India and State Authorities alike have increasingly realized the importance of devoting attention to the economic betterment and development of rural Women in India. Women are the back bone of every family that is the base of the society. Only by making changes to the status of women folk, we can make a sustainable development. The concept of Self Help Group(SHG) follows the principle, “by the women, of the women and for the women”. The origin of SHGs brain child of Grameena Bank of Bangladesh, which was found by the economist Prof. Muhammad Yunus of Chittagong University in the year 1975. SHG is a small, economically homogenous, affinity group of rural poor which is voluntarily ready to contribute to a common fund to be lent to its members as per group. The SHG aims at, to inculcate the habit of saving and banking habit among the rural women, to build up trust and confidence between the rural women and bankers. In order to develop group activity so that various welfare and developmental programmes can be implemented in a better way with participation of these groups.

Empowerment of women through self help groups would lead to benefit not only the individual woman and women groups, but also the families and community as a whole through collective action for development. Empowering women means not just for meeting their economic needs but also through more holistic social development. The basic idea behind Kudumbashree is the social responsibility of the community to reduce poverty. In this sense the concept of Kudumbashree has its bearings in the culture togetherness which makes Kerala unique.

### **EMPOWERING WOMEN THROUGH SHG**

The Government of India and state authorities alike have increasing realized the importance of devoting attention to the economic betterment and development of rural women in India. The Indian constitution guarantees that there shall be no discrimination on the grounds of gender. In reality, however rural women have harder lives and are often discriminated against with regard to land property rights and in access to medical facilities and rural finance. women under take the more onerous tasks involved in the day-to-day running of households, including the collection fuel wood for cooking and fetching of drinking water, and their nutritional states and literacy rates are lower than those of men.

Women's empowerment has long been a centre feature of the partnership between IFAD and the Govt of India. He instruments for supporting women empowerment are self help groups, where by ten to twenty rural women from the same village, mostly poor women come together to contribute two- weekly or monthly dues as savings and provide group loans to their members. The effective approach was not created by IFAD- supported operations, but IFAD has contributed to the main streaming of this approach in India and to financing programmes for promoting SHG in states such as Tamilnadu and Maharashtra supported by the women's development corporations, an arm of the state Govt involved supporting women's developments.

## **ECONOMIC DEVELOPMENT THROUGH SHG**

### **Poverty Eradication**

Since women comprise the majority of the population below the poverty line and are very often in situations of extreme poverty, given the harsh realities of intra house hold and social discrimination, macro economies policies and poverty eradication programmes will specially address the need and problem of such women's. There will be improved implementation of programmes which are already women oriented with special targets for women. Steps will be taken for mobilisation of poor women and convergence of services, by offering them a range of economic and social options along with necessary support measures to enhance their capabilities.

### **Women and Economy**

Women's perspectives will be included in designing and implementing macro-economic and social policies by institutionalising their participation in such process. Govt SHG programmes help to economic development through the following ways;

- ✓ To promote saving and teach financial management skills
- ✓ To improve access to saving and credit services
- ✓ To improve living standards
- ✓ To reduce vulnerability to poverty in times of crisis (sickness, death etc.)
- ✓ To further economic self-reliance

### **Women and Agriculture**

Self-help group promote agriculture widely. In view of the critical role of women in agriculture and allied sector, as producers, concentrated efforts will be made to ensure that benefits of training, extension and various programmes will reach them in proportion to their members. Under SHG programmes given training to women in soil conservation, social forestry, dourly development and other occupations allied to agriculture like horticulture, livestock, including small animal husbandry, poultry, fisheries etc will be expanded to benefit women workers in agriculture sector.

### **STATEMENT OF THE PROBLEM**

Rural poverty is largely a result of low productivity and unemployment. There are various social security's, measure were taken by the Government to alleviate the problem. Women are the integral part of the every economy. The empowerment of women is the essential to bring them into the main stream of the economy. The economic and social development of women is the way towards the sustainable development of the society. This study aims at stating the role of kudumbashree units in the empowerment of women particularly in rural area.

### **SIGNIFICANCE OF THE STUDY**

Kudumbashree is today one of the largest women empowering project in the country Self-help groups are necessary to overcome exploitation, create confidence for the economic self- reliance of rural people, particularly among women who are mostly invisible in the social structure. These groups enable them to come together for common objective and gain strength from each other to deal with exploitation, which they are facing in several forms. It also helps building of relationship for mutual trust between the promoting organization and the rural poor through constant and genuine effort. Hence the study is relevant as it gives a clear picture about the activities of kudumbashree units in the empowerment of women.

### **OBJECTIVE OF THE STUDY**

1. To identify the activities of various kudumbashree units in pathanapuram taluk.
2. To examine the role of kudumbashree in the economic and social development of its members.
3. To suggest measures to improve the role of kudumbashree in the social and economic development.

### **METHODOLOGY**

Both primary and secondary data is to be used for the study. The main sources of primary data are members in the Kudumb ashree units. For collecting information from the respondents, a structured Questionnaire is prepared. Using this, information is collected from 75 members who were selected from five Kudumbashree units in the Pathanapuram Taluk.Secondary data have been collected from books and journals, website of Kudumbashree mission, Annual reports of Kudumbashree mission, Brochures on Kudumbashree mission, Books, Reports periodicals related to the subject.

### **KUDUMBASHREE**

Kudumbashree was launched in 1998 as a community network. That would work indented with local self govt for poverty eradication and women empowerment.Kudumbashree is a female oriented community based poverty reduction project of

govt of Kerala. Kerala is an Indian state lying in the south west part of Indian subcontinent where many development experiments are being tested, refined and implemented. The mission aims at empowerment of women through forming SGH groups and encouraging their entrepreneurial or other wide range of activities. The purpose of the mission is to ensure that the women should no longer remain passive recipients of public assistants, but active leaders in women involved development initiatives.

## **KUDUMBASHREE: TOWARDS A NEW PARADIGM OF PARTICIPATORY DEVELOPMENT**

### **1. The Mission for Poverty Eradication: A New Beginning**

Enthused by the phenomenal success of the Alappuzha and Malapuram models of participatory development with the active involvement of the stake holders, the State Government of Kerala resolved to extend the participatory women based programme to the entire State of Kerala in 1998. The Project has been envisaged as a mission for eradication of poverty, which has been christened as “Kudumbashree” (“Prosperity of the Family”) and becomes the Magna Carta of the poor. Kudumbashree, the State Poverty Eradication Mission of Kerala, proved a revolutionary initiative that has changed the lives of thousands of poor people in the state through its various programmes since its inception in 1998. The unique experimentation is being implemented through the Community Based Organisations (CBOs) of the poor aiming at a multi pronged attack on poverty.

### **2. The Focus**

Kudumbashree Mission focuses on:

- a. Training for Change
- b. Education
- c. Share and Care
- d Community Health Care
- e. Environmental Sanitation
- f. The Poor Women’s Bank, and
- g. Community Financial Management

### **3. The Strategies**

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

- a. Formation of women collectives
- b. Information and training
- c. Skill up gradation
- d. Thrift-Credit operations
- e. Infrastructure development
- f. Micro enterprises development
- g. Power to the people, and
- h. Leadership

The ultimate objective, therefore, sets as ‘reaching out family through women, and reaching out community through family.’

### **4. The Programmes under Operations**

The programmes conceived as a part of the strategy to reduce poverty are:

- Microfinance operations/Thrift and Credit Societies
- Micro Enterprises
- Micro Housing/ Bhavanashree
- Destitute Identification, Rehabilitation and Monitoring Programme/Ashraya
- Lease Land Farming/ Haritashree
- The S3 programme
- Children’s Neighbourhoods/Balasabha
- Solid Waste Management /Clean Kerala Business
- Special Employment Programme for the Educated Youth
- Special School for the Disabled Children/Buds
- Self Employment Programme under SJSRY • GRQ Project

### Historical Evolution of Kudumbashree: Different Phases & Significant Developments

1987-88	CDS system evolved from Urban Basic Services Sponsored by UNICEF and Government of India and Government of Kerala	Implemented in 13 towns of Kerala in Ernakulum and Alappuzha district.
1991-92	UBSP (Renamed)	Implemented in 14 towns in Kerala.
1991	CBNP by UNICEF	Implemented the programme in Alappuzha to improve the health of poor women and children. Nine risk factors were identified through UNICEF survey. Any family with four or more of these identified risk factors is classified as poor.
6th Feb 1993	CDS system: Later known as Alappuzha model	CDS- Alappuzha model inaugurated
1992-93	Under the name of CDS system. With the support of UNICEF	Implemented in 7 wards of Alappuzha Municipality
1994	Under the name of CDS system with the support of UNICEF	Implemented in all the 36 wards of Alappuzha Municipality
1994	Under the name of CDS system	Implemented in Malapuram District: 94 panchayath and 5 municipalities
1995	Under the name of CDS system	Implemented in all the 58 towns in Kerala
1995-96	Kerala Municipal Act was amended	It provided a strong legal framework for decentralized governance
1995-96	Kudumbashree programme was included in the state budget	
17th May 1998	Kudumbashree programme	Then Prime Minister Shri A.B. Vajpayee inaugurates at Malapuram, Kerala
November 98	Kudumbashree mission was registered	
1st April 1999	Kudumbashree mission started functioning	
August 2000	Kudumbashree	Launched in 262 gram panchayath
December 2001	Kudumbashree	Launched in 338 gram panchayath
March 2002	Kudumbashree	Launched in 291 gram panchayath
17th May 2008	Kudumbashree	Tenth anniversary of the programme. Announced different schemes with a budget of Rs.191 crores

### SOCIAL AND ECONOMIC EMPOWERMENT OF WOMEN IN PATHANAPURAM TALUK

#### 1. Educational Qualification

Table - 1, Qualification

Qualification	Number	Percentage
Below SSLC	40	53
SSLC	30	40
Preedegree	3	4
Degree	2	3
Total	75	100

Source: primary data

The above table 3.3 shows that Majority of the respondents (that is 53 percentages) are below SSLC, 40 percentages of respondents are having SSLC, 3 respondents are complete Preedegree and 2 respondents are completed degree

## 2. Monthly Income

**Table - 2, Monthly Income**

Monthly Income	Number	Percentage
Below 10000	42	56
10000-20000	21	28
20000-30000	8	11
30000-40000	3	4
40000-above	1	1
Total	75	100

Source: Primary Data

Table 3.6 shows the monthly income of the respondents. From the table, it is clear that the majority of the respondents (56 percentage) have monthly income below 10000, 28 percent respondent comes under 10000- 20000. 11 percentages are 20000-30000, 4 percentages comes under 30000-4000 and only one percentage comes under 40000 and above.

## 3. Membership in Kudumbashree

**Table – 3, Membership**

On the basis of	Number	Percentage
Voluntary	75	100
Compulsion with friends	Nil	Nil
Any other	Nil	Nil
Total	75	100

Source: Primary Data

From the table 3.7, it is clear that all respondent that is 100percentage is joined in their Kudumbashree units voluntarily. No one joined because of compulsion from friends and relatives and for any other reason.

## 4. Reason for Joining

**Table- 4, Reasons**

Reasons	Number	Percentage
For availing loan	2	3
For Starting Business	2	3
For measuring social contacts	Nil	Nil
Increasing savings	71	94
Total	75	100

Source: Primary Data

From the above table 3.8 ,it is clear that majority of respondents(94 percentage), joined in the Kudumbashree for increasing their saving habits, 3 percentage for availing loan and another 3 percentage for starting new business.

## 5. Activities of the Units

**Table No- 5, Activities**

Activities	Number	Percentage
Agriculture	20	27
Farming	Nil	Nil
Jewellery making	Nil	Nil
Bakery items	15	20
Pooling small savings and taking loan	40	53
Total	75	100

Source: Primary data

Table 3.9 reveals about the other activities of Kudumbashree units. Majority ie 53 percentages said that they are engaged only in pooling small savings and taking loan. 20percentages are doing bakery business. 27 percentages are engaged in agriculture activities and no one have in the category of farming & jewellery making.

## 6. Saving Pattern

**Table – 6, Saving Pattern**

Savings(Weekly Rs.)	Number	Percentage
10	50	67
20	25	30
Any Other	Nil	Nil
Total	75	100

Source: Primary Data

The above table 3.11 shows that majority of the respondents that is (67 percentages), collect a weekly amount of Rs. 10 from each member as they savings and 25 percentages of the respondents collect a weekly amount of Rs. 20 from each as their savings.

## 7. Opinion of Respondents

**Table – 7, Response**

opinion	Agree		Disagree		Neither agree/disagree		Total	
	NO	Percentage	NO	Percentage	NO:	Percentage	NO	Percentage
Fully satisfied with performance of the units.	75	100	Nil	Nil	Nil	Nil	75	100
Increased saving habits	75	100	Nil	Nil	Nil	Nil	75	100
Not any conflict among members.	70	93	5	7	Nil	Nil	75	100
Satisfied repaying of loan and its interest rate.	68	90	25	7	2	3	75	100
Increased self confidence& self esteem	50	67	20	27	5	6	75	100
SHG can depend as a source for raising fund for personal purpose	74	99	Nil	Nil	1	1	75	100
Increased social relationship	30	40	25	33	20	27	75	100

Source: primary data

Table 3.12 shows the classification of opinion of members in each Kudumbashree units. Its reveals that cent percentages of respondents are fully satisfied with the performance of the units. Each one of the respondents is agree with increase their saving habits. Majority (that is 93 percentages) respond that there is any conflict among them. 90 percentages of respondents are satisfied with repayment of loan and its interest rate and 7 percentages are disagreed. Majority (that is 67 percentages) are agree with increased their self-confidence and self-esteem. 99 percentages says that SHG can depend as a source for raising fund for their personal purpose. 40 percentages respondents are agreed that increased their social relationships,33 percentages are disagreed and 27 percentages are not respond.

## FINDINGS AND SUGGESSETIONS

- Majority of the members in the units ie 53 percent have an education below SSLC.
- Most of the respondent's, that is 56 percentages monthly income is below 10000
- From the study it is clear that, all the members joined their unit voluntarily
- Majority of the respondents says that the main reason for joining Kudumbashree is for increasing their saving habits
- Majority of the units are not doing any business activities.
- Majority of the respondents, 67 percentages collect a weekly amount of rupees 10 from each members as their savings.



- 100 percentages are fully satisfied with the performance of their units
- Majority that is 93 percentages states that there is no conflict among the members
- 90 percentages satisfied with procedure of repaying of loan
- Majority (67 percentages) said that the activities of their unit increased their self confidence
- 99 percentages states that, SHG can depend as a source for raising fund for personal purpose

### SUGGESTIONS

- Education plays an important role in empowering women, a majority of the members are having educational qualification of SSLC/ below, sufficient opportunity must be provided in the form of seminar, conference etc for making them aware about various issues related to them.
- The authorities should be conscious about them and information should be communicated to them regarding micro enterprises and new areas on it.
- Give training and built confidence among them to undertake new challenges of small businesses.
- Encourage them to undertake collective farming and agriculture activities by providing space for making their product.
- Measures to attract the illiterate and poorest section of the rural people to SHG have to be taken.
- Small responsible jobs requiring collective effort may be entrusted to the members so that they can earn additional income.
- Most important things as far as a Kudumbashree units have to undertake is that to promote income generating activities at the group level and at the individual level.
- Make use of a team of experts for giving necessary counselling for the members.

### CONCLUSION

Self-help group Bank linkage programme provides an opportunity to the poor for getting sufficient amount of credit easily to meeting their needs and wants. It has proved to be a potent tool for financial inclusion and thereby, inclusive growth. Women are the back bone of every family that is the base of the society. Only by making changes to the status of women folk, we can make a sustainable development. The status of women in India has been subject to many great changes over the past few years. However women in India continue to face discrimination and other social challenges and are often victims of abuse and violent crime. Empowering women is the ultimate goal of the economy that only leads to the sustainable development of the country. From the present study conducted among members in the rural area, gives a clear picture that such a programme has been effective providing significant employment opportunity to rural women through various activities. SHG also provide a space which facilitates the discussion of many issues pertaining to the community socio-economic, educational and health status. Thus, the formation this group provides a forum to initiate many participatory activities including training and awareness camps. The programme has provided to be a vital instrument for the empowerment and development of rural poor in Kerala.

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