



A STRATEGIC TOOL FOR EMPOWERING THE WOMEN IN KERALA: KSWDC

Dr. Shiny .V.N

*Lecturer, Post Graduate Department Of Commerce And Research Centre, Mahatma Gandhi College,
Thiruvananthapuram.*

Abstract

Women have a tremendous potential in the economic advancement and transformation of the society. In Kerala women are empowered through Kerala State Women's Development Corporation (KSWDC) which has become an integral part of our development efforts. Women empowerment in general as well as in the minority communities is the thrust area of development initiatives in Kerala today. KSWDC is operating for the betterment of women in Kerala, especially the empowerment of marginalised women through education, training, assistance etc. The need of creation of vocational opportunities is essential for the sustained growth of the literate women of Kerala. Currently, a number of projects and schemes for raising the status of women to a self-standing and self-sustaining level are being formulated, promoted and implemented. Government of Kerala has entrusted KSWDC to channelize the overall development of women in the state. The present study is an attempt to identify how far the Central Corporations Funds have been received and utilized by KSWDC to the women communities in Kerala from 2008-2009 to 2015-2016. It also examines the fund recovered by KSWDC from women communities.

Key Words: *Kswdc Schemes, Women Communities, Women Empowerment, Central Corporations.*

Introduction

The status of women in Kerala is much better than that of their counterparts in the rest of India. The commercialization and modernization of the economy and technological advancement have necessitated the need for empowerment among women. This has resulted in many women taking challenging avenues of self-employment. They are able to effectively articulate their vision to others. They also understand the customer needs, satisfy them through quality products and services, pay attention to details in managing the business expertly and create a learning organization. The mission of Kerala State Women's Development Corporation (KSWDC) is to advocate the improvement of the social status of women and to enhance their economic security and rights, so that they become co-actors, co-partners and co-beneficiaries in the sustainable development and progress of the society.

KSWDC was established in 1988 under the Companies Act 1956, with an aim of raising the status of women to a self-standing and self-sustaining level. Its vision is to lead the women of the state towards self-empowerment which will bring forth their enjoyment of a full and unrestrained womanhood. KSWDC has provided many job oriented training and development programs and have ended up providing worthy jobs to girls belonging to BPL families. Loan disbursement programmes for encouraging women entrepreneurs, Finishing School to attune young girls with respectful jobs, and Gender Awareness Programmes to reach the unreached, are some of the activities followed by the corporation. Their gender awareness programmers, career grooming services, vocational training facilities, all aims at mainstreaming women's needs and concerns.

For empowering the women, KSWDC introduce various loan schemes through collaborating with central corporations.

1. Schemes for forward classes with financial assistance from State Government. These loans are granted to economically weaker women of general/ forward communities for self employment.
2. Schemes for backward classes with financial assistance from NBCFDC. Under this scheme, women belonging to the backward classes are provided with loan for opening or developing a venture. For empowering backward women community KSWDC have presented Term Loan or Margin Money Loan, New Swarnima Scheme for women and education loan schemes.
3. Micro Finance Schemes for women such as micro financing through SHGs, Mahila Samriddhi Yojana.



4. Schemes for minority community with financial assistance from NMDFC. Term loan scheme, educational loan scheme, micro finance loan schemes are provided through NGOs to strengthen the minority community.
5. Schemes for schedule caste community with financial assistance from NSFDC. Under this scheme loan shall be granted to women of scheduled caste communities as notified by the central government and state government from time to time. For empowering schedule caste women, KSWDC have introduced self-employment loan scheme, micro credit finance scheme and Laghu Vyavasaya Yojana.

Significance Of The Study

The higher rate of literacy and level of education among women in Kerala are congenial for the economic growth. Specialized institutions, incentives and schemes provide strong support for the development of women in the state. Kerala State Women's Development Corporation (KSWDC) is one among them. With the support of KSWDC more and more women are taking up entrepreneurial activity. They empower themselves and become a major force in innovation and job creation. The purpose of the study is to familiarize with the funds received and utilized by KSWDC and who are the funding agencies of KSWDC for empowering women in Kerala.

Objectives

1. To evaluate central corporations funds received and utilized by KSWDC for the women communities such as minority, backward and scheduled caste communities in Kerala.
2. To examine the fund recovered by KSWDC from women communities in Kerala.
3. To understand the various funding agencies for KSWDC.

Data Source

The study is based on secondary data. The data were collected from official records of Kerala State Women's Development Corporation. The secondary data pertaining to study was gathered from published and unpublished sources of KSWDC, journals and websites.

Scope Of The Study

The scope of the study is restricted to KSWDC funds for developing women communities in Kerala especially minority, backward and scheduled caste communities in KSWDC.

Funding Agencies For Kswdc

KSWDC is associated with national and state level funding agencies for proving funds for women in Kerala. Some of the agencies are:

National Level

National Minorities Development and Finance Corporation (NMDFC)

NMDFC is a Public Sector Undertaking under the aegis of Ministry of Social Justice and Empowerment, Government of India. The objective of NMDFC is to encourage economic development of the notified minorities i.e. Muslims, Christians, Sikhs, Buddhists, Parsis and specifically to the Backward Section amongst the minorities.

National Backward Classes Finance and Development Corporation(NBCFDC)

NBCFDC is a Public Sector Undertaking under the aegis of Ministry of Social Justice and Empowerment, Government of India. It aims at encouraging economic development of Backward Classes and to assist the poorer section of these classes in skill development and self employment ventures. It provides financial assistance through State Channelizing Agencies (SCAs) nominated by the State Governments/UTs and Micro Financing through SCAs/ Self Help Groups (SHGs).

National Scheduled Caste Finance and Development Corporation (NSCFDC)

NSCFDC is a fully owned Government of India Undertaking under the Ministry of Social Justice and Empowerment and is managed by a Board of Directors with representation from Central Government, State Scheduled Castes Development Corporations, Financial Institutions and Non-Official Members representing

Scheduled Castes. Their intention is to provide finance for the economic empowerment and skill up-gradation of people belonging to the Scheduled Caste families living below Double the Poverty Line.

National Handicapped Finance and Development Corporation (NHFDC)

NHFDC has been set up by the Ministry of Social Justice and Empowerment, Government of India. It functions as an apex institution for channelizing the funds to persons with disabilities through the State Channelizing Agencies (SCAs) nominated by the State Government or through Non Government Organisations under Micro Credit Scheme.

Ministry of Women and Child Development (WCD)

The Department of Women and Child Development was set up as a part of the Ministry of Human Resource Development to give the much needed impetus to the holistic development of women and children.

Ministry of Social Justice and Empowerment

The ministry is entrusted with the welfare, social justice and empowerment of disadvantaged and marginalised section of the society viz, Scheduled Caste, Backward Classes, Persons with Disabilities, Aged Persons, and victims of Drug Abuse etc. Basic objective of the policies, programmes, law and institution of the Indian welfare system is to bring the target groups into the main stream of development by making them self-reliant.

State Level

Department Of Social Welfare

Department of Social welfare was formed for the implementation of social welfare programmes and services. A welfare state pre-supposes careful planning and effective implementation of welfare services for the weaker sections of the community. The Social Welfare Services intend to provide needed care and protection and such other services to women, children, physically and mentally challenged, destitute, orphans, aged, infirm and the social deviants like children in need of care and protection, children in conflict with law, and young, first time short term offenders.

State Planning Board

The State Planning Board is an advisory board under the Govt. of Kerala. The Board was formed with a view to enable the State Government in formulating development plans based on a scientific assessment of the resources of the State. The board was assigned with the task of preparing the Annual Economic Review to be presented along with the Budget Document to the State legislature.

Data Analysis And Interpretation

Table: 1:Percentage change over of beneficiaries in KSWDC

Financial Years	Minority community	% change over	Backward Community	% change over	Schedule Caste Community	% change over	General Community	% change over	Total	% change over
2008-2009	994	100.00	293	100.00	97	100.00	1	100.00	1385	100.00
2009-2010	1300	130.78	446	65.69	195	201.03	116	11600	2057	148.52
2010-2011	2009	154.54	342	76.68	165	84.61	66	56.90	2582	125.52
2011-2012	899	44.75	236	69.00	313	189.70	182	275.76	1630	63.13
2012-2013	285	31.70	333	141.10	173	55.27	89	48.90	880	53.99
2013-2014	1552	544.56	586	175.97	166	95.95	284	319.10	2588	294.09
2014-2015	1002	64.56	1183	201.88	491	295.78	264	92.96	2940	113.60
2015-2016	1534	153.09	329	27.81	417	84.93	293	110.98	2573	87.52
TOTAL	9575	----	3748	----	2017	----	1295	----	16635	----

(Source: KSWDC in TVPM)

Table 1 shows that number of women beneficiaries in Kerala State Women’s Development Corporation (KSWDC) have increased from 1385 in 2008-09 to **2573** during the year 2015-16. In case of minority community, 994 in 2008-09 to 1534 in 2015-2016 disclose the increasing trend. But in the financial year 2011-2012 and 2012-2013 it shows a declining trend of 899 and 285. At the same time the backward and scheduled caste communities indicate an incessant heighten, 293 and 97 in 2008-09 to 329 and 417 in 2015-16. For a detailed understanding, it is depicted in figure 1 also.

In order to understand the percentage change over of number of women beneficiaries in KSWDC, in the year 2015-16 number of minority beneficiaries reached 1534, a percentage change over of 153.09 Percent. Similarly backward community 27.81, schedule caste 84.93 and general community 110.98. Thus the overall percentage change over of beneficiaries in KSWDC is 87.52 percent from the base period, which is considered to be good.

Figure: 1 Overall trend of beneficiaries

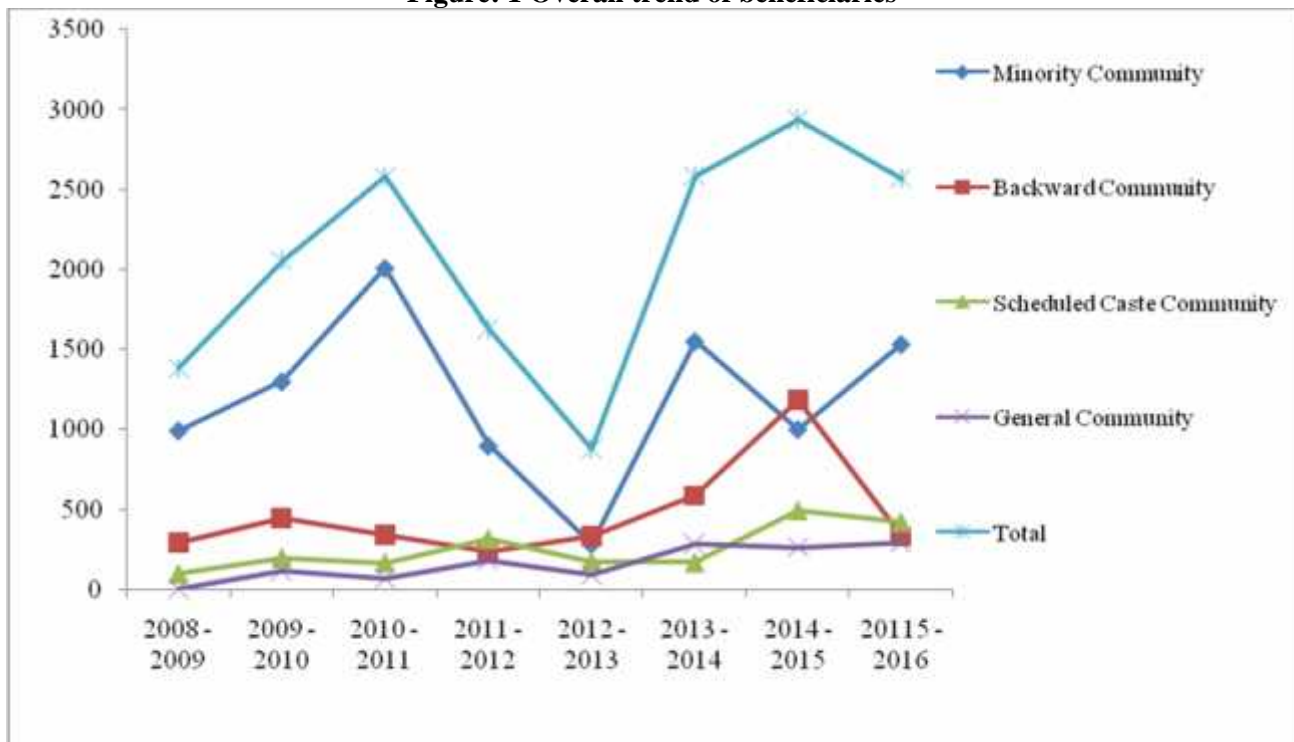


Table: 2: Fund received from central corporations

Financial Years	Minority community	% change over years	Backward Community	% change over years	Schedule Caste Community	% change over years	Total	% change over years
2008-2009	6,75,00,000	100.00	2,00,00,000	100.00	17,30,421	100.00	8,92,30,421	100.00
2009-2010	14,60,00,000	216.30	3,00,00,000	150.00	1,13,10,000	653.60	18,73,10,000	209.92
2010-2011	5,68,00,000	38.90	1,50,00,000	50.00	85,00,000	75.15	8,03,00,000	42.87

2011-2012	5,00,00,000	88.03	2,00,00,000	133.33	2,46,50,000	290.00	9,46,50,000	117.87
2012-2013	3,74,00,000	74.80	3,00,00,000	150.00	1,50,00,000	60.85	8,24,00,000	87.06
2013-2014	21,50,00,000	574.87	7,20,00,000	240.00	3,12,30,000	208.20	31,82,30,000	386.20
2014-2015	19,00,00,000	88.37	16,00,00,000	222.22	6,18,30,000	197.98	41,18,30,000	129.41
2015-2016	39,00,00,000	205.26	3,00,00,000	18.75	8,35,20,000	135.08	50,35,20,000	122.26
Total	11527,00,000	----	3770,00,000	----	23,77,70,421	----	1,76,74,70,421	----

(Source: KSWDC in TVPM)

As illustrated in table 2, fund provided from central corporations to KSWDC showed an increasing trend during the last 8 years, i.e. Rs. 8,92,30,421/- Crores in 2008-2009 to 50,35,20,000/- Crores in 2015-2016, thus a percentage change over of 122.26 percent from the base year. Whereas, the Minority Community have received Rs. 6,75,00,000 Crores in 2008-09 to Rs. 39,00,00,000 Crores in 2015-16 which shows an increasing trend. This means that a percentage change over of 205.26 percent. Likewise Back Community gets fund of Rs 2,00,00,000 Crores in 2008-09 to Rs. 3,00,00,000 Crores in 2015-16, a percentage change over of 18.75 percent only, here the back ward community shows a declining trend of fund received from previous years 2014-15 and 2013-14. Similarly Schedule Caste received Rs. 17,30,421 lakhs in 2008-09 to Rs. 8,35,20,000 Crores in 2015-16 hence a percentage over of 135.08. For a detailed understanding, it is showed in figure 2 also.

Figure: 2 Overall trend of Fund received

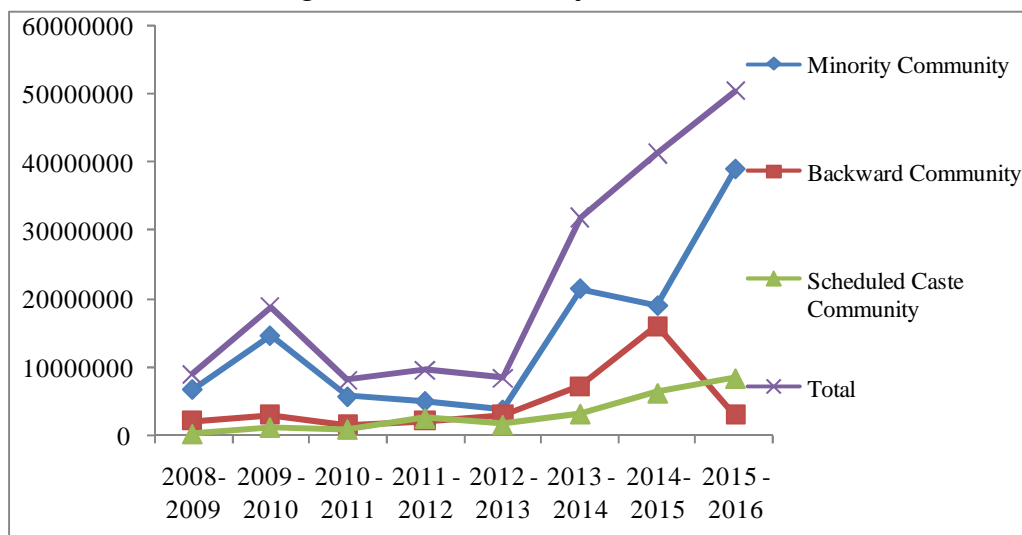


Table: 3 Fund utilised by KSWDC

Financial Years	Minority community	% change over years	Backward Community	% change over years	Schedule Caste Community	% change over years	Total	% change over years
2008-2009	7,99,10,094	100.00	2,39,02,808	100.00	71,16,864	100.00	11,09,29,766	100.00
2009-2010	7,94,76,324	99.46	2,19,96,052	92.02	1,16,81,577	164.14	11,31,53,953	102.01

2010-2011	15,73,27,694	197.96	2,80,90,785	127.71	1,20,08,661	102.80	19,74,27,140	174.48
2011-2012	5,76,94,584	36.67	2,06,88,263	78.65	2,70,69,500	225.42	10,54,52,347	53.41
2012-2013	2,66,25,575	46.15	3,07,51,225	148.64	1,52,58,650	56.37	7,26,35,450	68.88
2013-2014	24,54,85,950	921.99	6,45,36,450	209.87	2,23,75,514	146.64	33,23,97,914	457.62
2014-2015	21,77,01,465	88.68	17,37,79,925	269.27	7,33,23,100	327.69	46,48,04,490	139.83
2015-2016	35,53,12,888	163.21	5,44,74,550	31.35	6,69,05,325	91.25	4766,92,763	102.56
TOTAL	12195,34,574	----	4182,20,058	----	2357,39,191	----	18734,93,823	----

(Source: KSWDC in TVPM)

The above table discloses the fund utilized by KSWDC to funding the women beneficiaries. Moreover it indicates a hike from Rs.11,09,29,766/- Crores in 2008-09 to Rs. 47,66,92,763/- Crores during the year 2015-16. As far as for Minority Community KSWDC utilized Rs. 7,99,10,094/- Crores in 2008-09 to Rs. 35,53,12,888/- Crores in 2015-16 shows an increasing trend. That means a percentage change over of 163.21 percent from the base year. In the same way Back Community utilized fund of Rs 2,39,02,808/- Crores in 2008-09 to Rs. 5,44,74,550/- Crores in 2015-16 thus a percentage change over of only 31.35 Percent. Whereas the back ward community shows a declining trend of fund utilized from previous years 2014-15. Likewise Schedule Caste utilized Rs. 71,16,864/- Lakhs in 2008-09 to Rs. 6,69,05,325/- Crores in 2015-16 hence a percentage over of 91.25 Percent. For a detailed understanding, it is depicted in figure 3 also.

Figure: 3 Overall trend of Fund utilized

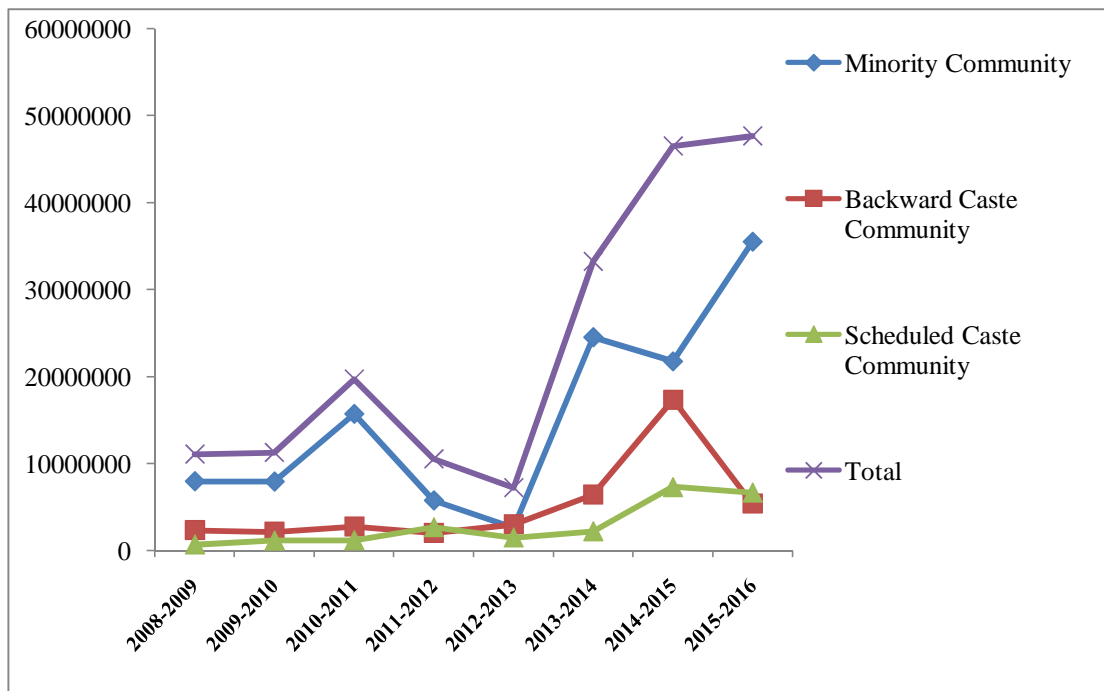
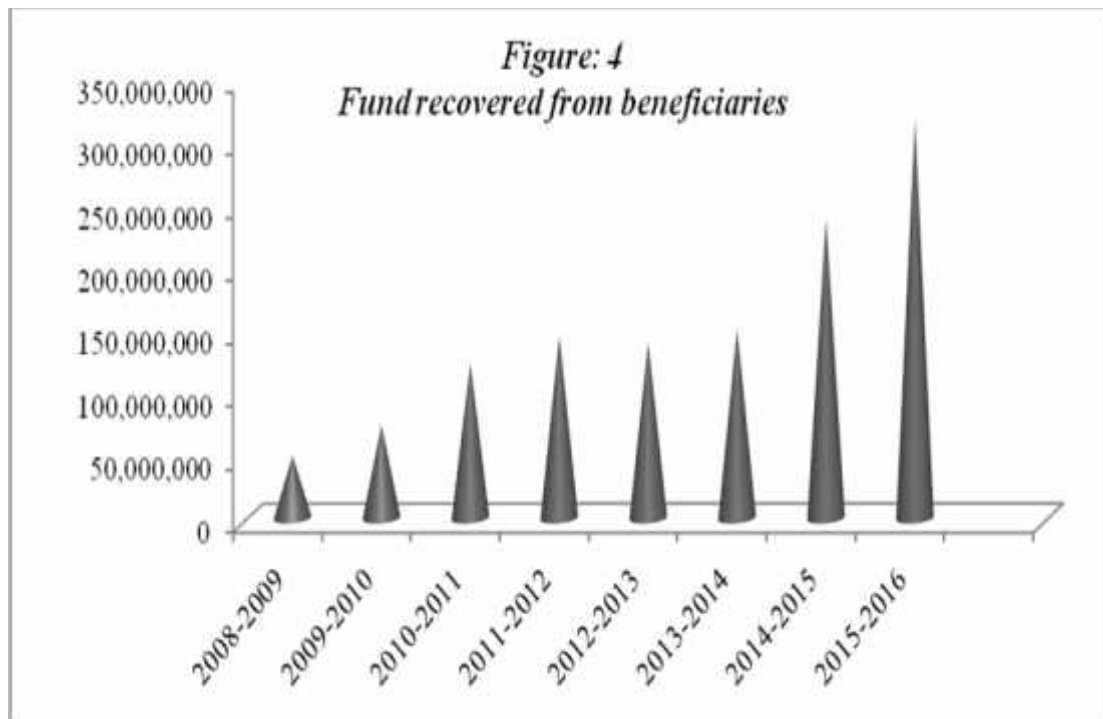


Table: 4 Fund Recovered From Beneficiaries

Financial years	Amt Recovered	% change over years
2008-2009	497,24,835	100.00
2009-2010	741,30,675	149.08
2010-2011	1232,07,084	166.20
2011-2012	1452,08,563	117.86
2012-2013	1400,01,211	96.41
2013-2014	1504,10,356	107.44
2014-2015	2386,66,710	158.68
2015-2016	3160,82,950	132.44
Total	12374,32,384	-----

(Source: KSWDC in TVPM)

According to the fund recovered from women beneficiaries to KSWDC had continues increase from Rs. 4,97, 24,835/- Crores in 2008-2009 to Rs. 31,60, 82,950/- Crores during the year 2015-2016. In order to know the percentage change over of fund recovered from beneficiaries to KSWDC, it depicts 132.44 Percent change from the base year. For a detailed understanding, it is showed in figure 4 also.



Conclusion

Women in Kerala have marked their presence in every walk of life. Today their participation in every field is increasing at a considerable rate. There are several factors which contribute to the emergence of women in Kerala.



The sustained and coordinated effort from all dimensions especially Kerala State Women's Development Corporation (KSWDC) have paved the way for the women moving into entrepreneurial activity. According to the words of Jawaharlal Nehru, "You can tell the condition of a nation by looking at the status of its women." More avenues and platforms are introduced by central, state government and central corporations to encourage women. Women in Kerala are well educated and are highly encouraged to do their business independently. They are ready to face any challenge. It is said that it is the outcome of higher women literacy rate in Kerala. Undoubtedly the KSWDC have enormous potential to strengthen women in Kerala through their various schemes and programmes.

Reference

1. Devi, P. B. (2015). Facilitating factors for women entrepreneurship in India. *International journal of science and research*, 4 (5), 153-155.
2. Vinesh. (2014). Role of women entrepreneurs in India. *Global journal of finance and management*, 6 (5), 473-479.
3. Rathakrishnan, L. (2008). *Empowerment of women through Entrepreneurship*. New Delhi: Gyan Publishing House.
4. Kishor,S. & Gupta, K. (2004). Women's Empowerment in India and its state's evidence from the NFHS. *Economic and political weekly*, 39, 694-712.
5. Misra, J.K. (2006). Empowerment of women in India. *The Indian Journal of Political Science*, 67, 867-878.