

WOMEN EMPOWERMENT THROUGH KUDUMBHASREE: WITH SPECIAL REFERENCE TO PATTENCHERRY PANCHAYAT IN PALAKKAD DISTRICT.KERALA

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Introduction

Empowerment can be seen as powerful instrument for women to achieve upward social and economic mobility and achieve power and status in the society. It is a source of mobility, equality and emancipation both at individual and societal levels. Women's empowerment is all the more important because of the special problems that women face today. Empowerment of women helps to remove all social inequalities. According to Gurumoorthy (2000), empowering of women contributes to social development. Economic progress in any country whether developed or underdeveloped could be achieved through social development. This empowerment of women can be better-achieved through self help Group. The empowerment of women through SHGs would lead to benefits not only in the individual women and women groups but also for the family and community as a whole through collective action for development.

Some of the national and international organizations have initiated various programmes for the empowerment of women both in developed and in developing countries, 'Union de Vecinos' in USA, 'Frauen-Werk-Stadt in Austria, 'Mother Centres International Network' in Germany, 'Gender Plan' in Spain, 'Women's Empowerment Programme (WEP) in Nepal, 'Lebanese Women's council' in Lebanon, 'Family/Community watch Group Against Domestic and Gender Violence' in Philippines, 'Gender and Citizenship Program' in Brazil, 'Working Women's co-operation society' (Chennai) and 'Kudumbashree' (Kerala) in India are a few examples of the programmes initiated for the empowerment of women in various parts of the world

Kudumbashree (etymological meaning is prosperity of the family) the women oriented community based poverty alleviation programme implemented in Kerala by the State government with the active support of Government of India, National Bank of Agricultural and Rural Development (NABARD) tries to cure the morbid development imbalance of the state. The project was inaugurated by the Prime Minister Shri. Atal Bihari Vajpayee on May 17 1998 at Malappuram. Formal activities were started from 1st April 1991.

The Principal Objective of Kudumbashree is the eradication of absolute poverty from the state of Kerala with in a decade and the strategy slogan of the Mission is reaching families through women and reaching the community through families. Women Empowerment initiatives, microfinance operations, microenterprise promotion and convergent community action constitute the core activities of Kudumbashree, carried out through organizations of women below the poverty line.

To organize women into Self Help Groups and equip them with services of awareness generation and income generation through training employment, credit and marketing linkages to small entrepreneurs etc... Programmes like Indira Mahila Yojana (IMY) now recast as Integrated Women's Empowerment Project (IWEP) and Rural Women's Empowerment and Development (RWDED) have been launched of the total Ninth Plan target of 50,000 more than 37,000 groups were set up benefiting about 8 lakhs women.

Microcredit through women Self-Help Groups had proved to be an effective instrument for the empowerment of women in India. The self helps groups have played a catalytic role in bringing the participation of women in development process in the country. Now a large section of the women in India, individually and collectively are contributing to the development of the country through credit, savings, small income generating activities, training in skills, health, family planning literacy and legal rights. The Self-Help Groups (SHGs) Neighborhood Groups (NHGs) and the Community Development Societies (CDS) particularly the Kudumbashree have made perceptible change in the lives of women in Kerala. The Present study probes into the performance of women



groups particularly the Self Help Groups (SHGs) and Neighborhood Groups (NHGs) as agents of women empowerment in Kerala.

Self-Help Group in Kerala has been a powerful tool for the women empowerment. Therefore the Government should do the maximum help for the expansion of the self-help groups in the state.

Need and Objectives of Kudumbashree

In order to avoid credit system the formation of Kudumbashree for rural unemployed women would ensure the best satisfaction of the poor in a credit programme. The membership in a group activity gives him feeling of co-operation and protection. The approach towards poverty alleviation is based on the formation of kudumbashree at the grass root level. This brings to organize them in a group by which they set the benefit of collective perception, collective decision making and collective implementation of programme for common benefits. This organization holds power and provides strength and acts as an antidote to the helplessness of the poor. The objectives of Kudumbashree are categorized into General and specific.

General Objectives

1. **Empowerment of women through community based organizations.** Kudumbashree project proposes to enable and enlighten the women to realize their own talent potentials and strengthen them to contribute to the development of their families and communities.
2. **Thrift and credit operations and informal banking:-**The community Development Society (CDS) will promote thrift habit among poor women and encourage them to use the pooled resources to meet the emergent needs of the members. So this system will start functioning as informal bank of the poor women.
3. **Decision Making by the poor:-** The ultimate aim is to hand over the decision making and implementation power to the empowered women.
4. **Convergent community actions:-**The CDS system would function as an extended arm of various programmes. Social welfare programmes directed at the poor in the areas of education, literacy, health, human resources, developing empowerment of women skill up gradation, vocation training, legal literacy and such other areas would be implemented through CDS.
5. **Micro enterprises and Income Generating Activities:-** Income generating activities give women control over their income and autonomy. Microenterprises are small enterprises that are very small in nature and is undertaken with the small savings of the individual.

Specific Objectives

Specific objectives of Kudumbashree are the eradication of the absolute poverty from the state of Kerala by 2008 AD and achieve holistic development of the poor families through Self Help peoples participation and group actions. This is achieved through following measures.

1. Identification of poor families through risk index based surveys with the active participation of the poor and communities to which they belong.
2. Empowering poor women to improve the productivity and managerial capabilities of the community organized by them into CDSs.
3. Encouraging thrift and investment through credit by developing CDSs to work as informal bank of the poor.
4. Improving income of the poor through improved skills and investment for self-employment.
5. Ensuring better health and nutrition for all
6. Ensuring basic amenities like safe drinking water, sanitary latrines, improved shelter and healthy environment.
7. Ensuring minimum of 5 years of primary education for all children belonging to risk families.
8. Enable the poor to participate in the decentralization process through the CDSs as a sub system of local bodies.



Structure of Community based Organizations in Kudumbashree

Kudumbashree is structured as a three - tier community based organization. The bottom tier constitutes the Neighbourhood Group consisting of 20-30 women selected from poor families. The second tier is the Area Development Society (ADS) while the third tier, at the village Panchayat or Municipal level, is the Community Development Society (CDS).

I Neighbourhood Groups (NHGs)

The lower most tiers constitute the NHGs consisting 20-40 women selected from the poor families. Meeting are convened on a weekly basis in the house of NHG members. In the meeting various problems faced by the group members are discussed along with suggestion for improving the situation. Government officials are also invited to the meeting. All the members bring thrift which will be collected and recycled to the system by way of sanctioning loans.

In each NHG from the poor woman volunteers are selected for undertaking various functional activities.

1. **Community Health Volunteer-** She will look after the various healths related aspects of group members including children, women and the aged convergence of various programmes under taken by health and social welfare departments are also carried out under the leadership of Community Health Volunteer.
2. **Income Generation Activities-Volunteer-** The collection, consolidation and maintenance of accounts and the registers in connection with thrift mobilization
3. **Is looked after by this volunteer.** Necessary training is imparted by NABARD for increasing the capabilities.
4. **Infrastructure volunteer-** Infrastructural back grounds of the group is tackled with the help of various ongoing Governmental organization under the leadership of this volunteer. She will liaison with local bodies and act as a catalyst for local development.
5. **Secretary-** The proceedings of the meeting are recorded and necessary follow up including motivation and team buildings are responsibilities of the secretary.
6. **President-** She will preside over the weekly meeting and will impart necessary leadership and guidelines to the group members.

II Area Development Society (ADS)

The second tier is ADS which is formed at ward level by federating 8-10 NHGs. The activities and the decision in the ADS is decided by the representative of the poor elected from various federating NHGs.

ADS function through three district bodies

1. **General body-** The General body consists of all presidents and secretaries.
2. **Governing Body-** Governing body constituted by electing a president, Secretary and five members committee from among General Body.
3. **Monitoring and Advisory Committee-** To streamline their activity with the activities of local self-governments, award level monitoring and advisory committee is formed under the chairmanship of ward members of the local body.

III Community Development Society (CDS)

At the Panchayat/ Municipality level a Community Development Society is formed as registered body under charitable society's acts by federating various ADS. The CDS has three district bodies namely

1. **General Body-** It consists of all ADS chairpersons and ADS general body members along with representative resource person's officers of local body are involved in implementing various poverty alleviation project and women empowerment programmes.
2. **Governing Body-**It consists of president, Members Secretary and their selected committee members.
3. **Monitoring and Advisory Committee-** Municipal Chairperson/ Panchayat President will be chairman of the monitoring and advisory committee.



Importance of the Study

Self-help groups give prime importance for the economic empowerment of the indigent masses, especially the poor women in Kerala. Self-help groups has got great potential in creating awareness on day to day affairs promoting saving habit, developing self and community assets, increasing the income level, increasing the social power. It generates self-confidence, self-scrutiny and self-reliance. In spite of these positive results, there is persistent problem in Kerala, particularly due to unemployment and underemployment limited land availability and social disadvantages.

Thus self-help groups have been able to provide primitive banking services to its members that are cost effective flexible and without defaults based on local requirements. To provide the benefits of economies of scale cost effective alternative for different financial services collective learning, democratic and participatory culture, a firm base and platform for dialogue and co-operation.

Objectives

The basic objectives of the study are

1. To analyze the socio economic status of women beneficiaries under kudumbashree in pattencherry panchayat.
2. To examine the empowerment of women through the Kudumbashree in Pattencherry Panchayat.

Data Sources and Methodology

The study is based on both primary and secondary data. Primary data has been collected using Interview schedule and through personal interviews, attending neighborhood group meeting and also holding in formal discussions with group leaders, office bearers and so on.. The secondary data were collected from Annual Report of Kudumbashree Projects, Economic review, statistics for planning 2005, Article published in Kudumbashree – journals.

The Study was conducted in pattencherry Panchayat, which is located in Palakkad District. There are 16 wards in pattencherry Panchayat. Out of 269 small units of kudumbashree, '3' units are selected for detailed study. A total of 53 individual members are selected randomly from the 3, 4, 9 wards.

Findings and Conclusions

Palakkad District is bounded on the north by Malappuram district in the east by Coimbatore district of Tamil Nadu and in the south by Thrissur district. Palakkad district is known as the granary of Kerala. This district was formed on 1st January 1957, Palakkad district is lying between north latitudes 76⁰-20⁰' and 76⁰ 54'. Literacy rate in low in Palakkad compare to other district of Kerala .Palakkad district is consist of 4 municipalities and 91 panchayath. Of this Pattencherry Panchayath is the study area .

The study has attempted to analyze the socio economic status of women members and examine the empowerment of women through Kudumbashree in pattencherry Panchayath.

The principal objective of kudumbasree is the eradication of absolute poverty from the state of Kerala within a decades and the strategy of the mission is reaching families through women and reaching the community through families. Women empowerment initiatives, microfinance, operations, micro enterprise promotion and convergent community action constitute the core activities of kudumbasree, carried out through organizations of women below the povertyline.

The Following are the Main Findings

1. The study highlighted that 30.8% of the selected members were of the age group of 30-40 years. Majority of the members included in this age group. Very few of them are 50-60.
2. It may be noted that most of the members are literate. In this study most of the members are from nuclear families. The pattern of houses differ and majority of the members houses are tiled i.e. 92.31%, 7.69% lives in concrete houses.



3. 50% of members depend on public tap for drinking water. 30.77% depends on private well. 19.23% depends on public well drinking water.
4. Houses can also be classified on the basis of whether they are electrified or not electrified. 90.28% members among the sample respondent lives in electrified houses and only 9.62% members' lives in non-electrified houses.
5. The study observed that most of the members i.e. 50% belong to BPL families.
6. Study also highlights that 42.30% of members possess monthly income between Rs.500-1000. Monthly income of 23.08% members lies between Rs. 1000-1500.
7. In this study, it is clear that most of the members' income has been raised after undertaking of the neighborhood groups.
8. NHGS are generally found effective in improving the bunch of knowledge. 61.51% of members reported to have improved their General awareness. About 19.23% are aware of Govt. schemes, programmes and so on. Self help groups with a small micro finance have occupied an important position in the field of rural credit in the panchayath.
9. The women led SHGs have successfully demonstrated how to mobilize and manage thrift, appraise credit needs and enforce financial discipline. The study of self help groups in Pattencherry Panchayat reveals the effectiveness of these groups with linkage programme and awareness among the rural folk about the significance of women empowerment. Thus SHGs have been able to provide primitive banking services to its members which is cost effective, flexible, and without defaults based on local requirements. Kudumbhasree plays a vital role in women empowerment and thereby it facilitates socio economic transformation of women.

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