



## ECONOMIC INDEPENDENCE FOR GENDER EQUALITY THE CASE OF KUDUMBASHREE IN KERALA, INDIA

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### Abstract

*Empowerment of women has multiple dimensions but focus on the action of raising the status of women, equipping and countenancing women to make life-defining decisions. But unfortunately, many of the endeavours and interventions for empowering women-focused much on economic empowerment side tracking social, emotional, intellectual, psychological and equity dimensions. SHGs are often perceived as a shortcut for empowerment, but the capability of such attempts to break the social inhibitions and gender roles were inadequate. Besides such models often concentrated on narrow objectives like economic empowerment through employment neglecting the border dimensions like sustainability or poverty reduction. The Kudumbashree programme of Kerala is an exception to such attempts.*

*Kudumbashree, established in 1998 was perceived not merely as one SHG based women empowerment programme in the narrow sense, but as a poverty eradication mission of Kerala. Kudumbashree is a multifaceted programme focusing primarily on microfinance and micro-enterprise development and integrally linked to local self-government institutions. Kudumbashree enhances civic participation in the development process in a grass root level; particularly, deepen democracy, strengthen social capital, facilitate efficiency sustained growth, and gender mainstreaming. Deviating from the traditional model of centrally managed programs and the policy processes, Kudumbashree visualizes development process as a participatory approach against a beneficiary approach. The Kudumbashree community network lies on the foundation of a three-tier structure, 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. Kudumbashree has basic objectives such as to work towards women empowerment, local economic development, and poverty eradication through the three-tier community organisation consisting of Kudumbashree NHG, ADS, and CDS. Kudumbashree engages in Micro Finance, Local Economic Development, Social Development, Women Empowerment, Special Projects, Centrally Sponsored Programs and Urban Projects. Today there are 2,91,507 NHGs with 43,93,579 members. Kudumbashree model which was judged by UNDP as 'one among the 15 Best Practices in India' in 2002 is now an internationally acclaimed model for women empowerment. Kudumbashree has succeeded to empower women by boosting women's sense of self-worth; right to have and to determine choices; right to have access to opportunities and resources; right to have the power to control their own lives, both within and outside the home; and ability to influence the direction of social change to create a more just, social and economic order.*

**Key Words:** *Kudumbashree; Poverty Eradication; sustainable livelihoods, women empowerment*



## Introduction

Poverty faced by women has dimensions beyond personal deprivation of food and living conditions. It extends beyond the individual to the family, especially children. Hence compacting poverty confronted by women should go beyond providing food to creating sustainable livelihood. Such endeavours need new tools to create their own paths forward. They need opportunities that can overcome economic, cultural and gender barriers. It needs social engineering with breakthrough ideas and breakthrough solutions which can break economic, social and technical barriers. One of such strategies is based on community groups such as Self-Help Groups (SHGs) or Neighbourhood Groups (NHGS) whose members can use dynamics of collective strength and wisdom to break through and break down their problems.

SHGs are small, voluntary groups of 10-20 women, formed by people related by an affinity for a specific purpose, who provide support for each other. These groups are created with the underlying assumption that when individuals come together to take action towards overcoming obstacles and attaining social change, the result can be individual and/or collective empowerment. SHGs offer women different activities such as collective finance, enterprise and/or livelihood component. Collective finance and enterprise can include savings and loans, group credit, collective income-generation and micro-insurance. Livelihood interventions can include life skills training, business training, financial education, and support for organising themselves into labour and trade groups. The classical economic model of SHGs starts with an initial period of collective savings within the group to facilitate intragroup lending ( Van Kempen, L, 2009). The idea underlying the model is that over time, groups will build creditworthiness through good internal repayment practices and graduate to larger loans from banks or other formal financial institutions.

## SHGs and empowerment

Here an analysis is done to examine how SHGs lead to empowerment. The change process of SGHs leading to empowerment includes three dimensions namely (i) resources (such as increased income, savings and loan repayments), (ii) agency (such as increased autonomy, self-confidence or self-efficacy) and (iii) achievements (such as the ability to transform choices into desired action).

The pathway between participation and empowerment can be diagnosed as follows. (1) Women have opportunities to form or take part in economic SHGs; (2) Women gain access to resources in the form of credit, training, loans or capital; (3) Women employ the resources made available to them; (4) Women experience an increase in income, savings and/or loan repayments, as well as skills; (5) Women are exposed to group support and accumulate social capital; (6) Women experience increased feelings of autonomy, self-confidence and self-efficacy; (7) Women are better able to make meaningful life choices, and their patterns of spending and savings change; and (8) Women are able to transform their choices into desired actions and opportunities.

## Kudumbashree

The name Kudumbashree in Kerala's mother tongue Malayalam means 'prosperity of the family'. Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala was set up in 1997. 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.



Kudumbashree membership is open to all adult women, limited to one membership per family. In 2011, the Ministry of Rural Development (MoRD), Government of India recognised Kudumbashree as the State Rural Livelihoods Mission (SRLM) under the National Rural Livelihoods Mission (NRLM). The Kudumbashree network spread all over Kerala now has 2,91,507 NHGs affiliated to 19,489 ADSs and 1064 CDSs with a total membership of 43,93,579 women.

### **Objectives and definitions**

The objective of the present paper is to examine whether Kudumbashree has succeeded as a social engineering tool for economic, social, political and psychological empowerment of women. The concepts in the objectives are defined hereunder.

**Economic empowerment:** Women's ability to access, own and control resources. This can be measured using outcome indicators (such as income generation by women, female ownership of assets and land), expenditure patterns, degree of women's participation in paid employment, division of domestic labour amongst men and women, and control over financial decision-making by women.

**Political empowerment:** This refers to the ability of women to participate in decision-making focused on access to resources, rights and entitlements within communities. This can be measured using indicators like awareness of rights or laws, political participation such as voting, the legal right to own land, the legal right to inherit property and the ability to obtain leadership positions in the government.

**Social empowerment:** refers to the ability of women to exert control over decision-making within the household. This can be measured using indicators like women's mobility or freedom of movement, freedom from violence, negotiations and discussion around sex, women's control over choosing a spouse, women's control over age at marriage, and women's control over family size decision-making. **Psychological empowerment:** refers to the ability of women to make choices and act on them. This can be measured using indicators like degree of self-efficacy or agency; feelings of autonomy; and sense of self-worth, self-confidence or self-esteem.

### **Activities of Kudumbashree**

The first and basic level of activity for Kudumbashree is thrift and credit programmes. This is considering the fact that poor families need money on a regular basis for various needs such as consumption, contingency, celebration of festivals and commencement of income generation activities. The basic purpose of encouraging thrift and credit activities is to encourage the poor to save money, and help them to avail small loans from their savings. The group decides an amount to be saved in a week by each member and this amount is brought when they come for weekly meeting. The money collected from all the members is deposited in a bank account which is under joint operation by the president and secretary of the group. This amount accumulates as months pass and the savings progressively increase to relatively large amounts.

At the time of formation, the mandate of Kudumbashree was eradication of absolute poverty in Kerala. It was expected to achieve this over a period of ten years. The Government order setting up the new entity or the subsequent directions from the Government did not insist on a programme design for Kudumbashree. The programme domains evolved over the years mostly on the basis of learning from the field. Initially it did not receive any fund for the implementation of programmes. It was through a lot of innovative steps that relied on convergence of existing schemes that the Kudumbashree programmes evolved. Presently the mission has three programme domains along with the urban poverty



alleviation programmes of the Government of India and they are economic empowerment, social empowerment and women empowerment.

Kudumbashree, with its central objectives of poverty eradication and women empowerment, has three strategic domains in which programmes are formulated and rolled namely economic empowerment domain, social empowerment domain and women empowerment domain.

**Kudumbashree programmes are summarised in Table 1.**

<b>Umbrella Programme</b>	<b>Programme</b>
Organisation & Micro Finance	<ul style="list-style-type: none"> <li>• Organisational Strengthening</li> <li>• Training Programs</li> <li>• MIS</li> <li>• Micro Finance</li> </ul>
Local Economic Development	<ul style="list-style-type: none"> <li>• Micro Enterprises</li> <li>• Farm Activities</li> <li>• Animal Husbandry</li> <li>• Marketing Initiatives</li> <li>• Producer Companies</li> </ul>
Social Development	<ul style="list-style-type: none"> <li>• Destitute Free Kerala</li> <li>• BUDS and BRC's</li> <li>• Balasabha Activities</li> <li>• Tribal Development</li> </ul>
Women Empowerment	<ul style="list-style-type: none"> <li>• Gender Programs</li> <li>• State Gender Center</li> <li>• Snehitha Network</li> <li>• Sthreesakthi Portal</li> </ul>
Special Projects	<ul style="list-style-type: none"> <li>• Attappady Project</li> <li>• Kudumbashree FMC</li> <li>• Kudumbashree NRO</li> <li>• Consultancy Abroad</li> </ul>
Centrally Sponsored Programs	<ul style="list-style-type: none"> <li>• DAY - NRLM</li> <li>• MKSP</li> <li>• DDU-GKY</li> <li>• SVEP</li> </ul>
Urban Projects	<ul style="list-style-type: none"> <li>• PMAY</li> <li>• DAY - NULM</li> <li>• RAY</li> </ul>



	<ul style="list-style-type: none"> <li>• BSUP &amp; IHSDP</li> </ul>
<b>Innovative Programs</b>	
<ul style="list-style-type: none"> <li>• Poultry projects</li> <li>• Polivu</li> <li>• Nattuchantha</li> <li>• JEVA (JLG Evaluation Agent)</li> <li>• Intensive Banana Cultivation</li> <li>• Bhakshya Suraksha Bhavanam</li> <li>• Community Kitchen</li> <li>• Bridge School</li> <li>• Agathirahithakeralam</li> <li>• Gender sensitization</li> <li>• Gender Self Learning Programme</li> <li>• Community Counseling</li> <li>• Gender Resource centre</li> <li>• Vulnerability Mapping</li> <li>• Geriatric Care</li> <li>• Glass Fibre Reinforced Gypsum Technology For Construction</li> <li>• Kudumbashree Accounts &amp; Audit Service Society</li> <li>• Incubation centre</li> <li>• Home shops of Kudumbashree</li> </ul>	<ul style="list-style-type: none"> <li>• Nano Marketing</li> <li>• Young mentors program</li> <li>• Coastal Community Volunteers</li> <li>• Kudumbashree CTC</li> <li>• Kudumbashree Special NHGs</li> <li>• Kudumbashree School</li> <li>• Disha Campaign 2017</li> <li>• Ribbon Exercise(PAE)</li> <li>• Gender Resource Center</li> <li>• Micro Placement Drive</li> <li>• Community based tracking system for DDU-GKY</li> <li>• Kudumbashree Micro Enterprise Convergence with DDU-GKY</li> <li>• Placement of Candidates through KERALA SREE Employment cell (Micro Enterprise)</li> <li>• Uniform Stitching Unit for DDU-GKY Program</li> <li>• Attappady Skill Training Program - (Tribal Special Intervention)</li> </ul>
Source: <a href="http://www.kudumbashree.org">www.kudumbashree.org</a>	

### Kudumbashree and fight against Covid-19

- Kudumbashree actively partnered with the Government of Kerala in the fight against Covid-19. The following are the major activities.
- Kudumbashree distributed a note on the details of Break the Chain Campaign to all the 43 lakh Neighbourhood group members which they discussed at their meetings. The note also discussed the need for special care for those above 60 years of age.
- Kudumbashree has formed 1.9 lakh WhatsApp groups with 22 lakh NHG members to educate them about Government instructions regarding Covid-19 during lockdown. Currently information is being sent to NHG groups via this platform.
- Kudumbashree has conducted IEC campaign to inform the NHGs that elderly people should take special care to prevent the pandemic.
- Kudumbashree has assisted in the implementation Chief Minister's 'Sahayahastham' (Helping Hands) loan scheme declared by the Government of Kerala. Kudumbashree NHGs were given interest free loans as per the demand as



indicated in the guidelines.

- In the wake of the continuing threat of COVID 19, the Government of Kerala has launched an online education programme for school children. The initiative links teachers and the school children through a series of online sessions accessed from homes, community centres, or libraries, observing the norms proposed for hygiene and physical distancing. This is supplemented through teaching sessions based on the same curriculum telecast through a dedicated channel as well as through social media platforms by KITE, a government agency. Of the 43 lakh school children in the State, around 2.65 lakh lack adequate facilities to access the online educational programme. A majority of these children are likely to be from the homes of Kudumbashree members. In this context, Kerala State Financial Enterprises (KSFE) has proposed a scheme where it can collaborate with Kudumbashree to implement a Microcredit Scheme- KSFE Vidyashree Scheme to support member families to avail Laptops to ensure online education to their children. The investment will be useful as children can continue to use the online educational platform beyond the tenure of COVID 19 pandemic, once the schools start working too.
- Civil Supplies Department of Government of Kerala has asked the help of Kudumbashree volunteers to prepare grocery kits for 87 lakh families. The same has been undertaken by Kudumbashree. 569 volunteers from 105 CDS are working for this activity from 09th April onwards. The packing of grocery kits is being done in 54 warehouses.

### Discussion and conclusion

The discussion can be started with a case study.

Prema got married at the age of 38. She was the youngest child of a poor family and after the death of her mother she was neglected by her father and siblings. She attended school up to fourth standard. She was leading a life of alienation within the family as her looks were not attractive and she seemed to be silent and mentally unhealthy. She was rarely hired for housemaid works as she was poor at all skills. It was at the age of 24 that she joined the Kudumbashree. In 14years there was such a makeover in her physical, mental and emotional attire that she started taking care of herself. She goes for MNREGP works, where she gets enough opportunity to listen to others and mingle with them. She is proud and confident to attend the NHG meetings. She started wearing good outfits, combing her hair, even going to the beauty parlour for makeover and to the dentist for regular cleaning of teeth. As shared by her, she gained awareness about all these from her Kudumbashree friends. She learned to count the currency and go shopping. The marriage was fixed only as per her demand to get married. Her earnings were deposited in the bank and none of her siblings asked for it. Now she is leading a happy life with her husband but shared the apprehension whether she could become a mother as she is comparatively aged. At the same time she said, “God has given me everything and perhaps I may get a baby too”.

The above case study is an evidence for the fact that there is an overall improvement in the living conditions of the people in Kerala after the women joining Kudumbashree. The percentage of people living in kutcha housing has declined, there is also improvement in cooking energy, sanitation and safe drinking water. There is significant gain in terms of economic participation, as most of the members are engaged in some economic activity after joining the Kudumbashree. Women have become self-employed regular wage casual wage workers, which is an improvement as they were engaged in household activities before joining the programme. Kudumbashree has doubled food security of rural areas. Women are using digital technology to provide impoverished farmers with loans and agricultural training. They no longer go hungry; many have bought livestock and even land.



Empowerment through Kudumbashree has led to a number of positive changes in women's own perceptions of themselves, and their role in household decision making. Kudumbashree has transformed women's self-image and self-confidence. This can be considered as evidence of the social engineering role played by Kudumbashree in determining the positive role women will play in construction our future sustainable economy.

#### **Acknowledgement**

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