



## Kudumbashree: A Comprehensive Social Innovation for Women Empowerment

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# Chapter 24

## Kudumbashree: A Comprehensive Social Innovation for Women Empowerment

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### **ABSTRACT**

*Kudumbashree, established in Kerala, India in the year of 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, but at the same time integrally linked to local self-government institutions. Kudumbashree enhances the civic participation in the development process in a grass root level, particularly, deepen democracy, strengthen social capital, facilitate efficiency sustained growth and gender mainstreaming. 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.*

### **INTRODUCTION**

The state of Kerala in India is well-known for the 'Kerala Model Development' which is reflected in its high Human Development Index (HDI) of 0.77 compared to the all India score of 0.64 (SBI, 2019). But paradoxically, Kerala also has the highest rate of unemployment in India and resultantly poverty as well. As per the national statistics, the unemployment rate of Kerala is 11.40% and the national average is only 6% (GOI, 2019). According to Rangarajan Committee report (2014), the proportion of poor in Kerala is 11.3 percent (7.3 percent in rural areas and 15.3 percent in urban areas). The problem of poverty is multi-dimensional and the benefits of various Government policies on poverty eradication have bypassed certain sections of the society. Formal financial institutions were unable to fulfill the financial

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needs of the poor, related to their consumption expenditure, asset creation, and self-employment activities due to the fear of non-payment of debts, increasing over dues and recovery of loans through forced repayment. This made the poor people to depend on non-formal sources (Basheer, 2018; Pat, 2005).

Sen (1983; 1985) has elaborated, there is a great need to consider the quality of human resources, their capabilities and functioning in any poverty conceptualization. According to him, poverty is capability deprivation. Capability refers to the freedom one has to choose from a range of functioning, which means achieving what one wants to do or be. Poverty in this perspective would mean absence of elementary capabilities. The basic question in poverty reduction is one of expansion of elementary capabilities, namely, education, health care, employment, gender equity and women empowerment and provision for social and economic security.

The Government of Kerala has been planning a mechanism for creation of mass employment, especially for women with the objective of eradicating poverty. The Self Help Group (SHG) led employment generation program, especially with focus on women was found to be suitable to Kerala considering the high literacy of women, even in rural Kerala. This led to the formation of Kudumbashree. In Malayalam, the local language of Kerala, 'Kudumbashree' means 'prosperity of the family'. Kudumbashree today helps enjoy the economic opportunities by a good number of the poor women folks in rural and urban Kerala (Das, 2017; John, 2009). Kudumbashree differs from conventional programmes in that it perceives poverty not just as the deprivation of money but also the deprivation of basic rights. The poor need to find a collective voice to claim these rights (Abraham, 2019).

The objective of the present chapter is to provide a descriptive examination of the activities and modes of functioning of Kudumbashree so that this SHG model based on women empowerment through poverty reduction / employment generation provides a model to the development experiments elsewhere in the world. The present chapter uses only secondary data for analysis. For the sake of authenticity, the study has relied on information from the official website of Kudumbashree State Mission, Kerala (<http://www.kudumbashree.org/>). Towards the end, this chapter also provides a critical analysis of the functioning of Kudumbashree.

## **EVOLUTION OF KUDUMBASHREE**

During 1987-88 Community Development Societies (CDSs) system evolved from Urban Basic Services Program sponsored by UNICEF, Government of India and the Government of Kerala has implemented it in Ernakulum and Alappuzha districts of the state. The Kudumbashree mission for poverty eradication is the perfected form of the UBSP (Urban Basic Services for the Poor) rendered during the 7<sup>th</sup> and 8<sup>th</sup> Five Year Plans for the development of slums in urban areas. During the same period the Government of Kerala and UNICEF initiated the Community-based Nutrition Program (CBNP) in Alappuzha, to improve the health and nutritional status of poor children and women. UNICEF survey identified nine non-income-based risk factors, viz; 1) Kutch 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. Any family with four or more of these identified risk factors is classified as 'poor'.

As the next phase, in February 1993, the CDS system later known as Alappuzha model was inaugurated by unifying the Neighborhood Groups (NHGs), with the support of UNICEF in seven wards of

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Alappuzha municipality (Das,2017; John, 2009). Following the success story of participatory system of poverty alleviation in Alappuzha district, in November 1994, a Community Based Nutrition Programme and Poverty Alleviation Project (CBNP&PAP) with assistance from UNICEF was initiated in 94 panchayats and 5 municipalities of Malappuram district with an objective to reach out to the deserving. The strategy adopted for the purpose was convergent community action together with the Government to fulfill basic needs such as drinking water, primary health care, basic education, safe environment and food security. The risk index adopted in Malappuram district was slightly modified to suit the regional peculiarities and this included families:

1) with sub- standard houses and huts 2) with no sanitary latrine 3) having no safe drinking water supply within at least 300 meters 4) having more than six members 5) with only one earning member 6) belonging to Scheduled Caste/Scheduled Tribe 7) having illiterate members 8) having only two meals or less in a day 9) having alcoholics, widows and divorcees.

The Commonwealth Association for Public Administration and Management (CAPAM) selected the Malappuram experiment for the Gold Medal Award in 2000 for its best practices in service to the public. The successful experiment was extended to 58 towns in Kerala under the name of CDS (Community Development Society) system. During 1995- '96 Kerala Municipal Act was amended to provide a strong legal framework for decentralized governance. The Government of Kerala scaled up the CDS strategy to the entire state in 1998, under the name of Kudumbashree. In November 1998, Kudumbashree mission was registered and started functioning in April 1999. The State Poverty Eradication Mission (SPEM) implemented Kudumbashree through the Department of Local Self Government. Eventually it was the decentralization of powers through the People's Plan Campaign that set the stage for Kudumbashree's formation (ICRW, 2018). In 2013, Ministry of Rural Development (MoRD), Government of India recognized Kudumbashree as a National Resource Organization.

## **OBJECTIVES OF KUDUMBASHREE**

Kudumbashree aims to enhance women's economic development and enable them to become 'active citizens' through community institution building, thrift and income generation by generating self-employment for women, as detailed hereafter:

1. Enlist poor households by the communities based on a 'Poverty Index' with the active participation of the communities
2. Empower poor women through CDS and enhancing their capacities
3. Promote thrift and credit among women
4. Enhance women's income through self-employment
5. Make health services available to the poor
6. Improve basic amenities such as drinking water, sanitation, and housing for the poor
7. Ensure education for children of 'risk families'
8. Promote participation of the poor in the decentralization process through Local Self Government Institutions (LSGIs)
9. Encourage thrift and investment through credit by developing CDS to work as informal bank of the poor (Prabhu, 2015).

## **STRUCTURE OF KUDUMBASHREE**

Kudumbashree consists of three tier Community Based Organization (CBO) with Neighborhood Groups (NHGs) as primary level units, Area Development Societies (ADSs) at the ward level, and Community Development Societies (CDSs) at the local Government level for its effective administration and decentralized operation (Jose, 2015). CDS is the apex body of the three-tier Kudumbashree community organization. It functions at the local Government level, in both rural and urban areas.

### **Neighborhood Group (NHG)**

NHG is the lowest tier consisting of 15 to 40 women members from poor high risk families. Membership is open to all adult women, limited to one membership per family. Meetings are arranged on a weekly basis, in the house of one of the NHG members (Jose, 2015). They elect one woman member as Resident Community Volunteer, one as President of the NHG and three others are selected as Community Volunteers, each having specific responsibilities such as health, infrastructure and income generation (Nidheesh, 2009). The Community Health Volunteer is responsible for all the health related activities of the NHG including immunization, maternal care, child care, nutrition and propagation of ideas like cleanliness, hygiene, etc. In each Neighborhood, the mission has plans to build a unique health care system for which the health volunteer plays a pivotal role. The Infrastructure Volunteer looks after the basic infrastructure needs of the NHG such as housing, sanitation, drinking water, drainage, etc. Infrastructural backwardness of the group is tackled with the help of various ongoing Governmental programmes under the leadership of this volunteer. The Income Generation Activities (IGA) Volunteer takes charge of the income generating activities and has to identify all potential agencies, departments and organizations to be engaged in promotion of self-employment activities. The IGA volunteer also liaises with the National Bank for Agriculture and Rural Development (NABARD) and commercial banks on behalf of the NHG. The IGA volunteer in fact acts as local Micro Enterprise Consultant (MEC) and persuades and motivates the members of NHGs to take up micro enterprises, livelihood activities using the thrift loan and the linkage banking loans. At present, each NHG has a minimum of one micro enterprise. The Mission imparts necessary training to these volunteers in enterprise development, accounting etc. (Shihabudheen, 2013). The Secretary records the proceedings of the meeting and initiates necessary follow up including motivation and team building. The President presides over the weekly meetings and imparts necessary leadership guidelines to the group members. Government of Kerala and the respective departments at the local level provides proper training and orientation for each volunteer in their respective areas. Each NHG prepares an action plan, called micro plan on the basis of the needs of the member households of the NHG (Nidheesh, 2009).

### **Area Development Society (ADS)**

The second tier is Area Development Societies at the ward level, which is formed by federating 8 to 10 NHGs. The activities and the decisions in the ADS are taken by the representatives of the poor elected from various federating NHGs. A five member committee constitutes the governing body of the ADS. The ADS has a Chairperson, a Vice chairperson and seven other members. The Area Development Society functions through three distinct bodies, viz., (a) General Body: consists of all Presidents and Secretaries of federated NHGs along with representatives of Resource Persons selected from that area.

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(b) Governing Body: constituted by electing a President, Secretary and a five member Committee from among the General Body. (c) Monitoring and Advisory Committee: streamlines the activities with that of LSGIs. A ward level monitoring and advisory committee is formed under the chairmanship of ward member of the Local Body. The salient feature of this arrangement is the fixation of priorities by the poor in tune with the policy framework of LSGIs. The ADS integrates the micro plans of the NHGs and after discussion and scrutiny a consolidated action plan is prepared which is known as Mini Plan.

### **Community Development Society (CDS)**

CDS is a registered body at the panchayat level under the Charitable Societies Act and is formed by federating various ADSs. CDS is the apex body at the town level and is the coordinating agency for programs. It monitors the programs undertaken by the ADSs on monthly basis and takes steps to improve the implementation of the programmes. Various developmental programs initiated under CDS and ADS include training programs for women to start income generating units, water supply, conduct of health education camps, construction of dual pit latrines, undertaking micro enterprises, raising of pathways and cultural programs, etc. The CDS also has three distinct bodies, viz; (a) General Body (b) Governing Body and (c) Monitoring and Advisory Committee.

## **ACTIVITIES OF KUDUMBASHREE**

Thrift and credit program is the first level activity for Kudumbashree which is operationalized by encouraging the poor to save some money from what they use for their regular expenses, and help them to avail small loans from their savings. Every member brings a pre-decided amount decided by the group to the weekly group meetings. The money collected is deposited in a bank in an account jointly operated by the president and secretary of the group. As months pass, these savings progressively increase to relatively large amounts. It is this capital that function as the catalyst and basic capital of all the Kudumbashree activities.

In order to achieve the basic objectives of poverty eradication and women empowerment, Kudumbashree has three strategic domains namely economic empowerment domain, social empowerment domain and women empowerment domain. Programs on the economic empowerment domain envisage helping the women members initiate enterprises such as micro-finance, collective farming, livestock farming, micro enterprises, market development and value chain based strategies. Programs on social empowerment domain focus on inclusion such as destitute identification and rehabilitation, rehabilitation of mentally challenged persons and children's programmes. Programs on women empowerment aim at transforming the community network into an agency of women for their overall empowerment and development through programmes like gender self-learning programmes and programmes for elimination of violence against women.

### **Economic Empowerment: Local Economic Development**

Economic empowerment along with social empowerment is the central theme of Kudumbashree mission. Kudumbashree gives priority on the concept of Local Economic Development (LED) – local production, catering to local consumption to increase the economic activity within the local areas for

micro enterprise development. In order to facilitate this concept the involvement of the community and LSGIs to analyze the market demand and the development of products and services is ensured. Major programs in this aspect are micro enterprises, micro-finance, collective farming and livestock farming.

1. **Micro Enterprise Development and Marketing:** Micro Enterprise promotion and development is one of the significant strategies of Kudumbashree Mission to facilitate economic empowerment of the poor. The Mission develops specific strategies analyzing the requirements of enterprises. This constitutes trainings, partial financial support, marketing support and hand holding support to the enterprises. The role of micro enterprises in rural development and women empowerment is internationally recognized. As per the statistics, more than 15000 non-farm based micro enterprises are spread across Kerala. It promotes livelihood activities by encouraging formation of individual and group enterprises. These kinds of supports are applicable to both existing micro enterprises and potential ones. The Micro Enterprises include a) Service Providers to Government Departments / Public b) Suppliers to Government Departments/ Public c) Production / Service Enterprises addressing social needs or grabbing new opportunities d) Social Start Ups and e) Traditional women enterprises.

All members of Kudumbashree are encouraged to start 'Micro Enterprises' using local resources, financial aid, skill training, handholding and marketing support provided by the mission. Micro enterprises will start with low capital, low risk and low profit in the beginning (Nidheesh, 2009). It is expected that these enterprises will switch from low to medium capital and from low to medium risk.

The micro enterprise chain under Kudumbashree has already become a women brand with a distinct line of 1000 plus specialty food products, personal care products, handicrafts, garments, bags, umbrella etc. with unique selling proposition of ethnicity, purity and trust. Food products include flour, masala, curry powder, chutney powder, pickle, squash, jam, juice, pay as am mix, snacks, banana chips, mixture, cookies, cakes, confectionary, organic rice, different varieties of rice with bran, agriculture value added products etc. Personal care products include hair oil, herbal skin care oil, massage oil, bath soaps, dental powder, face pack, herbal hair wash powder, herbal bath powder etc.

Importance of designing appropriate marketing strategies from time to time for the success of Micro Enterprises needs no emphasis. Currently, around 75% of the products are sold directly to the customers through monthly markets, trade fairs and exhibitions, home shops and/or at the production point itself. Around 10% of products are sold to retail dealers while a little less than 10% of products are sold to Government Departments/Agencies. The remaining percent of products are sold through marketing agencies and to retailers/wholesale dealers. Online marketing of the products is also being experimented.

2. **Microfinance:** Microfinance has been the basic thrust of Kudumbashree to address poverty. NABARD introduced a pilot project commonly known as SHG linkage project in 1992. The active participation of Government, banks, Kudumbashree, development agencies and NGOs has made this project one of the largest microfinance program in the world. In the development paradigm, micro-finance has evolved as a need-based program for empowerment and alleviation of poverty to the so far neglected target groups (women, poor, deprived etc.) and micro-finance has become one of the most effective interventions for empowerment of the poor (Rajendran, 2012). Kudumbashree through its micro-finance structure and through its many-faceted activities seeks to empower women and bring prosperity to the families. Kudumbashree is thus a micro-finance institution with several unique

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features and is considered as the life line of Kerala's micro-finance (Kumar,2010; Oommen,2008). The major components under microfinance activities of Kudumbashree are savings / thrift, internal lending, linking of NHG to bank and interest subsidy scheme (Irshad & Sathyadevi, 2015). Micro finance endeavors of Kudumbashree have significantly increased women's security, autonomy, self-confidence and status within the household by providing opportunities for self-employment. Micro-finance managed and utilized by women borrowers themselves has the greatest impact on poverty reduction.

3. **Farm Initiatives:** Collective Farming is an initiative introduced by Kudumbashree to encourage cultivation among neighborhood groups. It is the cultivation of fallow farm land taken on informal lease by groups of Kudumbashree women with the support of panchayats and the Kudumbashree community network. Farming is done by Joint Liability Groups (JLGs) along the lines of the group concept promoted by NABARD and Mahila Kissan Sashaktikaran Pariyojana (MKSP) under the National Rural Livelihoods Mission (NRLM).It not only brings in significant changes in the lives of the poor but also helps to increase agricultural production by bringing fallow and cultivable waste land into agricultural use, and has significance as a food security measure. Women enter the program as cultivators as opposed to agricultural labor with control over the means of production and access to formal credit help in increasing the returns from farming.
4. **Animal Husbandry Initiatives:** Animal Husbandry is another income generation scheme which includes activities like Kerala chicken, Ksheerasaagaram, milk value addition, goat rearing, backyard poultry, egg kiosk - selling backyard country eggs and value added products of egg, male calf rearing, Mobile ABC (Animal Birth Control) Project, Pet Care Management etc. Ksheerasaagaram (ocean of milk) is a project developed for providing employment to NHG members through cow rearing, milk marketing and value addition. Kudumbashree will provide capital subsidy to the groups to establish cow rearing unit. 'Milky Latte' is a milk value addition program. Kerala being a consumer state, have immense potential for value added milk products. So Kudumbashree is marketing the value added products in milk in the brand name 'Milky Latte'.

'Poultry projects' are entrusted with Kudumbashree units to tackle the situation arising out of the introduction of the GST in India in July 2017. GST regime altered the cost structuring of many commodities, poultry being one among them. Based on the GST roll out plan, poultry industry was relieved from the higher tax slabs, thereby paving way for reduced prices at the consumer level. However, this did not materialize and benefits of the tax waiver did not impact the consumer prices. Based on this realization, Kerala government decided to scale up the poultry industry in order to restrict the monopolistic approach of the industry dominated by the players outside the state. In a bid to scale up at the massive level, Kudumbashree network was identified as one of the vectors for implementing the project by converging with animal husbandry Department and its associated agencies. Under this approach the beneficiary under the Kudumbashree who has the infrastructure facility for rearing a minimum of 1000 birds have been identified and supported through the revolving funds for meeting the operational expenses. Community Investment Fund in tune of one lakh each has been provided for the identified units.

5. **Producer Company:** Kudumbashree also promotes producer company which is a body corporate registered under the Companies Act, 1956; and having specified objectives and activities. Ownership and membership of such companies is held only by 'primary producers' or 'producer institution', and member equity shall not be publicly traded. Some examples are 'Kannur Goat Farmers Producer



Company Ltd’, ‘Thennala Agro Producer Company – Malappuram’ and ‘Imashree Milk Producer Company Ltd –Idukki’.

## **Social Empowerment**

Social empowerment programmes of Kudumbashree are built around a concern for inclusion. These programmes are the realization of the need for specific steps for inclusion of the most disadvantaged and the vulnerable section of people. Social empowerment initiatives target the destitute and the mentally challenged. Projects under social empowerment include:

1. **Agathirahitha Keralam** (Destitute Free Kerala) is a project catering to the unreachable poorest of poor. The destitute identification is done using mobile app by specially trained resource persons. The criteria of destitute identification in the Project are tailored according to the socio economic structure of Kerala. This is done by means of a 9 point criteria. Those families who satisfy 7 out of 9 points criteria and one additional criterion are deemed to be destitute. Compulsory medical camps are also conducted to ascertain the health factor of the beneficiaries. Kudumbashree provides challenge fund of Rs. 40 -50 lakhs depending on the nature of projects.
2. **Balasabha:** (Children’s gathering) was introduced by Kudumbashree based on the realization that through enhancement of capabilities of children from poor families, inter-generational transmission of poverty could be prevented. Kudumbashree community organization took up the initiative to organize children of Kudumbashree families and in the process, Balasabhas were formed in neighborhoods. Fifteen to thirty children of the age group of five to fifteen years form a Balasabha. Every Balasabha has a leader and deputy leader, one of whom has to be a girl. Balasabhas meet every month. The programs conducted under the auspices of balasabhas include capacity building, holistic health program, skill development, bala parliament (children’s parliament), bala library (children’s library), balakrishi (children’s farming), balasangamam (children’s arts fest), shasthrolsavam (children’s science fest) etc.
3. **BUDS School:** was initiated by Kudumbashree as a Disability Mainstreaming Program. Within the range of disabilities, mental challenges are considered one of the serious problems affecting the respective family both economically and emotionally. To avoid labeling of and stigmatizing towards the mentally challenged, the school was named BUDS. With the policy focus on inclusive and integrated education, more and more mentally challenged children began to enroll in Government schools. This has provided the mentally challenged children an opportunity for schooling in an inclusive atmosphere where they can continue up to the age of eighteen.
4. **Tribal Special Projects:** The Tribal special project is an initiative of Kudumbashree in collaboration with the Tribal Department to address the special issue of the tribal population of Kerala. The project primarily targets at bringing the marginalized tribals under the aegis of the Kudumbashree network and provide them with facilities which were otherwise less accessible or denied, as part of its poverty eradication mission. The objectives of the mission is planned to be achieved with the active convergence of various government and non-government agencies as well as Departments. One interesting feature of the tribal special project is that it facilitates the creation of ST NHGs as well as ADSs if necessary in areas where there are more than two Tribal NHGs. Micro finance and Micro enterprise activities are given special focus among the tribals as part of the project activities. Measures have also been taken to ensure cent percent tribal participation in the MNREGS (full

form) activities. Formation of special Ashraya projects, provision of supplementary food for the malnourished aged, infants and adolescent girls, formation of ST Balasabhas and adolescent clubs, holistic health program etc are some of the highlights of the project.

## **Women Empowerment**

Neither micro credit nor micro enterprise by themselves will necessarily lead to the empowerment of women. Empowerment requires a conscious intervention for which the economic activities play a facilitating role. The challenge is to design and implement a gender awareness programme for women and men that is linked to their daily life experiences (Isaac et al., 2002). To confirm women empowerment, activities like Gender Self Learning, Snehitha, Gender Corner, Community Counselors, Rangasree, Anti Human Trafficking, Nirbhaya and Crime Mapping and Vulnerability Mapping etc. were initiated under Kudumbashree.

1. **Gender Self Learning Program:** is an educational program of Kudumbashree which relies on learning from the everyday experiences of women. Women have vast experiences of struggle, exploitation, discrimination etc. The basic aim of the program is to analyze these experiences and help the women to overcome the challenges with their own initiatives. It tries to understand the strengths and limitations of each person in the learning process.
2. **Snehitha:** literally means friend is a twenty four hour working gender help desk, an innovative program which aims to ensure protection and security of individuals who are living alone or at isolated places. The main aim of Snehitha is to provide help and support to those women and children who are in distress and provide voice for their issues and concerns, also to prevent, protect and prevail over domestic violence through advocacy, empowerment and social change. Snehitha also looks to enhance the socio-economic status of young, underprivileged women by empowering them with self-confidence and the required skills to enable them to become independent and contribute to family and society. Snehitha facilitates the women in distress to access the services of other institutional agencies (legal service authority, Police Department, etc.) to address the issues. Snehitha provides immediate help, shelter, counseling, motivation and legal assistance to the victims of violence.
3. **Gender Corner:** provides a creative space in the CDS for women and children and for the active initiative of women empowerment programmes of Kudumbashree. It is a local body to keep up a link between CDS and Snehitha. Two Resource Persons and two CDS members are in charge of gender corner; also they are directly involving in the issues of women and children and resolving it locally with the support of Jagratha Samithi.
4. **Community Counseling:** of Kudumbashree provides support services to give premarital counseling, counseling support to women, children, adolescents and old age persons. The community counselors are selected on the basis of their educational qualification and experience in community level activities. Training is given based on a module developed by the counseling experts. Community counselors are giving group counselling, individual counseling and awareness classes.
5. **Rangasree:** is a program to train women from Kudumbashree in theatre. The aim is establishing community theatres in every CDS of the State. Through the medium of theatre it aims to disseminate the messages of social justice, equality, sustainable development etc. Members who have talents

are trained in various aspects of theatre such as script writing, costume preparation, music, dance and yoga.

6. **Anti Human Trafficking Project:** is an initiative of Kudumbashree for preventive and rehabilitative interventions. The centre aims to focus on prevention of trafficking, emotional and vocational rehabilitation of the survivors through counseling, vocational training and livelihood programmes. As part of the rehabilitation process livelihood support of these high risk people is also taken up.
7. **Nirbhaya Crime Mapping:** Government of Kerala launched a program to prevent the sexual violence against women and children. Social Justice Department of Government of Kerala selected Kudumbashree Mission to take up this project for the initial grass root level implementation as they have a wide network of women throughout Kerala. First phase of the program implementation of 'Nirbhaya' is gender sensitization for different groups and build up a resource team for the program. These trainings were a process of learning and included the sessions to analyze the present situation of women in Kerala and existing gender disparities. The second phase of 'Nirbhaya' involved crime mapping which is a tool developed by Kudumbashree Gender Team to assess the details of atrocities faced by women. Crime mapping process includes issue mapping and crime spotting. Through issue mapping detailed picture about atrocities are recorded and through crime spotting places where atrocities happen are marked. Through this exercise caution can be raised about the type of atrocities against women and children and agencies working to combat violence against women and children can prescribe preventive measures.
8. **Vulnerability Mapping:** Kudumbashree developed vulnerability mapping as a tool to identify the prevailing vulnerabilities which are leading the community into vulnerable situations. Vulnerability will reflect in different forms leading the people to poverty or to any hazard or shocking situation. Vulnerabilities which directly or indirectly affect women and children in a particular locality are identified and addressed through this. Vulnerability Mapping capacitates the people to identify their vulnerability and help them to find out opportunities to come out and survive.

## **Innovative Programs**

Kudumbashree has always responded to the needs of the society with innovative programmes. A brief discussion on the significant innovative programs of Kudumbashree is attempted here.

1. **Amrutham Nutrimix:** is a health supplement provided by Kudumbashree that is aimed to satisfy nutritional requirements of the children of Kerala between the ages of six months and three years. There are five major ingredients in the Amrutham Nutrimix: Wheat, Groundnut, Soybean, Gram Dal and sugar / jaggery. Amrutham Nutrimix as a Take Home Ration (THR) gets supplied to Anganwadis from where the children get it for free.
2. **Kudumbashree IT Consortium:** is branded as Unnathi and function as an agency that possesses the capability to execute big data entry assignments that require pan-Kerala presence, for potential clients including Government Departments, private and public sector banks, IT companies etc. The consortium will divide and assign the work between the participating units, monitor the quality and timeliness of execution, take corrective measures as and when required, deliver the output to the clients and ensure collection and disbursement of money.
3. **Cafe Kudumbashree:** is a sub brand of Kudumbashree in the hospitality sector. Cafe Kudumbashree specializes in ethnic Kerala cuisine, prepared by women from various cultures, traditions and cus-

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toms. This is the only brand that brings together the diversity of ethnic Kerala cuisine under one roof. Over the years, Cafe Kudumbashree has established itself as a strong brand in the restaurant sector, through a series of food festivals, catering orders and also by running canteens.

4. **Kudumbashree Travels:** addresses concerns about the safe travel of women and children especially at odd timings. The scheme has trained women taxi drivers and the taxi service is supported by call centre, GPS monitoring system, web enabled services and other features associated with professional taxi services. Specific design and color combination along with the Kudumbashree logo makes the vehicle easily identifiable.
5. **Santhwanam:** is a major intervention of Kudumbashree in the Health sector. Kerala has high rate of lifestyle diseases, and a visit to hospitals and clinics for periodical check-ups has become common among the poor as well as the elite. This prompted Kudumbashree to think of an alternative and thus Santhwanam project became part of Kudumbashree livelihood programmes. Women from Kudumbashree families having a plus-two education or graduation in science are selected and are trained in checking the height, body weight, body mass index, cancer detection, blood pressure, blood glucose and cholesterol of people they visit at home to check on their diseases. The medical equipment and strips required for the check-ups are supplied. The Santhwanam groups also takes part in fairs and festivals, where they carry out check-ups and earn a good income.
6. **Kudumbashree Wellness Centers:** evolved as an outcome of Santhwanam program. Women who do not have the facility to exercise, or to find time for their health care are encouraged to visit wellness centers run by Kudumbashree women. Modern equipment, classes on health habits, cookery classes on eating healthy are conducted as part of this initiative. The project is implemented in urban areas.
7. **Kudumbashree Women Construction Teams:** is a concept developed and designed with the support of HUDCO (The Housing and Urban Development Corporation Limited). Women having civil engineering background are trained as consultants, Diploma / ITI holders in civil engineering are provided site supervision training & unskilled / semi-skilled women laborers (masons) are given skill up gradation training in construction techniques. The objective is to upgrade, diversify and certify the skills of laborers in new technologies and emerging standards in the construction industry.
8. **Polivu:** is a program to strengthen the Kudumbashree community organization and to engage community in five chief principles of good lifestyle, good health, clean water, waste management and clean surrounding along with promoting agriculture based wellbeing. Through this campaign each of the NHG were persuaded to cultivate in minimum of 3 cents land, 5 kinds of vegetables and 3 kinds of fruit trees. The project also aimed at encouraging children to participate in programmes related to environmental conservation and health as well.
9. **Nattuchantha:** Local weekly markets based on demand are organized under this scheme and this was identified to be one of the best methods of marketing agricultural produces of women farmers engaged in farm livelihoods. It was identified that production-demand cycle of the vegetables were on a weekly basis creating an opportunity for weekly markets. Basic infrastructure like a shade, weighing machines, billing machines etc were provided to the CDS for the usage in the markets. One of the major factors of the markets are production planning and supply chain management which has been undertaken for efficient supply and wastage reduction.
10. **JEVA:** is an evaluation system for the agricultural activities. Kudumbashree started women collective farming as an income generation activity as well as to provide safe and nutritious food to the

society. For achieving this goal, Kudumbashree started joint liability groups of women farmers. However, for achieving the target, effective monitoring of agricultural activities is essential. The evaluation team is known as JEVA. The JEVA team conducts physical evaluations using prescribed formats. JEVA started an evaluation in animal husbandry sector also to collect the details of animal husbandry units, which is supported by the Kudumbashree Mission.

11. **Bhakshya Suraksha Bhavanam:** is an attempt of Kudumbashree to reduce heavy dependency of Kerala on neighboring states for vegetables and other necessary goods. Bhakshya Suraksha Bhavanam (Food Security Home) campaign aims at self sufficiency in vegetable production. The programme promotes vegetable farming among Kudumbashree women at NHG level. Vegetable & Fruit promotion Council Kerala (VFPCK), Kerala Agriculture University and other government approved agencies give the necessary training and planting materials.
12. **Community Kitchen:** is a program aimed at addressing the malnourishment of the tribal community in Attappady, Palakkad district. It is revival of the earlier practice of the community's practice of eating food together. It has helped improve the nutrition status of the community and enhanced solidarity. This has enabled the community, especially women to come together to discuss their social issues. It started in 2013 and was managed by Social Welfare Department and in 2014, the management was shifted to Kudumbashree Mission.
13. **Bridge School:** is an attempt of Kudumbashree to integrate drop-out children into mainstream education. Due to lack of inclusiveness in the school environment, attitude and behavior of teachers, absenteeism, social issues faced by children, the children tend to drop-out and retention becomes extremely difficult. Bridge school provides residential facilities to children who have been pushed out of education.
14. **Gender Resource Centers:** of Kudumbashree aims at holistic empowerment activities at grassroots level. The major objective of the program is to increase women participation in local development and governance. Gender Resource persons and Community counselors are responsible for organizing and coordinating the activities of the centre. Gender Resource Centers focus on various activities such as skill development programmes, educational activities, research, recreational activities, project planning and implementation at grassroots level.
15. **Geriatric Care:** is a program of Kudumbashree to take care of the elderly. This scheme was developed considering the fact that Kerala's total population as per the 2011 census is around 3.36 crore, of which 12.6 per cent are aged above 60 years. 'Geriatric Care' is therefore designed as an enterprise for geriatric care across the state addressing the issues of aged and elderly. The Geriatric care gives help elderly by running routine errands, and providing a helping hand with the everyday tasks that often become more difficult for the elderly thereby bringing companionship, relationship building and sharing, humor and a sense of purpose back into the lives of the clients.
16. **Kudumbashree Accounts & Audit Service Society (KAASS):** It is very essential for Kudumbashree system to make all the financial transactions efficient and transparent. KAASS is the accredited agency of Kudumbashree auditing. The KAASS unit members are selected through a detailed interview process, most of them are graduates or post graduates in commerce and all belong to poor families. KAASS audit the accounts of NHGs, ADSs, CDSs and Micro Enterprises. They also facilitate the management of accounts in each tier of Kudumbashree system. They point out the defects of the account keeping and make the NHGs aware of the issues. The KAASS groups also train them on account keeping, auditing practices, the various schemes of Kudumbashree, cash flow/ fund flow of NHG, ADS and CDS and method of doing Kudumbashree auditing.

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17. Kudumbashree is considered as an immediate help at hand by the Government of Kerala. The Government of Kerala is engaging the Kudumbashree mechanism even in compacting Kudumbashree. Kudumbashree NHGs had been active in spreading the awareness on fighting back the COVID-19 pandemic by maintaining personal hygiene. The message of 'Break the Chain' Campaign of the health Department of Kerala was discussed among the NHG meetings held across the state. Through Kudumbashree, the message of the 'Break the Chain' Campaign of Health Department was spread to the 44 lakh families in Kerala. Similarly, ten lakh cotton masks were produced by Kudumbashree tailoring units to fight COVID-19. Kudumbashree is having many small and medium tailoring units functioning across the 14 districts in Kerala, with a total production capacity of approximately 1,30,000 masks per day. Kudumbashree units are also engaged in the production of the hand sanitizers. Though in small quantities, sanitizers are also produced under the leadership of Kudumbashree units and are distributed as per the order. As the availability of sanitizers became short in the market, the soap and lotion making units started making sanitizers. A total of 21 units across the state were engaged in producing sanitizers. Those units manufacturing sanitizers using the spirit received from the Government of Kerala, distribute the manufactured product free of cost to various government agencies involved in the fight against COVID-19.

## **DISCUSSION: KUDUMBASHREE AND CHANGES IN WOMEN'S LIVES**

Kudumbashree is the largest women empowering, poverty reduction project in the country (Oommen, 2007). The overall empowerment of women is closely linked to economic empowerment. Women through the NHGs, work on a range of issues such as health, nutrition, agriculture, etc. besides income generation activities and seeking micro credit. The ultimate objective of the Kudumbashree programme is to improve the standard of living of poor rural women by setting up micro credit and productive enterprises (John, 2009). Built around three critical components, micro credit, entrepreneurship and empowerment, the Kudumbashree initiative has succeeded in addressing the basic needs of the less privileged women. It shows that the majority of economically backward rural women are working in Kudumbashree units and have got a notable level of improvement in various behavioral competencies (Selvi & Pushpa, 2017).

The women members and their families are the direct beneficiaries of the scheme. NHGs are community collectives of women who share similar predicament. The groups help to up skill the women through a host of activities. Social, economic and psychological factors chisel the goals of Kudumbashree. The benefits are bounty as explained below:

1. **Personal Empowerment:** Women get to harness their potential; their family gets empowered subsequently. The good effects are passed on to the children of the families who grow up to be confident individuals. Women are molded to embrace holistic growth.
2. **Mobility:** Geographical as well as social mobility is guaranteed as activities are outbound. Mobility presupposes knowledge which in this case is not pre-existent.
3. **Self-Discipline and Positive Attitude to Work:** Movement from household work to a finite, organized work makes the women more self-disciplined. The social dimension of all the efforts taken proves instrumental in bringing about positive changes in perspective towards work.

4. **Social Inclusion:** The sense of identity revisits them. Gender marginalization thrust upon the womenfolk is gradually lifted and as a result, self-esteem rises. Psychological well-being is thus ensured.
5. **Social Skills:** The women master the skills needed to survive in the society. They become skilled in bargaining, negotiating and even arguing for the right cause. These women in turn become living examples of courage and confidence.
6. **Loan Sourcing:** Kudumbashree is a trustworthy organization through which government can mobilize loan to the beneficiaries during contingencies especially.

Kudumbashree has succeeded in bringing the poor women to the mainstream of social life. Women began to participate in the development process with greater enthusiasm. The NHGs were encouraged to meet as many times as possible. It provided them an opportunity to sit together and discuss their common problems to arrive at solutions. The mobility of women itself has improved a lot in the sense that those women who were strictly confined within their homes were permitted to move out and participate in Kudumbashree meeting in the neighbor's house. The poor women belonging to the high risk families have become empowered and seldom accept poverty as their destiny. They have proved that they could identify their own problems and learned the meanings of 'self-help' and 'self-respect'. The united and empowered women fight against poverty quite valiantly and effectively. Another advantage of this system is that it is managed wholly by the representatives of the poor and has the leverage of a non-Governmental organization which helps in channeling additional resources from various sources both internal and external. The CDS facilitates both autonomy and effective linkage with Local Self Government Institutions.

Kudumbashree plays a vital role in enhancing the financial status of the less privileged women in the State through its thrift and credit program (Das, 2017). One main economic role that all the Kudumbashree members perform is that of setting up and managing a Thrift Fund from which members are able to get loans to meet contingencies. The weekly contribution to the Thrift Fund varies from Rs.10 to Rs.100 per member depending on the economic condition of the NHGs. All these reveal the social and economic empowerment among the women after joining Kudumbashree (Amutha & Hemalatha, 2018; Kannan & Raveendran, 2017).

## **Case Study 1**

*Latha, 46 years, is married to a head load worker and has three children. Her husband spends majority of his income on alcohol. The younger sons are auto rickshaw drivers but their contribution to family expenses is meager. The eldest daughter was married four years back. Latha proudly says, "I could meet all marriage expenses with the help of loan from the Kudumbashree. Before repaying the complete debt, I had to avail another loan for the delivery and postnatal care of my daughter. But I am fully confident that I can repay all the loans easily". She is proud and happy that she could win first prize in dance performance in the Arts Fest conducted by Kudumbashree. She also narrates her experiences of touring to neighboring states under the auspices of Kudumbashree. "I could not have even dreamt of these if there was no Kudumbashree. Now I have a voice in my family. Though I have to take care of family needs, I am no more scared or tensed. I can definitely manage things", Latha recounts.*

As employment opportunities all over the world are decreasing due mainly to rapid technological changes, entrepreneurship is seen as the only way to lift women out of poverty. In most case micro-finance

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programmes offer a combination of services and resources to their clients in addition to usual credit for self-employment; this is also an effort to provide a bridge between formal financial markets and the informal groups in the formal micro-finance initiatives (Das, 2017). Through training courses offered by the Kudumbashree mission like (1) orientation training, (2) entrepreneurial development training, (3) skill development training and (4) performance improvement training, there is an improvement in skill development of the members. SHGs facilitated access to savings banks and post offices. Women have started new business ventures with the help of the loans and training which they had received from the SHGs. More entrepreneurship initiatives were taken up by women to be self-sufficient to start their business and become an entrepreneur of the society (Panackal et al., 2017).

### **Case Study 2**

*Pushpa, 40 was a sweeper at the neighboring government institution where she gets a two months duration work twice or thrice in a year. During the rest of the months she remained jobless. Her bed ridden husband was highly suspicious and used to beat her with a stick kept in the corner of the room, which Pushpa herself has to hand over when the husband demanded. Life was a real struggle for her. Even the adult children never used to intervene at the time of battering which was a frequent event at the home. It was at this time that she joined the Kudumbashree. After ten years when she looks back she says, "I was a stupid who knew nothing but to obey the husband literally. I never used to ask him why I was battered. But now I know how to react and negotiate with him. He never dares to question me now. With fallow cultivation and MNREGP (Mahatma Gandhi Employment Guarantee Act 2005) works I am making enough money for my personal and family needs. I have learnt to behave and speak properly. I am no more the timid and shy Pushpa. We are a team and we learn from each other".*

There has been a paradigm shift in the status of women in the state, the credit for that should go to the economic empowerment through Kudumbashree (Sanandakumar & Krishnakumar, 2015). There is a remarkable progress in self-employment and also in the proportion of families taking the traditional three meals a day which has increased by 16 per cent. The reported reduction in alcoholism among the Kudumbashree families needs special mention in the state known for its extravagant liquor consumption in recent times (Oommen, 2008). Kudumbashree mission, especially micro-finance has helped Kerala women to earn better income, alleviate poverty and attain empowerment (Irshad & Sathyadevi, 2015). Kudumbashree project has boosted the women empowering strategies adopted in Kerala. Its success is not only for individual benefits of woman but also their families, and communities. Kudumbashree has enhanced entrepreneurship and leadership, and the capacity of women to work and earn together. The status of women within families has substantially improved (Jose, 2015). There is a positive impact on social and family empowerment after becoming a part of SHGs. Capacity, morale and confidence of women of Kudumbashree have increased substantially. They have acquired skills, knowledge, and confidence and leadership qualities substantially (John, 2009).

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 workers, which is an improvement as they were engaged in household activities before joining the program. Apart from this, the income from Kudumbashree provided them with a sense of economic security and a feeling of accomplishment. It



also played a crucial role in reducing their dependence on private money lenders through its microcredit scheme. As Kudumbashree members they were eligible for collateral or interest free loans. Since loan repayment was a group responsibility it has taken away a lot of burden. Women now have better access to the local self-Government and their resources. They have developed a sense of camaraderie and these institutions provide them a common platform to come together and interact with each other. Members of these groups also provide support to each other at times of trouble.

The social and economic empowerment, which the Kudumbashree members achieved, had a huge impact on the decision-making capacity of the women. After joining these social groups they became more capable of making decisions on their own and also played an important role in their family's decision-making process. They are being consulted more often and are valued more since they started contributing to the family's income, which is a clear evidence of the socio economic empowerment among the Kudumbashree members (Ali & George, 2019; Chithra, 2011; Kalyani & Seena, 2012; Varghese, 2012). There are two distinguishing characteristics to Kudumbashree which set it apart from the usual SHG model of empowerment. These are discussed hereunder.

1. **The universality of reach:** From its very inception Kudumbashree has attempted to bring every poor woman in the state within its fold, as a consequence of which today Kudumbashree is present in every village, panchayat and municipality, and in nearly every ward, colony and hamlet. The sheer spread is mind boggling, and it is only because the local community of women drive the system that it has managed to persevere.
2. **The scope of community interface in local governance:** The functioning of Kudumbashree is tied to the development initiatives of the local government, be it for social infrastructure, welfare or right based interventions or for employment generation. From food security to health insurance, from housing to enterprise development, from the national wage employment program to the Jagratha Samiti, every development experience depends on Kudumbashree to provide the community interface. It is using these opportunities that Kudumbashree has contributed to the socio economic development of the women both in rural and urban areas through the programmes of livelihood development (Basheer, 2018).

## **CRITICISM OF KUDUMBASHREE**

Kudumbashree envisioned as an innovative women empowerment program has brought hope back into the lives of poor families. It has ventured to establish the principle of inclusion of women in nation building activities by honing their latent skills. But there is a flipside to this; as it happens to many initiatives, the essential purpose of its implementation gets seemingly defeated due to manifold reasons. These reasons should be addressed with diligence and sufficient redressal mechanism ensured. Enhancing the standard of living of rural families is one among the professed aims of the scheme. To achieve it, the pitfalls should be identified and the stumbling blocks removed. Economic independence and social acceptance is still a mirage to Kudumbashree women owing to the biased attitude of society.

The members have to always comply with the government norms which make it inevitable to develop competency in social as well as technical skills. Mere literacy will not serve the purpose. The lack of skills to comprehend and disseminate information, keep pace with the ever changing norms and regulations and visualize the larger picture of benefits has tarnished the credibility of the scheme. Guidance from

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trainers can make Kudumbashree even more dexterous in governance. The women can in turn become trainers to the SHGs which will aid in making the group self-regulatory in every sense.

Kudumbashree food outlets have missed the mark of establishing themselves as a brand amidst the hype created by multinational retail chains. The hygienic food at subsidized rate is dream come true for people belonging to almost all income groups, especially those who rely on the monthly stipulated income. Those who run the aforementioned food outlets mostly fail to strategize as no prior market survey is usually conducted. The entrepreneurial skills do not come handy as the women are used to the domestic scenario they hail from. The same is the case with all Kudumbashree products – be it personal care, essential items, handicraft or food products. Marketing management training would alter the situation.

The gravest issue that rocks the foundation of Kudumbashree is the lucrative money lending schemes of small finance banks. They provide installment schemes for the purchase of household articles and women have high affinity towards those. Easy access to credit makes the women prone to indebtedness. Monetary sustainability is thwarted as the members lean towards the micro-finance schemes and are trapped for life. Membership in Kudumbashree is considered as an opportunity to get rid of indebtedness. The money “rolling” possibility is an assured method of repayment of loan; but of course the vicious circle continues to the utter dismay of the women. Awareness campaigns to expose the agenda of money lenders and small finance bank schemes can bring positive changes in the perspective of Kudumbashree women towards easy credit availability.

The hazards of incompetence are out there rooted in the psycho social context of the cultural paradigm. Women are now regarded as economic agents with access to credit, but the KS emphasize income generation, not wage labor, and could not violate dominant norms of gender segregation (Devika, 2016). The patterns of flaw recur, which makes it easier to curb. Goodwill of the society at large can eradicate the vices which lure the less privileged to sacrifice the limited resources they have to catch up with the teeming masses engrossed in the mad race of polishing the facade of their reality.

## **CONCLUSION**

The Kudumbashree mission in Kerala could bring about a face lift to the life conditions of the rural and urban poor women. As the women themselves claim, they are no more ready to give in to destiny. They have learnt to speak and discuss, their mobility has enhanced, their status within the families and society has improved, the “we” feeling has boosted up their confidence, their employment skills have improved, they have learnt to make money and manage their earnings, they are no more tensed or scared of future, they have developed a sense of accomplishment... the list is endless and the testimonies are numerous. Such an exemplary model of women empowerment can be imitated by women anywhere in the world, especially in countries with unemployment, poverty, low per capita income and low work participation rate of women. The people of Kerala are ever grateful to the Kudumbashree women for their active participation in several activities which the public usually shun away from, which include cleanliness drives, sanitation programmes, waste disposal initiatives and more recently the outbreak of COVID-19 has increased the relevance of Kudumbashree as a significant stakeholder in the society.

## ACKNOWLEDGMENT

The basic objective of the present paper is to furnish information on the functioning of Kudumbashree. Therefore the author has heavily relied on the information provided on the website of Kudumbashree <http://kudumbashree.org/>. The names of women mentioned in case studies are changed to ensure anonymity.

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## **KEY TERMS AND DEFINITIONS**

**Anganwadi:** Anganwadi is a type of rural mother and childcare centre. They were started by the Government of India in 1975 as part of the Integrated Child Development Services (ICDS) program to combat child hunger and malnutrition. The services provided by the Anganwadi are supplementary nutrition, non-formal pre-school education, growth monitoring, immunization monitoring, health check-ups and health and nutrition education classes. The main beneficiaries of the program are children below six years of age, adolescent girls, pregnant women and lactating mothers.

**Jagratha Samithi:** Jagratha Samithi is translated as 'Vigilance Committee'. Jagratha Samithis are committees formed at the level of local government in Kerala and were constituted on the initiative of the Kerala Women Commission. They are intended to help in reducing the distance between women in the villages and the services provided by various government agencies. It acts as a quasi-judicial mechanism at the Panchayat level to protect the rights of women and children.