

Women Empowerment to Sustainable Growth. A Study with Reference to Kutumbashree Mission in Kerala

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Abstract—Women's participation in mainstream activity has rapidly increasing in present days mainly because of involvement of women in SHG, NGOs and other government sponsored programmes. Women empowerment is the process of enhancing quality of life of the women and make them socially inclusive and financially stable. With various skill development initiative, women can become self-sufficient and financially independent. Achieving greater degree of financial independence with self-employment is the objective of women empowerment. There are different women empowerment programmes which are sponsored by government in India. Kudumbashree is the one of the important women empowerment programs of government of Kerala and plays an important role in empowering women with the ideas of self-help group, micro-finance and socio-economic activities. The paper is going to look on establishment of Kutumbashree mission in Kerala and highlights various initiatives under it to become women self-sufficient.

Index Terms—sustainable development, women empowerment.

I. INTRODUCTION

Women empowerment is the key factor for bringing them into socio-economic and political activities. It ensures having access of resources and opportunities to the women enhance their quality of the life. From the past, women are denied from progress and they are not allowed to participate in socio-economic activities. Women are subject to denied right and had less support system for their adequate growth. They are having the capacity for sustainable development if they get opportunity for socio-economic participation. Empowerment has been considered an effective tool to increase the dignity of women in society. Women empowerment is the sustainable development goal stress on participation of women in mainstream socio-economic activity. According to UN women's

empowerment definition, there are five major components for women's development-

1. Women's sense of self-worth
2. Their right to have and to determine choices
3. Their right to have access to opportunities and resources
4. Their right to have power to control their own lives
5. Their ability to influence the direction of social change

Women must be the part of development process of the nation. Generally, there are two forms of women empowerment-social empowerment of women and economic empowerment of women. Social empowerment of the women is the development of self-confidence autonomy with the women to act individually in various form of social activity. The economic empowerment of the women is to make women financially independent with engage in different entrepreneurial activities. There are various forms of women empowerment in India. One of the important ways for the women empowerment is with forming women's group especially in rural places to ensure their participation in social and economic and political activities. In state Kerala there is a programme for women empowerment called Kudumbashree. Kudumbashree is a women empowerment mission sponsored by Kerala government to strengthen their livelihood.

II. LITERATURE REVIEW

Manjusha (2010) assessed the level of empowerment achieved by the womenfolk of Ulladan Tribe of the North Paravur Taluk in Ernakulam District of Kerala. The study is an attempt through Kudumbashree units. The findings show that a significant change has come about in the socio-economic life of the women folk in

the Taluk. The study suggested that for future development, training and awareness programmes should be conducted for empowering the poor women in that area.

Kenneth and Seena (2012) studied the impact of various programmes that were introduced in order to raise the women from below poverty line in Puthanvelikkara Grama Panchayat of Ernakulam, Kerala. The results of the study show that economic development is the base for other developments and Kudumbashree units drastically changed economic independence of the women and their living status.

Beevi and Devi(2011) conducted a study with an aim to assess the role of Self Help Groups in empowering rural women and to identify the major constraints faced by women in Kollam District of Kerala. The study revealed that micro-enterprises are a practicable pathway for improving the economic status. The effectiveness of the SHGs in promoting women empowerment was found to be limited by only factors like hesitation to take up innovative scheme; difficulty in playing dual roles by women; lack of confidence, team spirit, effective leadership, managerial skills, working capital and transportation.

Minimol and Makesh (2012) did a study to identify the level of personal, social, economic and financial empowerment achieved by the members through SHGs. The study concluded that the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective.

III. OBJECTIVES

Women empowerment is the key area for sustainable growth of the nation. Socio-economic backwardness of the women especially in the rural area make involvement of the government to strengthen the quality of the life of the women with ensuring economic independency and social inclusion.

The objectives of this paper is to-

- To understand Kudumbashree mission for women empowerment in Kerala
- To review various schemes under Kudumbashree for women empowerment.
- To Examine the impact of Kudumbashree mission on women empowerment in Kerala

Kudumbashree- An overview

In Kerala, Kudumbashree is the government sponsored women empowerment programme for

enhancing quality of life. It functions in the idea of neighborhood group. It is the women's group to ensure the socio-economic participation with the ideas of self-employment, micro-finance and community development. Kudumbashree mission trying to make changes in the socio-economic condition of women in the society with the inclusive strategy. It make them to become the part of the development process of the nation.

Kudumbashree was set up in the year 1997 with the objective of women empowerment and poverty elevation in Kerala. Major role for different activities of Kudumbashree rested in the hand of Gram Panchayat in rural places. On the context of devolution of power to Panchayath Raj institution in Kerala, Kudumbashree operate in three tier structure- Neighborhood Group at the bottom, Area Development Society at middle level and Community Development Societies at local government level.

The community structure that Kudumbashree accepted is the one that evolved from the experiments in Alappuzha Municipality and Malappuram in early 1990s. kudumbashree community network was extended to cover the entire state in three phases during 2000-2002.

Kudumbashree is essentially a community network that cover entire state of Kerala. It uses the idea of micro-finance, self-employment and self-help group and community development for the objective of women empowerment. It concentrates on uplift the socially and economically deprived sections with giving opportunities to enhance their living standard.

The operation of Kudumbashree in Kerala is in three tiered structure. In Kerala there are 2, 89,437 number of (Neighbour Hood Group) NHGs with the total member of 43, 10,265. Among all the district, Thiruvananthapuram is having highest number of NHGs of 29,575 and Pathanamthitta is having 9,789 of NHGs in Kerala.

NHG is the small group of women serves in every aspects of life, coordinate in different affairs and promote independence among the members. It want to build dignity among the each members of the group and engages the skill development activities. It is the primary units of the Kudumbashree community organization consisting of small group of women from rural areas. The membership is open to all adults' women and one women from a family can become member of the Kudumbashree irrespective of rich and

poor. Majority of the members of NHCs of Kudumbashree are from poor background. These members met in each week and deposits pe-fixed amount from their weekly savings and maintain the account. It helps the NHG members to avail small credit for certain personal needs but need to maintain highest discipline in repaying the loan amount.

NHG members are the active participants of Gram Sabha and other meetings. Members are representing in these meetings and helps them to get more idea about on functioning of governance. These members are in touch with local governments and involve in general administration, planning, and plan implementation. These involvement brings more idea about on different opportunities for enhancing the living standard. Training programmes are conducted to the members of NHG about on banking linkages, micro finance and micro enterprise. Intention of the training programme is make them strong to become self-sufficient. It helps them to engage in self-employment activities to become financially independent.

Area Development Society is in the middle of Kudumbashree community Organization. There are 19,489 area development societies in Kerala. Among this, Malappuram consist of highest number of ADS with the total unit of 2,257. It is formed in the ward level and all the NHGs in a ward automatically become the member of ADS. ADS would be formed if there is at least two NHGs in a ward of local government. The member of the NHGs in a ward become the member of the ADS.

ADS met once in a quarterly and executive body meeting would be held once in a month. ADS monitors financial functioning of NHGs and give suggestion for improving the functioning of NGHs in local areas. It lends to NHGs to encourage the member to engage in micro-enterprise activities in their location. It act as the middle man between NHGs and CDS and dissimilate the information to both the organization. It conducts conferences and training programme to build leadership quality among the member of NHGs to enhance their living standard. ADS implement certain development programme in rural area which are sponsored by the government.

And there are 1,064 units of CDS in kerala and Ernakulam consist of 101 CDS and Wayanad is having 26 CDS units. It act as the apex body of the Kudumbashree in Kerala. It functions in local

government level both in rural and urban areas. It works for the empowerment of women, poverty eradication with the ideas of small saving and micro credit and micro-enterprises. CDS works as the community monitoring agency and involves in preparation of development plans of the local government. The implementation and monitoring of development plan of local government rest in the hands of CDS. All the aspects related to Kudumbashree monitor by the CDS and suggest measure to improve the operation of NHGs in bottom level.

Kutubashree is the integrated programme to achieve socio-economic progress of women with giving them various opportunities for sustained development. The Kudumbashree mission exclusively to achieve the women empowerment with bringing them into the mainstream activities in the society. It want to make women financially independent, socially inclusive with the idea of self-employment, small saving and small credit. It encourages women to take part in different social activity and give opportunity to participate in income generating activities.

Organizational strength-

Women empowerment is the present need of the society to increase the social and economic involvement of women for wellbeing. There are various women empowerment units in India to increase the living standard of women with giving opportunity for sustainable development.

Kudumbashree consist of 46 lakhs of women who are organized into 3.4 lakh neighborhood groups. Kudumbashree work to eradicate the poverty and work for empowering women. It is for strengthening the living standard of the women in rural area with providing them information, create awareness, training to buildup capabilities and capacity, enhance their confidence to do the things, show them opportunity for future prospects, and empower them socially, economically, politically. The active participation of women under Kudumbashree helps to gain knowledge on different opportunities which are helps them to develop socially and economically.

Following are the important programmes to strengthen the women and eradicate the problem poverty-

1. Community based organization strengthening programme
2. Back to school campaign

3. Develop local knowledge resource center
4. Capacity building training

The active involvement of women in these areas make them to strengthen their living standard. This helps them to grasp new opportunities to become financially independent. Kudumbashree dedicated to ensure social, economic and political participation of women. All this are to make women a independent citizen in the country. Women empowerment is to enhance the living standard with the idea of self-employment, savings and small credit. It make women self-sufficient, financially independent and socially participative.

Micro Finance

Financial independence under kudumbashree mission is to make women financially independent. This is the initiative to have the habit of saving among the women. This helps them to have access of finance at the time of emergency. This helps to meet their financial requirement. From past women has to depend others for financial needs. It made difficulty for the women to have access of fiancé. Their social and economic progress are restricted to larger extend. Their social, economic and political participation was also restricted to larger scale.

Financial empowerment of all is the important to achieve sustainable economic development of the nation. Financial empowerment is the process of gaining knowledge about on financial activities and banking services to the common man. It helps the people to aware on various financial and banking activities.

Financial empowerment id the focused attention under the Kudumbashree from its inception. From beginning, micro finance is the trust of the Kudumbashree to address the issue of poverty and unemployment of women in rural area. It encourages the women to go for small saving regularly out of their earnings. Micro finance is the important policy initiative under Kudumbashree to promote small saving and credit to women in order to meet certain financial requirement.

Kutumbashree program cover 41 lakh families all over Kerala organized with 2.59 Lakh NHGs with 1071 CDSs. All the NHGs are having the bank account through which members of NHGs have access of small saving and avail credit services. Majority of the member of NHGs are not having adequate banking knowledge. To overcome this difficulty,

Kutumbashree is organizing banking awareness program to its members to know on different banking activities.

Kudumbashree plays a important role in enhancing financial status of the women through credit and saving. Thrift or small saving is the important part of the micro finance. Here Small and fixed amount of money would be deposited per week by the member of NHGs out of their small earning generated with engage of them in different productive activity. NHGs are meet once in a week and this small savings are collected here from the members.

To promote thrift and small credit, government initiated following program to boost the microfinance in Kudumbashree scheme-

1. Matching grant-this is an incentive scheme with bank linkage programme. Under this grant link based on the accumulated savings of the NHGs. The incentive is calculated as 5000 per NHGs or 10% of total savings.
2. Interest subsidy-it is the support by the government of Kerala with 5% of interest subsidy on bank loans on NHGs.
3. Education and campaign-it conduct educational campaign to rural women about on importance of microfinance and micro credit for financial dependence.

Bank linkage program are made to avail easy access of bank loan without any collateral securities. The efficiency of the NHGs are verified before sanctioning up of the loan. NABARD is having the responsibility for bank linkage program. The total amount which has been mobilized uder linkage banking is Rs. 9, 34,400 Lakhs and 1, 86,682 NHGs have availed of the loans. As on 2018-19, the total amount which has been mobilized under linkage banking is Rs. 413191 Lakhs and 103211 NHGs have linked to the bank.

Awareness on banking activity is essential factor in micro finance. Majority of rural women are not having knowledge on banking activities. Kudumbashree mission try to uplift women in all round, gives basic awareness to them regarding banking participation. Member of the NHGs are getting banking awareness to carry out easy banking activity. They also participate in banking activity with saving small amount of money out of their income and obtain loan for certain productive activity.

Micro Enterprise

Local economic development is the present need of the society to achieve the sustainable economic growth of the nation. Micro enterprises are the tool enhance the living standard of the people in the rural area. Micro enterprise promotes rural employment and self-employment among the people in order to lead better life. Micro enterprise unit demand locally available resources and manpower to produce commodities. Kudumbashree is the women empowerment unit of Kerala promotes micro-enterprise with the objective of involvement of women in income generating activities. Here women engage in productive activities to overcome from the problem of poverty.

Kutumbashree view micro enterprises is the gainful opportunity to the women to engage in income generating activity in rural area to increase their living standard. It helps to create employment opportunity in rural area and self-employment among the women would be promoted.

The role of micro enterprise for women empowerment recognized in worldwide. To promote micro enterprise, Kudumbashree gives partial financial support, marketing facility and training to the aspirant of NHGs member to start their own enterprise. It also give skill development in various stages for women to promote self-employment. Micro enterprises have been promoted on a large scale within the Kudumbashree network. By January 2016, there were 13,829 micro enterprises in production, 5316 in services, 422 in trading, and 3922 in sales and marketing.

Kudumbashree is conducting enterprise development training programme to take care of existing and new aspirants for micro enterprise. Following are the training activities organize by Kudumbashree for new and existing entrepreneurs to achieve success in their business-

1. General Orientation Training (GOT) for all prospective entrepreneurs to take care of the orientation and skill development.
2. Entrepreneurship Development Programme to those who already completed GOT.
3. Sector specific skill building for entrepreneurs completing EDP.
4. Performance improvement programme
5. Training to improve financial management and book keeping method.

To promote micro enterprise, Kudumbashree facilitates financial assistance in different form to

member of dedicated entrepreneurs of Kudumbashree. It promotes local economic development with ensuring participation of member of NHGs in self-employment. Followings are the facility under Kudumbashree to promote self-employment-

1. Rural Micro Enterprise Scheme-loan cum subsidy for women entrepreneurs.
2. Yuvashree- loan cum subsidy scheme for men and women in the 18-40 age group.
3. Support for strengthening existing enterprise.

Micro enterprises are not are not reached its fullest capacity yin rural area to promote sel employment among the meber of Kudumbashree. Kudumbashree need to motivate its member to go for self-employment with micro enterprise with education, skill development, training to the aspirant.

Gender programme

Gender programme aims at giving equal opportunity to women for socio-economic progress in the society. It stress on provision of opportunity to participate in women in mainstream socio-economic and political activity. Gender program focuses on participation of women in different spares of life. It give opportunity to the women to go for self-employment to earn income to their daily needs. It aims at giving awareness to the member of Kutubashree about on existing various opportunity for their progress.

Kudumbashree give importance to increase the status of the women with ensuring participation of them in certain productive activities. It stress on social progress of women to lead a better life. For this, Kudumbashree encouragers the women to take part in various activities which are enhances their living standard. It increases the participation of women in certain productive activity. It give opportunity to women to take part in decision making process in society.

Gender programme aims at giving equal opportunity to man and woman for sustainable development.It focuses on the participation of women in mainstream socio-economic activity with the objective of eradicating poverty, inequality and prevent domestic exploitation against the women and sustainable development can be achieved. Awareness programmes are organize to give knowledge to the women regarding their rights and opportunities for their self-development. Following are the some of the objectives of the gender programme under Kudumbashree.

Objectives of the gender programme-

1. Giving the knowledge about on women's right, status
2. Encourage women's to take part in decision making process and local development
3. Fight against domestic exploitation
4. To ensure the participation of women in social and economic activity.

Community involvement-

Kudumbashree made substantial changes in the social and community development of both urban and rural areas. It training to give chances and opportunity to the women to increase their status in the society. Community participation tells on involvement of each sections of the population in decision making process of the society. Kudumbashree mission in Kerala focus on community participation of women. The idea here is to ensure involvement of women in community in various activity. Increasing leadership quality among the women is the main focus of the community participation. Kudumbashree stress on social and community involvement of women. Kudumbashree is the network that helps the women to take part in Gram Sabha and helps them to some services of the government and bring the needs of the poor to the attention of the local government.

NHGs of Kudumbashree meet once in a week and helps them to make interaction with other member. Interaction with their NHG member helps to know about on different happening in the society.

Involvement of women in Grama Sabha is the important feature of the Kudumbashree. It helps them to question certain problem they face in the society and it is the opportunity for them to avail certain services for their improvement.

IV. SUGGESTIONS

1. Long duration funding with low interest rate to women for self-employment
2. More training programme to aspirant member of Kudumbashree to participate in micro enterprise
3. Interest free loan to micro-entrepreneurs of member of Kudumbashree.
4. Women empowerment awareness programme has to be conducted in regular intervals
5. Proper information to the, member of the Kudumbashree regarding aim and objective of the establishment of the unit.

6. Provision of financial literacy to the member of NHGs.
7. Implementation of extensive literacy programme.
8. More participation of women in decision making process.
9. Organizing skill development programme.

V. CONCLUSION

Sustainable development focus on ensuring development in each areas with continuing same to the future. It give opportunity to the people for sustaining their development in the society. Kudumbashree is the poverty alleviation programme of Kerala with sustainable development of women. Women's are organized with the Kudumbashree. Kudumbashree gives ample chance to the rural women to come out from their traditional perspective and stress on participation of them in mainstream socio-economic and political activities. It gives various opportunity to increase their living standard in the society. Various schemes under Kudumbashree helps for empowerment of women with the idea of small saving, small credit, and community involvement and micro enterprises. These schemes and programmes of Kudumbashree helps the women to lead better social and economic life. It try to make women stronger to get their right and helps them to fight against domestic violence and exploitation.

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