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KUDUMBASHREE – THE MISSION FOR WOMEN EMPOWERMENT

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ABSTRACT

Kudumbashree launched by the government of Kerala (GOK) in 1998 for wiping out absolute poverty from the state through concerted community action under the leadership of Local Governments (LSG). Kudumbashree in today one of the largest women empowering projects in the country. The programme has 37 lakh members and covers more than 50% of the household in Kerala. Built around three critical components viz, microcredit, entrepreneurship and empowerment. The kudumbashree initiative has today succeeded in addressing the basic needs of the less privileged life and better future. By organizing women each locality through informal groups, they could contribute a lot for poverty eradication and there by pave the way for economic development

KEYWORDS: Poverty eradication, Women Empowerment, Community Based Organisations, Micro Enterprises, Sustainable Development.

BACKGROUND

Rural sector is the backbone of Indian economy. Agriculture is the main occupation in rural areas, but agriculture being a seasonal occupation it does not provide secured and constant source of income. Most of the people seem to be unemployed during off season. Due to this unemployment poverty occurs. Poverty and unemployment are the two main problems faced by the rural area, so for any development of rural areas, it is important to remove poverty and unemployment. Unemployment rate in India has shot up to a five year high of 5 percent in 2023-2024, with the figure significantly higher at 8.2 percent for women as compared to 4.9 percent for men. In urban areas, female unemployment rate was 8.2 percent.

Many of the schemes have been implemented by the government for poverty eradication. The poverty eradication programs in India can be categorized based on whether it is targeted for rural areas or urban areas. Most of the programs designed to target rural poverty as the prevalence of the poverty is high in rural areas. Poverty eradication programs are Jawahar Gram Samridhi Yojana (JGSY), National Old Age Pension Scheme (NOAPS), National Family Benefit Scheme (NFBS), National Maternity Benefit Scheme, Annapurna, Integrated Rural Development Program (IRDP), Food for Work Program, Pradhan Mantri Awas Yojana and Kudumbashree.



From these kudumbashree is one of the benefitable schemes of the society. Among the schemes that the government has used to push female employment programmes like the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). Government have also long supported scheme like support to Training and Employment Program for Women, which was launched in 1986-87. The organizations like SEWA or Self- Employed Women's Association have tried to encourage women to earn a living by starting business of their own self- help groups and micro finance firms have pushed lending to women, who end up using funds for more productive means.

Micro credit is a new reality in the world of development and financial intermediation. Micro credit provides financial services to the poor members in kudumbashree by way of banking and panchayath. Commercial bank provides micro credit to kudumbashree members not to see it a profitable area of credit. Micro credit helps members to start a business in group and finding self – employment and thereby increases the socio- economic development of poor.

KERALA SCENARIO

The south Indian state of “Kerala” has long been a model of development. It is often cited as an example of what public through mass mobilization can achieve in connection with responsive democratic governments. Caste reform movements and farmers and labour movements, led to widespread radical reforms. It decreases poverty. Kerala has achieved human development results that are outstanding in comparison with the rest of India. Kerala has always much away in the field of women development and the balance of gender status. The state has a high female literacy rate of 91.98%, a low IMR of 13 (compared to the national average of 80) and a favorable sex ratio of 1,084 females per 1,000 males. Then the state government also wanted to think and do something about the economic empowerment of women in the development process, especially when it came to employment and ideals such as equal pay. Kudumbashree aims to have succeeded in fulfilling those goals. Empowerment of women considered as an important responsibility of every government. Women's access to savings and credit gives them greater economic role in decision making through their decision regarding savings and credit.

Kudumbashree has been in operation for about more than 24 years. In Kerala, middle class or lower-class family has faced more risk in meeting the price fluctuations and other economic problems. The employment of women and self- sustainability of women is a necessity for family life.

Empowerment of women is seen as one of the most important means of poverty eradication, lack of capital is a serious constraint to the development of poor women in rural and urban area. The kudumbashree units getting credit availability from commercial bank like federal bank, SBI, SBT, Gramin bank etc. the availability of these micro credits helps to the socio- economic growth of



kudumbashree members. This will lead to the growth of rural areas. Credit can help women take up farm and allied activities such as keeping cattle, poultry or independent small enterprises, enabling them to respond to the opportunities created by the process of development.

Kudumbashree is a female oriented community-based poverty reduction project of the government of Kerala, state lying in the south west part of Indian subcontinent, where many development experiments are being tested and refined and implemented. This project is an offshoot of Swarna Jayanthi Shahari Rozgar Yojana 75% of the project is funded by the Central Govt. and 25 is funded by the state govt.

Kudumbashree is the project launched by the govt. of Kerala with the help of govt. of India (GOI) and NABARD, aimed at wiping out of absolute poverty from the state in a holistic and participatory way within a period of 10 years. This is implemented through the LSGs established by the 73rd and 74th constitutional amendments. Kudumbashree is a multifaceted programme that provides poor women information capacity and confidence and also provides them opportunities for better social security.

The programme was launched on 17th March 1998 by the Prime Minister of India Sri Atal Bihari Vajpayee in Malapuram district and began its implementation from 1st April 1999 in urban local bodies of this state.

Kudumbashree, which means the prosperity of the family, is one of the key initiatives of the Government of Kerala. The programme focuses on empowering women and has helped millions of poor women and their families across the state. Initially started in 1998 with the goal of eliminating absolute poverty, Kudumbashree has grown to become one of the largest women-empowerment projects in India. With about four million members and covering more than half of the households in Kerala, the programme is built around three key components- micro credit, entrepreneurship and empowerment. It has successfully addressed the basic needs of the underprivileged women, helping them lead more dignified and independent lives. The Community Based Organization is the core of “Kudumbashree”

At the grass root level, women are organized into Neighborhood Groups (NHGs) each consisting of a president, secretary, infrastructure volunteer, community health volunteer and income generation volunteer with 20 to 40 women in each group. These Neighborhood Groups (NHGs) are coordinated at the ward level through Area Development Societies (ADS), which brings together 8 to 10 NHGs. At the Panchayath level, an apex body called Community Development Society (CDS) manages the activities of the Area Development Societies (ADSs).



The member of NHGs meet once a week at one of the member's houses. During these meetings, they discuss their problems and work together to find solutions with the help of volunteers. This interaction fosters strong interpersonal relationship and builds confidence among the members. In addition, they practice small savings through thrift which are used to create productive assets. The 'micro plans' are prepared during NHG meetings and the formulated plans would be sent to ADS for scrutiny and finalization to form the mini plan'. After consolidating these 'mini plans' through prioritization at the CDS meeting a 'sub plan' is developed, which becomes the anti-poverty programme under the Local Self Government.

Initiatives of Kudumbashree

- Identifying poor families through risk indices-based surveys, with the active participation of the poor and their communities.
- Empowering poor women by organizing them into Community Based Organizations (CBOs) to improve the productivity and management of the community.
- Encouraging thrift and investment through credit by developing Community Development Society (CDSs) to work as informal bank of the poor (these banks operate round-the-clock, throughout the year; advise on savings by assessing weaknesses of individuals, and lack of office building, furniture and other appurtenance we relate with a formal bank).
- Improving incomes of the poor through improved skills and investment for self-employment; this would also help in micro-entrepreneurship among poor women.
- Ensuring better health and nutrition for all [results have been encouraging –Kannyama, the president of Kerala's first tribal Panchayath, has pledged to make her community entirely self-sufficient in food. She wants Sangha Krishi (community farming) produce to feed every school and anganwadi in her Panchayath – to ensure that children get local, chemical-free food].
- Ensuring basic amenities like safe drinking water, sanitary latrines improved shelter and healthy environment through Neighbourhood Groups (NHGs).
- Ensuring a minimum of 5 years of primary education for all children, belonging to risk families.
- Enabling the poor to participate in the decentralization process through the CDS, as it is a subsystem of the local government, under which it works.

The Action Plan

Kudumbashree aimed at the empowerment of women, giving them the central place in the programme meant for their benefit. The action plan charted out for this purpose was:

1. **Formation of women collectives:** Poor women from identified families are organized into Neighbourhood Groups (NHG) representing 15 to 40 families. A five-member team elected

from the NHGs will be the cutting edge of the programme. NHGs will be federated democratically into Area Development Societies (ADS) at the Panchayath/Municipality Ward level and then into Community Development Societies (CDS) at the Panchayath/Municipal level. Their organizational structures will provide opportunities for collective public action.

2. **More information and training:** Weekly meetings of NHGs, sharing of experiences, discussions, organized trainings etc, will broaden their perspectives on better health, education, social and economic status.
3. **Skill upgrades training:** Suitable skill development training is provided to women to promote economic development.
4. **Thrift - credit operations and 24-hour banking system:** Women are enabled to realize their potential and gain strength through self-help. Small savings made by families are pooled at various levels as thrift, used to attract credit from banks, which function as 24-hour bank for the poor, acting as a part of the formal banking system.
5. **Better living conditions - Infrastructural facilities:** Needs identified at the NHG level are shaped as micro plans, which are integrated into mini plans at the Area Development Society (ADS) level and action plans at CDS level. These become the anti-poverty sub plan of the local body, enabling the convergent delivery of Government programmes for the poor. Instead of relying on traditional heavily subsidized methods, Kudumbashree promotes a self-help approach to build houses, latrines, access to drinking water, sanitary facilities, with minimum Government support. A shared community infrastructure further strengthens the group.
6. **Micro-enterprises for sustainable economic development:** Providing training to improve skill, creating opportunities for self-employment and offering infrastructure development through wage employment schemes are the foundation for growth of successful micro enterprises. Kudumbashree is dedicated to offering necessary resources and facilitating connections with both forward and backward sectors to encourage micro-entrepreneurship among poor women.
7. **Empowering the people, especially the poor women:** Various phases of training teach poor women how to identify needs, set priorities, access resources and effectively address the gap between needs and resources in a cost-effective manner. In the decentralization of power to the local bodies and common people, Kudumbashree can serve as a vital sub-system that helps poor women participate in the planning, implementation and monitoring of programmes.
8. **Leadership - decision making power:** Participation in women collectives helps them gain a better understanding, which leads to the emergence of strong leadership. This will help to ensure efficient women leaders are ready to take on roles in elected governments in the future.
9. **The ultimate goal:** The ultimate aim of Kudumbashree is to reach out families through women and then to the community through families.

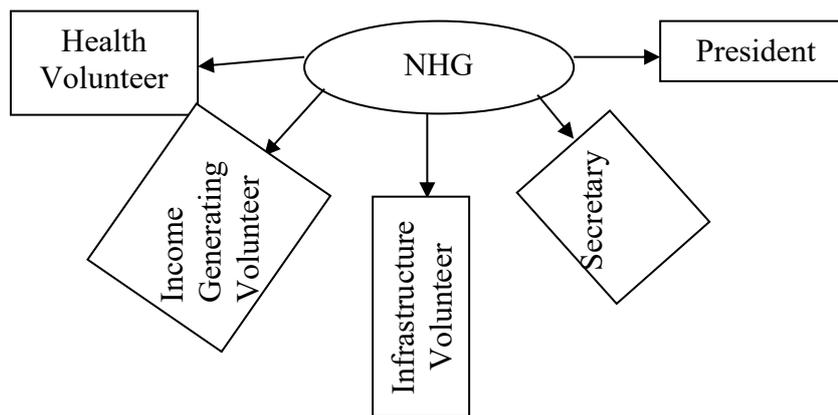
Three Tier Structure

For the effective implementation of Kudumbashree, a three -tier community- based organisation is in operation.

1. Neighbourhood Group (NHG)

The NHG consists of a 20- 40 women member from poor families. Weekly meetings are held at the houses of NHG members, where issues faced by the members are discussed along with suggestions for improvement. Five members/volunteers are selected for various functional responsibilities within the group.

Organization Structure of NHG



a. Community health volunteer

They are members of kudumbashree and monitor health related aspects of the group members and the local community. This includes children, women and the elderly.

b. Income generating activity volunteers

These volunteers are essential to the functioning of NHGs. They handle financial activities such as collecting, organising and maintaining books of accounts and register for the NHG.

c. Infrastructure volunteers

These volunteers address infrastructure challenges faced by group members with the assistance of various government programmes.

d. Secretary



The secretary plays a vital role in this unit. She records the details of weekly meetings minutes and act as a motivator and team builder.

e. President

The president leads the weekly meetings and provides necessary leadership and guidance to team members.

2. Area Development Society (ADS)

The second tier is the Area Development Society (ADS), formed at the ward level by grouping 10 to 15 NHGs. The activities and decision of the ADS are made by representatives of poor women elected from different NHGs. ADS functions through general and governing body.

3. Community Development Society (CDS)

At the highest level of the Kudumbashree structure is the Community Development Society (CDS), a registered body under the charitable societies Act. CDS is formed by combining various ADSs. It has three distinct bodies viz., the General Body, the Governing Body and the Monitory and Advisory Committee.

CONCLUSION

The extensive reach of Kudumbashree's community-based organisations has covered every part of the state. There is a state mission with field officers in each district. For effective integration of the programme, a three-tier community-based organization (CBO) is in place. These community-based organization has transformed Kerala into a vibrant civil society. As a result, social capital has considerably increased. The willingness to cooperate with others, leading to mutual trust, and the trust of the community in the members has also grown substantially. Collaboration with representatives of local government has improved significantly. Kudumbashree combines credit support with social capital. Its link with the government allows for effective monitoring and supervision of all activities at the grass root level. Kudumbashree community-based organizations are created under the leadership of Local Self Governments enabling the mission to exercise management and control over all operations. Currently, development schemes from the central, state and local governments are channeled through Kudumbashree, and it now acts as the nodal agency of the NRLM as well. This link between the government and Kudumbashree is seen as a form of security. Although Kudumbashree was formed to promote gender equality and women's empowerment through CBOs, the structure is still male dominated. Out of the 14 district mission coordinators, only 5 are women. The Women Component Plan has not been implemented with a gender perspective but rather as a welfare scheme. There is also lack of democratic commitment at the higher level and excessive bureaucratization in the organizational structure.



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