

KERALA'S KUDUMBASHREE PROGRAMME TO EMPOWER POOR WOMEN IS AT A CROSSROADS

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May 29, 2023 12:15 am | Updated 12:24 am IST

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Kerala Chief Minister Pinarayi Vijayan inaugurates the valedictory function of Kudumbashree Mission's Silver Jubilee celebrations in Thiruvananthapuram. | Photo Credit: ANI

It was the people's planning movement in Kerala that laid the ground for the idea of fostering self-supporting women's groups as a means to eradicate poverty. In 1998, under the E.K. Nayanar-led government, the State Poverty Eradication Mission was launched with the aim of empowering poor women financially and socially. A year later, it was renamed Kudumbashree Mission and began to function under the local self-government department.

But the mission was more than the scaling up of an experiment with thrift and credit societies — small community-based self-help groups of women — in Alappuzha and Malappuram districts. The informal banking system with microfinancing at its core got a fillip with NABARD chipping in with support, paving the way for other financial institutions to follow suit. The three-tier structure with neighbourhood groups called Ayalkoottams having 10 to 20 women from as many families forming the lowest rung and the local body-level community development societies as its top layer gave Kudumbashree some autonomy even as it worked with local bodies.

From a mere credit programme, Kudumbashree became a multifaceted entity with footprints in all spheres of society. It promoted self-employment, entrepreneurship, skilling mainly for the service industry, extended critical gender support and helped mainstream the differently abled and marginalised sections. At least 20 States roped in Kudumbashree to replicate the model of linking community organisations with their local governments.

In Kerala, Kudumbashree has touched people's lives through community restaurants, branded products in stores and on e-commerce platforms, micro and small scale industries, Haritha Karma Sena volunteers who collect non-biodegradable waste from households for disposal, Snehitha gender helpdesk and gender resource centres, e-service centres, all-women construction sites, and the workforce for the animal birth control programme for regulating the population of community dogs. It's the nodal agency for a slew of Central, State schemes. The successes came along with setbacks in traditionally male-dominated areas such as operating bus services, 'She Taxis' and the Mahila Mall in Kozhikode. As the implementing agency for the Deen Dayal Upadhyaya Grameen Kaushalya Yojana, Kudumbashree gave vocational training to some 62,000 people and placement for over 44,000.

If the flourishing of the Panchayati Raj Institutions as instruments of decentralised planning spawned an ecosystem that allowed Kudumbashree to push the envelope, equal representation for women in local bodies lent them political visibility. Women constitute 54% of Kerala's 21,900 local body members; about 70% of these women are from Kudumbashree. The programme has over 46 lakh members, with another five lakh forming part of the auxiliary groups launched two years ago. The overall thrift deposit of the members stands above 8,000 crore. If just one woman from a family is allowed to be a neighbourhood group member, auxiliary groups are meant to bring on board the new generation of women aged between 18 and 40 years who are far more skilled, educated and employable than their forebears.

At 25, Kudumbashree is at a crossroads, as it now has to address the aspirations of the new generation in a tech-driven world. Thanks to all-round efforts, only 0.64% of the population in Kerala is categorised under extreme poverty, and mitigation measures to help them out of it are already underway. It's against this backdrop that Kudumbashree is focusing on skilling educated members of the auxiliary groups so that they take up employment or start enterprises. While it has launched over 26,000 enterprises under the Start-up Village Entrepreneurship Programme, a sub component of the National Rural Livelihood Mission, just a few are noteworthy.

Also, criticism is rife that a majority of the 1.08 lakh micro enterprises facilitated by Kudumbashree stick to the gendered vocations of women. For the auxiliary groups to be productive, women should have more time for themselves. For that, a prerequisite would be setting up ward-level day care centres and day homes for the elderly. A deeper social change would be required to progress from mere victim protection in cases of gender violence to an uncompromising assertion of rights.

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