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Women Empowerment through the SHG Approach

The Kudumbashree Model

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Kudumbashree, the poverty alleviation programme, was launched by the State Government of Kerala on April 1, 1999. This programme views women empowerment as the key to bring families out the poverty trap. Offering microcredit through self-help was considered as the best means to achieve this goal. This article observes the women-centred activities of Kudumbashree and the impact it has had on their empowerment. Members of neighbourhood groups of this programme believe that women are, in most cases, affected by income disparity and poverty among families. Hence, it tries to reach out to the community through families and women. This article tries to analyse these aspects of the programme. The article is based on the experiences of the two authors who worked as voluntary executives of Kudumbashree during the first two semesters of their Master's programme in Social Work. This was part of their fieldwork programme with the District Mission of Ernakulam.

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Millions of women in our hamlets know what unemployment means. Give them access to economic activities and they will have access to power and self-confidence to which they hitherto have been strangers.

Mahatma Gandhi

INTRODUCTION

Kudumbashree (etymological meaning is 'prosperity of the family') is an ambitious poverty alleviation programme launched by the State Government of Kerala (GoK) in 1999 with the aim of eradicating absolute poverty over a 10-year period through concerted community action under the leadership of local governments. Under this programme, women empowerment was seen as the key to bring out families of the poverty trap and

microcredit activities through selfhelp was considered as the best means to achieve it.

This article is divided into three sections. In section I, the relationship between poverty and empowerment is examined, as well as the role of and access to financial resources like microcredit and other services. Section II briefly describes the structure of Kudumbashree, its objectives and programmes. The last section deals with the impact and implications of the programme for women empowerment.

I

Dreze and Sen (1989) describe poverty as a severe failure of basic capabilities. According to Chambers (1995), the poor suffer from five clusters of disadvantages: (i) lack of assets due to inadequate access to productive assets; (ii) physical weakness because of inability to have access to basic necessities such as food, nutrition, and medical facilities; (iii) isolation from information, social services, markets and support networks; (iv) vulnerability due to exposure to risks and impoverishments; and (v) powerlessness, which is often the cumulative result of the above mentioned disadvantages making it difficult for the poor to organise and bargain. Those in poor households — especially the women — often lack these basic capabilities and self-confidence to counter the existing disparities and barriers against them. Often, change agents are needed to consciously catalyse social mobilisation. However, the processes of social mobilisation need to be accompanied and complemented by economic security. As long as the disadvantaged suffer from economic deprivation and livelihood insecurity, they will not be in a position to mobilise and act (United Nations Development Programme, 2001).

EMPOWERMENT

According to Mayoux (1998), there are three approaches which uses financial intermediation to achieve empowerment for poor:

1. *Financial self-sustainability approach*, where the emphasis is on access to resources. It is generally assumed that women having access to microcredit will use it to increase their incomes through income generation activities resulting in increased control over their income and resources.
2. *Poverty alleviation approach*, where empowerment is seen in terms of focus on communities and social relationships. This approach

prioritises assistance to groups with a focus on households and communities. In a way, it addresses the practical needs of women so as to enable them to challenge unequal gender relations in society.

3. *Feminist empowerment approach*, where financial intermediation is seen as contributing to the process of women's empowerment by enhancing women's productive role in the household. Credit programmes are, in fact, seen as an entry point for wider social mobilisation. Here, the focus is not as much on access to loans and instead on enhancing the social and political processes that allow women contest their subordination.

From the point of view of the last approach, microcredit and selfhelp are seen as important ways to help poor women address their lack of capabilities in their journey towards empowerment. Therefore, bringing women into the mainstream of national development has been one of the major concerns of the GoK. Keeping this in focus, the Kudumbashree programme was launched where the basic unit of intervention are neighbourhood SHGs of poor women.

II

KERALA'S KUDUMBASHREE MODEL

As the earlier anti-poverty programmes initiated to eradicate poverty did not yield the desired results, the GoK launched Kudumbashree—a women-oriented, community-based, poverty alleviation programme—to deal with the situation arising out of such failure with the active support of the Government of India and the National Bank of Agriculture and Rural Development (NABARD). The success of Alappuzha and its smooth replication in Malappuram inspired the GoK for expansion of the model throughout the state (Anand, 2002; Raghavan, 2009). The coverage of the mission was extended to all gram panchayats in a phased manner in 2000–2001. Its main objective was to deal with the morbid development imbalances of the state. Kudumbashree gave prime importance for the economic empowerment of the indigent masses, especially the poor women of Kerala. Started in 1999, this decade-long project included three components — microcredit, entrepreneurship, and empowerment. It also engaged in women's empowerment activities like organising awareness classes and imparting leadership training, among others. The main working slogan of Kudumbashree is 'to reach-out to families through women and reach-out to the community through the family'. In fact,

Kudumbashree has been identified as among the 15 best practices in governance in India by the Planning Commission and the UNDP.

Mission Statement

According to its mission statement, Kudumbashree aims at eradicating absolute poverty in 10 years through concerted community action under the leadership of local governments, by facilitating organisation of the poor by combining self-help with demand-led convergence of available services and resources to tackle holistically the multiple dimensions and manifestations of poverty.

Structure of the Kudumbashree Model

Kudumbashree is a three-tier structure. The lowest rung or the basic unit is the 'neighbourhood group' (NHG), which consists 20–40 women in urban areas or 15–40 in rural areas and all members from below poverty line (BPL) families. Five functional volunteers manage the NHG — community health volunteer, income generation volunteer, infrastructure volunteer, secretary and president.

Around 8–10 NHGs at each ward level of corporation municipality division/gram panchayat are coordinated to form an Area Development Society (ADS). A five-member committee in each NHG constitutes the governing body with a chairperson, a vice-chairperson and seven other members elected democratically from this governing body. The community organiser of the municipality, if it is an urban area, acts as the Member-Secretary of the ADS.

Next, the Community Development Society (CDS) is the apex body of all the ADSs at corporation municipality division/gram panchayat level. The chairperson, vice-chairperson and members of all ADSs form the general body of the CDS, whose committee comprises a president, a vice-president and seven other members elected from the general body of the CDS. The CDS is a registered body under the Charitable Societies Act. The Member-Secretary of the CDS will be a government official nominated by the concerned local self-government. The Committee and the Member-Secretary constitute the governing body of the CDS. The CDS monitors the programmes and micro-plans undertaken by the ADSs on a regular basis and take steps to improve the implementation of the programmes. In 2009, there were 1.94 lakh NHGs, 17,000 ADS and 1,061 CDS in the state covering 37.4 lakh families (Kudumbashree, 2009). Significantly,

Kudumbashree has also organised five neighbourhood tribal groups in the tribal pockets of Trichur, Palakkad and Kasargod districts (Pat, 2005).

In Kudumbashree, the beneficiaries are identified by using a nine-point risk indicator. The specific risk indicators may slightly differ between rural and urban areas. (See Table 1)

TABLE 1
Risk Indicators

Rural	Urban
Living in a sub-standard house or hut	No house or house in a dilapidated condition
Not having any land	Not having any land or having less than 5 cents
No access to sanitary latrines	No access to sanitary latrines
No access to drinking water within 150 metres	No access to drinking water within 150 metres
Women-headed households or presence of a widow or divorcee or an abandoned woman or an unwed mother	Women-headed households or presence of a widow or divorcee or an abandoned woman or an unwed mother
Having no or only one earning member in the family	Having no or only one earning member in the family
Belonging to a socially disadvantaged group (line a Scheduled Caste or Scheduled Tribe)	Belonging to a socially disadvantaged group (line a Scheduled Caste or Scheduled Tribe)
Getting only 2 meals or less per day	Presence of mentally or physically challenged person or a chronically ill member in the family
Having an illiterate adult member in the family	Families without a colour TV

Any household (rural or urban) with at least a minimum of four of the above-mentioned risk indicators, falls in the category of a BPL family. To become a member of a Kudumbashree NHG, any woman from a BPL household is eligible and the attempts of the NHG will be focused on alleviating the risk factors of the household.

Unique Aspects of the Kudumbashree Model

Some of the unique features of Kerala's Kudumbashree programme are discussed here.

Holistic Approach to Poverty Reduction

Kudumbashree perceives poverty as a state of multiple deprivations. While the monetary factors are considered as contributing to poverty, it is manifested predominantly in the form of deprivation of basic needs, facilities and rights. Therefore, in the Kudumbashree model, to eradicate absolute poverty the focus is on restoring the entitlements denied to the poor by enabling them access to those entitlements.

Better Diagnosis of Poor Families

The poor are generally identified by using income as the main parameter. This is done through a household survey conducted by officials and subsequently the data generated are transferred to the community. Instead, in Kudumbashree, the poor are identified using a nine-point, non-monetary risk indicator mentioned earlier. The indices are very simple, transparent, and easily understood by the community and capture the concrete manifestations of poverty. The indicators provide a range of possible combinations of poverty situations, which the poor can identify by themselves. By using these indicators, 382 different combinations of finding a poor family are possible. The indicators provide an opportunity to have a rational grading and to find out corrective steps. Here, the intervention of officials in the identification of the poor is removed, and the task is entrusted to the community itself.

Mission Mode

Kudumbashree functions in a mission rather than as a project mode. It encompasses a multi-departmental and multi-disciplinary team. It has a flexible style of functioning, which follows a process approach. The multiple deprivations of the poor are addressed using various anti-poverty programmes implemented by the State.

Organisation of the Poor

After being identified through the non-economic parameters, all poor families of the state are brought under the well-networked, community-based organisation (CBO) structure. The membership in the organisation is exclusively for women from the identified poor families using the risk

indicators. Keeping up with its mission statement, the organisational structure of Kudumbashree goes beyond thrift, credit and microenterprises and addresses the various dimensions of poverty through different awareness-building programmes and community intervention strategies (Raghavan, 2009: 476–478). Thus, an attempt is made to address the issues of women, children, aged, youth and the disabled through specially designed programmes in a holistic manner.

Reaching Out

Though the government has been implementing various poverty alleviation programmes for several decades, it is observed that the poor who live in utter distress and despair had been left out from the coverage of such programmes. The structure of Kudumbashree is such that the poorest of the poor, the destitute, the physically and mentally challenged and other most vulnerable sections of society are covered through its unique programme Ashraya — the Destitute Identification, Rehabilitation and Monitoring (DIRM) project.

Varied Economic Interventions

With the aim of enabling women from poor families to venture into microenterprises and earn a steady income to overcome their poverty, a series of self-employment programmes and group microenterprise activities have been initiated, including production of Nutrimix, a baby food product. Kudumbashree has instituted technology, innovation and revolving funds to promote such innovative microenterprises. In the realm of microenterprises, Kudumbashree has its own brand, which has been accepted by various stakeholders in the market.

Beyond Capacity Building: Building Capabilities

Capability deprivation is one of the root causes of poverty (Dreze and Sen, 1989). Hence, building capabilities of the poor is necessary to make poverty alleviation efforts sustainable. To achieve this, Kudumbashree has initiated a series of activities to build capabilities of the poor that includes human resource development programmes for the leaders of CBOs, technical, skill development programmes, entrepreneurial training and performance improvement programmes for entrepreneurs, and general awareness programmes for the community at large. This process has enabled women from poor families to get educationally empowered. The capacity-building programmes include small trainings such as how to approach a bank, fill forms with regard to major activities, account keeping, and maintenance of enterprise.

Leadership of Local Self-government

As indicated earlier, in Kudumbashree, the CBOs are created under the leadership of local self-government. Unlike other SHG-oriented poverty reduction programmes in Kudumbashree, the CBOs are well integrated with the Panchayati Raj system. The NHG, the grassroot level organisation of Kudumbashree, is just below the gram sabha. In urban local bodies, they earmark 2% of their own revenue for the poverty alleviation programmes of Kudumbashree, in addition to the projects implemented through decentralised planning programme. Thus, the network of Kudumbashree CBOs maintains a positive and mutually reinforcing relationship with local self-government institutions.

Convergence

The model provides a space where schemes, services and resources of various governmental and non-governmental agencies and line departments working in the area of poverty reduction can converge. As Kudumbashree is a programme where different departments and agencies such as the Spices Board, Khadi and Village Industries Commission, Khadi and Village Industries Board, ST and SC Development Departments, and social welfare and labour welfare departments come to collaborate, the member families of the NHGs can have access to the various services and resources of these line departments.

Positive and Public Action

The CBOs under Kudumbashree enjoy a wider presence throughout the state and the community as a whole and extend support to poverty alleviation activities undertaken by it. It is performing a dual role that is, as a delivery mechanism and also as a pressure group for the creation of public services and improvement in the quality of public services for the poor, whenever the need arises.

III

KUDUMBASHREE'S PROGRAMME FOR WOMEN EMPOWERMENT

Economic Empowerment

To eradicate poverty, it is essential to bring in prosperity by actively involving the poor in livelihood activities. Thus, members of NHGs are enabled to undertake small livelihood activities and plans to improve their

living conditions. These plans go to the ADS for guidance and implementation. The starting point is the thrift and credit operation through which they learn the basic lessons of economic development. In Kudumbashree, the cumulative thrift collected by the 1,51,406 NHGs amounted to Rupees 432.35 crore and they disbursed a loan amounting to Rupees 874.78 crore among its members.

The NHG members are further motivated to undertake large-scale microenterprises. As of date, women from poor families have taken 1,268 group microenterprises and 14,807 individual microenterprises in urban areas and 19,343 group enterprises and 13,849 individual enterprises in rural areas. Involvement in microenterprises enables them to come out of the poverty trap through improvement in their living conditions. During the process, they developed self-confidence, learnt a sense of activism and the ability to take decisions on their own. These helped them challenge the gender barriers.

Social Empowerment

The women, who were once confined to the limited circle of their households, are now enabled to actively participate in NHGs, and discuss the issues affecting their families and society at large. They are engaged in fighting against the evils of society such as illicit liquor, domestic violence, illiteracy, and so on.

Educational Empowerment

The lessons they learn while managing their internal affairs such as mobilising thrift, disbursing loans, operating bank accounts, approaching banks for loans and undertaking small livelihood activities — enable them to develop autonomy and survival skills, which is an educational experience that no formal school can give.

Political Empowerment

Kudumbashree's three-tier structure is organised in such a way that it offers ample opportunities for leadership development among women members. Using nine non-economic parameters, women are identified from poor families and first admitted to the NHGs where they are given the opportunity to move towards leadership roles. The NHG clusters are federated into ADSs, which have an elected body from among the teams of the NHGs. The CDS, at the local body level, comprises a nine-member committee with a chairperson and vice-chairperson who are elected and

positioned at the local body level. By becoming a member of the federation, each woman hailing from a poor family gets an opportunity to rise to leadership roles starting from the NHG to the CDS. In every village panchayat, the slow and steady political process of elevating women to different tiers of leadership is visible.

The success stories of Kudumbashree units in various districts of Kerala throws light on the economic, social and political empowerment of women. These women have become confident in taking their own decisions and, unlike before, are actively participating in the decision-making process in their own families (Aboobacker, 2001).

Recently, a survey of the performance of Kudumbashree units in select panchayats, since the past four years has revealed certain factors that have come in the way of realising the objectives of the mission. These deficiencies and lacunae notwithstanding, it would seem that Kudumbashree, with its accent on women empowerment, participation and leadership could make a qualitative difference to the life of people (Pat, 2005).

FINAL COMMENTS

Kudumbashree has helped many women emerge from the confines of their homes, participate and even win elections. For instance, in Vengoor Panchayat in Thiruvananthapuram, the president, S was a member of an NHG. Later, she became the president of the group and then gradually rose to get elected as the chairperson of the CDS. She was later elected as member of the 19th Ward. According to her, 'empowered women are rare women... who have fought in life and have come up the hard way.'

As voluntary executives of Kudumbashree, the authors had an opportunity to listen to the success stories and experiences of NHG women and observe their confidence and happiness. Women members narrate an interesting experience that before becoming an NHG member or an active participant in Kudumbashree activities, they were not taken into cognisance by any local politician during elections. The candidates only approached their husbands for votes assuming that it was the men who decided such matters in the family. However, after becoming NHG members, these women were given importance in the social and political spheres of their lives as even their husbands started consulting them in such matters. This impact in the realm of self-esteem is an important indicator of empowerment (Thelma, 2003).

Empowerment is a process where women take control of their lives by expanding their choices. Thus, the women are being empowered by the process of group formation by both governmental and non-governmental organisations, which goes beyond financial intermediation and emphasises social vision. Women empowerment, in its true sense, is the primary focus of Kudumbashree.

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