

Kudumbashree : Promoting the Self-Help Group Model of Empowerment Through Women Entrepreneurship in Kerala - A Study

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Abstract

Women are the basic unit of the society. They become even more important as a long-term solution to a sustainable livelihood. Women entrepreneurship through empowerment aims to create human resources within the productive sector and to sustain for the further development process. Kerala is only the state in India that has attained a remarkable status, fulfilling all the criterion of various social well-beings compared with some of the developed countries in the world, which is widely known as the 'Kerala model of development'. This achievement is reflected in the literacy level of women, salary or wage structure of employment, technical and professional services, equality of women at par with men. This political and socio-economic scenario within the state reinforces to redefine the consciousness about the poverty concept. In this sense, poverty is dynamically viewed as freedom of choice from a socioeconomic functioning than only the concern of income or money. Again, poverty reduction is not only a matter of an overall economic growth in a society, but also that is interconnected with various social aspects like women empowerment and women entrepreneurship. All these multi-dimensional approaches led the government to form a female community intended poverty reduction project in the state and resulted in the birth of "Kudumbashree". The mission has set up the self-help group (SHG) model of women empowerment to encourage a wide range of female entrepreneurial activities. Now, Kudumbashree has become one of the largest women's movements in Asia. This research study was conducted within the time period of three months from July to September 2015 among the female entrepreneurs those who are actively participating in the Kudumbashree mission in Kerala. The aim of this paper was to explore the activities and influence of Kudumbashree and the way it stimulates women empowerment as well as female entrepreneurship.

Keywords : Kudumbashree, women empowerment, women entrepreneurship, SHGs

JEL Classification: M100, M130, O1

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The principle of gender equality is enshrined in the Indian constitution in its preamble, fundamental rights, fundamental duties, and directive principles. The constitution not only grants equality to women but also empowers the state to adopt measures of positive discrimination in favor of women. (National Policy for the Empowerment of Women 2001 & Articles 14, 15, 15(3), 16, 39(a), 39(b), 39(c) and 42 of the Constitution of India)

Nowadays, the role of women in society has been greatly overseen by people. But they are also involved in

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earnings and economic activities by the choice of a career or entrepreneurship in addition to unpaid family works and caretakers of the family. The increase in the number of women in the labor market signifies an important trend regarding women's employment (Rustagi, 2013).

Frequently, they are the sole breadwinner of the family, and even they become more crucial as a long-term solution to a sustainable livelihood. From the various observations and studies, it can be understood that women are more into social networking; they always like to talk, mingle, and share. They have the ability to understand another person instinctively, without the need for rational conscious faster than men. Also, women are full of the qualities of tolerance, the capability of multi-tasking, patience, listening, and so forth. Equality and women's empowerment are significantly interconnected. Gender places a vital role in power. It embraces legal and casual rights, access to resources, the quest for learning and individual goals, and cuts crosswise over most areas in family culture and society.

Empowering women means enabling women to participate completely in economic life over all segments through all levels of essential economic activities, like building strong economies; establishing more stable and just societies; achieving internationally-agreed goals for development, sustainability, and human rights; improving the quality of life for women, men, families, and communities; and propel business operations and goals. One of the principles of women's empowerment says implement enterprise development, supply chain, and marketing practices that empower women (Women's Empowerment Principles, 2015). Ascher (2012) illustrated that women have greater confidence in their skills and abilities to build their enterprises. This shows that women entrepreneurship has a significant role in women's empowerment, that is, women have to be a powerful source in socioeconomic development through gender equality.

The globalization era opens new employment opportunities that increase their economic security and well-being. In contrast, Moghadam (2015) pointed out that globalization results in inadequate payments, insecure jobs, and higher unemployment rates compared with men and feminization of poverty. However, nowadays, women make independent decisions regarding their personal growth, crisis and urgent circumstances, as well as for projects that need to be executed in a particular way, especially in an urban society. Eagly, Johannesen-Schmidt, and Van Engen (2003) further described that female leaders are more transformational than male leaders and are also engaged in more of the contingent reward behaviors that are a component of transactional leadership" (p. 569). The reports of UNIDO (2003) showed that a large number of women were mainly engaged in subsistence agriculture as well as in micro and small-scale enterprises (MSE). Worldwide, women comprise of upto one-quarter to one-third of the total business population and one-third of the global labor force in manufacturing in the MSME sector. These all point out that women entrepreneurship is a significant source of economic growth.

Individual motivation and family structure, education and unemployment, demography and socioeconomic ambiance are the main risk perceptions in the female entrepreneurial process. Again, in recent years, there have been substantial changes in the role of women due to globalization and commercialism in India. Sharma (2013) pointed out that technically, any woman with considerable initiative and risk, who organizes and manages any enterprise is known as a 'women entrepreneur'.

There are three different roles that have been identified for the participation of women in the unregistered micro, small, & medium enterprises (MSME) sector. They are owners, managers, and employees of women enterprises. The Government of India has defined women entrepreneurs as a small scale industrial unit/ industry related service or business enterprise, managed by one or more women entrepreneurs in proprietary concerns, or in which she/ they individually or jointly have a share capital of not less than 51% as partners/shareholders/directors of private limited company/ members of cooperative society (Khan, Bhatt, & Amu, 2014 ; Ministry of Micro, Small & Medium Enterprises, Govt. of India, 2016). According to the GEM Executive Report (2007), overall, men entrepreneurial activity rates were 18.21% and these were 9.66% for women, this is almost half of the proportion of men in India. Fourth all India MSME (Development Commissioner (MSME), 2007) census showed that the no. of women enterprises were 2.15 lakhs in the registered

sector (13.72%) and 18.06 lakhs in the unregistered sector (9.09%) out of 26.61 lakhs in total. In contrast, Kerala is one of the states, among other few states, where the share of women's employment was significantly higher, that is, more than 20 % (Ministry of Micro, Small and Medium Enterprises (MSME), 2014). In the Indian context, the entrepreneurial activity gap is immense and this is a challenge as well as an opportunity for the socioeconomic factors of entrepreneurship environment. Also, advancing women's education, minimizing feminized poverty, preventing and demolition of violence against women, and so forth are not resolved up to the mark in our country (Hazarika, 2011), even though, the government has initiated various steps for women's empowerment. This is mainly due to the consequential gaps between policy advancements and practices at the community level (Upadhyay, 2010).

The above discussion points out that the lack of economic freedom of women is one of the major issues of lack of women empowerment in India, which can be overcome through women entrepreneurship by utilizing various government schemes. Women entrepreneurship is a dynamic viewpoint concentrated on the creation of new businesses. It not only leads to the self-growth of the business owner, but also opens occupational choices for others that result in an overall economic growth in a society and is very much interconnected with various social aspects. Thus, women entrepreneurship has a vital role in poverty reduction in India. In this context, the present study is an attempt to reveal how the self-help groups (SHG) of Kudumbashree units became a model of women empowerment through female entrepreneurship in Kerala state, India.

Kudumbashree : The Concept of the Kerala Model of Development in Women Empowerment and Entrepreneurship

Kerala is one of the Indian states, located in the South West part of India that was formed on November 1, 1956. Evaluation of Kudumbashree activities will be incomplete without discussing about the 'Kerala model of development'. Since the formation of Kerala as a one of the states in India, the developments are extended to basic education, better health care, land reforms, and better social security in terms of pension and employment rights. The remarkable point is that these achievements have been attained without a huge investment in economic growth. Hence, Kerala has become a model for social development with minimal progress in industrialization. In 1975, Centre for Development Studies (CDS), Trivandrum shared this experience in one of their case studies and thereafter, it is referred to as the 'Kerala model of development,' which obtained much appreciation during the 1980s.

Nowadays, Kerala has been addressed as a model of development due to the status of achievements in the criterion of various social well-beings (Know India, Kerala, 2015). Franke and Chasin (1999) coined that the, "Kerala Model can be viewed as a set of quality of life indicators that put Kerala closer to high-income developed countries than to the rest of India or to its counterparts in the low-income world" (p. 17). The 2011 Census data showed there were 1,084 women for every 1,000 men, where the sex ratio is above the equality ratio and Kerala has often been referred to as the 'land of women'.

(1) What is Kudumbashree? : Kudumbashree is a neighborhood-based group network that works in association with self-governments for poverty destruction and women empowerment by encouraging women entrepreneurship. *Kudumbashree* means 'prosperity of the family' in Malayalam, the local language of the state.

The goal of the mission is associated with a self-help group (SHG) model of empowerment of women to promote their broad range of entrepreneurial activities to make sure that the women should not be long-suffering beneficiaries of public help, but should be dynamic leaders in women- incorporated development strategies. The vision of Kudumbashree aims to transform microfinance superiority security version into a more all-inclusive model of local economic development.

Consequently the mission of the program is stated as :

To eradicate absolute poverty in 10 years through concerted community action under the leadership of local governments, by facilitating the organization of poor for combining self-help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestation of poverty holistically (Kudumbashree, 2015, p. 6).

(2) The Emergence of Kudumbashree : At the beginning of the 1980s, the self-help group (SHG) concept was introduced. Meanwhile, National Bank for Agriculture and Rural Development (NABARD) encouraged various banking programs in a viable microfinance model. After 1991, that is, in the post-liberalization period, the major difficulty faced by Kerala economy was the lack of an efficient mechanism that enables all the sections in the society to get the benefits of economic growth and development like rest of the country. The Government of India consigns much attention to micro-credit schemes and self-help groups (SHGs) to empower women as a strategy for poverty alleviation. The Government of Kerala successfully implemented this concept with the strong backing of local self-governments and self-help group (SHG) initiatives.

In 1992, the Indian Parliament passed remarkable acts with 73rd and 74th amendments to the Indian Constitution of a 'three-tier' system of Panchayati Raj Institutions (PRIs) and Urban Local Bodies (ULBs). These amendments helped to introduce local self-governance in rural and urban India and lead to the nourishment of the various programs in the area of women's self-help groups and entrepreneurship in the state. Later, in the early 1990s, a community-led poverty identification format was developed. In 1994, the state government assimilated these experiences and developed a woman based community structure for service delivery of various government programs in Malappuram, one of the districts in Kerala. In continuation to this, a female deployed, community focused poverty depletion project longed by Government of Kerala was started on May 17, 1998 at Malappuram and called as "Kudumbashree" (Irshad & Juman, 2015 ; John, 2009).

(3) The Organizing Structure : The Kudumbashree is a confederacy of the innovative methodology under a well-networked, community-based organization. A three tier community-based organization (CBO) is in action for the effective convergence of the program (Kudumbashree, 2015a, p. 7 ; Kudumbashree, 2015b ; Williams, Thampi, Narayana, Nandigama, & Bhattacharyya, 2011). They are (a) a neighborhood group (NHG), (b) area development society (ADS), and (c) community development society (CDS) and briefly outlined as below :

[I] A Neighborhood Group (NHG) is the grassroot level and constitutes of 10-20 women members from economically backward families. Among its members, five volunteers are internally elected for undertaking the various tasks. A woman volunteer from a poor family takes up the first stepping-stone towards leadership. The selected members act as office bearers of the NHG as below:

(i) President : The women hold this position and govern the weekly meetings and provide the leadership and guidance to the members of the group.

(ii) Secretary : The motivation and team building is the responsibility of the Secretary. She also records the proceedings of the meeting and necessary follow-ups.

(iii) Income Generation Activities (IGA) Volunteer : The mission imparts necessary training to the IGA volunteers in enterprise development, accounting, etc. to manage the collection, accounts books maintenance and consolidation, as well as registers in connection with thrift mobilization. She acts as the local micro enterprise

consultant (MEC). She persuades and motivates the members of NHGs to take up micro- enterprises and the activities that secure the necessities of life using the thrift loan, the linkage banking loans, and so forth. At present, each Neighborhood Group has a minimum of one micro enterprise.

(iv) Health & Education (HE) Volunteer : The responsibility of a HE Volunteer is looking after the various health-related aspects of the members of the group, including kids, women, and the aged. Under the leadership of HE volunteers, various programs are undertaken by the Health and Social Welfare Departments.

(v) Infrastructure Volunteer : The duties of infrastructure volunteer included guidance and stimulation of the micro plan preparation for the NHG. She links and liaisons with the local bodies and acts as a catalyst to tackle the infrastructural backwardness of the group with the aid of ongoing governmental programs .

[II] Area Development Society (ADS) : This is the second tier of the organization established at the ward level by integration of 8-10 NHGs. The women representatives elected from various NHGs decide about the activities of the ADS. The ADS consists of:

(i) General Body : The general body contains Presidents, Secretaries, and representatives of Resource Persons selected from that area.

(ii) Executive Committee : Executive Committee consists of three sectorial volunteers of the federated NHGs apart from all Presidents, Secretaries.

[III] Community Development Society (CDS) is the third tier of the organization. This is formed under the Travancore-Cochin Literacy Scientific and Charitable Societies Act to federate all ADS in a panchayath or municipality level as a registered body. The CDS is constituted by:

(i) General Body : It consists of all ADS governing body members.

(ii) Executive Committee : It includes representatives of each ADS general body corresponding to the total number of ADS and also includes a Chairperson and Vice-Chairperson elected by the CDS executive committee. The Local Self-Government Institutions (LSGI) nominates the CDS member secretary as the ex-officio member; elects the five women to represent the LSGIs, two experienced ex-CDS Chairpersons as co-opted ex-officio members. Besides, scheduled caste and scheduled tribes representation are proportionately ensured.

(4) Kudumbashree - Challenges and Opportunities : Kudumbashree has adopted the strategy that any woman who is 18 years of age and above residing in Kerala state can become a member of the Kudumbashree units (known as *Ayalkoottam* in Malayalam, the language of Keralites) whether she belongs to below poverty line (BPL) or above. This creates an opening for the above poverty line (APL) families also to enter into the community structures of Kudumbashree. Again, it is further ensured that the majority of the office bearers should belong to BPL families. These structures are an added value to women empowerment both in social and economic sense. Basically, Kudumbashree is a State Poverty Eradication Mission implemented by the Government of Kerala through local self government institutions. It has been focusing primarily on poverty alleviation through microfinance and micro-enterprise development. Several government schemes and projects are linked with the Kudumbashree mission for the rights of the economically and socially weak women.

Besides, the Kudumbashree mission is involved into women's collective, leadership - decision-making

training to women, thrift - credit operations, 24-hour banking system, infrastructural facilities and better living conditions, micro-enterprises for sustainable economic development , and so forth.

According to the State Poverty Eradication Mission, Govt. of Kerala, functions of the Kudumbashree are to focus upon (a) economic development and (b) social development (John, 2009 ; Vijayanand, 2009). These are delineated in the following manner :

[I] Economic Development : Aiming for a sustaining model of micro-level planning and local economic development by strengthening both local governments and the women's community network. The updated activities involved in the category of economic development are discussed below :

(i) Thrift and Credit Societies & Micro Credit : This is aiming for financially weak women to save and provide them with cost-effective and easy credit facilities through thrift and credit societies. The savings of the women are pooled together and given out as loans to the most deserving. These loans have been used for purposes ranging from covering hospital expenses to meeting working capital needs for micro enterprises.

(ii) The Bank Linkage Program : This program helps the Neighborhood Group (NHG) to increase their existing resources collected through thrift and links the same with various banks under the Linkage Banking Scheme.

(iii) Matching Grants to Thrift & Credit Societies : Matching grant is an incentive provided to Neighborhood Groups (NHG). This grant is linked to the amount of thrift mobilized and the performance of the NHG in the grading and loan availed from banks.

(iv) Interest Subsidy : This scheme is initiated by the Government of Kerala to intensify the affordability of formal credit. Commercial and cooperative banks, those who are part of this scheme, are prepared to lend to Kudumbashree NHGs under the linkage banking program at 9% or below. The interest subsidy would be provided as annual installments to the banks.

(v) The Kudumbashree Accounts & Audit Service Society : This is a homegrown enterprise to ensure proper account keeping in the community network. They function as a concurrent audit mechanism as well, giving inputs to the mission teams about capacity building requirements for financial management.

(vi) Financial Literacy Campaign : This campaign is targeted towards majority of the poor women who suffer from lack of knowledge about bank procedures, harbour misconceptions regarding interest rates, and suffer from lack of awareness about banking ombudsmen, and so forth. Kudumbashree runs a comprehensive financial literacy campaign in order to provide a platform for NHGs to be aware of and benefit from formal banking services.

(vii) Business Correspondent Model : This program has been implemented in association with State Bank of Travancore in order to address lack of access to formal banking services, especially in un-banked tribal, coastal, and remote rural areas as well as the Kudumbashree groups who are not able to avail bank loans due to high transaction costs involved in dealing with bank branches.

(viii) Other Economic Development Schemes : These include micro enterprises, special ME projects, skill training, special livelihood programs, marketing including the community marketing network, retail shop, sales and marketing enterprises and the home shops, Samagra Projects - to address the entire production -supply value chain holistically, responsible tourism, and The National Rural Employment Guarantee scheme.

[II] Social Development : The goal of social development is reaching out to the poorest of the poor, to empower tribals, caring for the disabled, provide opportunities to children from poor families, empowering women to become the social conscience of the community, as well as claiming and upholding rights of women. The updated activities involved in the category of social development are given below:

(i) Asraya : This scheme is for Destitute Identification Rehabilitation and Monitoring Project for the rehabilitation of destitute families. They are identified using a transparent risk index and participatory need assessment framed by the Mission. The project envisages to address the lack of food, health problems including chronic illnesses, pension, educational facilities to children, land for the home, shelter, drinking water, safe sanitation facilities, skill development, employment opportunities, and so forth.

(ii) BUDS : This is a special school for mentally & physically challenged children. These schools have been set up on the basis of community surveys and health assessment by local governments with the aim of improving the well-being of these special children.

(iii) Balasabha : Balasabhas are structured neighborhood network of children. The prime objective of constituting Balasabhas is to prevent inter-generational transmission of poverty through capability enhancement of children.

(iv) Balapanchayath : The idea behind the Bala Panchayath is the creation of a children's forum where children's issues and concerns can be brought into the notice of local development planners, that is, the local self governments.

(v) The Holistic Health Program : This is a sport based cultural intervention for holistic child health in Kerala. Holistic health strives for the physical, mental, and emotional well-being of the children using a group/collective game.

(vi) Tribal Special Projects : This program is conducted in collaboration with the Tribal department to address the special issues of the tribal population of the state in a systematic manner. The objectives of the mission are planned to be achieved by the active convergence of various government and non-government agencies as well as departments.

(vii) Gender Self Learning Program : This program aims at getting women to discuss the gender dimension of their issues. Locally contextualized modules on issues such as women and work, women and health, women and mobility, women and entertainment are developed and deliberated in neighborhood group meetings.

(viii) Other Social Development Schemes : Apart from this, other government schemes and programs implemented by Kudumbashree are : Swarna Jayanthi Shahari Rozgar Yojana (SJSRY), Jawaharlal Nehru National Urban Renewal Mission (JNNURM), and Interest Subsidy Scheme for Housing the Urban Poor (ISHUP), Rajiv Awas Yojana (RAY), and so forth.

(5) Kudumbashree - A Tool for Poverty Alleviation in Kerala : Kudumbashree differs from various conventional anti-poverty programs, which appraise poverty not just as the deprivation of money, but also as the deprivation of basic rights for survival in the society. Kudumbashree helps to protect these rights through a collective voice by providing a platform to the poor women. The self-help group (SHG) dynamics are used to synchronize the various socioeconomic development activities in Kerala under the Kudumbashree mission (Jose, 2006).

Table 1. The Risk Factors of the Poverty Indexes Used in Kudumbashree to Identify the Poor

Rural	Urban
1. Living in a substandard house or hut.	1. No Land/ Less than 5 cents of Land.
2. No Land.	2. No house/ Dilapidated House.
3. No access to sanitary latrines.	3. No Sanitary Latrine.
4. No access to safe drinking water within 150 Meters.	4. No access to safe drinking water within 150 Meters.
5. Getting only 2 meals a day or less.	5. Women headed household/ Presence of a widow, divorcee / abandoned lady/ unwed mother.
6. Women headed household /Presence of a widow, divorcee/ abandoned lady/ unwed mother.	6. No regularly employed person in the family.
7. Having no or only one earning member.	7. Socially disadvantaged groups(SC/ST)
8. Belonging to socially disadvantaged groups.	8. Presence of Mentally or physically challenged person/Chronically ill member in the family.
9. Having an illiterate adult member.	9. Families without color TV

Source: State Planning Board Government of Kerala, August 2012

Since its implementation, the Kudumbashree mission has implemented policies to reduce poverty in the state by the path of human development. So far, various governments have given state funds to Kudumbashree units to execute various projects and schemes for the improvement of education, health, and living standards in all parts of Kerala (Evaluation Division, Kerala State Planning Board, Govt. of Kerala, 2012). In earlier days, the income was used for identifying the poor to measure poverty. Several anti-poverty programs depended on these estimations.

Basically, these conventional methods were inaccurate and insufficient, and often deviated from their goals. The main drawback is that these programs were supply driven and not need or demand based driven. In these circumstances, the State governments initiated to develop the 'Risk Index' as an effective instrument to identify the poor. This was first implemented in 1992 and was modified later. Now, the Government of Kerala has formulated its own criteria to define the poverty line. Consequently, the Kudumbashree mission created the poverty indexes to identify the poor (see Table 1). According to the current policy of the state, poverty may be defined as : A complex and multifaceted issue which requires numerous activities to be carried out simultaneously to deal with the problem effectively and efficiently (Kerala State Planning Board, Govt. of Kerala, 2015).

(6) Contribution of Kudumbashree in Women Empowerment and Entrepreneurship : Case Study Analysis

(i) Case - 1 - Women Empowerment : Shyja of Mangattidam is today an icon of women empowerment, inspiring many women towards the path of self- sufficiency. During the three years that she was Chairperson of the Kudumbashree Community Development Society, the number of Neighborhood Groups in her Panchayat went up from 108 to 152. ₹ 97 lakhs was amassed as thrift and 142 Neighbourhood Groups were linked by the CDS to the banks. With the active support of the Panchayat, 22 micro enterprises were set up in the little village of Kannur. Recognizing her talent, Kudumbashree selected her for a rigorous training program as a business development consultant. The training took her to Italy as part of a study team, and she is now a resource person for Kudumbashree, having single- handedly organized business orientation programs in 10 other panchayats and provided business counseling support to 27 ongoing enterprises (Kudumbashree, n.d.).

(ii) Case-2 - Enterprising Experiments : Jams are a successful micro-enterprise in Manjeri municipality of Malappuram. It is well known today for its breakfast kit of *Pathiri* (a pancake made of rice flour) powder, *Puttu* (a

Kerala breakfast dish) powder, wheat powder and *Rava* (a wheat product and a form of semolina) powder, in half kilogram packs. The two-kilogram kit priced at ₹ 65 makes healthy breakfast for a family for a week. The kits are attractively packed in cloth bags. In addition to these jams, they also make one-kilogram idli mix packets priced at ₹ 54 and one-kilogram dosa mix packets priced at ₹ 56. The group also purchases mustard, cumin, and fenugreek seeds in bulk at wholesale prices and after washing, drying, and packing them, they are delivered to the shops. All these ventures have been profitable and the group has been able to purchase a goods carrier to take its produce around.

Jams member Ambika stated that they are always on the lookout for new opportunities depending on market needs. During 'Bakrid' (Id-ul-Azha), they made special *Pazhampori* (Banana fry snack) which sold well. The eight women in the Jams group believe in the adage 'unity is strength'. They started working together three years ago producing Nutrimix for anganwadis (courtyard shelter for kids). The unit was set up with an investment of ₹ 2.5 lakhs, of which ₹ 1.5 lakhs was mobilized as subsidy and member contributions of ₹ 12,500 each. They were able to supply Nutrimix to 103 anganwadis. Since the machinery was not utilized to the full, they decided to diversify and make the breakfast powder kits. The group constantly strives to be different. Each month, they make sales of up to ₹ 1.5 lakhs. The members of the unit Ambika, Jayanti, Ramlat, Mini, Saraswati, Sheeja, Munira, and Cecily, the group leader work on all days of the week, often even on Sundays. Their commitment and focus are contributors to their success (Irshad & Juman, 2015).

(7) Kudumbashree - Few Radical Issues : Kudumbashree also has its own insufficiencies just like any other movement. As mentioned earlier, Kudumbashree is a community-based network and its group members engage in a wide range of activities. In spite of Kudumbashree have its own objectives, the nature and working methods are localized, and the political, social, cultural, and economic aspects vary among the working groups. Hence, an attempt on an individual review of each group may become a hard task and this article highlights only the common issues.

(i) Politicization and Interference of Religious Groups : The political interference in Kudumbashree units is a major critique about its functions. Some local government leaders as well as religious organizations may instigate the women members to show their supremacy. This may lead to an unhealthy relationship between Kudumbashree and local bodies.

(ii) Services Delay : Results in unnecessary delay in transferring funds, barricades in getting financial assistance, and often, leads to the diversion of funds from financial institutions.

(iii) Lack of Coordination of Local Government Institutions : This is another deficiency. Since the Kudumbashree organogram as well as local government institutions work as a three-tier system, lack of coordination between local government institutions may happen. This is mainly due to the local political interests.

(iv) Duplication of Products : Some cases have been reported that on behalf of Kudumbashree products, duplicate organizations are marketing several unauthorized products. This may affect the reputation of the real Kudumbashree units.

(v) Formation of Parallel Organizations : Unfortunately, the current government (2011-2016) started to promote some parallel organizations only based on their political interests - those who are trying to imitate Kudumbashree, like Janashree. In the recent years, several reports have come that most of these units are fraudulent and corrupt.

(vi) Competition in Markets : Most of the women entrepreneurs concentrate on the homogeneous products, which are supplied in the same local markets. These units face stiff competition from branded manufacturers and they are forced to sell their products at comparatively lower prices.

Discussion

The role and contribution of women in economic areas is one of the significant indicators of the well being of society as participation of women in economic activities other than home is the most influential factor and has a bearing on the gender relations within a household. Gender inequality declines by economic self-sufficiency. In addition, it is the most influential evidence in the economic development of a society. In this context, the activities of Kudumbashree show that women should not be viewed as 'objects' of development, but rather, as 'agents' of development as they have the power to transmute their welfare into the well being of their families as well as society, and the activities of the Kudumbashree SHGs have proved the same. This achievement became possible because the Kudumbashree mission is a continual part of the Kerala model of development. Hence, it is essential to evaluate the contribution of Kudumbashree in a broad sense of the economic development of Kerala instead of only considering it as an extension of an organizational activity.

The data given in the Tables depicted in this section are not exclusively for the growth indicator for Kudumbashree activities. It is a general data of socioeconomic variables in Kerala. The Table 2 (1980s-1990s) shows the period before the emergence of the Kudumbashree mission in the state. However, after the implementation of Kudumbashree mission in 1998, the results of all the data is inclusive and reflects the activities of the Kudumbashree. Also, the lives of the poor are notably improved through activities of SHGs of Kudumbashree, but financial credits alone may not produce the desired impact, even though the empowerment of poor women by driving their development is a powerful strategy to alleviate poverty (see Table No.2).

Even though there are so many pitfalls and shortcomings, the micro units have been successful in reaching the unreached by providing ways and means of living and financial independence. In addition, it is noted that micro enterprises significantly empower women - ensuring freedom to spend and save earnings of rural women by individual and family empowerment. Simultaneously, it improves the confidence of women to promote their own micro-enterprises, and is also an inspiration to undertake risks.

Data of three socioeconomic variables - the growth of employment, growth of enterprises, and headcount ratio of poor in Kerala are shown in the Table 3. Again, the Kudumbashree acts as a social safeguard, increasing access to entitlements and provides avenues for political participation. Decision-making power, self-confidence, and personal skills of the members improved, but were not up to the mark as a contributing factor for women

Table 2. Head Count Ratio of People Below Poverty Line in Kerala and all India

Head Count Ratio of People Below Poverty Line in Kerala and all India							Poverty Line in Rural and Urban areas -based on Expert Group (Rangarajan) Methodology (Per Capita / Month) 2011-12	
State	Rural			Urban			Poverty Line	
	1983	1993-94	2004-05	1983	1993-94	2004-05	Rural	Urban
Kerala	38.48	26.49	12.27	45.11	25.45	20.86	1054.03	1353.68
All India	45.76	37.26	29.18	42.27	32.56	26.02	972	1407
Kerala's Rank	9	12	13	6	11	10		

Source: Planning Commission, & Provisional Report on 6th Economic Census - 2014; Dept. of Economics & Statistics, Kerala

Table 3. Growth of Employment Over the Years and Percentage of Increase in the Number of Employed in Kerala**Excluding crop production, plantation, public administration, defense & compulsory social security services activities**

	Location Number of Employment				% increase in Employment				
	1980	1990	1998	2005	2013	1980 - 90	1990 - 98	1998 - 05	2005 - 13
Rural	1602839	1882721	2760059	3877364	3279190	17.46	46.6	40.48	-13.25
Urban	848694	1400499	1089050	1855572	3640468	65.02	-22.24	70.38	115.37
Combined	2451533	3283220	3849109	5732936	6919658	33.93	17.23	48.94	26.49

Source: Provisional Report on 6th Economic Census - 2014; Department of Economics & Statistics, Kerala

empowerment. Again, awareness about nutrition needs, awareness regarding the dangers of using pesticides and awareness regarding alcoholism and its effects improved.

According to the Planning Commission, Govt. of India (2013), some of the important outcomes from Kudumbashree are significant increase in local agricultural production ; creation of a cultivation calendar ; creation of systems for steady prices to avoid inflation and market fluctuations ; creation of 10 Karshaka Samities (farmers groups), with a total of 460 people ; creation of 20 Kudumbashree units with a total of 250 women ; creation of five micro enterprises focused on women ; one women fish processing unit ; one women chicken processing unit ; one women Chapathy (local bread) processing unit ; and two coconut supply units.

Another example given in the report is about women empowerment in Kumarakom village in Kerala ; 760 women are included in the cultivation program, 35 in retail activities, 30 in art and cultural groups, and 45 in the village tour group. Responsible tourism initiatives and projects in co-operation with Kudumbashree is an important step in such a way, a carefully managed tourism industry can help the poor rural women to become increasingly empowered, improve their status in their families and within the society.

After the longing in 1998, Kudumbashree became one of the largest women's movements in Asia through three critical components, microcredit, entrepreneurship, and empowerment. Now Kudumbashree has a membership of 41 lakhs, representing an equal number of families brought under the community-based organizations (CBOs) consisting of 2.61 lakh Neighborhood Groups (NHG), 19,773 Area Development Societies (ADSs), and 1,072 Community Development Societies (CDSs) in rural and urban areas.

The various data shows that Kudumbashree mobilized a sum of ₹ 2073 crores as thrift and disbursed loans amounting to ₹ 8539.55 crores to the members of Neighborhood Groups and 1,50,755 NHGs graded under the Linkage Banking Program, out of which 1,28,425 NHGs linked with banks and an amount of ₹ 2712 crores was mobilized as credit. Besides, 25050 individual enterprises and 1757 group (with minimum 5-10 members) enterprises of women were developed in urban areas and 3516 individual enterprises and 10620 group (with minimum 5-10 members) enterprises of poor women were formed in rural areas. Also, 47611 Joint Liability Groups were formed as well as 2,01,650 women cultivators in 47611 groups were formed for collective farming. Again, an increasing number of studies indicate that women in Kerala have a remarkable score in respect of literacy level, employment, as well as improved gender equality. It can be found that there is no significant variation between women and men in the context of the rate of literacy and self-employment in both rural and urban areas (see Table 4). Again, the imbalance between unemployment rates and literacy rates indicate the aspects of educated unemployment among women in Kerala.

Therefore in ideal conditions, like men, women essentially need economic stability that guarantees the protection of their rights, social security, and gender equality to promote potential women empowerment. Also, women's economic empowerment is highly considered as the prime contributing factor to attain the goal of equality between women and men, and this prerequisite has been attained through a strong socio-political system in Kerala.

Table 4. Gender Comparison in % on Literacy & Employment in Rural and Urban Kerala

Particulars	Rural		Urban	
	Female	Male	Female	Male
Literacy Rate	90.94	95.29	93.33	96.83
Self-employed	36.4	38.9	36.3	36.3
Regular wage/ Salaried Employee	23.0	15.5	46.6	31.6
Casual Labor	40.5	45.6	17.1	32.1
Workforce Participation	20.2	53.6	16.0	51.76
Unemployment Rates	22.7	3.9	19.2	3.3

Source: MSPI, Govt. of India, 2011

Thus, the key observations from the study have been highlighted as follows :

- (i) The women, especially poor women, face bias from the society, not because of their inability, but because of the lack of motivation from the society.
- (ii) Kudumbashree mission in Kerala is one of the best examples of self-help group (SHG) model of empowerment of women that has been encouraging a wide range of entrepreneurial activities.
- (iii) Kudumbashree mission is a continual part of Kerala's own model of development.
- (iv) Only a healthy political, social, and economic environment can promote women entrepreneurship in a society, which is the responsibility of a government with a strong political view.

Conclusion

The study has provided an insight into the activities of Kudumbashree community organization network, which is present in all the 999 Gram Panchayats, 53 Municipalities, and five corporations in Kerala. Kudumbashree mission is now one of the largest women empowering project in India that is recognized all over the world. It assumed the status of a helpline to many of the women. It is a massive anti-poverty program of the Government of Kerala aimed at eradicating poverty and salvages the destitutes from the wretches of extreme deprivation. The paradigm shift in the approach is that any woman who is residing in the Gram Panchayat can become a member of the Kudumbashree.

The benefits of the Kudumbashree model are that it is managed wholly by the representatives of the poor and has the leverage of non-governmental organizations, which helps in channeling additional resources from various sources, both internal and external. The Community Development Society at the local body level facilitates both autonomy and effective linkage with local self governments. Thus, the study concludes that Kudumbashree has become the lifeline to many of the poor women in Kerala.

Policy Implications

Besides demonstrating the benefits of the self-help group model of empowerment in women entrepreneurship, the results of the current study suggest the following key policy recommendations:

- (1) Productive Life in Harmony with Nature :** Being an association with concerned local governments, self-help

groups (SHG) can provide a family well-being cluster schemes and programs. This program may primarily be an initiative to promote sustainable agriculture and allied sectors for local food availability, various household productions by utilization of rural technologies, local tourism, and so forth that has high economic value and low environmental impact. This can ensure women employability in full-time as well as part-time or women entrepreneurship and also empowers the poor. Indeed, it consists of raising the living standards of people by participation of each family in a specified local area or a cluster.

(2) Adequate Skill Training for Women Entrepreneurship : Technical and managerial knowledge background are the vital resources for any successful entrepreneurship. Self-help groups (SHG) can promote various skill oriented trainings for potential entrepreneurial levels through family-friendly work practices. The family-friendly work practices certainly encourage more educated women to enter into entrepreneurial activities. Also, the government has to essentially support such training programs through financial subsidies and infrastructures, and later, these centers need to be developed as female-owned start-up centers and women business incubators for livelihood options for women, particularly newly educated girls.

(3) Formation of Policies Towards Sustainable Women Empowerment Development : The current limitation of various policies in this domain is that it can simply be changed as per the political view of ruling governments in Kerala. Also, this may diversify the aim and continuity of the different government schemes and program aids and its implementation. Mostly, it also affects the activities of the Kudumbashree mission. Thus, a basic genuine policy is adequate in this sector as it focuses on women's rights and the well-being of their communities in a sustainable way of development. This policy must facilitate decent work in a green economy, which stimulates high awareness and participation by women through better scientific perception of environmental protection as well as socioeconomic dimensions.

Limitations of the Study and Scope for Further Research

The present study is limited to the analysis of overall components of Kudumbashree mission activities and its relevance to the Kerala model of development. Also, this study did not examine the impact of Kudumbashree mission activities on the growth of the socioeconomic structure of Kerala. Again, the contribution of Kudumbashree in women empowerment and entrepreneurship analyzed through two case studies may be subject to criticism including methodological rigor and researcher subjectivity. Lack of control over data quality and asynchronous nature of data are also the weaknesses of this study.

The scope of present study explores the Kudumbashree activities in women empowerment through women entrepreneurship by promoting self-help groups in Kerala. Hence, it opens up the potential for further research in the contribution of Kudumbashree towards the aspects of economic growth in Kerala. Nowadays, the fruitfulness of the Kerala model of development is highly impacted by globalization and rapid urbanization that has resulted in Kerala becoming a highly consumer-oriented state. In this context, future studies can also be concentrated upon the active role of Kudumbashree in women empowerment and women entrepreneurship.

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