

CHAPTER I

EXECUTIVE SUMMARY

INTRODUCTION

Kudumbashree is a unique programme at poverty alleviation with full participation at women, especially poor women. It seeks to bring the poor women folk together to forms grass root organizations to helps & to enhance their economic security. The concept of Kudumbashree sought to match the energy of self help group movement with the need for a community plat form to interface with local self govt. the literacy meaning of the word Kudumbashree is prosperity at the family.

Kudumbashree a female- oriented, community based, poverty reduction project at govt of Kerala. Kerala is an Indian state Iying in the south-west part at Indian subcontinent, where many development experiments are beings tested, retined & implemental. Kudumbashree Ayalkoottam, Kudumbashree ward samithy, Kudumbashree panchayath smithy. The paradigm shift in the Approach is that any women who is residing in the Grama panchayath can become a member of the Kudumbashree Ayalkoottam irrespective at whether she is a below poverty line (BPL) family. Since this aspect gives an opening for the above poverty line (APL) families to enter in to the community structure envisaged by Kudumbashree. It is further ensured that majority of the office bearers should belong to BPL families. These structure give added importance to women empowerment both social and Economic.

Kudumbashree means prosperity of the family, is the state poverty eradication mission initiated by the govt. of Kerala for devoting the absolute poverty from the state. It is a holistic, participatory, women oriented innovative poverty reduction approach implemented through local self govt's. the mission follows a process approach rather than a project approach. Kudumbashree envisages prosperity of the poor families in the state with multiple programmes that will provide them information, create awareness, buildup their capability and capacity, enhance their confidence and show them opportunity for better social security and empower them physically, socially, economically and politically.

The overall development of a nation depends to a great extent, on the inclusion of women in the entire nation building process. Unfortunately woman rarely enjoys the wide spectrum of freedom in her life because of the 'subordination' imposed her by a male dominated society. This naturally hinders her decision making capacity leading to a state of disempowerment, reflected not only in her own life, but also in the family where she has a pivotal role in moulding the children – the next generation – as well as the judicious management of the family budget even though they are not at all recognized and accounted by anybody. The late recognition of the above facts by the government and policy makers lead to the creation of the concept of women empowerment. Women empowerment is a process where women recognize their rights and freedom guaranteed by the Constitution and Law (Judiciary system) which enable them to become 'demanders' rather than 'beneficiaries' of various schemes and programmes designed by the authorities for the development/ welfare of women.

In our country, for the well-being and the empowerment of women, different schemes and models are practiced producing mixed results. In Kerala, an innovative model of women empowerment, focusing the empowerment of women at grass root level is implemented through Local Self Government Bodies (LSGBs) with the collaboration of NABARD in the year 1999 and has its operations in each and every district in the state.

Under Kudumbashree, women have organized themselves under a three – tier community based organization. The bottom of the KDMS programme is formed by the Neighborhood Groups (NHGs) comprising of 20-40 women members selected from poor families. Area Development Society (ADS) is formed at the level of ward of local government by federating 8-10 NHGs. The Community Development Society (CDS) formed at the village Panchayath level or at the municipality (town) or corporation (city) is a federation of ADSs. CDS, the highest tier, is the federation of all the ADSs in the respective Panchayath (rural) or municipality (town) or corporation (city).The KDMS system works in close association with both the urban and rural local governments through a network of Community Based Organizations working with women.

As on March 2008, KDMS has covered 36, 53,655 families through 1, 85,309 NHGs, 16,950 ADSs and 1058 CDSs. It also plays an important role as a nodal agency for anti-poverty programs sponsored by central, state and local governments with focus on micro enterprise development. It has become a conduit for a variety of government programs. This poor women-oriented self-help group programme strives to tackle poverty in an integrated manner through an effective convergence of resources and actions.

Micro finance, especially provision of thrift and credit services using bank linkage appears to have proved its viability. Thrift and Credit activities at the level of NHGs promote saving habit among the poor and help them access loans for both consumption and investment purposes. These Thrift and Credit Societies play a significant role in channelizing rural savings for the poverty eradication programme of Kudumbashree. It has developed training modules for micro-enterprise management and conducted several training programs. Kudumbashreemission is implementing the projects for the destitute. Various development activities in the state of Kerala are being brought together through the group dynamics developed under the Kudumbashreeprogramme. This has resulted in convergence of resources leading to poverty reduction.