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INNOVATION IN PRACTICE

Social innovation for women empowerment: *Kudumbashree* in Kerala

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*Kudumbashree*¹ is a major social innovation initiated at the instance of the Government in the state of Kerala in India. Kerala is known for its unique development model, which attracted world attention on account of its human development indicators even comparable to the developed countries with a fraction of the per capita income in the developed world. The social innovation called *Kudumbashree*, a woman-centred poverty alleviation programme launched in 1998 aims at eradication of poverty through community action under the leadership of local self-governments. The origin of the *Kudumbashree* owes to the people's participatory plan of the state. Unlike the other government programmes in the country, this is one of the most outreached programmes in the state. With a total membership of over 3.7 million less-privileged women members, *Kudumbashree*, working closely with the local self-governments, has emerged as one of the largest women empowering programmes in India and has bagged a number of awards at the national and international level.

The microcredit disbursed through *Kudumbashree* is primarily meant for the initiation of microenterprise and thereby development of the poorest in the localities. It has become a success because microcredit has been given not only to the enterprises development, but also to the consumption purposes. Even though the beneficiaries of the programme are selected primarily using nine risk factors of which all of them are non-monetary in nature (like family living in a thatched hut, family with illiterate adults, family with no or only one employed, household with no sanitary facility, family with alcoholic/drug addicts, etc.), women from above and below poverty line families are included in the ambit of the activities. The idea behind is that not only the poor but also those who are at the margin also be included. It also acts as a conduit of many of the governmental programmes in the state. It offered ample opportunities to the poor, who are neglected by the formal banking sector, to avail financial services in the form of thrift and credit and promoted economic empowerment of the poor women.

The bottom-up approach towards development envisaged by this new innovation is evident from its organizational set-up. The grassroots of *Kudumbashree* are the neighbourhood groups (NHGs) that send representatives to the ward-level Area Development Societies (ADS). The ADS sends its representatives to the Community Development Society (CDS), which completes the unique three-tier structure of *Kudumbashree*. Today, there are 0.2 million NHGs, over 17,000 ADSs and 1061 CDSs in *Kudumbashree*. It is this network that brings women to the Grama Sabhas – basic units of the local self-governments – and help articulating the needs of the poor before the local governments. The CDCs are also very active in government programmes and play a significant role in development activities ranging from socio-economic surveys and enterprise development to community management and social audit.

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Besides micro finance, gainful wage employment and improved livelihood skills, micro enterprise development forms the cornerstone of economic empowerment strategy of the *Kudumbashree* programme. Over 25,000 micro enterprises under *Kudumbashree* promoted at the instance of women below poverty line are engaged in a wide range of activities ranging from agricultural production and processing to electronics and ICT. These enterprises, while aiming at poverty alleviation, local economic development and enhancing productivity, also has the potential of invigorating the stagnant productive sectors of the state.

The evidence tends to suggest that under the aegis of Kudumbashree there has been an enhancement of capabilities among the women below poverty line in Kerala. Special attention has been given to the investment in social inputs, initiation of individual as well as group enterprises, implementation of varied kinds of programmes and projects, conduct of training programmes for the skill enhancement, etc. Many of the members have learnt the key microfinance activities such as convening meetings, preparing agenda, writing reports, maintaining records, importance of discipline, calculation of interest and other related functions. The members of Kudumbashree are regular in group meetings, loan repayment and savings. The decision-making capacity is at new heights as they have gained good exposure to the outside world. The entrepreneurial developmental programmes conducted by the *Kudumbashree* movement have augmented the existing capacities of the women in the backward regions.

As a social sector innovation the *Kudumbashree* experiment deserves much more scholarly attention and to see its relevance in other less-developed economies.

For more details please visit <http://www.kudumbashree.org>

Note

1. The term *Kudumbashree* combines two words *Kudumb* means family and *Shree* meaning welfare.