

Role of Kudumbasree in Poverty Alleviation in Kerala

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Abstract: Poverty is the state of being extremely poor. The poor are exposed to greater personal and environmental health risks, are less well nourished, have less information and are less able to access health care; they thus have a higher risk of illness and disability. Conversely, illness can reduce household savings, lower learning ability, reduce productivity, and lead to a diminished quality of life, thereby perpetuating or even increasing poverty.

Kerala is a land of baffling contradictions. Amidst the visible signs of affluence, there is a widening spectrum of poverty and deprivation, a phenomenon that continues to evade focussed attention. Large sections of the people in the State are faced with poverty. But poverty also has several unique dimensions in Kerala because of the peculiar path of socio-economic development of the State. The norms adopted by the Planning Commission to measure poverty, fail to capture these unique dimensions, leading to the gross underestimation of poverty in the State.

Among the programmes in Kerala for this purpose, Kudumbashree, literally meaning family prosperity is unique. This paper is an attempt to understand the Kudumbashree programme in its nature and scope and its contribution to women's welfare in particular and as its spin off as social welfare in general. The paper will place the Kudumbashree programme in the broader context of measures alleviating poverty, improvising financial inclusion and majorly how it empowers women.

In the paper, part I will briefly explain about poverty specifically the nature of poverty in Kerala; part II will provide an overview of Kudumbashree from its inception to the present in terms of its stake-holders and their activities; part III will attempt an evaluation of Kudumbashree's progress in terms of what it has done, what it could not do, and the hurdles it faced towards poverty alleviation; part VI will bring together the

highlights of the paper and argue why this programme should not be replicated in other states.

Keywords: Poverty Alleviation, Women Empowerment, Financial Inclusion, Kudumbasree.

POVERTY

Poverty is the state of being extremely poor. The poor are exposed to greater personal and environmental health risks, are less well nourished, have less information and are less able to access health care; they thus have a higher risk of illness and disability. Conversely, illness can reduce household savings, lower learning ability, reduce productivity, and lead to a diminished quality of life, thereby perpetuating or even increasing poverty.

Kerala is a land of baffling contradictions. Amidst the visible signs of affluence, there is a widening spectrum of poverty and deprivation, a phenomenon that continues to evade focussed attention. Ostentatious display of luxury by a rising middle class, camouflaging of the severe vulnerabilities of large sections of the people and the nonchalant attitude of the entire ruling class together seem to be obscuring an objective assessment of the multiple dimensions of poverty and deprivation in Kerala.

Experts say that this paradox of visible affluence and hidden poverty has deprived the State of its due share of Central assistance on the one hand. On the other, the State has miserably failed to evolve a scientific strategy to map the extent and profile of its deprivations. Consequently, many of the programmes launched to help the disadvantaged sections in the State have missed the target apart from causing severe drain of its scarce resources over the years.

As per the Planning Commission's nutritional criteria and make a direct assessment of the rural poverty level in the State, it can be said that 84 per cent of the people were poor in the State in 1993-94 while their share has been 82.5 per cent in 1999-2000.

It has been widely recognised now that poverty alleviation is not just a matter of having adequate consumption of food or other necessities of daily life, but should also include such other dimensions of life as education and health. The former is usually referred to as the 'entitlement' aspect of poverty and the latter as the 'capability' aspect. It is only when these two aspects are combined that one can move towards a more holistic definition of poverty.

Although Kerala is only a sub-national entity, its experience is taken out of the national context to demonstrate what can be achieved with all the limitations of such an assumption in mind. At the same time, taking it out of the national context is not insignificant analytically or quantitatively. First of all, issues that fall under poverty alleviation in the Indian federal system are the responsibility of the state administrations. Secondly, the size of Kerala in terms of population (around 30 million in 1991) is much larger than that of a large number of developing countries.

The major role has been Kudumbasree' Poverty Eradication Mission indicates that there has been a decline in absolute poverty in the State since its inception.

KUDUMBASHREE

Kudumbashree is a female-oriented, community-based, poverty reduction project of the Government of Kerala, state lying in the south-west part of the Indian subcontinent, where many development experiments are being tested, refined and implemented. In 1988 Government of Kerala introduced Kudumbashree scheme as a comprehensive poverty alleviation programme to focus primarily on poor rural and urban women. "Kudumbashree" in local language means prosperity of the family which helps enjoy the economic opportunities by a good number of the poor women folks in rural and urban Kerala. It makes every effort to alleviate poverty through an integrated approach which involves an effective convergence of resources and actions, and moreover, the programme is essentially linked to local self-government institutions. Though local government institutions are not organically linked to Kudumbashree, they are active partners in the programme. Today, Kudumbashree is one of the largest women-empowering schemes in the country. The ultimate objective of the Kudumbashree programme is to improve the standard of living of poor rural women by setting up micro-credit and productive enterprises.

The programme has 39.97 lakh members and covers more than 50% of the households in Kerala. Built around three critical components, micro credit, entrepreneurship and empowerment, the Kudumbashree initiative has today succeeded in addressing the basic needs of the less privileged women. It shows that the majority of economically backward rural women people are working in Kudumbashree units and they got a notable level of improvement in various behavioural competencies.

Various forms of microfinance practices have been in existence in Kerala from early days. When the concept of Self Help Group was introduced in Kerala in the 1980s, it was quick to gather momentum. Launched as a community network that would work in tandem with local self-governments for poverty eradication and women empowerment.

History & Background

- Various forms of microfinance practices have been in existence in Kerala from early days.
- When the concept of Self Help Group was introduced in Kerala in the 1980s, it was quick to gather momentum.
- In the early nineties a community led poverty identification format was developed as part of the Alappuzha UBSP Programme.
- By this time the NABARD promoted SHG, linkage banking programme had established itself as a viable microfinance model.
- In 1994, the CBNP project of Malappuram tried to assimilate these experiences and develop a women based community structure for service delivery of government programmes.
- The 73rd & 74th constitutional amendments strengthened PRIs and ULBs.
- Shortly afterwards, the People's Plan Campaign for decentralised Governance created strong local self governments (Panchayaths and Municipalities) in the State.
- Kudumbashree was launched in 1998 as a community network that would work in tandem with local self governments for poverty eradication and women empowerment.

The mission statement of the programme being:

"To eradicate absolute poverty in ten years through concerted community action under the leadership

of local governments, by facilitating organization of the poor for combining self-help with demanded convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty, holistically."

There are two distinguishing characteristics to Kudumbashree which set it apart from the usual SHG model of empowerment. These are

1. The universality of reach – from its very inception Kudumbashree has attempted to bring every poor woman in the state within its fold, as a consequence of which today Kudumbashree is present in every village panchayat and municipality, and in nearly every ward, colony and hamlet. The sheer spread is mind boggling, and it is only because the local community of women drive the system that it has managed to persevere.
2. The scope of community interface in local governance – the functioning of Kudumbashree is tied up to the development initiatives of the local government be it for social infrastructure, welfare or right based interventions or for employment generation. From food security to health insurance, from housing to enterprise development, from the national wage employment programme to the jagratha samiti, every development experience depends on Kudumbashree to provide the community interface.

It is using these opportunities that Kudumbashree strives to convert a microfinance led financial security model into a more comprehensive model of local economic development.

The three tier community based organisation of women includes

1. Neighbourhood groups (NHG's),
2. Area Development Societies(ADS)- area level and
3. Community Development Societies (CDS) at the panchayath/municipality level.

The above said organisations work as the community wings of the local self-governments. This approach highlights that any woman who is residing in the gram panchayath can become a member of Kudumbashree NHG's irrespective of the fact that she belong to Below Poverty Line (BPL) family.

Since this aspect gives an opening for the APL families to enter in to the community structures envisaged by Kudumbashree, it is further ensured that majority of the office bearers should belong to

BPL families. These structures give added importance to women empowerment both social and economic.

The objective of Kudumbashree programme includes:

- Identification of the poor families through risk indices based surveys, with the active participation of the poor and the communities to which they belong.
- Empowering the poor women to improve the productivity and managerial capabilities of the community by organizing them in to Community Based Organizations.
- Encouraging thrift and investment through credit by developing Community Development Societies to work as informal bank of the poor.
- Improving incomes of the poor through improved skills and investment for self-employment.
- Ensuring better health and nutrition for all.
- Ensuring basic amenities like safe drinking water, sanitary latrines, improved shelter and healthy environment.
- Ensuring a minimum of 5 years of primary education for all children, belonging to risk families.
- Enabling the poor to participate in the decentralization process through the Community Development Societies, as it is a subsystem of the local government, under which it works.

Neighbourhood Group (NHG): The Neighbourhood groups consists of 10 to 20 women per group, total 261,000 NHG groups available across Kerala, 4.1 million members.

Area Development Society (ADS): The second tier is Area Development Society, which is formed at the local government ward level by federating 8-10 NHGs. The activities of the ADS are decided by the representatives of the poor elected from various federated NHGs.

Community Development Society (CDS):

At the Local Government level Community Development Society (CDS), a registered body

under the Charitable Societies Act, is formed by federating various ADSs. The advantage of this system is that it is managed wholly by the representatives of the poor and has the flexibility of a non-governmental organisation which helps in channelling additional resources from various sources both internal and external.

Kudumbashree project is implemented by the State Poverty Eradication Mission of the State government through local self-governing bodies. It aims at eradicating absolute poverty in ten years through concerted community action under the leadership of local self-government bodies. This mission is the transformation of earlier Urban Poverty Alleviation Programmes (UPAP) like Urban Basic Services (UBS) and Urban Basic Services for the Poor (UBSP) which had been successfully implemented by the Government of Kerala for improving the livelihood of the poor in urban areas with community participation.

Around 700 neighbourhood groups were linked to various commercial banks under the Linkage Banking Programme of NABARD. The implementation of Government-sponsored programmes for improving health and sanitation in all the District was channelled through neighbourhood groups.

Unlike several government sponsored schemes which dole out money to the poor without achieving developmental goals, KDMS programme provides altogether different experiences and results. With the strong backing of local governments and SHG initiatives, the poor women in Kerala are being empowered, socially, politically and economically. According to the experience of KDMS, poor women should not be viewed as objects of development but agents of development. Women in SHGs have the power in translating their welfare into the welfare of families. This multi-dimensional women oriented poverty alleviation programme has played a significant role in regaining the lost direction of "public action" that has now restarted to contribute to the improvement of quality of life in Kerala.

EVALUATION OF KUDUMBAHSREE'S PROGRESS TOWARDS POVERTY ALLEVIATION

Social Development

1. ASRAYA:

Asraya is a destitute rehabilitation program designed by Kudumbashree. The program is targeted at the poorest of the poor population.

While implementing the poverty alleviation programmes, it was observed that the programmes implemented by the Government and other agencies never reach this population. These people, who live in utter distress and despair, constitute a very small number in the society, approximately the bottom two per cent of the total population. Kudumbashree designed a project called Asraya - Destitute Identification Rehabilitation and Monitoring Project for the rehabilitation of destitute families. Destitute families are identified using a transparent risk index framed by the Mission. Individual needs of the family are identified through a participatory need assessment. The project envisaged to address lack of food, health problems including chronic illness, pension, educational facilities to children, land for home, shelter, drinking water, safe sanitation facilities, skill development, employment opportunities, etc.

It was primarily initiated in the gram panchayath areas in the state. Panchayath which were willing to take up the difficult and sensitive task of improving the livelihoods of such people, accept the continuous responsibility and meet at least 75 per cent of the cost of the project were identified for piloting the project.

The Asraya project, supported by State Government was tried in 179 Gram Panchayath in the year 2003. From the XIth Five Year Plan, Asraya programme was universalized and plan preparation began in the remaining gram panchayath, and the urban local bodies. Today, it is implemented in 1042 local bodies, including the gram panchayath, municipalities and corporations across the state.

As an incentive to Local Governments to take up Asraya, Government have committed to provide 40 per cent of the project cost subject to a maximum of Rs.25 lakh as special grant to each of the local bodies. This is known as Challenge fund, and is provided via the Kudumbashree Mission. According to the guidelines for Asraya, the fund allocation has to be on a ratio of 60:40, wherein a minimum of 60 per cent of the funds need to come in from the local government by means of plan fund, convergence with schemes etc. There is no restriction on the amount the local government can contribute towards the project. But all other sources including the challenge fund cannot exceed 40 per cent of the total project cost. Also, the challenge fund cannot be used to meet the infrastructural needs of the Asraya beneficiaries, which needs to be done in convergence with the schemes under the local government or the Plan fund. Special Asraya projects for the tribal

population have also been initiated in Local Self Government Institutions where Government provides up to 40 per cent of the project cost subject to a maximum of Rs.40 lakhs.

2. Balasabhas:

An imperative attempt to retain the knowledge base through self-evaluation, participation and inquiry can be considered as the newest form of empowerment process. Along with about 2, 00,000 Neighbourhood groups all over the state, a similar yet distinctive methods have been used to mobilise and nurture children collective-Balasabha. The Sabhas are structured neighbourhood network of children. Each Sabha consist of 15 – 30 children in the age group of 6 – 18 years. *The prime objective of constituting Balasabhas is to prevent inter-generational transmission of poverty through capability enhancement of children.*

At present, 66,743 Balasabhas, covering 10, 59,283 children, creating glorious dimensions to the endeavour.(as of March 2016)

3. Tribal Special Project:

The Tribal special project facilitates the creation of ST NHGs as well as At ADSs, if necessary in areas where there are more than two Tribal NHGs. The project provides a corpus fund of Rs. 10,000 at all newly formed ST NHGs. Micro finance and Micro enterprise activities are given special; focus among the tribals as part of the project activities. Measures have also been taken to ensure cent percent tribal participation in the MNREGS actives. Formation of special Ashraya projects, provision of supplementary food for the malnourished aged, infants and adolescent girls, formation of ST Balasabhas etc are some of the highlights of the project.

As on March 2016, Kudumbashree has been able to bring about 5,401 NHGs covering 99,478 families under its organizational network throughout the state.

Financial Development through Kudumbashree

Microfinance

1. Thrift & Micro Credit:

Kudumbashree plays a vital role in enhancing the financial status of the less privileged women in the State through its thrift and credit program. The small regular savings of neighbourhood groups are pooled together and given out as internal loan to the most deserving member of the group. These loans acted as a

leveller to address the immediate financial shocks of the group members.

The function of thrift and credit is the core activity of the Kudumbashree neighbourhood group (NHG), and forms the basis of the weekly meetings of the NHG. The amount of loan and the priority of disbursement are decided by the NHG. The repayment is collected weekly during routine NHG meetings.

The total thrift collected by NHGs in the state comes to Rs. 3170 Crore (as on Sep 2016) and the internal loans generated are to the tune of Rs. 12094 Crore (as on March 2016). Details are reported in the monthly meetings by the CDS.

2. Bank Linkage:

The Bank linkage program has made inclusive growth possible by providing easy access to bank loans without any physical collateral. The efficiency and effectiveness of the NHGs are verified on the basis of some objectively verifiable and easily identifiable parameters. NABARD has developed a 15-point index for rating NHGs on the basis of which they will be allowed to link with various banks under the Linkage Banking Scheme.

The total amount which has been mobilized under linkage banking is Rs. 531963 Lakhs (current live linkage) and 1,72,824 NHGs have availed of the loans. The linkage loans may be raised directly by the NHG or as bulk loan through the CDS.

3. Matching Grant to thrift and credit societies:

Matching Grant is an incentive provided to NHGs. This grant linked to amount of thrift mobilized, performance of NHG in the Grading and loan availed from banks. An amount of 10% of the savings of the NHG subject to a maximum of Rs 5000/- is provided as matching grant to each NHG. The grant is released based on their assessment rated using a 15-point grading criteria developed by NABARD. In order to avail Matching grant a NHG must have passed the grading and availed loan from bank. In case of SC/ST NHGs, matching grant will be provided if the NHG has passed grading. Availing bank loan for a SC/ST NHG is not compulsory in order to be eligible for matching grant.

As on 31 March 2016, total of 89,752 NHGs have availed of Matching Grant facilities

4. Interest Subsidy

The interest subsidy scheme is a new initiative by the Government of Kerala to enhance the affordability of formal credit. As per the scheme,

all commercial and cooperative banks that are prepared to lend to Kudumbashree NHGs under the linkage banking programme at 9% or below, will be participants in the scheme. The CDS would be raising the claim with the banks and the amount would be dispersed to a designated nodal branch by Kudumbashree State Mission in the case of commercial banks and to the concerned cooperative banks/societies by the district missions in the case of cooperative institutions. The interest subsidy would be provided as annual instalments to the banks. One highlight of the scheme is the inclusion of joint liability groups for farming in the ambit of the scheme. Around 10099 groups (1737 Joint Liability Groups and 8362 Neighbourhood Groups) have benefited from the scheme. ***Kudumbashree Mission has been able to disburse Rs. 989 Crore under this scheme to various NHGs and JLGs.***

Under NRLM(Central Scheme) Interest subvention program all women NHGs in category 1 districts namely Palakkad ,Malappuram, Idukki and Wayanad are eligible for interest subvention on credit upto Rs. 3 lakhs at 7% per annum. Further, these NHGs will be provided with an additional 3% subvention on the prompt repayment of loans.

For category II districts, all Kudumbashree NHGs in rural area are eligible for interest subvention to avail the loan facility at an interest rate of 7%. Here Banks will charge the SHGs as per their respective lending norms and the difference between the lending rates and 7% subjected to a maximum limit of 5.5% will be subvented in the loan accounts of the NHGs by Kudumbashree with the support of NRLM Fund.

A recent survey of the performance of Kudumbashree units in a few selected panchayath, has brought out certain factors, which have come in the way of realizing the objectives of the mission. The government's decision to limit the activities to women belonging to below the poverty line (BPL) has made its reach very small in relation to the total population and overall credit needs. The educated and middle class women, as a result, withdraw from the scheme. Lack of management expertise, non-availability of raw materials, faulty planning, lack of coordination between panchayath and Kudumbashree units, and poor marketing were other observed deficiencies. Kudumbashree, the poverty eradication mission of Kerala aims to enhance women's economic development and enable women to become 'active citizens'.

No doubt the programme has been largely achieving in respect of the numbers of women involved, their levels of engagement with the local governments, and their increased ability to save money and access subsidised credit. However

the field experience arises some questions regarding the sustainability of the mission as a result of local political cultures and sustained patterns of social exclusion, some of the poorest and most marginalized and backward women find it difficult to access the programme, many of the women who are involved still lack decision-making power and autonomy and the empowerment is suspected to be polarized to certain insiders and making a lion share of the members the outsiders and find it particularly difficult to achieve leadership roles within Kudumbashree groups.

Micro Enterprises

Supporting and sustaining micro enterprises has always been a challenge for development administration. Problems of scale, capability, market and vulnerability do not offer easy solutions. In the recent past Kudumbashree has been attempting to analyze and resolve these problems specifically and jointly, both by increasing the interface with the LSG and the entrepreneur regarding existing programmes, and by bringing new strategies and new programmes that help converge resources and address arising issues proactively and creatively.

Schemes under Micro Enterprises

• RME Scheme

The success of centrally sponsored enterprise programme in the urban areas prompted the Mission to come up with similar enterprise programme in rural areas. The Rural Micro Enterprises (RME) Programme was initiated to help women to set-up Individual and Group enterprises. The minimum number of people required for a group enterprise being ten. Various activities like catering groups, traditional delicacies, paper products, super markets, direct marketing, various food products, goat rearing, dairy units, rabbit rearing, etc have been formed under the RME programme. Even traditional activities like Goat rearing and Dairy have been set-up under RME.

Details of scheme:

- Group enterprise
 - Project cost – INR 250000 or above
 - Subsidy per group – INR 100000 (or 50% of the project cost whichever is less)
 - Subsidy per individual – INR 10000 Individual enterprise
 - Project cost – INR 50000 or above

- Subsidy – INR 7500 (or 50% of the project cost whichever is less)

• Yuvashree

The success of the Rural Micro Enterprises (RME) programme has encouraged Kudumbasree to come up with the 50K or Yuvashree programme to provide employment to educated youth in the State through micro enterprises. The Objective of the programme is listed below:

- To facilitate youth in securing sustainable employment opportunities.
- To foster economic development by creating jobs for the poor.
- To identify innovative areas to set up micro enterprises for the youths from BPL families
- To provide hand holding and escort services to the new generation entrepreneurs

The emphasis was on providing employment opportunities for the educated youth, hence 50K was restricted to educated youth (at least appeared in 10th examination) in the age group of 18-40. This programme also gave a chance to men from the Kudumbasree families to setup their enterprises. Individual and Group (minimum of 5) enterprises are set up under this programme; emphasis is given in setting up innovative enterprises.

The various steps followed for setting up enterprises were similar to the RME programme, but certain innovations were also added. The use of MEC (Micro Enterprise Consultants) for identifying entrepreneurs, project ideas, helping in preparing bankable project proposals and monitoring the projects has been found to be a successful experiment.

• Innovation fund/Technology fund

Innovation fund was initiated for supporting innovative micro enterprise. The main objective is to cover initial risk. The maximum amount eligible should not exceed 50% of total project cost including subsidy plus innovation fund. Suitable innovative micro enterprise projects will be identified by Micro enterprise and Samagra teams in Districts and Head Office who will then submit proposals to the Head Office.

Technology fund is planned to procure advanced and innovative technologies for setting up micro enterprises under Kudumbasree. The cost of technology includes the cost to develop a new

technology, purchase of a technology from research organization, laboratory, and individuals, NGOs etc. The proposal from the District Mission Team will be scrutinized by a screening committee constituted for the purpose at State level. Project proposals for the procurement or development of technology for micro enterprises are drafted by the District Missions and submit the same to screening committee.

• Revolving fund

Revolving fund is meant for meeting urgent requirement of working capital. Enterprises are eligible for revolving fund @ 15% of the total project cost subject to a maximum of INR 35000 per group.

One of the major issues faced by Micro Enterprise is the shortage of working capital due to delay in payments by wholesalers and departments. Kudumbasree succeeded in providing Revolving fund to units, which helped them in harnessing working capital for continuous production-supply.

• Crisis management fund

Crisis management fund is meant for responding to an unpredictable negative event to prevent it from escalating into an even bigger problem related to Micro enterprise activities of Kudumbasree. The scheme has only recently become operational.

Kudumbasree adopts a four pronged approach towards crisis management:

1. Anticipate potential crisis situations and prepare for them
2. Provide accurate information during a crisis
3. React as quickly as possible to the situation
4. Long-term solutions

MNREGS:

The National Rural Employment Guarantee scheme is a wage employment programme launched by Govt. of India which guarantees 100 days of manual work to anyone who registers under the programme and seeks work. It is executed through the panchayats of the country, and has a very strong rights based elements in it. In Kerala the ward level committee of Kudumbasree, the ADS has been entrusted with the task of organizing public works under MNREGS. Muster Rolls and other records are maintained by the ADS, implements are provided to labourers by them. Welfare amenities

to the workers are also provided by the ADS. The involvement of Kudumbasree has brought a lot of women into the programme.

Joint liability Groups:

Joint liability groups of women farmers are formed under the collective farming initiative to help women cultivators' access agricultural credit from the banking system. These JLGs are structured along NABARD guidelines, and open bank accounts in the name of the JLG.

JLGs are brought under the purview of Interest subsidy scheme of Kudumbasree (ISS). They become eligible for ISS when they avail agricultural loan from banks. 5% subsidy on 7% interest agricultural loan is provided by state government of Kerala through Kudumbasree.

Outcome:-

Through the Collective Farming programme the twin benefits of poverty eradication food security and financial returns through agriculture and increased agricultural production are sought to be accomplished.

CONCLUDING OBSERVATIONS:

The State Poverty Eradication Mission, which aims at eradicating absolute poverty within a definite time frame, opted to achieve the goal through empowerment of women. The working slogan of the Mission *is to reach out the family through women and reach out the community through family*. The process of empowerment is by following sequential steps right from organizing them in to Community Based Organisation. Kerala has, for a long time, recognized the social and economic imperatives for broader financial inclusion and has made an enormous contribution to economic development by finding innovative ways to empower the poor.

Kerala started the pilot project of the participatory poverty alleviation programme initially in Allepey municipal area with the support of UNICEF. Based upon the survey done from the pilot phase the same model was extended to all municipalities in the state covering in total of 96 panchayath in the year 1995. Since the background of the project has involved a major study and intense experimentation, the Kudumbashree programme is mainly the sole copyright of Kerala which highlights the participatory strategy for taking power to the people and especially the poorest and the weakest of all. This paper reviews

the literature on major steps taken to eradicate poverty, empowerment of women – through social and financial inclusion and its development nexus, it has got the national and international recognition as an ideal and workable model of participatory development for eradicating poverty through removing gender inequality.

Kudumbashree, the poverty eradication mission has evolved as a strategic tool for poverty eradication and women empowerment in Kerala through various multiple schemes to reach out people and enhance their standard of living by all means. Women have started identifying their strength as a result of joining in the Kudumbashree programme. No doubt it has contributed to the socio economic development of the women folks both in rural and urban areas. All these are the brighter face of the Kudumbashree programme which is unique and one of the major step that was initiated by the Government of Kerala towards the major development of the state through poverty alleviation and bringing out the socio economic changes in the under development society by the ways of financial inclusion.

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