

RURAL WOMEN'S EMPOWERMENT IS THE BEST STRATEGY FOR POVERTY ERADICATION IN RURAL AREAS

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Abstract.

The aim of the *Kudumbashree* scheme is to improve the standard of living of poor women in rural areas by setting up micro-credit and productive enterprises. It opened a new succession of anticipated events in development history. Rural women, who were regarded as voiceless and powerless, started identifying their inner strength, opportunities for growth and their role in reshaping their own destiny. The process of empowerment became the signal light to their children, their families and society at large. *Kudumbashree* proved that women's empowerment is the best strategy for poverty eradication.

Introduction

Poverty is a crucial problem facing all developing and underdeveloped countries in the modern world. It is felt that the problem of poverty can be solved through concerted efforts in rural areas. Women's households are the cruelest victims of deprivation and destitution so any poverty eradication programs must aim at improving the standard of living of women's communities. It is through creating livelihood opportunities for women that they can be archived, and micro credit and self help groups are better sources for improving the standard of living of people. Activities such as micro credit and micro enterprises under the scheme were undertaken by locally formed Community Development Societies consisting of rural house holds. Their object was "To eradicate absolute poverty in ten years through concerted community action under the leadership of local self government by facilitating organization of the poor, combining self help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestation of poverty holistically. The mission encouraged the resourcefulness of poor women in terms of skills, entrepreneurship and managerial capabilities to empower them. Poverty is a multi faceted state of deprivation. Hence a multi-pronged strategy alone can help eradicate poverty.

Methodology

This report draws primarily upon available literature and qualitative data collected from *Kudumbashree* and its CBOs. In addition to the *Kudumbashree* office at the district level, the visit included meetings at panchayat offices and *Kudumbashree* CBOs in a rural district of Kerala, namely Wayanad. The qualitative methods employed were focus group discussions, key informant interviews, and observations.

Objectives

- 1 To assess the growth of *Kudumbashree* activities in rural areas
2. To determine whether there is any significant change in rural people's life style.
3. To assess how they are utilizing their funds
- 4 To check the efficiency of their operations

The Schemata

At the bottom level of the community structure of Wayanad there are 7281 neighbourhood groups, each of which consists of 15 to 40 women members belonging to the risk families of a neighbourhood. NHG prepares micro plans based on the needs and requirements of the families. In each Village Panchayat, there are Area Development Societies at the Ward level. Each Area Development Society is formed by the representatives of the NHGs in each ward. Functionaries are elected as we have seen in the Alappuzha Model. Area Development Societies prepare Mini Plans, integrating all NHG plans. There are 434 ADSs working in Wayanad district. The Panchayat / Municipal Community Development Society functions as an apex body of all ADSs at Panchayat / Municipality level. The Society has an elected President, Vice President and seven Governing Body members.

Kudumbashree Mission focuses on:

1. Training for Change: a number of specially designed training programmes are being conducted with focus on community structures, leadership, roles and responsibilities, thrift and credit operation, community financial management and accounting. These training

programmes are organized with the support of UNICEF, NABARD and other institutions.

2. Education: The massive training programmes have helped further strengthen the already existing awareness among women of the need for educating their children and acquiring literary skills for themselves. As a result, apathy in sending children to school has disappeared to a great extent.

3. Share and Care: The NHGs are encouraged to meet as frequently as possible and most of them meet once a week. They discuss every problem in the meeting and suitable solutions come up. The NHGs provide poor women with the chance to share their griefs and joys.

4. Community Health Care

Trained women Community Health Volunteers are now able to provide basic medical care to poor rural and urban women folk. With the emergence of Community Health Volunteers, the health scenario in the less cared-for groups is undergoing a revolutionary change. The incidence of cholera, malaria, typhoid and diarrhea has come down considerably.

5. Environmental Sanitation: Lack of sanitary latrines and safe drinking water are twin basic problems faced by the poor. Concerted efforts are made to address these problems.

6. The Poor Women's Bank: Thrift and Credit Societies are formed with the objective of encouraging poor women to save their meager means to widen the resource base of the NHGs.. Each member is given an individual pass book. Thrift and Credit Societies are considered poor women's banks. *Kudumbashree* members can get loans to meet urgent needs like medical treatment, purchase of school books and uniforms for children, paying off old debts, etc.

7. Community Financial Management: Formation of thrift societies and conduct of income generating activities have led to a large financial flow at NHG and ADS levels. For the proper maintenance of accounts and keeping records in a systematic way, poor women activists were given proper training in 'Community Financial Management'

The programmes conceived as a part of the strategy to reduce poverty are:

* **Microfinance Operations:** Thrift and Credit Societies are set up at (NHG) level to facilitate the poor and to provide easy credit. These have now grown into informal banks for poor women on their doorsteps. Most of the Thrift and Credit Societies are capable of providing financial assistance to income generating activities. The NHGs, which are able to take out loans are linked with banks under the linkage banking programme of NABARD. This is an effective tool to augment the resources of NHGs.

* **Micro Housing/ Bhavanashree:** Under this programme poor families, who are in dire need of new houses are able to get loans from banks. Repayment is ensured by tri-party agreement between the beneficiaries, Community Development Societies and the financial institutions/banks.

* **The Destitute Identification, Rehabilitation and Monitoring Programme /Ashraya**

This programme aims at uplifting the poorest of the poor from their destitution.

* **Lease Land Farming/Haritashree**

Lease Land Farming Programmes lend helping hands to those cultivators who have no land at all. *Kudumbashree* pools uncultivated lands on rent and provides willing cultivators for agricultural operations.

* **The S3 Programme:** The project focuses on self sufficiency, self reliance and sustainability (S3) of the village panchayats. It intends to address the problems of child development, geriatric care, mentally and physically challenged, education, adolescent care, women's empowerment, enterprise development, unemployment of the educated youth, agriculture/ animal husbandry/ dairy development, revamping traditional sectors, basic minimum needs and destitute identification and rehabilitation.

* **Balasabha :** It functions as a platform for children to develop their overall capabilities and combines education, entertainment and empowerment.

* **Solid Waste Management:** *Kudumbashree* tries to tackle this problem by setting up Solid Waste Management units in an organized and planned manner entrusting to women's entrepreneur groups to segregate, collect and transport solid waste from households, commercial establishments, hotels, etc

* **Special School for disabled children** : Special Schools are set up to provide for the developmental, social , and emotional needs of disabled children. They are provided with the necessary medical attention, physical and mental therapy, mobility equipments, hearing aids, and educational training.

* **GRQ (Goat-Rabbit-Quail) Project:** The GRQ project aims at utilizing the inherent advantage of homestead farming practised by a number of families. Quail rearing as an activity can ensure a weekly cash flow and that, combined with the quarterly and half yearly cash flow of rabbits and goats, would ensure a source of steady income to the family.

Conclusion

Kudumbashree is a massive anti poverty programme which aims to eradicate poverty and salvage the destitute from extreme deprivation. Poor and rural women of the state have become active participants in the planning and implementation process of various anti poverty programmes. By participating in various income generating –cum developmental activities, the morale and confidence of these women becomes very high. The strategy of participation and empowerment adopted in *Kudumbashree* mission ensures sustainable livelihoods to many poor rural women. *Kudumbashree* has gained national and international acclaim as an ideal and workable model of participatory development for eradicating poverty. Women who were regarded as voiceless and powerless started identifying their inner power, their strength, opportunities for growth, and their role in reshaping their own destiny. The process of empowerment becomes the beacon light to their children, their families and society at large. It has proved without any doubt that women empowerment is the best strategy for poverty eradication

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