CAPACITY BUILDING AND WOMEN EMPOWERMENT: KERALA'S EXPERIENCE

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Abstract: Women from marginalised background are forced to living under pathetic economic and social plight because of lack of employment opportunities, inadequate funds, savings habit and entrepreneurial skills. To a great extend these grave issues can be solved through the provision of adequate training, mobilization of savings through marginalised women borrowing groups, development of entrepreneurial skill and leadership training. These initiatives boosted the degree of capability of women and liberating them economically, politically and socially. Kudumbashree, a community network, is the poverty alleviation and women empowerment scheme launched by the Poverty Eradication Mission (SPEM) of Kerala Government. In this paper the initiatives of Kudumbashree in the sphere of capacity building is analysed.

Keywords: Capacity building, Women empowerment, Kudumbashree, Community network, Micro credit

I. INTRODUCTION

Capacity building is the process of inculcating and developing the skills, instincts, abilities, processes and resources that communities need to survive, adapt and thrive in a fast changing world(UNAI,2011). In order to enhance the capacity of marginalized women a well framed initiative is necessary. In the case of Kerala women, Kudumbshree played a significant part in augmenting the course of capacity building.

II.CAPACITY BUILDING

Capacity building creates deliberate and conscious actions to facilitate constant interaction between people and thereby generate links regardless of spatial borders. Relating to women, capacity building demands breaking the spatial boundaries of home and society. The difficulties that women confront also extend to the areas of education, economic status, and source of income. It also includes numerous socio-cultural constraints. These barriers that women face lead to a lack of self-confidence and attempts at self-employment. The fact that women have less access to resources than men is also well acknowledged. As a result, the idea of capacity building emphasizes the process of strengthening current competencies, subject to resources at hand.

III.WOMEN EMPOWERMENT

'Empowerment' is a term with very broad concepts and meaning. The meaning it occupies may vary depending on the context. However, the basic meaning of the term is "to give power or to strengthen". It can also mean instilling confidence in someone. Broadly speaking, empowerment can mean , it is a process in which a person is equipped to identify, unleash his potential, utilize their own abilities and to demonstrate the inherent or acquired excellence in the areas of operations. Empowerment can be referred to a process, action or even a thought. Empowerment can be the result of an individual-led process or an authority driven process.

Women empowerment specifically stands for providing all the opportunities to women to take part in the social life and to follow her passion. Women empowerment is thus hard to defined with a pre-defined concept as it can vary in its meaning depending on the context. For someone, it can mean giving equal rights to live and to someone it can mean to provide equal educational opportunities. In a wider outlook, women empowerment can also take the shape of an institutional drive to ensure labour market participation of women by specifically focused initiatives.

Duflo (2012) defines women empowerment as enhancing the capacity of females to have access to various components of development such as health, education, labour markets, rights and political representations. Giri (2003) defines "empowerment as the process whereby less-empowered people are able to better their situations and start to gain control over their lives. It can further be defined as the process where powerless people start to see their life as an opportunity rather than terming themselves as victims. It should therefore help them improve their social position and to take part in all the aspects of life without any concerns or fear. In a similar line, Singh (2001) defines women empowerment as an opportunity for women to assert their rights and to live freely.

Batliwala (1994) gave an insightful definition for the term women empowerment by treating as a process of mastering control over various sources of power. According to her, the whole purpose of women empowerment is to challenge the harmful tenets of patriarchy and to fight all sorts of discriminations faced by women and bringing social changes that help in annihilating social inequality and gender discrimination. The works of Kabeer (1999) also highlights the importance of creating the agents of social change to ensure women empowerment.

Rowlands (1998) also provides a discussion on women empowerment from a power point of view. The argument is that empowering women must involve a change in the nature of power relationships. Women should be less controlled by others and must be given freedom to be made them more productive. She has provided discussions on individual development of women along with their collective group in which the women community get developed as a group.

Eventhough there are varied viewpoints and diverse definitions on women empowerment, the researchers have agreed on the common principle of women empowerment, which is to provide the strength and capacity to women to perform their role in the society. It also means that women can enjoy their freedom and to access the resources of the country with equality (Roy et

al., 2004). They should not deny of any opportunity on the mere grounds of their gender. Women empowerment is enabled only when there is a proper institutional changes that encourage the inclusive approach with no discriminations on any grounds. Such a transformation will affect existing power relations and women will also begin to enjoy the power by moving away from the 'always controlled' group of people.

IV.KUDUMBASHREE IN KERALA

The term Kudumbashree means 'prosperity of the family' in vernacular language of Kerala which is Malayalam. Kudumbashree was established in 1997 based on the recommendations of a Task Force appointed by the Government of Kerala. Implementation of Kudumbashree was in the context of the decentralization of powers to the Panchayat Raj Institutions (PRIs) in Kerala. Kudumbashree consists of a three-tier structure including Neighbourhood Groups (NHGs) at the bottom level, Area Development Societies (ADS) at the central/middle wing, and Community Development Societies (CDS) at the local government level. By 2000-2002, Kudumbashree was extended to entire districts of Kerala. During the year 2014-2015, there were 2,27,293 Neighbourhood groups and 36,13,637 women members.

V.CAPACITY BUILDING AND KUDUMBASHREE

The major objective of Kudumbashree was identified as the Livelihood Development and to promote economic or financial empowerment, for which thrift and credit operations were considered as the foundation that would help to meet the working capital needs of the poor women for their engagement in income generating activities. The operations and development of micro enterprises for income generation were not a new concept, as Self-Help Group movement already existed. New attention in Kudumbashree was given to micro enterprises in rural and urban areas with the strategy of increasing the standard of living. Kudumbashree highlighted local economic development (LED), as a process in which the local government identifies the needs of the public, the availability of local resources and to effectively integrate them to increase production and thereby to stimulate economic growth and reducing poverty. A convergence of different departments, government agencies, banks, training institutions, research organisations, local self-governments and community participation is ensured in Kudumbashree's micro enterprises and in all the livelihood opportunities it promoted (Issac, 2010).

Kudumbashree credit facility is implemented through micro finance programme that gives equal importance to the social and economic implications of group lending. The spirit behind the scheme is that people belonging to similar socio-economic characteristics with prior knowledge about one another, help individual borrowers without physical collateral security to avail credit. The social collateral among members in a group is expected to guarantee the loan. Hence the thrift and credit enable the poor to avail loan. As such the following are the various activities come under micro finance at the level of Kudumbashree Neighbourhood Groups (Kumar, 2005).

Various initiatives are initiated by Kudumbashree to accomplish the goal of capacity building.

Ashraya-Ashraya is a program that aims at helping the women communities become self-reliant especially those who are deprived of necessities of life such as food, drinking water, health, education and so on. This program aims at uplifting the deprived and destitute people by providing them necessary guidance, coaching, education, training and employment opportunities.

Balasabha-This scheme is launched with an objective of finding out the needy people as early as possible. The program works among the kids of poor families and provide necessary support to them in their educational pursuits. This is a kind of hand holding program where kids feel that they are looked after and be safe in their life.

Bhavanashree-This wing of Kudumbashree focuses on providing housing assistance to those who are homeless.

Yatrashree-This is a venture of Kudumbashree which works for starting restaurants in different parts of the state. Such restaurants will be completely operated by women and thus this becomes a major bread winning initiatives for many women located in different parts of the state.

Vidyashree-The specific objective of this scheme is to provide computer education and training to high school students in all districts of Kerala

Harithashree-Harithashree is a green initiative which finds out uncultivated land and provides to poor families who are willing to undertake farming activities. The land will be given to them based on lease agreement.

Clean Kerala-Women, as part of this program, are entrusted to work for Clean Kerala by collecting solid wastes from households, markets, hotels and other places. Such wastes will be transported to designated places for further processing and waste management.

Apart from the numerous initiatives as mentioned above, Kudumbashree has so many other projects with focus on various themes. The focus areas of Kudumbashree are given below:

Serving as the informal banks-Kudumbashree basically encourages the women members to develop the habit of saving which will eventually help them to become self-reliant. The savings received from the members will be pooled and kept as deposit and such deposits will be given to needy members as loans. This will also act as a security deposits of the members in difficult times. Generally, such loans are used for financing the basic cultivation expenses, marriage functions of the children and even house construction. Members will have a feeling of financial empowerment due to the availability of loans whenever they need the fund.

Promoting mini/micro, cottage/village industries-Starting micro enterprises is one of the salient features of Kudumbashree which helps for improving the financial positions of the Kudumbashree members. Such enterprises will be requiring minimal capital and as a result the risk will also be less. Kudumbashree is committed to extend any kind of support and assistance for establishing such enterprises including training programmes and providing loans.

Linkage Banking Systems with NABARD-Kudumbashree has connections with National Banks for Agricultural and Rural Development (NABARD) as the latter recognizes the Neighbourhood Groups (NHG) of Kudumbashree under linkage banking programme. NHGs can avail loans from NABARD in a direct mode or through commercial banks.

Poverty alleviation programme-Kudumbashree continues to act as an integral organization in Kerala with a goal of eradicating poverty. Kudumbashree, using its wide networks in the villages and access to local people, continuously identifies the families falling Below Poverty Line and provide recommendations to help such families. Identification process also helps in redressing any sort of grievances faced by the members.

Providing Basic Infrastructure to family-Providing basic infrastructure and basic amenities in life to the members of Kudumbashree is the central focus of the organization. Kudumbashree provides support to realize the dream of having own accommodation, safe drinking water and a descent livelihood.

VI.CONCLUSION

The activities, functions and operations of the Kudumbashree helps to revamp the dimensions of capacity building and to converge the financial positions of the family which directs to eradicate the poverty and to uplift the development of the standard of living, socio economic conditions and the empowerment of women in Kerala.

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