

"The contents of 'Mercatura' are related to ideas and perceptions of experts developed based on their prolonged sincere endeavour in the field of commerce and Management. The quality and relevance of the contents have been verified by Expert Committee appointed by the management Governing Council. This edition has considered contemporary importance and subjective innovation trends in this modern scenario of competitive business world. Obviously, this can be suggested as a good reference book for present and future learners and researchers in the respective subjects as this can enlighten their perceptions and also empower them to play their vital role when commerce changes the fate and genius of Nations."

Prof. Mohammed Ashraf .M



Gems Arts & Science College (Affiliated to University of Calicut), Ramapuram, Kadungapuram (PO), Malappuram (DT) Pin - 679321

GEMS ₹ 220

Layout and design: Subin Abraham

ISBN 978-81-96-7332-5-4



9 788196 733250



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MERCATURA

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MERCATURA




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ENGLISH LANGUAGE

Mercatura

Commerce/Articles

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Prof. Mohammed Ashraf M., Smitha Pramod V

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First Published October 2023

PUBLISHER

GEMS ARTS AND SCIENCE COLLEGE

An ISO 9001:2015 Certified Institution

(Affiliated to University of Calicut and UGC Recognized
Under Section 2(F) of UGC Act 1956)Registration No:

KI/2019/0242803 (NGO-DARPAN) NITI AAYOG,
GOVERNMENT OF INDIA)

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Preface


This book titled "Mercatura" is a beautiful combination of commerce related articles of eminent faculties of GEMS Arts & Science College which can lead the readers to new horizons of knowledge enriched with the reflections of latest developments in this ever growing subject - Commerce. This inculcates among students, teachers and researchers to be a front runner in the respective field by applying suitable modern strategic tools which can contribute wonderful results.

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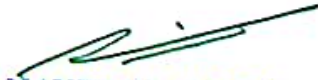



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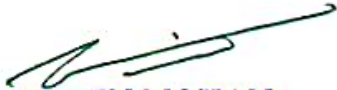
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ROLE OF KUDUMBASHREE IN EMPOWERING WOMEN IN KERALA

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ABSTRACT

The Govt. of Kerala under their various rural development programs introduced a well envisaged project called Kerala Kudumbashree Mission which means the welfare of the family in Kerala. The study and the data of the governments have showed that the conditions of the women folk in the country are in a very miserable state. Even though the condition of the women in Kerala are better than that of the other states, the space for a better empowerment of the women in Kerala can be brought to the highlight in order to ensure equal justice, status and dignity of them with the men in the society. Hence this paper presents a brief analysis on these success and achievements of the Kudumbashree Mission of Kerala. This paper also examines the need of refinement in realizing the objectives especially in the newly google generated social framework.

INTRODUCTION

Vision and Planning

The Kudumbashree project was inaugurated on May 17, 1998 by the then Prime Minister Sri. Atal Bihari Vajpayee at Malappuram, a backward district of Kerala. Since then, the Mission has completed 25 years of its operation in Kerala. The project was aimed at the welfare of the society by developing of families, it's smallest unit. The moto of the movements



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was "through women to the family and through family to the society". The slogan of the Kudumbashree is to eradicate absolute poverty in 10 years through combined community action under the leadership of local self-governments. They facilitate 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 government of Kerala being the Mission operator through their Ministry of Local Administration implement the Mission project with certain clear objectives of the empowerment of women in all respects-political, social, educational and economical. Ensuring full confidence in the efficiencies of women and transparent decentralized planning based on that, is the foundation upon which the entire edifice of Kudumbashree program is constructed.

MISSION EXECUTION

India is the second largest country in terms of population and the three fourth of its population lives in rural sectors. The main challenge being faced by the country since independence is how to alleviate poverty and unemployment in rural areas. Rural development is significant because of its social, economic and political impact in the society. Considering our national leaders vision, our five year plans were implemented aimed at poverty alleviation through rural developments. However, govt sponsored rural development programs are controlled centrally and planned without proper participation of the local people especially the women community. The result was that they failed to cater the needs of the poor. This proves that participation of beneficiaries in planning and execution is inevitable for the success of these types of programs in women empowerment.

The role of Self-Help Groups (SHG) is envisaged as a viable alternative to come over the drawbacks of Govt programs so far conducted and to achieve the rural development through community participation. Self-Help Group is a small economically homogenous group of rural poor voluntarily coming together for saving small amount of money regularly and mutually contribute to a common fund for meeting their

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basic and urgent needs. Here, the members cooperate with each other based on Self- Help encouraging them to take up entrepreneurial activities. Today the main agency in Kerala that practices SHG strategy for the upliftment of women is Kudumbashree Mission with the support of self-governments.

At present more than three lakhs of SHGs covering up 45 lakhs of women spread across 941 Panchayaths in Kerala. They have a thrift fund base of about Rs. 1300 crores and there internal lending for members and micro enterprises have reached a whooping of more than Rs. 3800 crores.

IMPORTANCE OF KUDUMBASHREE

Women folk possesses many skills. But their activities are confined to traditional domestic responsibilities as mothers and wives. Kudumbashree help them realize their full potential and to develop it properly through training which leads to increase in their socio-economic status. Income generating activities by Kudumbashree Mission are intended for reduction of poverty by proper utilization of spare time of poor women and by avoiding wastage of female human resource.

EMPOWERMENT OF WOMEN

Favorable sex ratio and high female literacy ratio are suitable for development of women organization and thereby women empowerment in Kerala. The empowerment begin when the poor women join the NHG, the basic unit of Kudumbashree. Meetings of NHG help each member to discover their own strength, weaknesses and possibilities. The self-discovery is the starting point of empowerment.

The women empowerment includes different aspects like political, social, educational and economical.

Political Empowerment

Poor women joining Kudumbasree get chance to experience leadership of NHG, Area Development Society (ADS) working at Ward level and Community Development Society (CDS) working at panchayath or Municipality level etc. Thus they are



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raised to different levels of leadership. Kudumbasree improves the leadership qualities and confidence level of woman as a leader.

Social Empowerment

Poor woman who had no voice anywhere get "strength of unity" by joining Kudumbasree and this empowers them to fight for protecting women right, and against social evils. Such movements are seen against illicit brewery, atrocities against women, dowry system etc.

Educational Empowerment

Kudumbasree proves that self learning process through own experience is better than class room learning. Now Kudumbasree members have practical experience in mobilising savings, disbursement of bank loans, opening and operating bank accounts, arranging and closing bank loan, organizing new business units etc.

Economic Empowerment


Kudumbasree enhances the financial status of women. It enables members to undertake small livelihood activities. Micro finance is considered as the most effective tool for the development of women and the society. Collective farming, livestock farming and enterpices are also some of the Kudumbasree programs. The total thrift collected by Kudumbasree is Rs. 5,786.69 crore and the internal loans generated and given out to members are of Rs. 23,852.45 crore.

CONCLUSION

Our Father of Nation Mahatmaji once retorted: "without an overall uplift of the common, downtrodden people, especially the common women folk to the social and economic status and dignity in the country no nation can enjoy the true spirit of independence in their life span". We understand what Mahatma really meant by this statement. Indeed, the state of Kerala has

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remarkably achieved various things despite numerous hurdles in the path of social development. Besides, Kudumbashree has now a methodological networking of more than 45 lakhs of women in the state. The Camaradarie among more than three lakhs of Neighbor Hood Groups is seen everywhere and brings fruitful results for the welfare of the state. They contribute much for the functioning of panchayats, municipalities and other govt. departments.

Considering all the facts pros and cons, we see the need of overcoming certain drawbacks that deserve reforms or modification related to the implementation of the project for ensuring whether 100% of the common women folks could reach out the proposed benefits. When analyzing yearly based feedback, of the common women's overall developments, the visionaries and stake holders of Kudumbashree can consider on what they could do to bring the remaining isolated common women group to the main stream of empowerment and thereby to attain all the status and dignity they deserve to have. In other words what the stake holders can do against the women's limited role as mother or wife in the society; How the women can come over the long inherited superstition, family tie up, the false notion of the male dominated society that women are inferior to men-etc. In this regard the stake holders can conduct suitable and effective awareness classes and capacity building practices for the left out women folks to bring them to the main stream of overall development. New strategies and guidelines being the part of their action plan can be worked out for implemenatation.

Thus we can fulfil the dream of Mahatmaji into a more effective, genuine and resultative realization to ensure the equality and justice to each and every woman of this great country.




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