

Decentralisation and Development- A Study on Micro Enterprises of Kudumbashree in Palakkad District

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ABSTRACT

Purpose: The present paper examines the democratic decentralisation process of Kerala. However, the state is well known for its most active PRIs and people's participation along with other social indicators. Here, the analyses of Kudumbashree, poverty eradication programme through micro-enterprises, which was launched in 1998. Democratic decentralisation has played a pivotal role in the development of whole country. In this regard, India's 73rd and 74th constitutional amendment (1996) was a landmark amendment for democratic decentralisation nationwide, which is subsequently initiated in most of the state governments. Similarly, Peoples Plan Campaign (1996) has laid foundation for strong Panchayati Raj and municipal institutions in Kerala.

Design/Methodology/Approach: The research method is evaluative method, which followed both the primary and the secondary sources of data to evaluate the programme of micro-enterprises for women empowerment in the state Kerala. The present paper also explore the following objectives a) the structure and functions of Kudumbashree programme in the state of Kerala concerning its relationship with local self-governments; b) the operations of micro enterprises under the Kudumbashree in Kerala with special reference to the Palakkad district; c) the economic change and social upliftment of women working in Kudumbashree micro enterprises.

Findings: Kudumbashree mission was a successful in many respect not only an anti-poverty objective but also women empowerment as well as strengthen grass root economy through self-employment. Under this scheme, the micro-enterprise for production and services flourished in entire state as per their local needs. The success of micro enterprises has provided livelihood and social status to the deprived class of the society.

Originality: The decentralisation programme in the state of Kerala has helped for the growth of micro enterprises under Kudumbashree. The women groups engaged in micro enterprises are active not dependent on state to deliver further. They have achieved the status of entrepreneurs as transformative agents for themselves and their community.

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Introduction

According to UNDP, decentralisation refers to a restructuring of authority so that there is a system of co-responsibility between institutions of governance at the central, regional and local levels according to the principle of subsidiarity. It is the transfer of power and responsibilities to the subnational levels including the delegation of funds from state level to the local level authorities. Bahl and Bird, (2018) defined decentralisation as “the empowerment of local population by empowerment of their local elected government.”

The 73rd and 74th amendment of the Indian constitution has given a strong legal mandate for the decentralisation in the country. Following the above amendments to the Constitution, the Kerala Panchayat Raj Act and Kerala Municipalities Act came into force in the State on 23-4-1994. As per the provisions made in the Act, several powers and responsibilities, and projects of the Government spread in the various department were transferred to the local self-governments, with effect from October 2, 1995. Along with them, the service of the concerned officers was transferred to the local self-government bodies.

People's participation and empowerment are essential elements for poverty reduction grassroots empowerment. Kerala is well known for higher social indicator particularly the female status. However studies and data also shows contradictory for gender discrimination and conservative gender norms remain powerful, despite its celebrated achievements in female literacy and health. Even though Kerala has the historical advantages of high female education and human development, the labour participation of the woman in Kerala is lowest in the country with only 28.3 percent as per the Periodic Labour Force Survey (PLFS) data in 2018-19.

The decentralisation was launched in Kerala in a massive way with the people's participatory programme known as Peoples' Plan Campaign (*Janakeeyasoothranam*) in 1996. Peoples' Plan Campaign further planed the 9th plan of the local governments from below through the local self-governments, like *grama panchayath*, *municipalities* and *municipal corporations*. It has helped to include the excluded and marginalised class of society in the decision-making process through active participation in *Grama Sabhas* of Local *Grama Panchayaths*. People sat together cutting across the barriers of caste or religion or other social strata across the table and discussed the developmental issues and needs of the village. The development document (*Vikasana Rekha*) prepared through participation of people in each local self-government was the basic document for planning at the grass root level. The government of Kerala has transferred not only the 40 percent of the plan fund to the local bodies but also the functionaries and freedom to the local government.

The principles conceived in the legislations forming local self-governments in Kerala are autonomy, subsidiarity, role clarity, complementarity, uniformity, people's participation, accountability and transparency. Balan and Rajan, (2023) viewed that in order to check corruption and irregularities Ombudsman was also established in Kerala. Training is an instrumental role for any development programme. Here, the studies reveals that various rounds of training were held at all levels of government with support of other agencies and NGOs for almost fifteen thousand (15,000) elected representatives, twenty five thousand (25,000) officials, and seventy five thousand (75,000) volunteers.

One of the important characteristics of Kerala's decentralisation and the people's plan process was the introduction of a women component plan (WCP) as an integral part of grass root governance or local government in development plans both in urban and rural areas. The State government made it mandatory for local government institutions to earmark 10 percent of their annual plan funds exclusively for women's projects from the second year of the Ninth Plan onwards. The Women's Component Plan later paved the way for *Kudumbashree*.

Kudumbashree, joint developments programme both center and state, the Government of Kerala and NABARD (ministry of rural development) which has implemented through Community Development Societies (CDSs) of poor women. The name *Kudumbashree* originated from Malayalam language (local language) refers wellness of the whole family. It is one of the largest women's networks in the world, with over 4.6 million members spread across 3, 16,860 Neighbour Hood Groups (NHG) affiliated with 19,470 Area Development Societies (ADS) and 1,070 CDSs.

The Structure of *Kudumbashree* Programmes

Micro credit enterprise will play a significant role but not alone end poverty and empower woman. They further required and supported by productive resources such as basic capital or credit facilities, technological support, other infrastructures and favorable laws to come out of clutches of poverty, inequality and traditional social norms. In this regard, the *Kudumbashree* mission came up particular strategies for these needs of enterprises like trainings, partial financial support, marketing support etc. These kinds of supports are applicable for both existing microenterprises and new ones.

Kudumbashree mission is giving training and other assistance to woman entrepreneurs in individual capacity or as a group to start micro enterprises. The success of micro enterprises has provided livelihood and social status to the deprived class of the society. The decentralisation programme in the state of Kerala has helped for the growth of micro enterprises under *Kudumbashree*. The women in these groups



are not passive subjects waiting for the state to deliver, but practice effective steps and, have achieved the status of transformative agency for themselves and their community.

Kudumbashree has three tier structures- starting from neighborhood group (NHG) at the lowest level to area development societies (ADS) at ward level and community development societies (CDS) at the local government level. The coordinating apex body at panchayat level, the Community Development Society (CDS), is a registered body under the Charitable Societies Act, (1860). The CDS acts as an effective link between *Kudumbashree* members and local self-governments. The president, secretary and other committee members such as three sectoral volunteers like Health, Income Generation and Infrastructure volunteers are democratically elected from the members of the NHG. The office bearers and governing body members of the ADS and CDS are elected from the representatives of the NHG. The Member Secretary of CDS is a panchayath official.

At the time of *Kudumbashree's* formation, its mandate was eradication of absolute poverty in Kerala. But later they added different programmes for the welfare and empowerment of woman member of the Neighbourhood groups affiliated with *Kudumbashree*. For economic empowerment they carry out micro finance, micro enterprises and collective farming. Ashraya Programme for identification and rehabilitation of destitute families and BUDS school and resource centre for mentally challenged children of poor families are their activities for social empowerment of the poor woman. The woman empowerment programmes of *Kudumbashree* include Gender self learning, Nirbhaya, crime mapping etc.

The purpose of research is focused on empirical descriptive research method and primary data has collected from the field to explore the participation and decentralization followed in *Kudumbashree* project. Descriptive research method is followed as research design. Both primary and secondary data collected for this research paper. Primary data has of Palakkad district such as Vaika collected from two micro enterprises units catering service and Aparnas food products. Most of the data has collected through secondary sources of *Kudumbashree* website both district and state level. Many data of Palakkad district gathered personally from *Kudumbashree* district office for updated information of the study.

Critique on *Kudumbashree*

The tribal and coastal people who are considered to be vulnerable and outliers from the fruits of Kerala development model is not addressed by *Kudumbashree* also. Even though *Kudumbashree* has started as a poverty alleviation program, its thrust was later shifted to woman empowerment. In the state of change of poverty, those who have come out of poverty are needed to be shifted to some other arrangement, so that *Kudumbashree* can give attention to other woman in the society. As the women in *Kudumbashree* are more

aware of the gender equality, it leads to clash with men in the family who lives with old patriarchal social norms. Over politicization in the local bodies also plays a negative role in the implementation of programs of *Kudumbashree*.

Concept of Micro Enterprises

As per definition of company affairs department of Government of India, Micro enterprises are engaged in production, processing, or in service sector with an investment not exceeding 10 million rupees. But according to *Kudumbashree* mission Micro enterprise is any income generating activity owned, operated and managed by a group, consisting of at least one and not more than fifteen women members of the *Kudumbashree* NHG s with an investment ranging from Rs 5000 to Rs 5 lakh.

Other Empirical Studies on *Kudumbashree*

Democratic decentralization has been championed in Kerala by participation of the civil societies; particularly those connected to the KSSP (Kerala Sasthra Sahithya Parishad) a people's science movement in Kerala, through promoting locally-based, practical problem solving for local development. Williams et al., (2011) discussed about people's participation of civil society and the role of decentralization in the context of Kerala.

The Peoples campaign in Kerala has shifted the power from local government officials, who had previously enjoyed unopposed authority, to the elected members and community other based institution including volunteers, civilian experts, and community as well as political activists. Similarly Williams, (2020) explained that these institutional changes were very effective which has designed and made government officials accountable to local elected representatives and citizens. This has a change in democratic control over local government bureaucracies.

Without mentioning the most successful women empowerment programme in the Kerala the decentralisation in Kerala cannot be discussed. *Kudumbashree* is a distinctive poverty alleviation programme through empowerment of women which received international attention of scholars. In a recent study, Hari, (2022) viewed that skilling of women for productive employment is a major component of this *Kudumbashree* mission. This is the next step of the national campaign and slogan of *Beti Padhao Beti Bachao*. *Kudumbashree* Mission brings development schemes for the members' social, political, and economic welfare in collaboration with the local self-government. Many studies have revealed that *Kudumbashree* mission of Kerala set an example of inclusive governance by incorporating the community based organisation, *Kudumbashree's* mission to bring out projects related to women and the disadvantage section.

PAT (2005) also found that the community development societies in panchayat level very much succeeded in providing maximum employment opportunities for women poor families through women managed micro-enterprises. Similarly, a study of Siwal, (2009) referred that women empowerment is the best strategy for poverty eradication and social upliftment. Women were often considered as powerless and voiceless in society. Such programmes of micro- enterprises provide them power and voice to identify their inner strength, opportunities for growth, as well as their role in reshaping destiny. *Kudumbashree* programme provide these opportunities to come out the deprivations of the poor families background, like- lack food, basic health care, needful education, basic amenities such as shelter, drinking water, safe latrines and employment.

Micro enterprises play an impotent role in the economic development of both developed and developing countries. These enterprises ensure that the development is equitable, balanced, and without gender disparities. Moreover, the capital investment involved in micro enterprises is relatively very low. According to Shihabudheen, (2012) the significance of micro enterprises is highly fruitful programme in respect of developing nations like India.

The structure and functions of the *Kudumbashree* mission is strongly connected to the local governance but strongly supporting the scope of micro enterprises and non-governmental organizations. The CDS has further connected to the local government, as the president of the gram panchayat is the patron of the CDS, and the secretary of the village panchayat and the elected women members are ex-officio members of the CDS. Further, in ADS also the ex-officio from gram panchayat in the specific ward. Few studies indicate that came up innovative approach for local self-government institutions, a challenge to the traditional approach of anti poverty scheme. This participatory and public action is essential in developing an asset accumulation strategy.

Kudumbashree has 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. Christabell, (2013) in his study of this programme viewed such entrepreneurial developmental programmes enhances the capacity women and it act as movement for women empowerment particularly in the backward and regions and deprive sections of society. The main inference drawn by Treuke, (2023) about *Kudumbashree* considered a successful impact of decentralization.

According to Agarwal, (2020), the central design feature of the *Kudumbashree* programme is the governance structure constituted of the *Kudumbashree* Network and *Kudumbashree* Mission, in interaction with the Panchayath Raj Institutions. As each CDS is an autonomous registered body with elected office bears, they have negotiating power with the state

government which also shields them from government interventions. Bina Agarwal also stated in her study that the governance structure is a notable feature of the *Kudumbashree* programme and a key contributor to its performance.

Other study also shows the success of the *Kudumbashree* mission has been observed by three important factors. Firstly, and well known, it directed for the beneficiary of women participants in the state and inspiration to other states. Secondly, the female participants are organised into groups for their self-improvement and empowerment, thus development of self help groups. Thirdly, the important characteristics of *Kudumbashree*, is focused on organisation which distinguishes it from other similar self-help groups elsewhere in India. It is significant for the groups' relationship with the state through the *Kudumbashree* mission enhances innovative characteristics.

Micro Enterprises of Kudumbashree

The meeting of Neighborhood Group (NHG) is convened in each week in houses of the member of the NHG and members are coming to the meeting with their weekly thrift which is re-circulated as loan among the members. They discuss various problems faced by them and try to find solution as per advice from the officials who participate in the meeting as invitees. After discussion they formulate an idea of an enterprise, they can start with the help of panchayat and *Kudumbashree* mission. This proposal is being discussed in the next CDS meeting and is forwarded to the district mission for further action to get bank loan and necessary training etc. This process is very simple and transparent and all members are convinced about the modalities and risks involved in the proposed plan.

As on 15-10-23, 67,815 micro enterprises are formed in the state of Kerala under *Kudumbashree* engaging more than 195 thousand woman members.

Table-1: Kudumbashree Project of Kerala -Information

Total No. of Micro Enterprises	67,815
Total No. of Members Engaged	1,95,914
Individual Enterprises	31,589
Group Enterprises	17,611
Micro Enterprises in Production Sector	22,439
Micro Enterprises in Service Sector	16,341
Micro Enterprises in Trade Sector	10,420
No. of Prathyasa ME	1267
No. of Coastal ME	765
No. of Common Facility Centers	6
No. of Santhwanam Volunteers	462
No. of branded cafe (Cafe <i>Kudumbashree</i>)	288
Popular Hotels	1198
Haritha Karma Sena (Green workers army)	4428

Source - Data taken from *Kudumbashree* website.



These micro enterprises are spread across production, service and trade sectors. The Hotels started at the time of COVID (pandemic) has provided meals for the affected persons and their family at a low cost of twenty rupees. They are also running woman construction unit and providing various IT related services to common people. Apart from that, the farm activities in leased land and Kerala Chicken are another major activity of the *Kudumbashree* units in production sector. The *Kudumbashree* mission is running an online portal for marketing of products manufactured by various units under home delivery.

Micro Enterprises in Palakkad District

Palakkad district is in Kerala with an area of 4482 square kilometer with 88 village *panchayats* and 7 municipalities and with total population of 2.952 million. The literacy rate of Palakkad district is 89.49 percent, which is the lowest in Kerala state. Scheduled Castes and Scheduled Tribes make up 14.37 percent and 1.74 percent respectively of the district population. Percentage of deprived rural households in Palakkad district is 42.3 percent against the total number of rural household which is highest in the state as per Kerala Census 2011. Hence the success of the poverty alleviation programme in this district is very crucial for the success of the programme in the state of Kerala. The data of micro enterprises in Palakkad district is given below:

Table-2: Micro Enterprises in Palakkad district

No. of micro enterprises unit started till 31-3-23	4427
No of units running live now as on 31-3-23	3920
No of women involved in the above units	29500

Source: *Kudumbashree* mission District Office, Palakkad

The micro enterprises were started by the members of the *Kudumbashree*, either as an individual unit or as a group unit. These micro enterprises are giving employment and income directly to nearly thirty thousand women and many women are indirectly employed through these micro enterprises in the district. They are running micro enterprises like Kudumbasree café, Janakeeya Hotel, manufacturing units ranging from curry powder to cement hollow brick, data seva kendras and nutrimix units. Some units are making houses under the scheme like Pradhanmantri Awas Yojana of central government and LIFE mission of state government. Many government departments are outsourcing their data entry works which are given to *Kudumbashree* units as a policy of the government of Kerala.

Two *Kudumbashree* micro enterprises were selected and detailed study on their performance was conducted through unstructured interview. The primary data of Vaika catering services collected and given below in table-3:

Table-3: Details of Vaika Catering Service Kanjikode, Puthusseri panchayath

Year of starting	2020
No. of Members	5
Direct Employment	15
Average monthly wages per person	Rs.10000-12000
Indirect employment (Occasionally)	10-20
Monthly turnover (Average)	Rs. 600 thousand

Source: Data collected through personal telephonic interview

Smt. Sheela, Secretary of Vaika Catering service, a *Kudumbashree* unit, has stated that they have started the unit during at the time of COVID to supply food to the COVID care centre at Kanjikode. Necessary training was given by *Kudumbashree* district office through AIFRHM. Now they are supplying lunch in the canteen of two industries at Kanjikode industrial area. They also took catering services for marriage parties etc. The utensils and other equipment required for the unit was purchased through Bank loan arranged by the *Kudumbashree* mission. Recently they have purchased land and building for running the catering unit. She has expressed her gratitude to *Kudumbashree* and *panchayat* officials for making them stand on their own foot and empowering them to take care of their family and education of children etc without help of male members of their family.

Table-4: Details of Aparnas food products, Puduppariyaram Grama Panchayat (Manufactures of Pickles, Squashes, Jam)

Year of starting	2015
No. of Members	6
Direct Employment	8
Average monthly wages per Person	Rs.7500-10500
Indirect employment (Occasionally)	2
Monthly turnover (Average)	Rs. 200 thousand

Source: Data collected through personal telephonic interview

Smt. Jisa Lorence of the Aparna Food Products stated that they are supplying their products to Hotels, Restaurants in bulk quantity and make retails sales through the outlets of civil supplies Department of Kerala (SUPPLYCO) like Maveli stores, Supplyco super market etc. The machineries for production were purchased through bank loan through *Kudumbashree* district mission. Even though she is a graduate

in food technology, the training given by *Kudumbashree* was very useful for the success of her unit. This unit has empowered her and other members of the group to make their life better and prosperous.

Both the units were selected and recommended by the respective grama panchayat for training and guidance of the *Kudumbashree* mission. Various poverty eradication programme and women empowerment programmes under annual plans of the panchayat was utilised for starting and nurturing these micro enterprises. The empowered gram panchayat through decentralisation in the state has played an important role in selecting the woman entrepreneur group and equipping them with all necessary logistical local support. The support rendered by the village panchayat was very crucial and important in the success story of these micro enterprises under *Kudumbashree*.

Conclusion

The Local self-government has done a good job in selecting and routing their plan fund for the welfare of woman below poverty line in the state. The democratically elected office bears of the Neighbour Hood Groups (NHG), Area Development Society (ADS), and Community Development Society (CDS) has devoted their time and used the opportunities provided by the local self-government for their own welfare and betterment of their life. The decentralised system of governance and the initiatives and monitoring of *Kudumbashree* mission has done a spectacular role in the success story of the micro enterprises.

Most of the micro enterprises under *Kudumbashree* in the Palakkad district are making profit to pay their bank loan and save for future expansion in addition to the wages of members of the group. It is understood that they are able to earn at a monthly wage of seven thousand to twelve thousand rupees from these units. The success rate of their enterprises is inspiring and it can be replicated in other parts of the country for providing better livelihood for poor and marginalised woman.

It is a fact that most woman engaged in the running of micro enterprises have shown capability to carry out their own innovative initiatives to change economic and social status as well as improve their livelihood. Women have selected their livelihood, used that enterprise supported by *Kudumbashree* and succeeded in the outcomes of their units for the benefit of themselves, their families and society at large. These productive activities through *Kudumbashree* enterprises have helped women to economic gain and social change along with political empowerment. However, the multi-dimensional poverty in Kerala is lowest in the country that is 0.71 percent as per the report of NITI AYO. As per the website of local self-government department of Kerala, out of the 16,965 *Kudumbashree* members contested in the local body elections in 2020, 7071 of them were elected (654 in Palakkad district) as people's representatives.

Out of 3, 16,860 neighborhood groups, only 67,815 micro enterprises were only started all over the state. As majority of the neighborhood groups are engaged in thrift and credit activity only, the vital aim of the *Kudumbashree* mission to alleviate poverty and to engage and empower the woman is still remains as a distant dream. The working of *Kudumbashree* programme is not above criticism. Appreciating the impressive achievements of the *Kudumbashree* groups, it has also criticized for being overly bureaucratized, susceptible to being captured by local power brokers, and difficult to sustain.

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Annexure 15.4.4

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LOCATION	MATCHED DOMAIN	%	SOURCE TYPE
1	Democracy as a transitional compass womens participation in South by Williams-2019	2	Publication
EXCLUDED SOURCES			
2	Campaign for Democratic Decentralisation in Kerala by T-2001	2	Publication
4	tarj.in	1	Publication
5	Thesis submitted to shodhganga - shodhganga.inflibnet.ac.in	1	Publication
6	Thesis Submitted to Shodhganga Repository	1	Publication
7	Thesis submitted to shodhganga - shodhganga.inflibnet.ac.in	1	Publication
8	dokumen.pub	1	Internet Data
9	www.igidr.ac.in	1	Publication
10	ccs.in	<1	Publication
11	Thesis submitted to shodhganga - shodhganga.inflibnet.ac.in	1	Publication
12	www.kudumbashree.org	1	Publication

**Reviewers
Memorandum**

Reviewer's Comment 1: This paper presents an analysis of the democratic decentralization process in Kerala, with a particular focus on the Kudumbashree poverty eradication program through micro-enterprises. The author has undertaken a rigorous study to achieve the stated objectives and to meet the needs of the research. The paper delves into the complexities of the decentralization process and highlights the impact of the Kudumbashree program on the socio-economic conditions of the state. By incorporating a comprehensive review of the relevant literature and data analysis, the author has achieved a nuanced understanding of the subject matter. Overall, this research serves as a valuable contribution to the field of public policy and development studies.

Reviewer's Comment 2: The authors have employed an evaluative research approach to analyze the structure and functions of the Kudumbashree program. This methodological choice is appropriate as it entails a comprehensive and meticulous examination of the program's features and outcomes. The study's evaluative nature allows for an in-depth assessment of the program's effectiveness and efficiency, as well as its impact on the intended beneficiaries. By conducting a rigorous evaluation of the Kudumbashree program, the authors have provided valuable insights into its strengths and weaknesses, which can inform future policy and practice in this domain. Overall, this study's evaluative research method and detailed analysis contribute to advancing our understanding of the Kudumbashree program's significance and impact.

Reviewer's Comment 3: The study indicates that the Kudumbashree mission has proven to be effective in curbing poverty, promoting women's empowerment, and fostering a grassroots economy through self-employment. The author, while taking a fair stance, has also highlighted the limitations of the program. The mission has demonstrated its potential to be an effective tool in achieving sustainable development goals, particularly in the context of rural areas. However, there is a need for a more comprehensive approach that addresses the underlying causes of poverty and gender inequality. Nonetheless, the Kudumbashree mission has shown promising results, and it could serve as a model for other similar programs in the region.



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Conflict of Interest: Author of a Paper had no conflict neither financially nor academically.

**Editorial
Excerpt**

The article has 02% of plagiarism which is the accepted percentage as per the norms and standards of the journal for publication. As per the editorial board's observations and blind reviewers' remarks the paper had some minor revisions which were communicated on a timely basis to the authors (Narayan & Pradeep), and accordingly, all the corrections were incorporated as and when directed and required to do so. The comments related to this manuscript are noticeably related to the theme "Decentralisation and Development- A Study on Micro Enterprises of Kudumbashree in Palakkad District" both subject-wise and research-wise. The paper analyzes the democratic decentralization process in Kerala, focusing on the Kudumbashree poverty eradication programme through micro-enterprises. Launched in 1998, the program aimed to empower women and strengthen the grassroots economy through self-employment. The study found that the decentralization programme has helped grow micro-enterprises, empowering women and transforming communities. After comprehensive reviews and the editorial board's remarks, the manuscript has been categorized and decided to publish under the "Theme Based Paper" category.

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