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## KSWDC: A VENTURE FOR THE UPLIFT OF MARGINALIZED WOMEN IN KERALA

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### ABSTRACT

Women in Kerala occupy high positions in every field of public activity - educational, judicial, medical and engineering professions. Even then the some lack of empowerment is needed by the poor women for making their life better. The Kerala State Women's Development Corporation gives priority to economically and socially marginalized women for the improvement of their standard of living and bringing them into the mainstream of the society. So the paper was a theoretical overview about the organization, focused on its role and function in the upliftment of poor women in Kerala and it prepared on the basis of secondary data collected from various websites books and journals. KSWDC ensure income through self-employment schemes and contribute knowledge and personal skill with the training and personal development classes by assuming that the empowered women can make positive impact on society. The feedback of beneficiaries ensured the same on their financial and employment status.

**KEY WORDS:** KSWDC, Functions, Marginalised women, Standard of living.

### INTRODUCTION

The status of women in India has been changing year to year. At present Indian women participated in almost all spheres of life - education, sports, politics, media, art and culture, service sectors, science and technology,

etc. Even then the discrimination between men and women is remaining unchanged in the society. Consequently Government takes initiatives to launch schemes and programs to eliminate the gap between men and women. The

national policy for the empowerment of women (2001) was an important step taken by the government for ensuring equal access to women to health care, quality education, participation and decision making in social, political and economic life of the nation. As a result Government of India declared 2001 as a “Women Empowerment Year” and a number of schemes have been formulated for empowering women in general and the poor women in particular.

In Kerala, achievements are high in the field of women development and the equality of gender status compared to any other states in India. As per the result of Census 2011, women in Kerala constitute more than 50% (i.e. 52.02%) of the population and a high female literacy ratio of 92.07% and a Sex Ratio of 1084 for each 1000 male as against the all India figures of 48.2%, 64.6% and 943 per 1000 males respectively. In spite of all these achievements the women in Kerala faces many problems. The Female Workforce Participation ratio (FWPR) is least in Kerala i.e. 18.23% as against the all India average of 25.5%. The ratio indicates that the unemployment among females in the State is higher and the sexual division of labour has resulted in the concentration of women in low paying unorganized sectors such as agricultural labour, cottage and traditional industries and selected service sectors. Despite the powerful trade union movements, equal wages for equal work still remains immaterialized and gender discrimination at the work place is common. Lack of participation of women in the economic process and lack of control over resources have been the major cause for not improving the status of women in Kerala. The violence against women and incidence of sexual harassment continue to increase and political involvement of women in various leadership levels is too little.

Hence, the effective women empowerment programs are essential for solving most of those problems, so that they can join the workforce and contribute to the family income and influence the family and social affairs. To achieve empowerment, women have to be educated and aware of their rights and privileges. If women are not treated equally the society will be deprived from the service of the half of the total population and it will hinder overall progress. So the Government of India implemented many strategies for the upliftment of poor women and in Kerala, most of them are done through Kerala State Women’s Development Corporation (KSWDC).

KSWDC is established with a more flexible approach to financially backward women in Kerala for improving their standard of living by providing financial assistance, job oriented training and gender awareness programs with least or free of cost. KSWDC’s activities concentrated mainly on the women Below Poverty Line (BPL) and also consider other women who have the low annual income, rather than other schemes like- National Rural Employment Guarantee Scheme(NREG), Integrated Rural Development Program(IRDP), Development of Women and Children in Rural Areas (DWCRA), Training to Rural Youth for Self-Employment(TRYSEM), Prime Minister’s Rozgar Yojana (PMRY) etc. those programs focus on specific social or geographical groups including both male and female. So this paper focused on the KSWDC’s specific policies that bring changes in the socio-economic condition of the poor women.

#### **OBJECTIVES OF THE STUDY**

- ↳ To understand the role of KSWDC on women empowerment.
- ↳ To study the schemes and programs of KSWDC.

## **METHODOLOGY USED FOR THE STUDY**

The Kerala State Women's Development Corporation gives priority to economically and socially marginalized women for the improvement of their standard of living and bringing them into the mainstream of the society. So the paper was a theoretical overview about the organization, focused on its role and function in the upliftment of poor women in Kerala and it prepared on the basis of secondary data collected from various websites books and journals.

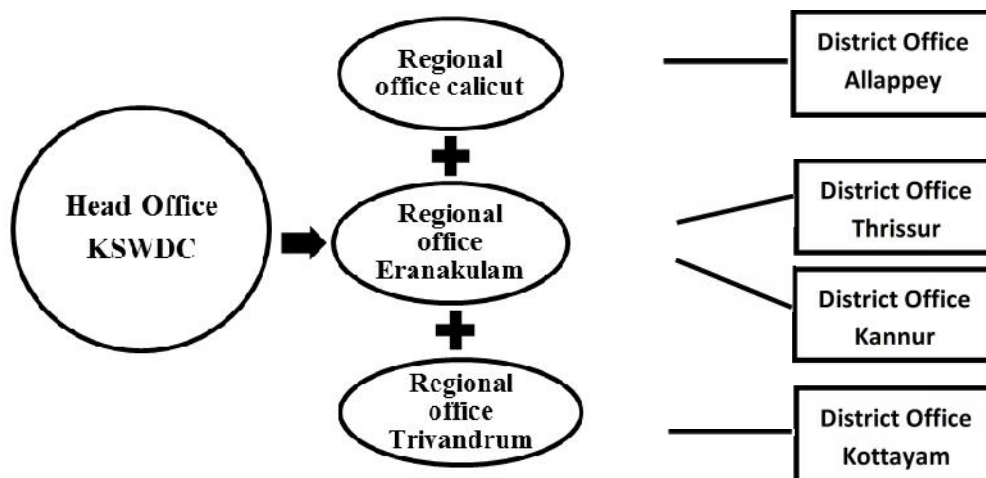
## **KERALA STATE WOMEN'S DEVELOPMENT CORPORATION (KSWDC) - AN OVERVIEW**

Kerala State Women Development Corporation (KSWDC) is the key organization under the Department of Social Welfare, Government of Kerala, was established in 1988 under the Companies Act 1956 with the objective of formulating, promoting and implementing women welfare and development schemes. The beneficiaries include women from the backward classes, minority communities, scheduled castes etc. The BPL categories from the general category are also included in the scheme. KSWDC has been selected as State channelising agency for national corporations such as NSFDC, NSTFDC, RMK, NBCFDC, NMDFC and NHFDC. The Department of Social Welfare, Government of Kerala has entrusted the KSWDC to channelize the overall development of women in the state.

The Kerala State Women's Development Corporation (KSWDC) established with the purpose of making the women as active participators in societal development and progress. By encouraging women to be ambitious and confident about their success drives, KSWDC furnishes them with the required support system that makes their needs come into fulfillment. Economic dependence being a weighty hurdle in the realization of such a cause, the organization has many a scheme and policy to cater to the growing demands of the women of the state. The KSWDC provide various programs like gender awareness programmes, career grooming services, vocational training facilities etc to the women for their successful life.

To achieve its objective the Corporation has launched several programmes for enhancing employment opportunities for women and also for parting job-oriented training programmes for women belonging to families living below the poverty line. In addition to this the Corporation extends assistance to Non-governmental Organisations etc. to conduct awareness programmes and entrepreneurship development programmes with the aim of bringing the women into the mainstream of development by making them capable of taking decisions and thereby improving the social status of women in society.

**ORGANIZATION STRUCTURE OF KSWDC**



**Districts coming under the each Regional Office:-**

Regional Office Calicut	Regional Office Ernakulum	Regional Office Trivandrum
Malappuram	Palakkad	Kottayam
Calicut	Thrissur	Pathanamthitta
Wayanad	Ernakulum	Kollam
Kannur	Idukki	Trivandrum
Kasargod	Allaphey	

**ACTIVITIES OF KSWDC**

✓ **Self-employment Loan Schemes to women groups / NGO's.**

KSWDC act as a State channelizing agency for Self-employment loan schemes of national corporations such as National Scheduled Caste Finance and Development Corporation (NSCFDC), National Scheduled Tribe Finance and Development Corporation (NSTFDC), Rashtriya Mahila Kosh (RMK), National Backward Classes Finance and Development Corporation (NBCFDC), National Minorities Development and Finance Corporation (NMDFC) and National Handicapped Finance and Development Corporation (NHFDC). All the loans granted to women between the ages of 18-55yrs for any income generating project for those who have Income should below Rs. 40,000/-per annum in rural area and below Rs. 55000/-

per annum in urban area. In case of New Swarnima Loan scheme, income should below Rs. 20,000/- per annum in rural area and below Rs. 27,000/- per annum in urban area.

✓ **Professional Grooming Academy- REACH**

KSWDC started Resource Enhancement Academy for Career Heights (REACH) on 29th December 2009. It offers job-oriented training programmes and professional grooming to women in order to manage with the demands of a globalised world and it also makes use of complicated technology to enhance the student experience. It was awarded the ISO 9001-2008 certification within 3 months of its commencement for its international standard. The main aim of REACH is complimentary to that of Women's Development Corporation and it

prevents economic hurdles in the accessing of resources and provides equal opportunities for both APL and BPL candidates in making use of its facilities. By outfit its students with the ability to take control of their situations and 95% of its students were placed in many reputed industries.

✓ **Finishing School Programme**

The State Government has allocated funds for the Flagship Programme on Finishing Schools & Employment for Women. The project aims at providing the necessary 'Finishing Touches' to make women suitable for the professional scene. The idea is to improve the educational, technical, managerial, social and cultural skills of women so that they are able to make best use of employment opportunities and also cope with the challenges of a rapidly changing globalized market.

**The main objectives of "Finishing School System" are as follows:-**

- ⊕ Strengthen and diversify degree, diploma and certificate programmes related to the needs of employment as necessary for building the economy of the country.
- ⊕ Promote acquisition and up gradation of knowledge and offer opportunities for training in the context of innovation and research.
- ⊕ Encourage an innovation system of finishing education, flexible and open with regard to methods and pace of learning, eligibility of enrolment, age of entry, conduct of examination and delivery of the programmes to encourage excellence.
- ⊕ Promote an integrated development of the woman personality.

- ⊕ To enable educated unemployed women of BPL/ Below Poverty Line, families take up an income generating vocation to become financially self supporting.
- ⊕ To ensure overall personality development of women in order to help improve their self esteem and bring them in to the mainstream of community development.

**Training programmes held under the Finishing School Programme:-**

- ➔ Employment Program in association with NIIT
- ➔ Handloom weaving and designing
- ➔ Bamboo mat making
- ➔ Career Orientation Program
- ➔ Personality Development programmes for school and college students.
- ➔ Gold Crafting & Jewellery Designing
- ➔ Electronic Goods and Mobile Phone Repairing
- ➔ Hotel Management
- ➔ Training on Multiple Skill Up-gradation
- ➔ Training in Driving to Women
- ➔ Finishing School in women ITI

✓ **Gender Awareness Programmes**

This programme is launched with a purpose of awakening women to their rights. Several documentaries and video programmes are planned to take up the serious issues like Gender Discrimination, Domestic Violence etc. prevailing in society. A complete woman empowerment is aimed by this program.

✓ **Vocational Training Programmes**

In order to explore new heights in trade, various vocational training programmes are started for women. These programs will help women traders to develop their personality and communication skills and will also facilitate them to set up new ventures. Vocational training programmes



includes geriatric home nursing, computer trainings and garment designing & pattern making.

✓ **Comfort Station Cum Retiring Room**

Sanitation concerns have always been of severe effect to women. Lack of comfort stations at public places adds up to the trouble. Several known health problems are also associated with it. Availability of well equipped comfort stations at the most frequented public places like bus stands will bring some support to the concern.

✓ **Marketing Support for Women Entrepreneurs & Trade Fair.**

The KSWDC has been providing self employment loans to women below the poverty line and thousands of them have benefited through this scheme. In yet another commitment to its objectives, KSWDC organises an Onam Metro Fair every year in view of the economic development of women in the state.

✓ State Nodal Agency for Govt. of India schemes viz. Support to Training and Employment Program to women (STEP), SWADAR, and Working Women Hostel (WWH).

✓ Associates of Ministry of Women and Child Development, Govt. of India (WCD), Ministry of Social Justice & Empowerment, Govt of India, Department of Social Welfare, Govt. of Kerala, State Planning Board, Govt. of Kerala.

✓ Education Loan to poor women.

✓ Cluster development programs – Minorities Clusters.

## **ASSOCIATES OF KSWDC**

### **1. National Minorities Development and Finance Corporation (NMDFC):-**

National Minorities Development and Finance Corporation is a Public Sector Undertaking under the guidance of Ministry of Social Justice and Empowerment, Govt. Of India. NMDFC was incorporated on 30th September, 1994 under Section 25 of the Companies Act as a Company not for profit. The main objective of NMDFC is to support economic development of the notified minorities i.e. Muslims, Christians, Sikhs, Buddhists and Parsis specifically “Backward Section” amongst the minorities, preference being given to the occupational groups and women.

### **2. National Backward Classes Finance & Development Corporation (NBCFDC)**

National Backward Classes Finance & development Corporation is a Public Sector Undertaking under the sponsorship of Ministry of Social Justice and Empowerment, Govt. Of India. NBCFDC was incorporated on 13th January 1992 under Section 25 of the Companies Act as a Company not for profit. The main objective of NBCFDC is to encourage economic development of Backward Classes and to assist the poorer section of these classes in skill development and self employment ventures. NBCFDC provides financial assistance through State Channelising Agencies (SCAs) nominated by the State Governments/UTs. NBCFDC also provides Micro Financing through SCAs/ Self Help Groups (SHGs).

### **3. National Scheduled Caste Finance & Development Corporation (NSCFDC):-**

The National Scheduled Castes Finance & Development Corporation (NSCFDC), an ISO 9001:2000 Certified Company, was set up by the Government of India in February, 1989 under Section 25 of the Companies Act, 1956. NSCFDC

is a fully owned Government of India Undertaking under the Ministry of Social Justice & Empowerment and is managed by a Board of Directors with representation from Central Government, State Scheduled Castes Development Corporations, Financial Institutions and Non-Official Members representing Scheduled Castes. The broad Objective of NSCFDC is to finance for the economic empowerment of persons including skill up-gradation belonging to the Scheduled Caste families living below Double the Poverty Line.

#### **4. National Scheduled Tribe Finance & Development Corporation (NSTFDC):-**

National Scheduled Tribe Finance & Development Corporation (NSTFDC) is a Government of India undertaking under Ministry of Tribal Affairs. NSTFDC was incorporated on April, 2001 under Section 25 of the Companies Act as a Company not for profit. The main objective is Identification of economic activities of importance to the Scheduled Tribes so as to generate employment and raise their level of income.

#### **5. National Handicapped Finance & Development Corporation (NHFDC):-**

The National Handicapped Finance and Development Corporation (NHFDC) has been set up by the Ministry of Social Justice & Empowerment, Government of India on 24th January 1997. The company is registered under Section 25 of the Companies Act, 1956 as a Company not for profit. The company is managed by Board of Directors nominated by Government of India. NHFDC functions as an apex institution for channelising the funds to persons with disabilities through the State Channelising Agencies (SCAs) nominated by the State Government or through Non Government Organisations under Micro Credit Scheme).

#### **6. Ministry of Women and Child Development, Govt. Of India (WCD):-**

The Department of Women and Child Development was set up in the year 1985 as a part of the Ministry of Human Resource Development to force the holistic development of women and children. With effect from 30.01.2006, the Department has been upgraded to a Ministry.

#### **7. Ministry of Social Justice & Empowerment, Govt. of India:-**

The Ministry of Social Justice and Empowerment is an Indian Government Ministry. The ministry is entrusted with the welfare, social justice & empowerment of disadvantaged and marginalised section of the society viz, Scheduled Caste, Backward Classes, Persons with Disabilities, Aged Persons, and victims of Drug Abuse etc. Basic objective of the policies, programmes, law and institution of the Indian welfare system is to bring the target groups into the main stream of development by making them self-sufficient.

#### **8. Department of Social Welfare, Govt. of Kerala:-**

The Department of Social welfare was formed for the implementation of social welfare programmes and services. The concept of welfare of state means careful planning and effective implementation of welfare services for the weaker sections of the community. The Social Welfare Services intend to provide needed care and protection and such other services to women, children, physically & mentally challenged, destitute, orphans, aged, infirm and the social deviants like children in need of care and protection, children in conflict with law, and young, first time short term offenders.

## **9. State Planning Board, Govt. of Kerala:-**

The State Planning Board was constituted on September 1967 as an advisory board under Govt. of Kerala. The Board was formed with a view to enable the State Government in formulating development plans based on a scientific assessment of the resources of the State. The board was assigned the task of preparing the Annual Economic Review to be presented along with the Budget Document to the State legislature.

## **10. STEP (Support to Training and Employment Program for Women):-**

To mobilise women in small viable groups and make facilities available through training and access to credit, to provide training for skill up gradation, etc. It helps to increase the self-reliance and autonomy of women by enhancing their productivity and enabling them to take up income generation activities.

## **11. SWADHAR - A scheme for Women in Difficult Circumstances:-**

To support women to become independent in spirit, thought and action and have full control over their lives rather than be the victim of others actions.

## **12. Rashtriya Mahila Kosh (RMK) (National Credit Fund for Women):-**

To promote or undertake activities for the promotion of or to provide credit as an instrument of socio- economic change and development through the provision of a package of financial and social development services for the development of women. To facilitate credit support or micro-finance to poor women to start income generating activities such as dairy, agriculture, shop-keeping, vending, handicrafts

etc. It extends micro-finance services through a client friendly and hassle-free loaning mechanism for livelihood activities, housing, micro-enterprises, family needs, etc to bring about the socio-economic upliftment of poor women.

## **CONCLUSION**

Women in Kerala have high status with compared to other states. Many programs were implemented by the government to the welfare of the women especially for the poor women. Even then the women face some critical problems related to their empowerment particularly for the financial assistance. The KSWDC provide both financial and non financial schemes for the upliftment of poor women and its efforts are directed towards the overall development of the women particularly those belonging to weaker sections including Scheduled Caste, Scheduled Tribe, Backward Classes and Minorities. So the KSWDC ensure income through self-employment schemes and contribute knowledge and personal skill with the training and personal development classes by assuming that the empowered women can make positive impact on society. Most of the beneficiaries were satisfied with the activities of the corporation which shows its success and ensured the same on their financial and employment status.

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