



Kudumbashree @ 25  
**Chronicles**  
From the women who made it happen





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This book is a celebration of women who have contributed to the 25 years of Kudumbashree. The testimonials in this book showcases the stories of 4.5 million Kudumbashree women of Kerala, and their journey of resilience and courage.



## MESSAGE



**PINARAYI VIJAYAN**  
Chief Minister, Government of Kerala

I am happy to know that Kudumbashree, the State Poverty Eradication Mission of the government of Kerala is bringing out a volume containing the stories of the women who have made it such a significant organisation today.

One of the central characteristics of the Kerala model has been the higher human development indices concerning women. The state has achieved impressive life expectancy at birth for women, and the maternal mortality rate is one of the lowest in the country. With 1084 women for every 1000 men in its population, Kerala has achieved total enrolment of girl children in school and the state's women have pursued higher education in a big way.

These have been caused by years of progressive government policies and public action. Kudumbashree as a women's network, over the years, has contributed significantly to sustaining the above achievements and in moving ahead towards further empowerment.

If the recent survey of the ultra-poor found numbers that match the estimates of NITI Ayog, Kudumbashree too has a reason for satisfaction. I am happy to see that Kudumbashree has been able to reposition itself in Kerala's development scenario addressing newer challenges such as specific cases of poverty, the state of the ultra-poor, destitute rehabilitation, working with mentally challenged children and their mothers, disaster management, and taking important roles in waste management.

It is important that society at large learns from the experiences of the women who made Kudumbashree a movement that the country and the world watch with admiration. This volume, which gives a glimpse of the Kudumbashree journey, is indeed inspiring and worth documenting.



## MESSAGE



### **M.B. RAJESH**

Minister for Local Self Government and Excise  
Government of Kerala

I am happy that Kudumbashree is bringing out a collection of testimonies of its members as it celebrates its 25th year. It is heartening to read the stories of these women who have overcome tremendous obstacles to become community leaders, successful entrepreneurs, and agents of change. They have gained skills, confidence, and a sense of empowerment from Kudumbashree that has enabled them to take control of their lives and transform their communities.

The testimonials in this book highlight the struggles, resilience, and triumphs of the women in Kudumbashree. Their stories inspire us to create more opportunities for women to grow and flourish in our society. I am grateful to all the women of Kudumbashree who have supported and made it what it is now.

I extend my heartiest congratulations to Kudumbashree on its 25th anniversary and believe that its spirit will continue to empower women to achieve greater heights of success.

A handwritten signature in blue ink, likely of M.B. Rajesh, with a horizontal line underneath.



## MESSAGE



### **SARADA MURALIDHARAN**

Additional Chief Secretary

Local Self-Government Department, Government of Kerala

On Kudumbashree's 25th anniversary, I am pleased to introduce this book of testimonials from the extraordinary women of this movement. The volume is an attempt to glance through the experiences of some of the women in Kudumbashree's fold. No such volume can claim to be representative as Kudumbashree is a treasure-trove of enchanting stories. This volume will have to be followed up with many more detailed narratives of the remarkable experiences of the women who keep this movement vibrant and unique.

The testimonials in this book share the stories of resilience, courage, and perseverance of Kudumbashree women. They are a testament to the transformative power of collective action and the importance of providing opportunities for women to become self-reliant and financially independent.

I would like to take this opportunity to express my sincere gratitude to all the women of Kudumbashree, whose tireless efforts made it a national model. Your contributions are truly remarkable and set an example for others to follow.

I extend my warmest congratulations to Kudumbashree on completing 25 years, and I am confident that its spirit will continue to transform the lives of women in our state.

*Sarada*



## PREFACE



**JAFAR MALIK IAS**  
Executive Director, Kudumbashree

I am delighted to introduce this book with testimonials of Kudumbashree women on the occasion of our 25th anniversary. As the Executive Director of Kudumbashree, I have had the privilege of working closely with the women who have been empowered by this movement. I am humbled by the stories shared in this book, which illustrate the profound impact of Kudumbashree on the lives of countless women and their families. These women have defied societal norms and expectations to become community leaders, successful entrepreneurs, and skilled workers. Their stories are a testament to the power of collective action and the transformative potential of women's economic empowerment, and they serve as an inspiration to us all.

Kudumbashree has been a pioneering programme that has transformed the lives of millions of women across Kerala. The testimonials in this book showcase the remarkable journeys of Kudumbashree women, their struggles, achievements, and their impact on society.

I want to express my deepest gratitude to all the women who have been part of Kudumbashree and other stakeholders who have supported this program over the years.

As we celebrate 25 years of Kudumbashree, we re-commit ourselves to the mission of empowering women and transforming their lives. I hope that the stories in this book will inspire readers to join us in this noble endeavour.

A handwritten signature in black ink, appearing to read 'Jafar', with a horizontal line underneath.



**25** years of Kudumbashree have transformed the lives of women in Kerala in ways that were once thought impossible. Through its tireless efforts, Kudumbashree has enabled women to break free from the chains of poverty, be independent and take control of their own lives and futures.

What began as an organisation of women, where women could come together to discuss their problems and find solutions, Kudumbashree has expanded its reach and scope, launching a variety of programme and initiatives aimed at empowering women and improving their standard of living. From microfinance and entrepreneurship training to health and sanitation programme, Kudumbashree has become a comprehensive platform for women's economic and social empowerment.

The impact of Kudumbashree can be seen in the lives of countless women and their families across Kerala. Women who were once relegated to the sidelines are now taking their place at the forefront of their communities, driving growth and development in every sector of the economy.

As we celebrate 25 years of Kudumbashree, we cherish the achievements and the women who have made them possible. We look forward to a future where all women can live with dignity, respect, and prosperity. We stand in solidarity with all women in their mission to make that future a reality.

# JIBY VARGHESE

Udayamperoor CDS,  
Ernakulam

Jiby's journey with Kudumbashree began from its earliest days, and she embodies the remarkable impact the organization has had on women in Kerala. Jiby was the first chairperson of the Udayamperoor Community Development Society (CDS). Later, she was also a member of a Kudumbashree training group before being selected as a mentor resource person at Kudumbashree National Resource Organisation. Jiby's influence on the lives of countless women in Kerala and across the country cannot be overstated.



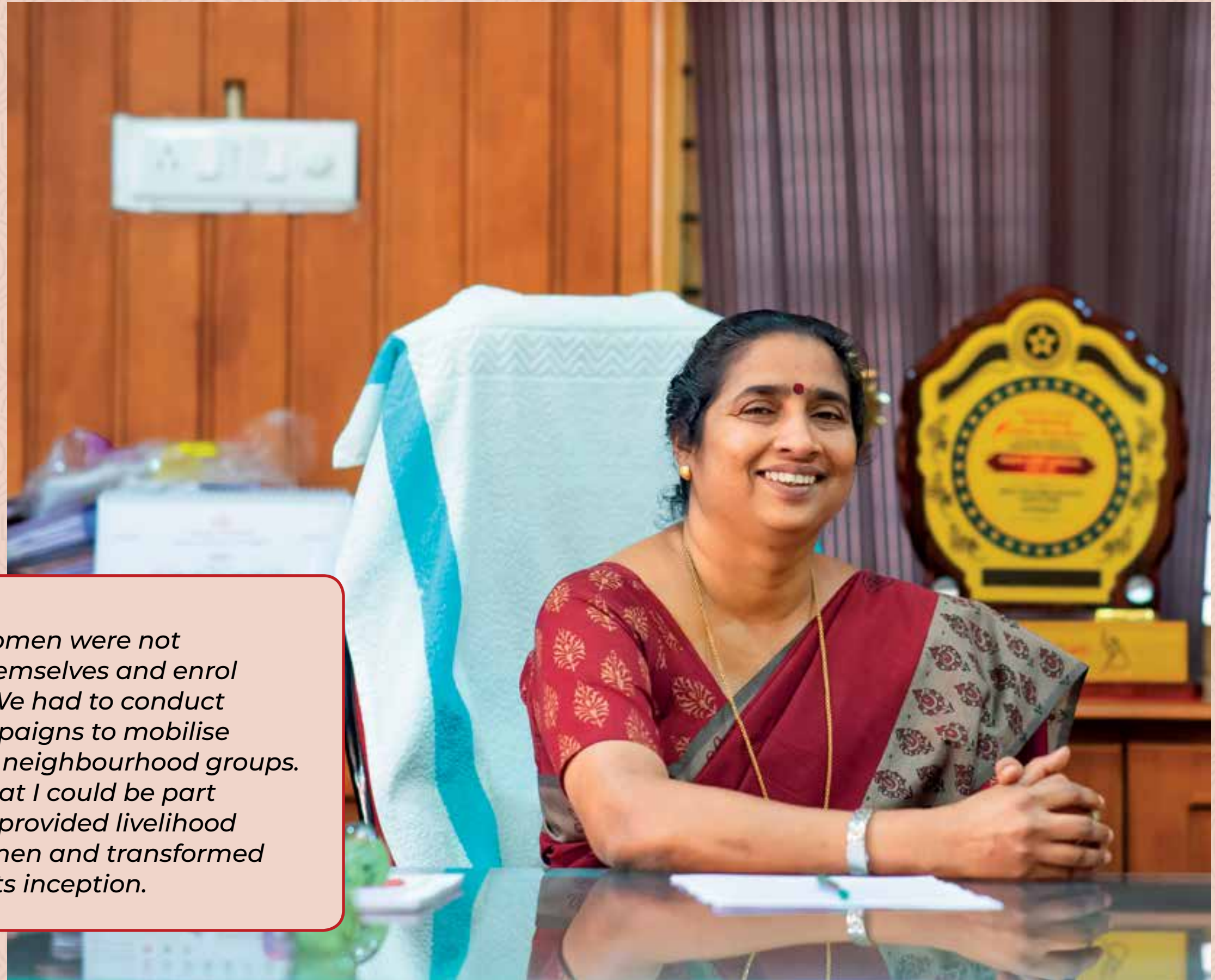
*The origins and early activities of the Kudumbashree movement are only known to its earliest members perhaps. But today, Kudumbashree is much talked about. It is gratifying to know that the trials that we faced during the formative years paved the way for relief for many women today.*

*Before joining Kudumbashree, I believed that poverty was solely about material deprivation. However, through the movement and my engagement in Kudumbashree NRO within and outside Kerala, I came to understand poverty in its multiple dimensions.*





*In the initial days, women were not ready to organise themselves and enrol in Kudumbashree. We had to conduct household level campaigns to mobilise women to be part of neighbourhood groups. Today, I am proud that I could be part of a movement that provided livelihood opportunities to women and transformed people's lives, since its inception.*



# BABY BALAKRISHNAN

Madikai CDS,  
Kasaragod

Currently serving as the president of Kasaragod District Panchayath, Baby Balakrishnan was one of the early leaders of Kudumbahree. She has served as a member in the Kudumbashree governing body and has contributed in formulating common bylaws for Kudumbashree Community Development Societies (CDS).

# YASMIN ARIMBRA

Thennala CDS,  
Malappuram

Currently a member of Malappuram District Panchayat, Yasmin has served as chairperson of the Thennala Community Development Society (CDS); she has also been the secretary of her neighbourhood group (NHG). She is one of the founders of *Thennala Agro Producer Company* which she led successfully for many years. Her dedication and hard work have been recognized with various awards and accolades. Committed to the cause of community development Yasmin looks for ways in which she can give back to society. In 2019, Yasmin founded an institution for children with intellectual disabilities. Funded mainly through her own income and awards, this institution today supports 60 students in their education and development.



*I am grateful for all the opportunities that Kudumbashree has given me to contribute to society, especially for women. It's through their support that I was able to achieve what I am today. The legacy of Kudumbashree fuels my actions.*



*Having realised the gains of collective action after joining Kudumbashree, I feel I should have been part of it much earlier.*



## R. SULOCHANA

Chithara CDS,  
Kollam

Sulochana runs *Akshara Food Products*, which she set up with the support of Kudumbashree. The unit produces and markets honey, pickles, and curry powder. She has also received technical support from Kudumbashree in strengthening the business.





## KC NIRMALA

Vandoor CDS,  
Malappuram

62-year-old Nirmala made and sold 10 bottles of pickles with mere 275 rupees that she borrowed from her neighbourhood group, in 2001. Since then, there has been no looking back for her. Today she runs a successful Cafe Kudumbashree restaurant that has a daily revenue of over Rs. 20,000 and has over 12 employees. She made it a point to employ widows, persons with disabilities, and members of families with other vulnerabilities. Her cafe also gives free meals to the needy. Nirmala's dedication to helping others extends beyond her business, as she has helped fund housing and medical equipment for those in need. She has received multiple awards for her contributions to the community.



*I believe that everyone should have access to a helping hand when in need, and I strive to be that hand whenever possible. The Kudumbashree network has been a valuable support system for many of us, and I hope to pay it forward whenever I can.*

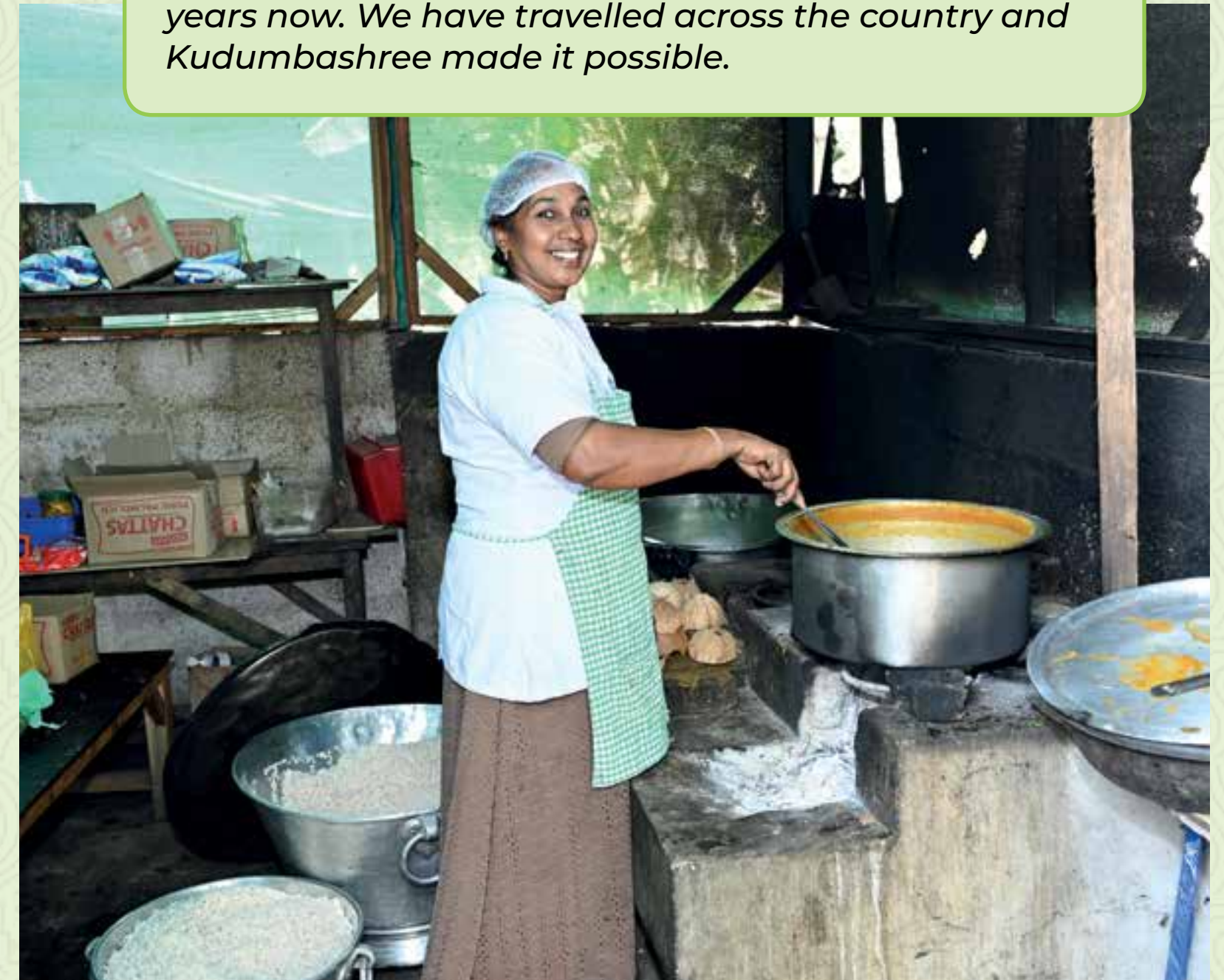
# JALAJA SHAJU

Melukavu CDS,  
Kottayam

Jalaja Shaju became a food service entrepreneur through the training she received from Kudumbashree. A member of Kudumbashree since 2002, she has been successfully running her enterprise along with her partners for the past 8 years.



*Initially, we were mocked for aspiring to be entrepreneurs. We endured all challenges and have been successfully running our enterprise for many years now. We have travelled across the country and Kudumbashree made it possible.*



# RADHA A

Azhiyur CDS,  
Kozhikode

After losing her husband in 2000, Radha found a haven in Kudumbashree, which not only provided her with a means of income but also transformed her into a strong and courageous person. Radha served as the Chairperson of Azhiyur Community Development Society from 2005 to 2014, where she learned how to work with a community. In 2014, Kudumbashree National Resource Organisation posted her as a Mentor Resource Person in Assam, where she has become an inspiration to many women in India.



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*I find that apart from the challenging terrain, a significant obstacle is understanding the various cultural backgrounds of the communities I work with in the field. It is critical to understand these differences while engaging with them. Initially, I used to communicate with them through sign language. But now I have learned Assamese and other local languages. I have come to realize that one can communicate with others even if they do not know the language. What is more important is the intent to communicate*



*Every farmer in Muliyar had to rent tractors from nearby villages for ploughing. This caused a delay in our farming. Now that our group has its own tractor, we are able to do all of our activities on time. We also get a decent income from renting out the tractor on other days.*



## VALSALA

Muliyar CDS,  
Wayanad

Valsala is a 45-year-old farmer from Muliyar Village. Along with two other Kudumbashree members, she formed a joint liability group (JLG) in 2012 and started collective farming of watermelons, wheat, and vegetables. With an annual revenue of 15 lakhs, the *Pavizham* JLG has been quite successful. They were also able to purchase their own tractor under the Sub-Mission on Agricultural Mechanisation (SMAM) scheme. Valsala's engagement highlights the importance of recognizing and supporting the contributions of women in agriculture, and the potential for equitable agricultural practices to improve the livelihoods of rural communities.



# RAJESWARI RAJAN

Kanjikkuzhy CDS,  
Idukki

A member of Kudumbashree for 20 years, Rajeswari has served as a Micro Enterprise Consultant as well as a Community Development Society vice chairperson. Further, she was elected to the Gram Panchayat committee twice and was president for a term.



*Kudumbashree gave me the opportunity to work with people from all walks of life. Through the different roles I played in this organisation as well as an elected representative, I was able to understand the community's people's grievances, and needs and address them.*





# PADMAVATHI K

Chemmanad CDS,  
Kasaragod

Padmavathi and her neighborhood group members, who primarily come from a farming background, established *Swathi Printing Press* in 2002 with the goal of providing a livelihood for all members of their group. Despite starting with a modest monthly revenue of Rs. 7,000, the press has since grown significantly, generating over Rs. 10 lakhs in monthly revenue and a monthly profit of Rs. 50,000.



*Our initial objective for starting this initiative was to generate income, but we've made significant progress since then and have established a foothold for ourselves. Looking ahead, we have bigger aspirations and hope to work together with our children to grow the business into a technologically advanced printing press that we can all be proud of.*



## DEVAKIKUTTY ANTHARJANAM

Angadipuram CDS,  
Malappuram

Devakikutty Antharjanam, who used to make snacks called *unniappams* for her family in her free time, is now a successful entrepreneur catering to over 1000 people and has even started a YouTube channel named *kidilammuthassy*. Her active participation in the trade fairs and festivals organized by Kudumbashree has helped her grow her business.



*Joining Kudumbashree made me start reading newspaper daily to learn about various programmes, but it has also been critical in making me aware of myself and my surroundings.*



*For me, the satisfaction of being a part of the growth of numerous entrepreneurs, particularly women, has outweighed any monetary reward. It has given me a new sense of purpose, and the dignity and respect that I have earned among my family and friends are truly remarkable.*

## SUSHEEDA SATHYAPAL

Aikkaranad CDS,  
Ernakulam

As a Micro Enterprise Consultant (MEC) under the Startup Village Entrepreneurship Programme, Susheeda Sathyapal has supported over 137 microenterprises in her village. Her MEC group also runs *Sevika Garments*, which procures textiles and fabrics from wholesale markets and distributes them to retail small entrepreneurs within the block. They set up this enterprise after studying the potential of the block to add additional income to their business consultancy group post the project period.



## PREETHA TB

Avanur CDS,  
Thrissur

Preetha is deeply committed to community development and has tirelessly worked to make a positive impact in diverse Indian states as a mentor under Start-up Village Entrepreneurship Programme for Kudumbashree National Resource Organisation. Her work has had a positive impact in states such as Bihar, Rajasthan, Jharkhand, Madhya Pradesh, Assam, Tripura, Sikkim, Haryana, Uttar Pradesh, Kerala, and Delhi. Originally from Chulissery in Thrissur District, Preetha has served in various leadership roles within Kudumbashree, including Neighborhood President, Area Development Society Chairperson, Community Development Society Vice Chairperson, and Kudumbashree Accounts and Audit Servicing Society member.



*When women are given the tools and resources they need to succeed, they become agents of change in their families, communities, and beyond.*



## B. KUMARI

Kottayam

Kumari, who is currently the president of the *Shradha* training group in Kottayam, started her Kudumbashree journey as a trainer, educating women about the organisation's byelaw. Additionally, she has previously held the position of CDS chairperson.



*My dream was to become a school teacher. Looking back, I realise that I would have been restricted to a classroom had my dream come true. Today I have travelled across Kerala and have delivered sessions to audiences from all walks of life.*

# BEENA VIJAYAN

Meenangadi CDS,  
Wayanad

A two-time president of Meenangadi Gram Panchayat in Wayanad, Beena Vijayan comes across as an experienced leader who handles her leadership roles effectively. A member of neighbourhood group from early days of Kudumbashree, Beena's first tryst with democratic elections was in 2004. She became the president of Meenangadi Gram Panchayat, a role that she held again for another five-year term from 2015. Beena won several accolades during her second term including Swaraj Trophy for the best Gram Panchayat and Prathibha award for the best Gram Panchayat President. In between she was elected to Wayanad District Panchayat once. Presently a member of Sultan Bathery Block Panchayat, Beena Vijayan believes that Kudumbashree women should move towards larger start-ups for economic progress.



*It is Kudumbashree that gave me the confidence to handle public offices; it prepared me for roles that I would not have thought of otherwise.*





*I am committed to expanding opportunities for female entrepreneurs and creating more employment prospects. Let's work together to build a brighter future for women in business and the communities we serve.*



## **BINDU PALLICHAL**

Pallichal CDS,  
Thiruvananthapuram

**Bindu Pallichal, a BA Graduate, is a self-made entrepreneur who started her business with just a small investment of 1000 rupees. Through her hard work and determination, she established *Athira Herbal Products* and now runs a registered company *Ayuraj Industries Private Limited* as the managing director. Her success story is an inspiration to others who face financial difficulties and aspire to achieve their dreams.**



*Kudumbashree has opened up a wide spectrum of opportunities for me. I was able to realise my dream of being an entrepreneur through Hope and Safe, with the financial support from Kudumbashree. Today I earn my livelihood through this enterprise as well as employ many women as caregivers who mostly come from vulnerable backgrounds.*



## BINIMOL T N

Kuzhupilly CDS,  
Ernakulam

Binimol joined Kudumbashree as a *Bima Mitra*, enrolling women into insurance schemes. It was then that she was exposed to the vast opportunities within Kudumbashree. She went on to form an NHC, gathering nine other women from her neighbourhood. Joining as a volunteer responsible for income generation in the neighbourhood group, currently she serves as its secretary. Binimol along with her two friends started *Hope and Safe* - an agency for Geriatric Care Services.







## C.D. SARASWATHI

Thalir, Special Neighbourhood Group, Mananthawadi, Wayanad

Saraswathi was diagnosed with sickle-cell anaemia during her first pregnancy. She was among the founder leaders who established Sickle-Cell Anaemia Patients' Association in 1998, of which she is currently the State Secretary. She is a member of *Thalir*, Special Neighbourhood Group, and has been at the forefront of agitations demanding free treatment for sickle-cell anaemia. Their struggles turned fruitful with the government ensuring regular free supply of medicines to the patients. She won the *Vanitharatnam* award instituted by the Government of Kerala in 2019.



*The neighbourhood groups for sickle-cell anaemia patients have not been effective. I want to work towards making our group perform better so that it can be really beneficial to the patients.*



## GEETHA S

Panavoor S,  
Thiruvananthapuram

Geetha has been an active member of Kudumbashree since its early days. She has held several leadership positions, including Secretary and President of her Neighbourhood Group, and Chairperson of the Community Development Society. Since 2009, she has been working as a Micro Enterprise Consultant (MEC), helping Kudumbashree women to start their own businesses and earn their own income.



*I truly believe that income generation and livelihood creation are critical to women's empowerment, and I am proud to have supported other women as an MEC. Through my work, I was able to buy 5 cents of land and achieve financial independence. It is my pleasure to continue to support women in entrepreneurship and contribute to the growth of our community.*



*In many states, Gram Panchayats are exclusively men's spaces. As mentors, one of our roles was to make women realise that they too belonged there. I firmly believe that when women come together and voice their opinions in Gram Sabha, they cannot be ignored.*



## **BINDU SANOJ**

Thidanadu CDS,  
Kottayam

The story of Bindu Sanoj offers life lessons for many aspiring young women who dream of a successful career. A member of Kudumbashree since 1998, she has been a Community Development Society (CDS) chairperson before becoming a mentor resource person for Kudumbashree National Resource Organisation. She has worked in states like Odisha, Tripura, Uttar Pradesh, and Bihar under the Panchayati Raj Institution - Community Based Organisation (PRI - CBO) Convergence project of Kudumbashree NRO.





*For me, Kudumbashree is not just an organisation, but rather a university where I gained valuable life skills and essential values. It has helped me realise my rights and engage in planning processes at the panchayat level.*



## JUBILEE VINOD

Alamcode CDS,  
Thiruvananthapuram

Jubilee is a member of one of the 19 training groups within Kudumbashree, named Gender and Livelihood Education Network. From an agricultural community, she went on to become a trainer and has since trained numerous women, within and outside the state.



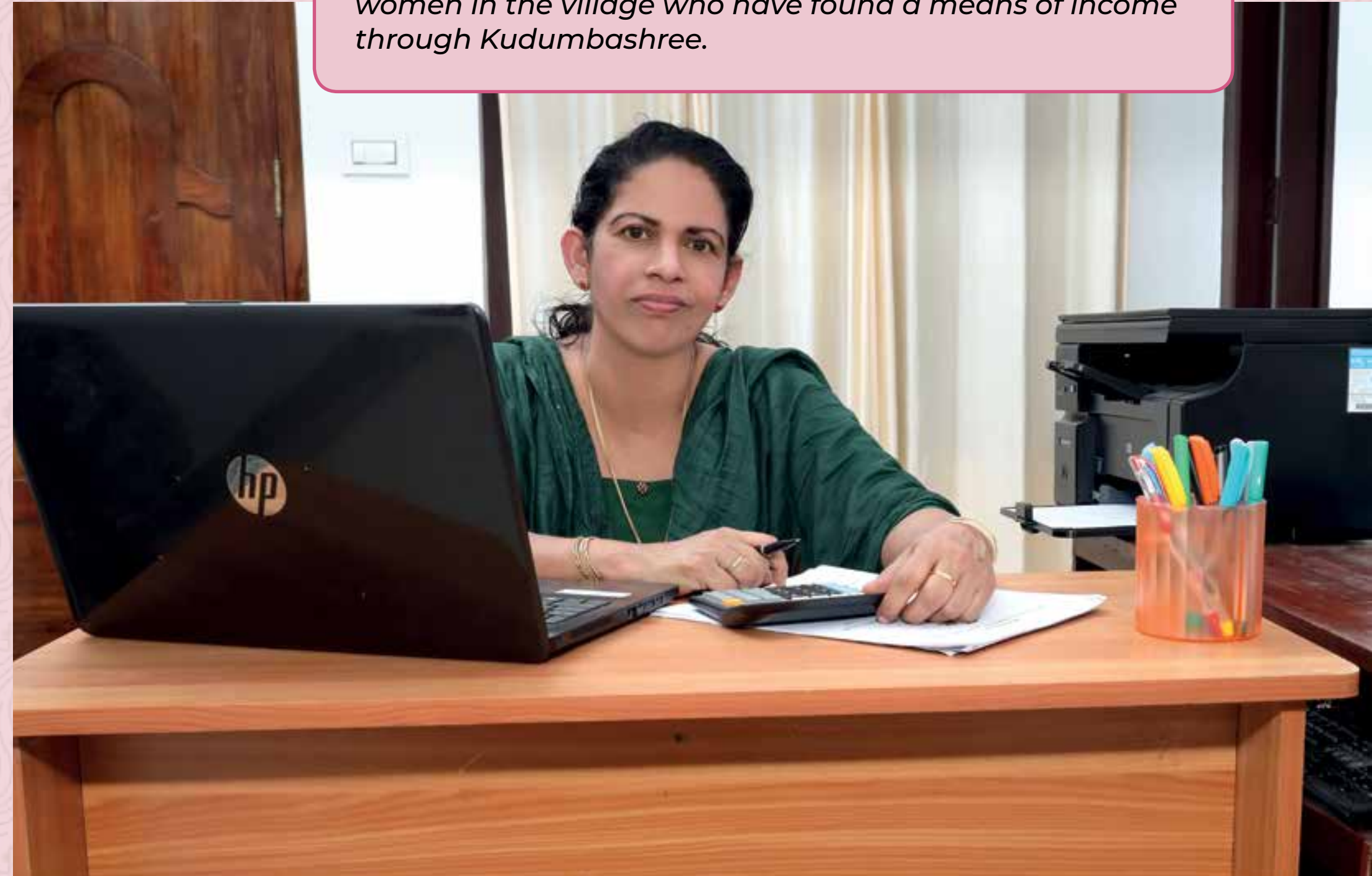
## MARY STANLY

Member, KAASS,  
Wayanad

Mary Stanly of Vellamunda Gram Panchayat in Wayanad studied till masters in commerce. A Kudumbashree member since the early days, she got selected to Kudumbashree Accounts and Audit Services Society (KAASS) in 2008 and has worked since then auditing the accounts of the Kudumbashree community network. Presently she earns Rs 20,000 to 25,000 per month. She has been able to share the cost of building a house with her husband and educate her children the way she wanted.



*Despite being educated, I was unemployed. For me, the auditor's role in Kudumbashree was a dream come true. I enjoy the work so much, after all these years despite my health issues. And I am not the only one; there are several women in the village who have found a means of income through Kudumbashree.*





*I wanted to be self-sufficient and not rely on my family for a living. Despite taking up various jobs, I was dissatisfied as they did not provide a steady income. When the company I was working for shut down due to the Covid pandemic, I was left without a job. That's when I discovered Yuvashree and received training in housekeeping. I am currently earning 25,000 a month and I am pleased that I can contribute to my family's finances.*

## PRITI NIVEDHAN

Puthenvelikkara CDS,  
Ernakulam

Born and brought up in Maharashtra, Priti came to Kerala after her marriage. Priti joined Kudumbashree in 2010, while she was a housewife. Because of financial constraints, she took up a job in a construction company and thereafter in a showroom but lost her job during Covid Lockdown. The Yuvashree project under Kudumbashree trained her in housekeeping operations and she is currently employed as a housekeeping supervisor.





*Women in our tribal settlement used to stay within their households. Today, they earn a livelihood, access banks and have achieved financial literacy. Kudumbashree made this possible, through its ground level interventions.*



## **RADHA BAIJU**

Mankulam CDS,  
Idukki

Radha is one among the first women from her settlement to be part of the Kudumbashree network. A Mahatma Gandhi National Rural Employment Guarantee Act worker herself, she has also served as the Community Development Society chairperson of Mankulam for a term.



*It is public action starting with neighbourhood group that helped me out of my personal crisis. I am the president of the Gram Panchayat now; but political positions are temporary. It is to the neighbourhood group that I belong*



## RIJI M

Kolayad CDS,  
Kannur

Riji had tried out many jobs to support her family before marriage. It was on failure of the marriage that she had to return to her village in Kannur. Hailing from *Kurichya*, a tribal community, Riji got the opportunity to contest from a ward reserved for scheduled tribes in Kolayad Gram Panchayat. She further became the president of the Gram Panchayat. Riji has worked as a Promoter under the Scheduled Tribes Development Department too. She considers building her own house with Kudumbashree support as her biggest personal achievement in life.





*Being able to earn an income is a significant source of personal fulfillment. It allows me to support myself and my loved ones.*



# RAMANI CHAKRAPANI

Kuttampuzha CDS,  
Ernakulam

Ramani is a resident of Pinavurkudi, a tribal area in Ernakulam District. With support from Kudumbashree, she learned to drive and purchased an auto rickshaw. She also started a coffee powder unit, *Roopashree Coffee Unit*, with four other members, which now stores up to 300 kg of coffee beans and sells across the Ernakulam district. Ramani's entrepreneurship journey is a testament to her determination and the power of community support.



*From an introverted person, to the leader I am today, Kudumbashree has enabled me to face challenges and overcome them. Through Kudumbashree I was able to intervene in people's issues and support them in their needs.*



## RANJINI PRADEEP

Meenachil CDS,  
Kottayam

Ranjini joined Kudumbashree at a very young age. After serving as the Community Development Society chairperson of Meenachil, she went on to become an elected representative of the Meenachil municipal council. An artist herself, she has performed on many platforms within and outside Kudumbashree.



# SAFNA A

Niramaruthur CDS,  
Malappuram

Safna has been a member of Kudumbashree since 2006 and has obtained certifications in various courses such as food safety, legal metrology, and pollution control. In 2019, she founded *We Help*, based in Niramaruthur Gram Panchayat, Malappuram. Through her enterprise, Safna provides women with the skills and resources needed to succeed in entrepreneurship and leadership and supports them in formalization. Her consultancy has serviced over 1000 enterprises through her consultancy work.



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*Kudumbashree helped us have pockets in our dresses; literally and figuratively. Our means of livelihood and tools for achieving them are available at arm's length distance for us now. I strongly believe that true empowerment lies in creating opportunities for all, particularly women.*



## SABEENA NB

Panavally CDS,  
Alappuzha

A Kudumbashree member since 2012, Sabeena is a dynamic and accomplished entrepreneur. With a background in leadership roles as Neighbourhood Group Secretary and Area Development Society and Microenterprise subcommittee convener, she is an experienced community leader. Sabeena's entrepreneurial spirit is showcased in her successful enterprise, *Ajwa Foods*, which specializes in masala powders and homemade pickles. Her experience as a Micro Enterprise Consultant adds to her wealth of knowledge in both community development and business management.

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*As a B. Com graduate struggling to find a job after marriage, Kudumbashree gave me the inspiration to become an entrepreneur. Once I started my enterprise, fairs and festivals became my biggest market and I even had the opportunity to participate in Saras fairs across the country. But most importantly, I'm grateful for the support system and willingness to lend an ear when I needed it the most.*



*I have learned more from working at the grassroots for Kudumbashree, which focuses on the holistic improvement of households, than any academic degree could ever teach me.*



## MAYA SASIDHARAN

Choornikkara CDS,  
Ernakulam

Maya Sasidharan is a mentor core group member at Kudumbashree National Resource Organisation. She started out as the chairperson of her Community Development Society (CDS) and has since worked in over 15 states across India. During her tenure, her CDS was awarded the title of best CDS. Maya's experience working with communities has also led her to serve as a faculty member and resource person for external agencies.



## SAVITHRI V.L.

Kolazhy CDS,  
Thrissur

Hailing from Kolazhy gram panchayath, Savithri is currently a state-level gender resource person for Kudumbashree as well as a Community Development Society vice chairperson. Being a domestic violence survivor herself, today she works towards educating Kudumbashree members, elected representatives, other officials, and students on issues of gender.



*I proudly refer to myself as a domestic violence survivor, rather than a victim. When I enrolled as a resource person for the gender programme, I was ignorant of the complexities and the issues around gender. I was ashamed to lecture about something I, myself was going through. Kudumbashree educated me on equality, discrimination and gender-based violence. I decided to come out of my marriage and lead an independent life. Today as a state resource person, I share my knowledge with others.*



# SHAMLA AASHIF

Karumaloor CDS,  
Ernakulam

Shamla's lifelong passion for farming has been the driving force behind her involvement in the *Ksheera Sagaram* cattle farm project since its inception in 2020. As a member of the group, she has played an integral role in its remarkable success, with over 15 cows. With the unwavering support of Kudumbashree and her family, Shamla has navigated and overcome numerous challenges.



*I have always been passionate about farming. I remember that after my marriage, our first trip wasn't a honeymoon, but was in search of good variety chicks for our farm.*





*The opportunities for livelihood are scarce in my village. Surrounded by water on all four sides, most of the community is either engaged in farming or fishing. My decision to take up a profession dominated by men was fueled by the support I received from my family and Kudumbashree.*



## SHYLAMMA K

Kainakari CDS,  
Alappuzha

Hailing from an agricultural village, Shylamma chose to be an entrepreneur for her livelihood. She opened a unisex saloon, which is considered an unusual job for a woman. She has been a member of Kudumbashree for 13 years.





## SEEMA RAMACHANDRAN

Kulasekharapuram CDS,  
Kollam

Seema emphasizes that her Kudumbashree membership was not by accident; instead, she took initiative and formed her neighborhood group. While she tried to utilise all the platforms that Kudumbashree provided her, she was elected to the Gram Panchayat once. Seema's focus has always been on farming from which she makes Rs 10,000 per month on an average. She has been able to avail support from Kudumbashree for her farming projects.



*Kudumbashree helped me not only in speaking on public platforms, but it also enhanced my status within my family. Kudumbashree has been a support and guide in all my endeavours.*



## SHEEBA A.V

Peralasserry CDS,  
Kannur

Since the formation of their neighbourhood group in 2010, Sheeba has held the positions of president and secretary of the NHG, president of the Area Development Society, and president of the Community Development Society. Presently she is the president of the Gram Panchayat, a village famous for its handlooms and beedi rolling units.



*One incident from my Kudumbashree activities that will always stay with me is the rehabilitation of a destitute family through Asraya. When we first visited their house, the sight was shocking: two mentally challenged individuals lived in a dilapidated house with no support. We took the initiative to bathe them, clean their house, and provide them with food. The expression on their faces during this process is something that I will never forget.*



*Kudumbashree supported me in pushing my small business to the next level. I have been able to supply over 1 lakh snack packets to the Onam Food Kits distributed by the Govt. of Kerala*



## SHYAMALA VISWANATHAN

Nedumkandam CDS,  
Idukki

Shyamala was already an entrepreneur when she joined Kudumbashree in 2013. Her small business started growing with Kudumbashree support. Presently she has a monthly turnover of Rs 3,00,000. The support was not only in terms of loan from the community enterprise fund, she has received training and marketing support too.

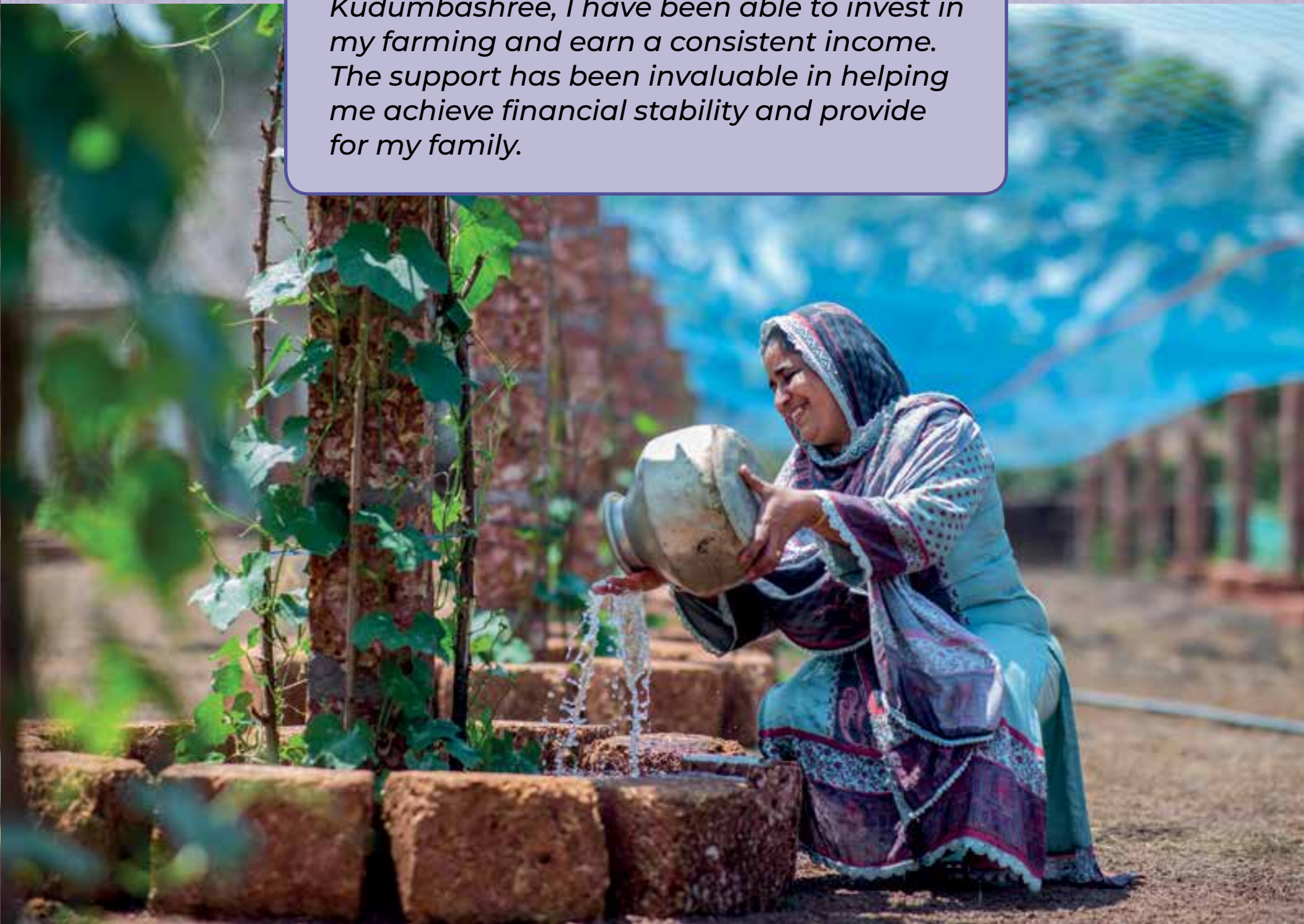
# KHYRUNNISSA

Muliyar CDS,  
Kasaragod

Khyrunnissa has been able to do farming successfully on leased land. In Muliyar, a Gram Panchayat in the Kasaragod district known for large-scale migration to the countries in the Middle East, Khyrunnissa found farming a source of steady income. Her experiment in cultivating on rocky soil has been successful because of the support that she gets from Kudumbashree. Khyrunnissa is a member of the *Bismillah* joint liability group.



*With the low-interest loans from Kudumbashree, I have been able to invest in my farming and earn a consistent income. The support has been invaluable in helping me achieve financial stability and provide for my family.*





## SUNITHA K.R

Mariyapuram CDS,  
Idukki

Sunitha's mother has been a member of Kudumbashree neighbourhood group. When *Santhwanam*, an enterprise-based model for door-to-door health check up was formulated, Kudumbashree made it open to the family members of Kudumbashree network. Sunitha used that opportunity to set up a health check-up unit. She got training from Health Action for People, a Non-Government Organisation that partnered with Kudumbashree for the project. Sunitha now earns around Rs 8000 per month through her enterprise.



*I am grateful for the opportunity provided by Kudumbashree's Santhwanam program to not only contribute to my community's health but also ensure a steady income for my family.*



## BEENA MAHESAN

Manjapra CDS,  
Ernakulam

Currently a mentor core group member of Kudumbashree National Resource Organisation, Beena is one among the first Community Development Society chairpersons of Kudumbashree. Widowed at a young age, she found respite in the activities of Kudumbashree and went on to become a founding member of *EKSAT*, a training group within Kudumbashree. Starting her career at a mere Rs.50 per day, Beena today earns up to Rs. 10,000 a day as a resource person for other agencies.



*Even when I was sidelined by my own people, it was Kudumbashree and its women who stood by me. It wipes the tears of several helpless women. I have grown up to be a successful trainer for different agencies, but still I choose to be connected to Kudumbashree*



*I used to tell any visitor no one was at home if my husband was away. But not anymore. Now I would respond just as my husband would. To me, it was a transformation to feel that ownership. Contrary to my notion, what I earned from Kudumbashree is beyond financial stability.*

## JAYAPRABHA

Vettathur CDS,  
Malappuram

Currently working as an anganwadi teacher, Jayaprabha has served as a Community Development Society (CDS) chairperson, and an Area Development Society (ADS) secretary of Kudumbashree. Married off at a young age, Jayaprabha had to forgo her dream of education beyond class X. Joining Kudumbashree in 2003, she began thinking of studying again and completed higher secondary course with the support of the network. She did not stop there but went on to study further and currently holds a degree in Sociology.



# AMBILY BHASKARAN

Thidanadu CDS,  
Kottayam

Ambili has performed various roles within Kudumbashree. Beginning as a resource person for Balasabha activities, she later became a community counsellor and a gender trainer. Further she went on to become a micro enterprise consultant and currently is a ILO certified trainer and entrepreneur.



*I am someone who keeps learning every day, and I try to impart my learnings to others. Today, as a business consultant, I am proud that I have been able to support Kudumbashree women in improving their business.*





# MANJU MATHEW

Pampadumpara CDS,  
Idukki

Manju's family had migrated from Bhimanadi in Kasaragod to Idukki, where they lost their farmland to the Mathikettan Shola National Park in 2003. When Manju got married at 19, her family was in dire straits. She joined Kudumbashree and later became part of a joint liability group (JLG) engaged in leased land farming. After meeting with a total loss on their first attempt, they took a Kudumbashree loan and invested in land development, and cultivated vegetables and tuber crops. Subsequently, the JLG started a plant nursery, changing the group's fortunes. The group was the first to try technologies such as poly house and greenhouses in Nedumkandam Block.



*Starting a nursery business with Kudumbashree support was the turning point in my life. Now I run several businesses in addition to the nursery. My life has transformed totally from that of the member of a poor landless migrant family two decades ago.*



*Even though MGNREGA is a scheme benefitting many women, the way forward is setting up and running their own businesses. And in this, Kudumbashree opens many doors for women. One can access several benefits from departmental schemes through Kudumbashree.*



## SUKANYA SAJIMON

Mararikkulam North CDS,  
Alappuzha

**Sukanya was the seven-year president of the award-winning Community Development Society of Mararikkulam Gram Panchayat in Alappuzha district. She was into farming and livestock keeping before joining Kudumbashree. However, Kudumbashree helped her in expanding her activities and in enhancing her income. Overcoming the challenges posed by the pandemic, Sukanya is now more confident in running various farm and livelihood-related businesses.**



## SUNITHA S

Paravoor CDS,  
Thiruvananthapuram

Sunitha is an early member of Kudumbasree since 1999. She has served as a chairperson for Paravoor Community Development Society and is currently a member of one of the training groups in Kudumbashree. An entrepreneur herself, she is also part of a group that runs *Janakiya Hotel*.



*Kudumbashree has given me the opportunity to travel and work within and outside India. As a Janakiya Hotel entrepreneur, I am proud that my business serves affordable food to the community.*



*During the early days of going out for trainings, people would make comments, but it was the honorarium received from these trainings that provided me with an income for the first time.*



## USHA VENU

Mullassery CDS,  
Thrissur

Usha Venu, a member of Kudumbashree since 1999, hails from an extremely low-income family. She has played multiple roles, including chairperson positions at the Community Development Society and Area Development Society for multiple tenures. Usha is also part of a training group that capacitates Neighbourhood Group members and works towards community health as an Accredited Social Health Activist (ASHA).



# VALLI AMMAL V

Sholayur CDS,  
Palakkad

Valli hails from the *Irula* tribal community in Attappady. She along with three fellow neighborhood group members runs the *Malleswara Producer Mill*, which collects, processes and markets agricultural products from the community, mainly millets.



*I wanted to earn on my own, and that passion brought me into Kudumbashree. Through my enterprise my family has progressed financially, and I have been able to find a market for our agricultural products*





*It is my work that brings me peace. I consider my students as my own kids and I am happy that I could be a reason for their betterment. I am thankful to Kudumbashree for this rewarding opportunity.*



## SUJIMA S

Pothencode CDS,  
Thiruvananthapuram

Sujima is a teacher at Karunya Buds school, Pothencode. Losing two children to neurological diseases and her husband at a young age, she has invested her life to the care and upliftment of children with disabilities and their families. She has organised mothers of Buds school students to form an enterprise, which fetches them an additional income.

# BHAGIRATHI M V

Pirayiri CDS,  
Palakkad

Bhagirathi's inspiring entrepreneurial journey is a testament to the power of determination and hard work. Over the last 19 years, she has played many leadership positions in her Area Development Society and Community Development Society in Pirayiri village. Additionally, Bhagirathi became a master trainer for the *Samagra Project*. Her work with *Amrutham Nutrimix* involved training 27 units, and she currently leads the Nutrimix unit in the Palakkad district, where each team member earns a monthly income of over Rs. 25,000.



*I believe that by serving the community, we can achieve not only profits but also social and economic development for those in need, just as I have witnessed in my journey with Kudumbashree and Amrutham Nutrimix*



## USHA NARAYANAN

Thaliparamba CDS,  
Kannur

Soon after joining Kudumbashree, Usha Narayanan took to leased land farming jointly with four other women. Subsequently, they started an enterprise producing and selling rice flour and spice powder. They started the unit by availing loans and buying an old flour mill kept for sale. They expanded the business with Kudumbashree support. Insistence of purity and quality of products helped them stay ahead of competition. Any business, says Usha, can succeed if we maintain quality and work hard to achieve good results.



*I spend my whole day at the enterprise. With the additional responsibility of running the district level consortium, I have become all the busier. Any business can succeed if we maintain quality and work hard to achieve good results.*





*Kudumbashree's training in bamboo craft has not only honed my skills but also opened up new avenues for me to earn a livelihood. With proper guidance and support, I have been able to turn my craft into a profitable business.*



## SIMI SUNIL

Udumbannur CDS,  
Idukki

Simi belongs to a remote place called Maniyankudi in Idukki district. After her marriage at the age of 21, she moved to Uppukunnu village in Udumbannur Gram Panchayat. Simi, who was already adept in the traditional crafts of weaving bamboo baskets and trays was initiated to more professional craft through training organised by Kudumbashree. She started *Vanashree* Bamboo Craft in 2019 and has been able to make a living out of it.



# SHUBHA M.

Thaliparamba CDS,  
Kannur

A Kudumbashree member since 2008, Shubha has been the secretary and president of her neighbourhood group (NHG). She was also elected to the Gram Panchayat, which she believes, was a result of her Kudumbashree work. It was in 2021 that they took up the 'pay and park' facility at Government Medical College, Pariyaram, Kannur. They are happy with the way the business is doing now.



*Setting up a 'pay and park' business inside a Government Medical College Campus was not easy. We had to overcome many challenges to stay in the business. It is tough, we work in heat and dust. We don't mind as long as it gives us good returns.*





## LEENA BHARATHAN

Vellangallur CDS,  
Thrissur

Leena Bharathan joined a neighbourhood group (NHG) in the early days of Kudumbashree in 1998, and was an office bearer at the NHG and the Area Development Society (ADS). She relinquished her position in the organisation once she started working with Kudumbashree Accounts and Auditing Services Society (KAASS). Presently the president of her KAASS group, she has aspirations of a political career too.



*It is Kudumbashree that helped me out of the confines of our family kitchen. As a member of KAASS, I have gained the confidence to go anywhere, talk to anyone, and to conduct classes to different sections of people*



*Joining Kudumbashree has been a turning point in my life. Coming from a family with low income, my mother struggled to raise my siblings and me. When I joined my NHG in 1998, I didn't know much about Kudumbashree. Initially, I set aside money from the tuition I was giving to pay my thrift. However, after becoming a KAASS member, I started earning a steady income. Currently, I earn around Rs. 26,000 from the activities of KAASS alone. More than the income, being involved with Kudumbashree has given me the confidence to be independent. I have taken up independent audits, including that of a school.*



## **SAJITHA P T**

**Nilambur Municipality CDS,  
Malappuram**

**Sajitha has been a member of Kudumbashree since 1998. Despite having to shift to Nilambur after her marriage, she remained connected to Kudumbashree, forming a new neighbourhood group (NHG). She enrolled as a member of Kudumbashree Accounts and Audit Services Society (KAAS) in 2008. She has been able to provide for her family, through the regular income she earns through auditing and other functions of Kudumbashree.**

# Glossary

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## **Kudumbashree Structure**

The community structure of Kudumbashree federation comprises three tiers: **Neighbourhood Groups (NHG)** at the household level, **Area Development Societies (ADS)** at the ward level, and **Community Development Societies (CDS)** at the Gram Panchayat level.

The Kudumbashree State mission facilitates different programmes and the operations are delegated to the district mission offices.

**Amritham Nutrimix** - Amritham Nutrimix is a nutritious food product that has been developed by Kudumbashree to address malnutrition among children and pregnant women in rural areas. The product is fortified with essential vitamins and minerals and is a cost-effective solution to the problem of malnutrition. It has been recognized by the government and is being promoted by the Integrated Child Development Services (ICDS) program as Take Home Ration since 2006. Additionally, the involvement of Kudumbashree women in the production and distribution of Amritham Nutrimix has provided them with income-generating opportunities and helped in their economic empowerment.

**Asraya** - Asraya is an integrated project aimed at identification and rehabilitation of destitute families. It was started in 2002 as a follow up of the Kudumbashree initiative to identify the poorest of the poor families that had been left out from the outreach of decentralised planning and poverty alleviation programmes. In 2017, the Asraya project was restructured into a more comprehensive program called Destitute Free Kerala (Agathirahitha Keralam).

**Buds School** - Kudumbashree initiated a program called Buds to provide education and care for mentally challenged children and adults in rural areas of Kerala. The program started with the first institution in 2004

and expanded to the Buds Rehabilitation Center in 2015, which focuses on rehabilitation, training and day care for mentally challenged adults. Buds aims to provide an inclusive atmosphere for mentally challenged individuals without stigmatizing or labeling them.

**Gender Programmes** - Gender Programmes of Kudumbashree aims to create awareness about the rights, status and justice of women by themselves through the discussions of their experiences, identify their role in the local development process, and equip women to recognize about their rights, inequalities and violence against them. Through Gender Self Learning Programme (GSLP), Kudumbashree seeks to generate public discourse and political debate regarding the important relationship between sexuality, gender, and human rights.

**Joint Liability Group (JLG)** - JLG refers to a collective farming approach where groups of women farmers under Kudumbashree come together to undertake agricultural activities. Members of the group share resources, risks and benefits.

**Kudumbashree Accounts and Auditing Service Society (KAASS)** - KAASS is an enterprise group affiliated with Kudumbashree who are authorized to conduct periodic audits of NHG, ADS and CDS as well as other enterprises established within the programmes of Kudumbashree.

**Kudumbashree National Resource Organisation (NRO)** - Ministry of Rural Development recognised Kudumbashree as an NRO under the National Rural Livelihoods Mission (NRLM) in 2013. Kudumbashree NRO provides technical and implementation assistance to the State Rural Livelihood Missions (SRLMs) in two domains - making Panchayati Raj Institutions (PRIs) and Community Based Organisations (CBOs) work together (PRI-CBO

Convergence) and enterprise development.

## **Micro Enterprise Consultant (MEC) Project**

- MEC Project is a Kudumbashree programme to promote micro-enterprise development through trained community resource persons for enterprise promotion known as Micro Enterprise Consultants.

## **MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act)-**

MGNREGA is a government scheme that guarantees 100 days of employment to rural households. In Kerala, Kudumbashree, plays an important role in implementing MGNREGA by ensuring active participation of its members in the program. Kudumbashree women are involved in various stages of the process, from identifying potential job sites to monitoring the progress of the work. They also help in organizing work camps, preparing muster rolls, and ensuring timely payment of wages to the workers. This has not only improved the effectiveness of the program but has also empowered women by providing them with opportunities.

## **Start-up Village Entrepreneurship Programme (SVEP)**

- SVEP is a national programme developed

based on the Micro Enterprise Consultant (MEC) project and aims to provide financial assistance, business management and soft skills training, and critical services to early-stage rural enterprises. SVEP focuses on creating sustainable livelihoods and self-employment opportunities for the rural poor through a trained local cadre of business consultants.

**Santhwanam** - Santhwanam is a health intervention project by Kudumbashree, in collaboration with Health Action by People (HAP) and State Bank of India (SBI), providing periodic check-ups at home by trained entrepreneurs to detect diseases early.

**Training Groups** within Kudumbashree were established to train Kudumbashree members on the operations and different programmes of Kudumbashree.

**Tribal Special Project (TSP)** - The Tribal Special Project is an initiative of Kudumbashree in collaboration with the Tribal department to address the special issue of the tribal population of the state, in a systematic manner. The project primarily targets at bringing the marginalized tribals under the aegis of the Kudumbashree network and provide them with facilities which were otherwise less accessible or denied.

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