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**SOCIO-ECONOMIC EMPOWERMENT OF WOMEN THROUGH
KUDUMBASHREE: A Study of Bedadukka Grama Panchayat, Kasaragod**

By

SREENI.A (2011-45-116)

PROJECT REPORT

Submitted in partial fulfilment of the requirement for the degree of

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Faculty of Agriculture



COLLEGE OF CO-OPERATION, BANKING & MANAGEMENT

KERALA AGRICULTURAL UNIVERSITY

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KERALA, INDIA

2015

DECLARATION

DECLARATION

I hereby declare that this project report entitled "**Socio-Economic Empowerment of Women through Kudumbashree: A Study of Bedadukka Grama Panchayat, Kasaragod**" is a bonafide record of research work done by me during the course of project work and that it has not previously formed the basis for the award to me for any degree/diploma, associateship, fellowship or other similar title of any other University or Society.

Vellanikkara

SREENIA

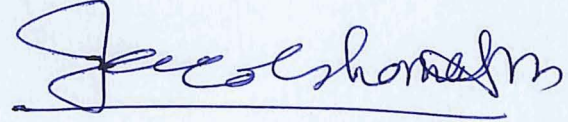
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CERTIFICATES

CERTIFICATE

Certified that this project report entitled "**Socio-Economic Empowerment of Women through Kudumbashree: A Study of Bedadukka Grama Panchayat, Kasaragod**" is a record of research work done independently by SREENI.A (2011-45-116) under my guidance and supervision and that it has not previously formed the basis for the award of any degree, fellowship or associate ship to her.



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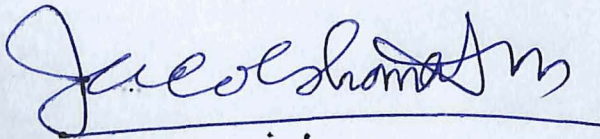
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Needless to say I alone am responsible for any imperfection, which may remain

SREENI.A (2011-45-116)

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LIST OF ABBREVIATIONS

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UBS	: Urban Basic Services
UBSP	: Urban Basic Services for the Poor
CBNP	: Community Based Nutrition Programme
PAP	: Poverty Alleviation Programme
UPA	: Urban Poverty Alleviation
NABARD	: National Bank for Agriculture and Rural Development
SHG	: Self Help Group
CBO	: Community Based Organization
LSGI	: Local Self-Government Institution
SGSY	: Swarnajayanthi Gram SwarozgarYojana
ADS	: Area Development Society
RME	: Rural Micro Enterprise
KAASS	: Kudumbashree Accounts and Audit Service Society

DESIGN OF THE STUDY

CHAPTER I

DESIGN OF THE STUDY

1.1 INTRODUCTION

Development is the mantra of globalization and liberalization. Women have an important role in the development process. Empowerment of women and their participation in the development process has been considered an essential feature of development. It is presumed that real development is possible only if the women and men work in equal terms. Gender equality and empowerment of women is recognized globally as a key element to achieve progress in all areas. Jawaharlal Nehru commended “in order to awaken the people, it is the women who has to be awakened first. Once she is on the move, the household moves, the village moves, the country moves and thus we build the India tomorrow”.

But the present position of women in developing and underdeveloped countries is not considered good. Rural women are regarded as voiceless and defenseless. Raping cases are appearing in the newspapers every day. So they are to be empowered to fight against the evils faced by them. There had been intensive efforts in nineties to bring the women-folk, especially those belonging to the weaker sections and poor, who had been economically and socially underprivileged within and outside the family, to the forefront and empower them through specific programmes and thereby empower the entire family and community. Ensuring justice to women was one of the prime objectives of the development agenda of the People’s Planning Campaign initiated in 1997.

The term Women Empowerment refers to the increasing the social, political or economic strength of all women. Educational attainment and economic participation are they key constituents in ensuring the empowerment of women. The economic empowerment of women is a vital element of strong economic growth in any country. Empowering women enhances their ability to influence changes and to create a better society. They equal to men in all aspects. Women are more perfectionists in the power to create, nurture and transform. Today, women are emerging as leaders in growing range of fields. Twenty-six laws have been enacted so far to protect women from various crimes .Empowerment of women could only be achieved if their economic and social status is improved. This could be possible only by adopting definite social

and economic policies with a view of total development of women and to make them realize that they have the potential to be strong human beings.

Kudumbashree, a Malayalam coinage, means prosperity of the family. It is an innovative programme of the Government of Kerala introduced for the eradication of absolute poverty in ten years through concerted community action under the leadership of local self-governments. Kudumbashree is the poverty eradication mission of the state of Kerala. Kudumbashree project was started in Kerala in 1998. The programme has 37 lakhs members and covers more than 50% of the households in Kerala.

The purpose of the mission is to ensure that the women should no longer remain as passive recipients of public assistance, but active leaders in women involved development initiatives. The paradigm shift in the approach is that any woman who is residing in the Grama panchayat can become a member of the Kudumbashree Ayalkoottam irrespective of whether she is in a Below Poverty Line family. Since this aspect gives an opening for the Above Poverty Line families to enter in to the community structured envisaged by Kudumbashree. These structures give added importance to women empowerment both social and economic.

1.2 STATEMENT OF THE PROBLEM

Women are a good source of manpower and contribute effectively towards human capital for which they have to be adequately equipped. Their potential have to be properly exploited and their productivity and creativity should be utilized for the development of the nation. This can be made possible by empowering them. It is important to analyze how far the women empowerment strategies/programmes adopted by Kudumbashree, the largest women organization at grass root level by the Government of Kerala, are able to make changes in the lives of its members by empowering them economically, socially, and politically. Since Kudumbashree focused its objective on poverty alleviation through women empowerment and every districts in the state has its operations, it is essential to notice whether Kudumbashree provides sufficient space for empowerment to its members and hence the study is important. And also an exclusive study on the empowerment of women at the grass root level through Kudumbashree in Bedadukka Panchayat has not been done so far. Hence it is necessary to have an insight in to the socio-economic empowerment of the rural women with the help of Kudumbashree.

1.3 OBJECTIVE OF THE STUDY

To evaluate the Socio-Economic Empowerment of rural women through Kudumbashree units in Bedadukka Grama Panchayat.

KASARAGOD DISTRICT



1.3.1 BEDADUKKA GRAMA PANCHAYAT

Bedadukka Grama Panchayat was formed in 2005 bifurcating Kuttikkol Grama Panchayat. It has a total land area of 85.49 sq.km. There are 17 wards in the panchayat and 3 villages coming under this panchayat namely, Munnadu, Bedakam, and Kolathur. Following are the basic information about the Panchayat:

According to 12th five year plan report of the panchayat, the total population of the panchayat is 27,703 of which 13,678 were men and 14,025 were women. The population density is 312/sq.km.



1.3.2 HYPOTHESIS

Based on the above objective the following hypothesis was formulated

There is no difference in income before and after joining NHGs in Bedadukka Panchayat .

1.4 METHODOLOGY

1.4.1 DATA COLLECTION

The study was based on both primary as well as secondary data. Primary data were collected with the help of pre-tested structured interview schedule specially designed for eliciting information relevant to the study. Secondary data were collected mainly from Kudumbashree annual reports, professional journals, books, articles, websites also will provide valuable data for the study.

1.4.2 SAMPLE DESIGN

NHGs at Bedadukka Gama Panchayat

There are 277 Kudumbashree Neighbour Hood Groups (NHGs) units (out of which 26 SC NHGs & 1 ST NHG) in Bedadukka Grama Panchayat covering 95% of families. Most of the units are actively working in this Panchayat. There is an average of 14 members in each unit.

Financial assistance for NHG is provided by Bedadukka Farmers' Co-operative Bank, Kolathur Service Co-operative Bank etc. The Panchayat Kudumbashree Community Development Society (CDS) has got many prizes at the state & district level for the best performance of the micro enterprises working under Kudumbashree NHGs.

The universe of the study comprised Kudumbashree NHGs and its members in Bedadukka (Grama Panchayat) of Kasaragod district. The population for the present study will be identified as the Kudumbashree NHGs having completed tenure of minimum five years and the woman having at least three years' experience as Kudumbashree members and are still in the group who claimed to have successfully engaged in the self-employment programme. From the total of 277 NHGs 10 NHGs will be selected. From each selected NHGs, 5 members will be selected. Thus the sample for the present study at random constituting 50 members.

Details of selected NHGs:

1. Shingari Melam unit:	6. Sakthi Group Farming unit.
2. Mini Apparel Park:	7. Thanima Goat rearing unit
3. Copra Processing unit	8. Apiculture unit
4. Poultry Farming unit	9. Keerthi Amritham Nutrimix Unit
5. Cow Rearing unit	10. Dhanam Cashew unit

1.4.3 DATA ANALYSIS

The collected data were processed using Statistical Package for Social Science (SPSS). The empowerment of the respondent is being measured by following a pre and post NHG situation. The data so collected were analyzed by using statistical tools such as Percentage, Indices, and Paired t-test. For the construction of indices, the percentages were calculated to rate the statements representing selected variables on scales of different spans. The opinions of the respondents were collected on a 5 point scale ranging from 'increased very much to decreased very much'. And assigned marks of 1, 2, 3, 4, and 5 representing the most negative degree of opinion to the most positive degree of opinion.

The scores given by all the respondents for each statements were summed up to arrive the total scores of each statements, and was then divided by maximum possible scores for that statement to obtain the index of that statement.

The index for the statement was computed using the formula (Rajasekharan, 2010)

$$\text{Index for the statement} = \frac{\text{Total score obtained for the statement}}{\text{Maximum obtainable score for the statement}} * 100$$

$$\text{Composite index} = \frac{\text{Total score obtained for the statement}}{\text{Maximum score *No. of statements}} * 100$$

The indices calculated for the study were categorized as follow .So as to interpret the results. The categorization is based on the scores assigned to the responses of the sample.

Below 20	Very Poor
20-40	Poor
40-60	Average
60-80	Good
80-100	Excellent

1.5 PARAMETERS

a) Social empowerment

- Involvement in social activities
- Access to information, knowledge & skill
- Contact with development department and agencies
- Entrepreneurial ability
- Managerial ability
- Political involvement

b) Economic empowerment

- Income of family
- Savings
- Accessibility of credit
- Indebtedness
- Income generating activities Indebtedness
- Acquisition of assets

1.6 SCOPE OF THE STUDY

The study was conducted in Bedadukka Panchayat of Kasaragod district, focusing on Kudumbashree strategies for empowering the women in the panchayat. There is 17 wards and 277 NHGs. The main intention of the study is to assess the level of empowerment achieved by women through Kudumbashree. The result of the study shall help the Kudumbashree mission to redesign the existing strategies and give attention to constraints faced by the members. And the Kudumbashree members are benefited as the positive results motivate them further since empowerment is a continuous process.

1.7 LIMITATIONS OF THE STUDY

The research study selected Kudumbashree units promoted by Bedadukka Panchayat due to time constraint and has become a micro study and the findings cannot be generalized.

1.8 CHAPTERIZATION

The study is organized into four chapters:

1. Design of the study
2. Kudumbashree project in Kerala-An overview
3. Analysis of Kudumbashree units in Bedadukka Grama Panchayat
4. Summary of findings and conclusion

1.9 REVIEW OF LITERATURE

Kudumbasree is a unique poverty eradication mission of the state of Kerala. Many studies have so far conducted in relation with Kudumbasree and self-help groups in different parts of our country. A brief view of the studies so far conducted is given below.

Narasimhan (1999) focuses specifically on rural Scheduled Caste and Scheduled Tribe women, who are disadvantaged as women, as members of the rural section of the laypeople and because of their low caste status. The book compares the effectiveness of State initiatives with the motivation - and conscientisation strategy advocated by Action for Welfare and Awakening in Rural Environment (AWARE), a non-governmental development organization working in 6000 villages spread over 7 States in India. It analyses the success of AWARE's work among women through various case studies and concludes that, besides monetary resources, it is the mindset of the policy makers, bureaucrats and particularly the women concerned that must change in order to assist the empowerment of women.

Jaya (2000) analyzed the influence of Micro Finance in empowering the women of Kerala, reveals that SHGs can really become agents to fight globalization. She opines that opportunities for deserving people, remunerative marketing, skill up gradation and technological training and promoting business counseling centers at the grass root level should determine the success of micro enterprises and adequate credit should be provided. She opined that the anti-poverty approach focuses mainly on the productive role of women and it aims to increase the employment and income generating options of poor women through better access to productive resources. She also suggests that poverty alleviation and promotion of balanced economic growth require the increased productivity of women in low income households.

Nidheesh (2009) at the level of personal space both mental and physical, there has been a tremendous expansion for women, through both an enormous and rapid increase of knowledge, awareness and skills in new areas, as well as the expansion of institutional space, which has opened up a new and hitherto unknown world to women. Women's larger role in decision-making seems to be resented by men, even though they did not say so directly, but hinted at it

indirectly, giving a different reason. In the public arena, participation in public life and social prestige and esteem were seen to be closely linked

Dhir (2012) reveals that Women Self-Help Group is a solid means of women empowerment. According to him, it is through SHG that the women get an exposure to outside world. The resource and organizations which were unseen earlier became accessible. Weekly meetings, weekly savings, internal lending, repayment of loans on regular basis, etc. not only promote thrift among the members, but also encourage oneness among the group.

Jain and Jain (2012) on "Does Microfinance Empower Rural Women? -An Empirical Study in Udaipur District, Rajasthan", explained Microfinance has come to play a major role in many gender and development strategies because of its direct relationship to both poverty alleviation and to the empowerment of women. Microfinance programs like the SHGs in India have been promoted for their positive economic impact and belief that they empower women. However, social backwardness, indebtedness and presence of other microcredit programs in the same or nearby villages have a significant positive influence on women's participation in this program.

Kalyani and Seena (2012) reveals that economic development is the base for other development. Collective effort has been recognized as tenets of women empowerment. Through women empowerment leads to sustainable social development. Economic development of women leads to better living status in the family, educational, nutritional, and the health needs of the children were well satisfied. Economic independence through Kudumbashree improved the social participation of its members and the Kudumbashree NHG movement is supporting for social empowerment of poor women flock.

Minimol and Makesh (2012) in their study identified that Intellectual empowerment is considered more important, or at least equally important to social, economic or financial empowerment. The concept of personal empowerment often fails to encompass intellectual empowerment. The objective intended to be achieved is that the members become more capacitated to think and act better from blunt in thinking to sharp; and from thick in action to

fine. According to them the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective.

Narang (2012) on “Impact of self-help groups’ bank linkage programme in India”, says that SHG-Bank Linkage Programme is developed in India to provide finance to the vast rural poor. In this programme, the informal SHGs are credit linked with the formal financial institutions. The SHG-Bank Linkage Programme has emerged as a dominant, relevant and effective programme in terms of borrowers and loans outstanding in India. It is flexible, independence creating, and imparts freedom of savings and borrowing according to the heterogeneous needs and requirements of the group members.

Ghosh (2012) on “Micro-Finance and Rural Poverty in India SHG–Bank Linkage Programme”, opined that this programme has grown at a tremendous pace during last two decades and emerged as the most prominent means of delivering micro-finance services in India. The average annual net income, assets and savings of SHG member households increased significantly in the post-SHG situation. The average amount of loans and the regularity in repayment of loans increased, and the dependence on moneylenders decreased remarkably. The percentage of loans used for productive purposes and employment per household increased, the incidence of poverty among SHG members declined, and the social empowerment of women improved significantly.

According to the study of Sivakumar and Prabakaran (2012) on “Review on Financial Prospects and Problems of Women’s Self Help Groups (SHGs) with Special Reference to Dharmapuri District, Tamilnadu” they opined that financial assistance is being provided to women’s SHGs in the form of micro finance. Micro finance is emerging as a powerful instrument for poverty alleviation in the new economy. Based on the philosophy of peer pressure and group savings as collateral substitute , the SHG programme has been successful in not only in meeting peculiar needs of the rural poor, but also in strengthening collective self-help capacities of the poor at the local level, leading to their empowerment.

According to Das and Bhowal (2013), the North-eastern Region of India has a number and variety of Self Help Promoting Agencies (SHPAs). Self Help Promoting Institutions (SHPIs), whether NGOs, banks or State governments, have been playing a vital role in promoting, nurturing and sustaining the SHG programmes. SHPIs and MFIs are the channels to provide the financial services. SHPIs groom SHGs which ultimately deliver financial services. The quality of SHGs being nurtured depends on the SHPIs and their own capacity. It is observed from the analysis on overall score that there exists enough evidence to conclude that there are differences among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs.

Pavithra and Narayana (2013) in their study identified that the rural development of the SHG members in Yalagiri (Vellore) District is revealed in their overall personality development and their economic independence in spending for the family. The community participation achieved by forming groups enables the members to achieve a steady recognition for themselves in the society.

Sharma (2013) in her article on "Government Initiatives to Empower Women" said that the government of India has been implementing a lot of programmes through its different departments like department of Women's empowerment and child development, department of rural development, Agriculture department, Horticulture department, Dairy department, Social welfare department etc. to bring about women's development and their empowerment.

Singh (2013) on "Women empowerment and Sustainable development" said that women need to be highly literate and aware about their social and economic rights which can help them to make right decisions. Women empowerment will help to achieve more sustainable development and accelerate progress towards the millennium development goals.

Thangamani and Muthuselvi (2013) in their study titled "A Study on Women Empowerment through Self- Help Groups with Special Reference to Mettupalayam Taluk in Coimbatore District", opined that, the participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects. From

the study it is analyses that economic activities of the self-help groups are quite successful in that taluk.

Kondal (2014) study on “Women Empowerment through Self Help Groups in Andhra Pradesh, India” he found that Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family, members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The major findings in the study justify the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, as well as it helped them to save amount of money and invest it further development.

Reena *et al.* (2014) in their study on “A Comparative Analysis of Women’s Economic Empowerment through Self Help Groups” they say that Economic independence or access to an inherited or self-generated income is considered to be the major means of empowerment of women and Self Help Groups have played a significant role in empowering women and poor people. The study revealed that SHGs positively improved the economic empowerment of women because the SHGs member’s income has increased after joining the SHGs and the family expenditure of SHGs members has also increased due to positive change in the SHG member’s income. After joining the SHGs, saving of group’s member has increased

According to Venugopalan (2014) poverty is a serious problem faced by all developing and under developing countries in the modern world. It is felt that the problem of poverty can be solved through a concentrated endeavor by the state. Women households are the cruelest victims of deprivation and destitution. So any poverty eradication programmes must aim at improving the standard of living environment along with empowerment of women communities. Livelihood opportunities are to be provided to women.

Basavaraj and Basavaraj (2015) in their study titled “Performance of Self Help Groups in India: Paradigm of Success and Impediments” they says that Self Help Groups are the mentors for transforming the betterment in the socioeconomic system in developing countries like India. They are playing a crucial role in the ecosystem and they have achieved identifiable positive

remarks in the countries like India, Bangladesh etc. Hence, most of the Government policy issues are have priority about these SHGs especially in banking sector. After the adjacent to the Banking outlets, they got synergistic performance and which resulted into women empowerment, rural development, and regional development in specific and socioeconomic system in general.

Reddy and Akki (2015) in their study on “Women And Empowerment: An Overview” they opinioned that Self-help group is a group of rural poor who have volunteered to organize themselves into a group to mobilize savings and create capital to invest in income generating activities and alleviate to the intensity of poverty. The members agree to save regularly and convert savings into a common fund. The group may receive other funds such as revolving fund interest on loan or credit from financial institutions. The economic participation of women is thus both a reward on its own with associated reduction of gender bias in the treatment of women in family decisions and a major influence for social change in general.

KUDUMBASHREE-PROFILE

CHAPTER II

KUDUMBASHREE- PROFILE

2.1 INTRODUCTION

Launched by the Government of Kerala in 1998 for wiping out absolute poverty from the state through concerted community action under the leadership of Local Self-Governments, Kudumbashree is today one of the largest women-empowering projects in the country. The programme has 41 lakh members and covers more than 50% of the households in Kerala. Built around three critical components, micro credit, entrepreneurship and empowerment, the Kudumbashree initiative has today succeeded in addressing the basic needs of the less privileged women, thus providing them a more dignified life and a better future. Literal meaning of Kudumbashree is prosperity (shree) of family (Kudumbam). Kudumbashree differs from conventional programmes in that it perceives poverty not just as the deprivation of money, but also as the deprivation of basic rights.

Kudumbashree was conceived as a joint programme of the Government of Kerala and NABARD implemented through Community Development Societies (CDSs) of Poor Women, serving as the community wing of Local Governments. Kudumbashree is formally registered as the "State Poverty Eradication Mission" (SPEM), a society registered under the Travancore Kochi Literary, Scientific and Charitable Societies Act 1955. It has a governing body chaired by the State Minister of LSG. There is a state mission with a field officer in each district. This official structure supports and facilitates the activities of the community network across the state. It is this network that brings women to the Grama Sabhas and helps them bring the needs of the poor to the attention of the local governments. The Community Development Societies are also very active in Government programmes and play significant roles in development activities ranging from socio-economic surveys and enterprise development to community management and social audit. Though its efforts to engage women in civil society in development issues and opportunities, Kudumbashree in association with the local self-government of Kerala is charting out new meaning and possibilities for local economic development and citizen centric governance.

2.2 EVOLUTION

When most of the seemingly well-conceived anti-poverty programmes of the Central and State Governments failed to bring the desired results, a new attempt was tried by the Government of Kerala. The project which is being currently implemented in the name of Kudumbashree is the transformed form of programmes like Urban Basic Services (USB), Urban Based Services for the Poor (UBSP) and Urban Poverty Alleviation Programme (UPA) which were successfully implemented for the improvement of slums in the urban areas with people's participation during seventh and eighth plan periods.

In 1992, seven wards of Alappuzha municipality were selected for implementing Community Based Nutrition Programme and UBSP. In contrast to the traditional criteria of Census method, nine risk factors were identified to determine the poverty stricken people. The 2003 risk families were identified from Alappuzha town. 88 NHGs were found in Alappuzha. Each NHG is constituted by 15 to 40 women (one adult woman from one family) as members. Seven ward level ADS were found at the ward level and Alappuzha CDS was registered under Charitable Societies Act, 1995 in 1993 February. The Alappuzha CDS has become a great success. Naturally this has extended to the other 29 wards of Alappuzha. NABARD has decided to give 40 lakhs rupees refinance for the income generating activities under Alappuzha CDS. In 1995 Alappuzha CDS won "We the People Award" which was sponsored by UNO in its golden jubilee.

As the Alappuzha CDS became a great success, the state Government has decided to introduce this programme in the most backward district of Kerala, Malappuram. In November, Alappuzha model poverty alleviation programme were started both in urban and rural areas of Malappuram district. As in the same way NHG, ADS and CDS were found in Malappuram. This was also a great success.

The govt. decided to extend the project which has been successfully implemented in Malappuram district to the entire state under the name "Kudumbashree". On 17th May 1998, the former Prime Minister Atal Bihari Vajpayee inaugurated this project at Kottakunnu Maithanam

in Malappuram. Activities have been organized to implement Kudumbashree project since 1st April, 1999.

The successful implementation of the project and its positive outcome in the limited circles of the state has created confidence in expanding the physical coverage and set new milestones for Kudumbashree by extending its activities to the rural areas. The Kudumbashree project can be termed as the inevitable offspring of the collective experience derived from the black plight of the antipoverty programmes of the past.

2.3 THE NINE FACTOR RISK OF KUDUMBASHREE PROGRAMME FOR POVERTY DETECTION

CDS system of Alappuzha town municipality and Malappuram are the forerunners of Kudumbashree. Naturally, Kudumbashree tools, methods and approaches of these premier CDS with alterations and improvisations. 'The nine risk factor index' of Kudumbashree for measuring poverty has also evolved from the indicators selected by Alappuzha and Malappuram CDS for poverty detection. The indicators applied by Kudumbashree at different time intervals and for different programmes are given below:

2.3.1 POVERTY INDEX USED IN ALAPPUZHA (1992-93)

The first Poverty Index was used in Alappuzha municipality.

Family having:

1. Substandard house or hut
2. No access to sanitary latrines
3. No access to safe drinking water
4. Family having children below 5 years of age
5. Illiterate family member
6. Family getting barely two meals daily
7. Family having alcoholics or drug addicts
8. Family having one or no earning member

9. Socially disadvantaged groups

Families that emit red signals to at least four of the above risk factors will come under the category of “high risk poor families”. Even though the chosen risk factors have been envisaged as feasible ones, as the situations prevailing in different regions of the state differ.

2.3.2 POVERTY INDEX – URBAN AREAS (2000)

The poverty index was modified for the Urban Areas based on the feedback from the field.

Family having:

1. Less than 5 cents of land/ no land
2. Dilapidated house/ no house
3. No sanitary latrine
4. No access to safe drinking water within 150 meters
5. Women headed household
6. No regular employed person in the family
7. Socially disadvantaged groups SC/ST
8. Mentally retarded/disabled/chronically ill member in the family
9. Families without colour television

Any family having 4 or more factors is classified as a family at risk.

2.3.3 POVERTY INDEX - RURAL AREAS

The poverty index used in the rural areas has been modified to include the relevant factor applicable to rural areas.

Family having:

1. No land / less than 10 cents of land
2. No house / dilapidated house

3. No sanitary latrine
4. No access to safe drinking water within 30 meters
5. Women headed house / presence of a widow, divorce/ abandoned lady/ unmarried mother.
6. No regularly employed person in the family
7. Socially disadvantaged groups (SC / ST)
8. Presence of mentally or physically challenged person or chronically ill member in the family
9. Families with an illiterate adult member

Any family having 4 or more factors is classified as a family at risk.

2.3.4 POVERTY INDEX – ASRAYA PROGRAMME

The DIRM (Destitute Identification, Rehabilitation and Monitoring) project also called as Asraya programme makes use of a two stage identification process. The Asraya beneficiary should get a score of more than 7 on the 9 point index, and in the 2nd stage should have at least one of the following factors.

1. No landed poverty to create dwelling place (living in poromboke land, forest land, side bunds of canal and paddy fields etc.)
2. Spending the night time in public places, sheets or in the verandas of shops for sleeping
3. Families lead by unwed mother, single parent or those separated women living in distress.
4. Families lead by young widows who are economically poor or having women who passed the age of marriage and remains unmarried
5. Families having members who are subjected to serve chronic and incurable diseases or physically and mentally challenged
6. Families having no healthy member to win bread for the family
7. Beggars who resort begging as vocation
8. Women subjected to atrocities

The paradigm shift in the approach is that any women who are residing in the Grama Panchayat can become the member of the Kudumbashree Ayalkootam irrespective of the fact that she belong to BPL family. Since this aspect gives opening for the APL families to enter into the community structure envisaged by Kudumbashree, it is further ensured that majority of the office bearers should belongs to BPL families. These structures give added importance to women empowerment both economic and social.

2.4 MISSION

There are two distinguishing characteristics to Kudumbashree which set it apart from the usual SHG model of empowerment. These are

1. The universality of reach – from its very inception Kudumbashree has attempted to bring every poor woman in the state within its fold, as a consequence of which today Kudumbashree is present in every village panchayat and municipality, and in nearly every ward, colony and hamlet. The sheer spread is mind boggling, and it is only because the local community of women drive the system that it has managed to persevere.
2. The scope of community interface in local governance – the functioning of Kudumbashree is tied up to the development initiatives of the local government be it for social infrastructure, welfare or right based interventions or for employment generation. From food security to health insurance, from housing to enterprise development, from the national wage employment programme to the jagratha samiti, every development experience depends on Kudumbashree to provide the community interface.

It is using these opportunities that Kudumbashree strives to convert a microfinance led financial security model into a more comprehensive model of local economic development.

The Mission Statement is:

"To eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating organization of the poor for combining self-help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty, holistically."

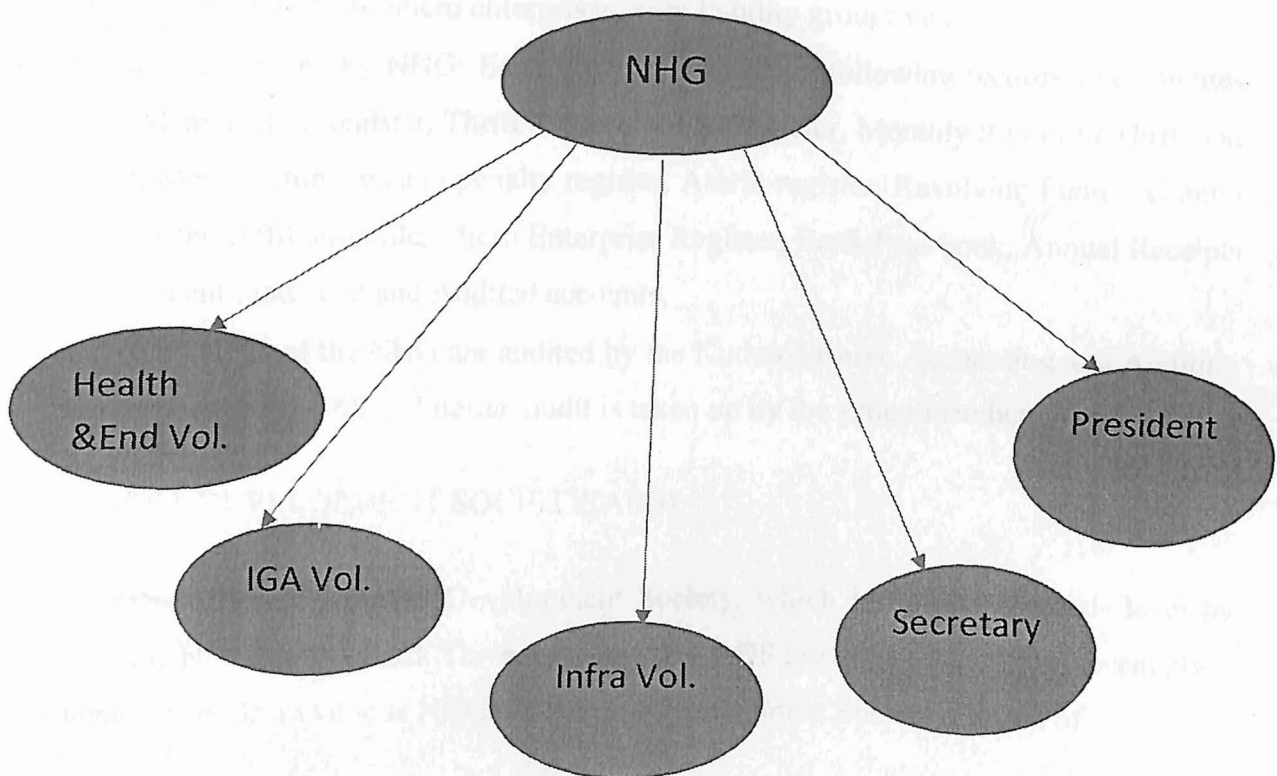
2.5 STRUCTURE OF KUDUMBASHREE – THE COMMUNITY BASED ORGANISATION

Kudumbashree developed an innovative methodology to identify the poor using non-economic parameters. The poor thus identified are organized under a well networked Community Based Organization (CBO). For effective convergence of the programme, a three tier community based organization (CBO) is in action. This methodology has since been incorporated into the policy framework of the State for identification of the poor. The 3 tier frame work is:

2.5.1 NEIGHBOURHOOD GROUP (NHG)

The lowest tier constitutes the Neighbourhood Group consisting of 10-20 women members from economically backward families. Meetings are convened on a weekly basis in the house of NHG members. In the weekly meetings all members bring their thrift, which will be collected and recycled to the system by way of sanctioning loans. The NHG has 5 office bearers, who are internally selected. They are

1. President
2. Secretary
3. IGA volunteer (Income Generation activities Volunteer)
4. Health & Education Volunteer
5. Infrastructure volunteer



Salient Features of NHG:

- **Membership:** Women 18 years of age and above from economically weaker families from the area covered by the group can become members in the group. Membership is limited to one from a family, but other women family members can take part in discussions and activities.
- **Election of office bearers:** Election is conducted once in every 3 years. Either the President or Secretary should be from a BPL family. Same person can be President or Secretary only for two consecutive terms.
- **Fund:** Fund of the NHG made up of membership fees, interest and penal interest earned from lending to members, donations, receipts from activities etc.
- **Thrift and credit:** Collection of thrift is done on a regular basis and its accounting is also done. The thrift is deposited in a local bank. And lending to members is from thrift funds based on terms developed by the group.

- Activity Groups: Members from the NHG alone or along with members of other NHGs form activity groups for micro enterprises, joint liability groups etc.
- Records maintained by NHG: Each group maintain the following records like Minutes book, Membership Register, Thrift Register, Loan Register, Monthly Report of Thrift and Credit, Membership fees and penalty register, Assets register, Revolving Fund – Grants-Aid register, Affiliation file, Micro Enterprise Register, Bank Pass book, Annual Receipts and Payment Statement and Audited accounts.
- Audit: Accounts of the NHG are audited by the Kudumbashree Accounting and Auditing Service Society (KAASS). Internal audit is taken up by the group members itself.

2.5.2 AREA DEVELOPMENT SOCIETY(ADS)

The second tier is the Area Development Society, which is formed at ward- level by federating all the NHGs in the ward. The activities of the ADS are decided by the representatives of the women elected from various NHGs. The Area Development Society consists of:

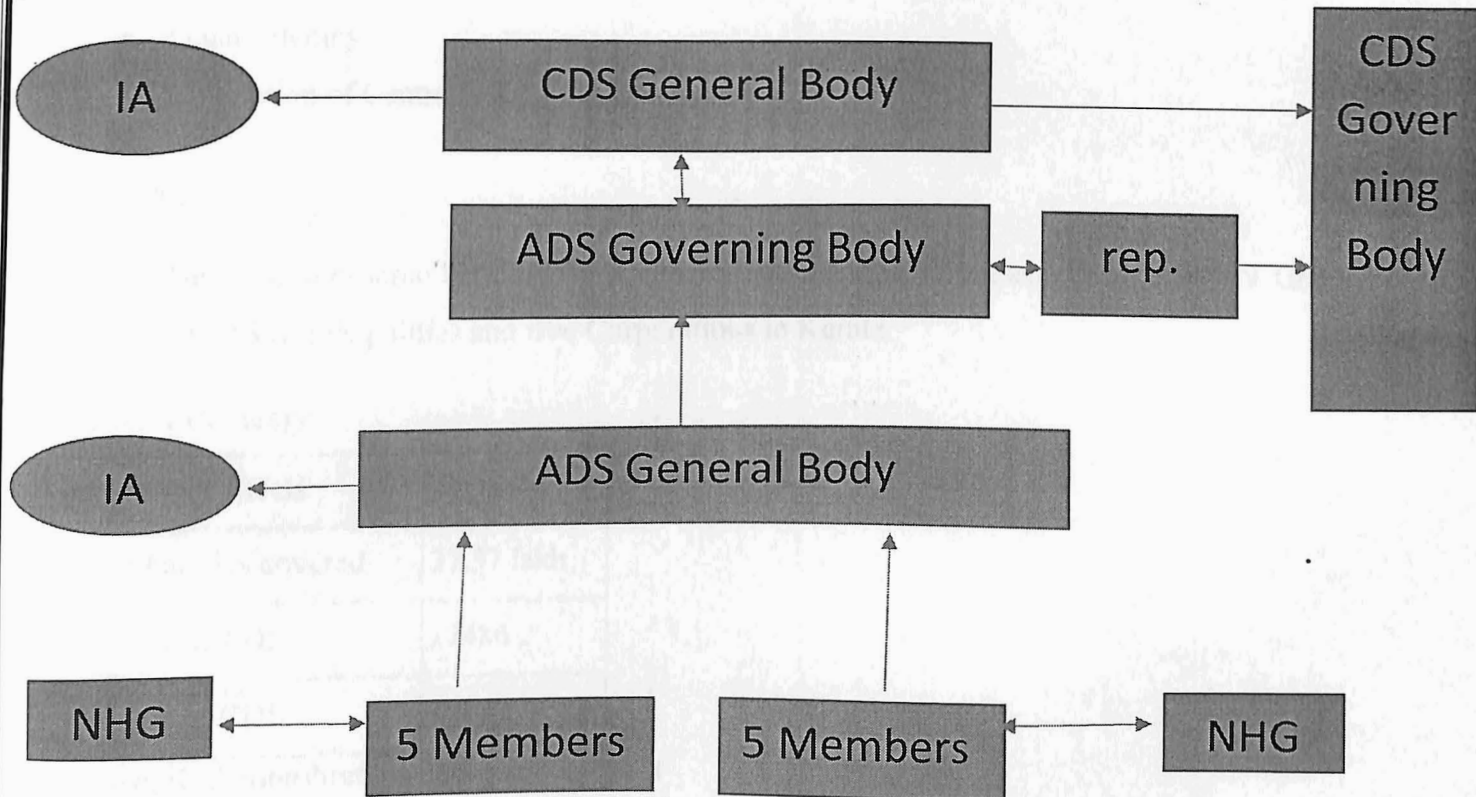
- 1) General Body - consisting of all Presidents, Secretaries & 3 sectoral volunteers of the federated NHGs.
- 2) Executive Committee - The Executive Committee of the Area Development Society consists of 7 members elected by the ADS general body which include a Chairperson, Vice Chairperson , Secretary; Ex-officio members of the Executive Committee – ICDS Worker, Literacy worker and JPHN nominated by the LSG Council, Two ex-ADS members co-opted by the Executive Committee; SC&ST proportionate membership through election or nomination.

2.5.3 COMMUNITY DEVELOPMENT SOCIETY

At the Panchayat / Municipal level a Community Development Society (CDS), a registered body under the Travancore-Cochin Literacy Scientific and Charitable Societies Act, is formed by federating all ADSs in the local bodies. The CDS is constituted by:

- 1) General Body - It consists of all ADS Governing Body members.
- 2) Executive Committee - CDS Executive committee includes representatives of each ADS General body corresponding to total number of ADS and also include a

Chairperson & Vice Chairperson elected by the CDS executive committee, CDS member secretary nominated by LSGI as ex officio member, 5 women elected representatives of LSGIs two experienced ex-CDS Chairpersons as co-opted ex officio members. Proportionate representation of SC, ST communities is also ensured.



Role of CDS

The CDS is the representative structure of the vast network of NHGs in the Grama Panchayat/Municipal areas. It works in close liaison with the LSG and serves as both dissemination organ for government programmes and as enunciator of community needs in governance issues. A listing of its range of functions is attempted below:

- LSG liaison
- Linkage Banking co-ordination
- Information Dissemination
- Community network Strengthening Activity

- Facilitating Income Generating Activity
- Facilitating Identification of Poor for the purpose of LSG led Development Programmes.
- Articulation of Community demand for Development
- Leadership of NHGs
- LSG Plan Intervention : Anti-Poverty Sub Plan, Women Component Plan, Local Economic Development
- Legal Literacy
- Facilitation of Centrally Sponsored Schemes

Coverage

The Kudumbashree Community Organization network is present in all the 999 Gram Panchayats, 53 Municipalities and five Corporations in Kerala.

Table2.1 Coverage

Number of NHGs	2.03 lakh
Total families covered	37.37 lakh
Number of ADS	17486
Number of CDS	1061

Source: Kudumbashree Annual Report - 2011

2.6 LOCAL ECONOMIC DEVELOPMENT

It is the mission of the Kudumbashree programme to strengthen both local governments and the women's community network to take on the challenges in developing their own unique, sustaining model of local economic development. This model involves community participation through the women's network in micro level planning and development. It also involves convergence of resources and programmes at the level of local government.

2.6.1 Collective Farming

Collective Farming is an initiative introduced by Kudumbashree to encourage cultivation by neighbourhood groups. It not only brings in significant changes in the lives of the poor but also helps to increase agricultural production by bringing fallow and cultivable waste land into agricultural use, and has significance as a food security measure. Women enter the programme as cultivators as opposed to agricultural labour and control over the means of production and access to formal credit help in increasing the returns from farming. The programme is being implemented in all districts with the support of LSGs.

2.6.2 Mahila Kisan Sashakthikaran Pariyojana (Mksp)

Mahila Kisan Sashakthikaran Pariyojana (MKSP) a sub component of the National Rural Livelihood Mission (NRLM) aims at increasing the visibility of women in agriculture, reducing drudgery and providing a livelihood opportunity by adopting sustainable and eco-friendly agriculture. Kudumbashree, the programme implementing agency (PIA) for Kerala, has undertaken the project through the institution of Joint Liability Group (JLG) of women farmers. The project target was kept at promoting 30,000 JLG, with 1, 50, 000 women farmers undertaking cultivation in 24,000 Ha. MKSP project focuses on capacity building of the farming community through the identification of best practices among the community. Resource persons are selected from the community and act as the grass root workers of this programme. Trainings form an integral part of project aiming at providing scientific practices and solution to the door step of the farmers.

Table 2.2 JLG and bank linkage details

Sl.No	Particulars	2013-2014	2014-2015
1	No. of JLGs	47611	61836
2	No. of JLG Members	201650	283142
3	Area of cultivation	40,218 Ha	38,706 Ha
4	Bank linkage	8100 JLGs linked with credit of ₹105 Crore	14443 JLGs linked with credit of ₹196 Crore

Source: Kudumbashree Website

2.6.3 Micro Enterprises

Kudumbashree views Micro Enterprise development as an important tool for poverty reduction. Supporting and sustaining micro enterprises has always been a challenge for development administration. Problems of scale, capability, market and vulnerability do not offer easy solutions. In the recent past Kudumbashree has been attempting to analyze and resolve these problems specifically and jointly, both by increasing the interface with the LSG and the entrepreneur regarding existing programmes, and by bringing new strategies and new programmes that help converge resources and address arising issues proactively and creatively.

2.6.3(A) SCHEMES UNDER MICRO ENTERPRISES

A. Rural Micro Enterprise(RME) Scheme :

The Rural Micro Enterprises (RME) Programme was initiated to help women to set-up Individual and Group enterprises. The minimum number of people required for a group enterprise being ten. Various activities like catering groups, traditional delicacies, paper products, super markets, direct marketing, various food products, goat rearing, dairy units, rabbit rearing, etc. have been formed under the RME programme. Even traditional activities like Goat rearing and Dairy have been set-up under RME.

Details of scheme:

Group enterprise

- Project cost – ₹250000 or above
- Subsidy per group – ₹100000 (or 50% of the project cost whichever is less)
- Subsidy per individual – ₹10000

Individual enterprise

- Project cost – ₹50000 or above
- Subsidy – ₹7500 (or 30% of the project cost whichever is less)

Table 2.3 Distribution of Districts and Rural MEs (As on 31st December 2010)

Sl.No	District	Individual Units	Group Enterprises
1	Thiruvananthapuram	752	989
2	Kollam	562	751
3	Pathanamthitta	5	600
4	Alappuzha	90	782
5	Kottayam	17	275
6	Idukki	843	1724
7	Ernakulam	0	898
8	Thrissur	105	705
9	Palakkad	53	908
10	Malappuram	307	786
11	Kozhikode	382	1059
12	Wayanad	20	265
13	Kannur	30	450
14	Kasaragod	350	425
	Total	3516	10620

Source: Kudumbashree Annual Report

B. Yuvashree

The success of the Rural Micro Enterprises (RME) programme has encouraged Kudumbashree to come up with the 50K or Yuvashree programme to provide employment to educated youth in the State through micro enterprises. The Objective of the programme is listed below:

- To facilitate youth in securing sustainable employment opportunities
- To foster economic development by creating jobs for the poor
- To identify innovative areas to set up micro enterprises for the youths from BPL families
- To provide hand holding and escort services to the new generation entrepreneurs

The emphasis was on providing employment opportunities for the educated youth, hence 50K was restricted to educated youth (at least appeared in 10th examination) in the age group of 18-40. This programme also gave a chance to men from the Kudumbashree families to setup their enterprises. Individual and Group (minimum of 5) enterprises are set up under this programme; emphasis is given in setting up innovative enterprises. Nutrimix, IT units, KAASS and EKSAT are some of the innovative enterprises begun under the banner of Yuvashree.

C. Innovation fund/Technology fund

Innovation fund was initiated for supporting innovative micro enterprise. The main objective is to cover initial risk. The maximum amount eligible should not exceed 50% of total project cost including subsidy plus innovation fund. Suitable innovative micro enterprise projects will be identified by Micro enterprise and Samagra teams in Districts and Head Office who will then submit proposals to the Head Office.

Technology fund is planned to procure advanced and innovative technologies for setting up micro enterprises under Kudumbashree. The cost of technology includes the cost to develop a new technology, purchase of a technology from research organization, laboratory, and individuals, NGOs etc. The proposal from the District Mission Team will be scrutinized by a screening committee constituted for the purpose at State level. Project proposals for the procurement or development of technology for micro enterprises are drafted by the District Missions and submit the same to screening committee.

D. Revolving fund

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Revolving fund is meant for meeting urgent requirement of working capital. Enterprises are eligible for revolving fund @ 15% of the total project cost subject to a maximum of ₹ 35000 per group. One of the major issues faced by Micro Enterprise is the shortage of working capital

due to delay in payments by wholesalers and departments. Kudumbashree succeeded in providing Revolving fund to units, which helped them in harnessing working capital for continuous production-supply.

E. Crisis management fund

Crisis management fund is meant for responding to an unpredictable negative event to prevent it from escalating into an even bigger problem related to Micro enterprise activities of Kudumbashree. The scheme has only recently become operational. Kudumbashree adopts a four pronged approach towards crisis management:

- Anticipate potential crisis situations and prepare for them
- Provide accurate information during a crisis
- React as quickly as possible to the situation
- Long-term solutions

F. Second Dose Assistance to Microenterprises

This is a special assistance programme to help units which have fallen on hard times to revive and develop strategies to become viable again.

2.6.3(B) INTERVENTIONS UNDER MICRO ENTERPRISES

A. Micro Enterprise (ME) Meets

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ME meets are conducted at block level to identify enterprises needing Kudumbashree support and market facilitation. These meets help in networking those enterprises who have not availed of subsidy support from Kudumbashree. Kudumbashree succeeded in conducting 87 ME meets and supporting 5399 enterprises in the last fiscal year.

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B. Special Micro Enterprises

There are special enterprises that have been specifically sponsored and developed by the Kudumbashree Mission in areas as diverse as milk production and IT enabled services. They are

- **Santhwanam:** The Santhwanam enterprise is the collaborative effort of Kudumbashree, HAP (Health Action by People) and SBI (State Bank of India). An Enterprise to provide medical test facilities at one's doorstep.
- **Thelima-Solid Waste Management:** Outsourcing the city function of waste collection to women entrepreneurs. Kudumbashree initiated an innovative enterprise namely, 'Clean Kerala Units'. Under this enterprise, women from the poor families who are the members of the Community Based Organizations (CBOs) of Kudumbashree are engaged in door to door household waste collection and transport to the transit points fixed by the Urban Local Bodies.
- **Amrutham Food Supplement:** Nutritional food supplement provided through the 33000 anganwadi of the State to children in the age group of 6 months to 3 years. The Amrutham unit produces a baby food supplement developed by Central Plantation Crops Research Institute (CPCRI) Kasaragod.
- **IT & ITES:** Kudumbashree enterprises in the highly competitive world of information technology. Much of the data entry work taken up by Government departments is being out sourced to these units which give employment to over 2500 poor women.
- **EKSAT:** EKSAT is a group of young training professionals who have the double advantage of knowing the community network inside out as well as being capacitated by unique participatory training methodologies. They have been providing organizational capacity building to the network, as well as orientation programmes on enterprise and livelihood development.
- **KAASS:** KAASS, the Kudumbashree Accounts & Audit Service Society; a home grown enterprise to ensure proper account keeping in the community network.
- **TRISAT- Tribal Search and Action Team:** Started in early 2009 at Wayanad district with the aim of exclusive development of tribal community by providing trainings; conducting workshops and through other means.

- Cafe Kudumbashree: Started in 2009-10 in order to improve the conditions of canteen/ catering units, Thrissur district mission's intervention in the canteen and catering sector has been with the formation of a management and marketing group called AIFRHM (Adebha Institute for Food Research and Hospitality Management). The team has hotel management professionals who provide both technical as well as marketing support to create Kudumbashree canteens and restaurants.
- Nature Fresh: Providing milk at premium to the consumer-nature fresh and unadulterated with no preservatives.
- SME- Sales and Marketing Enterprises: Sales and Marketing enterprises (SMEs) are micro enterprises that function with the specific purpose of marketing products of Kudumbashree entrepreneurs. SME's are mainly engaged in marketing channels as event management groups for monthly markets and fairs, distribution agencies for servicing retail shops, community marketing or direct marketing groups and finally as managers of retail shops. Kudumbashree provides start up and working capital support for their enterprises.

C. Machine Directory

Many first time micro enterprises find difficult for the necessary technical guidance that will enable them to procure technology appropriate to their requirements at optimal prices. This is a problem partly solved by Kudumbashree's machine directory, which has completed together details of machineries and specifications in some common enterprises that have substantive technology requirements. The compilation will help entrepreneur take informed decisions regarding the machinery need.

2.6.4 Training

Skill development training is a must before starting any enterprise activity. As a Strategy, only those entrepreneurs who have completed the Skill development programme can avail the subsidy to start an enterprise. The Skill development programme looks at equipping the entrepreneur with all requisite technical skills. The programmes will vary from 5 days in the case of a Solid waste collection unit training to 15 days in the case of catering groups. Kudumbashree

has developed number of training modules for activities like direct marketing, Clean Kerala Business (Solid Waste Collection), Catering, Food product etc. An in-house team of trained personnel for conducting the various trainings has been developed and experts are hired for some functional areas as and when required.

2.6.5 Special Livelihood Programmes

The Special Livelihoods Programme (SLP) is a comprehensive livelihood planning approach taken up by Kudumbashree Mission in partnership with the urban local governments and the community organization network in urban areas. The objective of the Programme is to enable creation of sustainable employment and enterprise opportunities for the urban poor families. Comprehensive livelihood plans are developed through a participatory and consultative process involving stakeholders from the local governments, community organizations, private businesses, industry associations and government departments and agencies.

2.6.6 Samagra

Samagra is an initiative independently developed by Kudumbashree being implemented in the State in collaboration with the three tier local self-governments and other agencies. It is an attempt to address the entire production – supply value chain holistically, by scaling up productive activity both qualitatively and quantitatively and seeking viable supply opportunities

2.6.7 Responsible Tourism

Kudumbashree partners with Kerala tourism project collaboration between the Tourism industry and the local community to make the community participate in the economic benefits of tourism. The project also aims at ensuring that the negative social and environmental fall outs of tourist activity are minimized and the outcomes are positive and sustainable for all concerned.

2.6.8 MNREGS

The National Rural Employment Guarantee scheme is a wage employment programme launched by Govt. of India which guarantees 100 days of manual work to anyone who registers under the programme and seeks work. It is executed through the panchayats of the country, and

has a very strong rights based elements in it. In Kerala the ward level committee of Kudumbashree, the ADS has been entrusted with the task of organizing public works under MNREGS. Muster Rolls and other records are maintained by the ADS, implements are provided to labourers by them. Welfare amenities to the workers are also provided by the ADS.

2.7 SOCIAL DEVELOPMENT

From reaching out to the poorest of the poor to empowering tribals, from caring for the disabled to open up a new world of opportunity to children from poor families, from enabling women to find their voice, to empowering them to become the social conscience of the community, Kudumbashree's space in social development has been multifaceted and challenging. While care and compassion is one end of the social framework, claiming and upholding rights form the other end.

2.7.1 Asraya

Kudumbashree designed a project called Asraya - Destitute Identification Rehabilitation and Monitoring Project for the rehabilitation of destitute families. Destitute families are identified using a transparent risk index framed by the Mission. Individual needs of the family are identified through a participatory need assessment. The project envisaged to address lack of food, health problems including chronic illness, pension, educational facilities to children, land for home, shelter, drinking water, safe sanitation facilities, skill development, employment opportunities, etc.

2.7.2 Buds

BUDS special school for the mentally challenged is an important collaborative venture of Kudumbashree. These schools, set up on the basis of community surveys and health assessment by local governments are testimony to the support and commitment that people and local governments have given to the cause of improving the well-being of these special children.

2.7.3 Balasabha

The Balasabhas are structured neighbourhood network of children. Each Sabha consist of 15 – 30 children in the age group of 5 – 15 years. The prime objective of constituting Balasabhas is to prevent inter-generational transmission of poverty through capability enhancement of children. Small Learning Groups for experimental and systematic learning, opportunities for understanding democratic process, participation in conserving environment, enabling children to unfold the intricacies of collectivization are the basic focal points of Balasabha.

2.7.4 Balapanchayat

Balapanchayats have been formed in grama panchayats. The project was started with the support of UNICEF initially. Kudumbashree initiatives of Balasabha and Balapanchayaths enable to impart voice, face and power to children hailing from poor and vulnerable socio economic backgrounds. The idea behind the BalaPanchayath is the creation of a children's forum where children issues and concerns can be brought to the notice of local development planners- i.e. the LSGs. The focus is on providing a rights based debating space on the one hand, and opportunities for involving children in local development oriented activities - either as participant or as monitor on the other. One such interface has been that of local environmental audits conducted by the children of Kudumbashree.

2.7.5 Holistic Health

The Holistic health programme is sports based cultural intervention for holistic child health in Kerala. Holistic health strives for physical, mental and emotional well-being of the child using a group/collective game as entry. Specially trained sports coordinators' along with the CDS provide the inputs, LSGs chip in with infrastructure facilities and Kudumbashree provides coordination support.

2.7.6 Tribal Special Projects

The Tribal special project is an initiative of Kudumbahree 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, as part of its poverty eradication mission.

2.8 WOMEN EMPOWERMENT

Real empowerment occurs only when rights can be legitimately claimed and are universally acknowledged. It is the endeavour of Kudumbashree to bring the discussion on women's rights and issues into the heart of the development debate. The organizational structure and capacity building programmes of kudumbashree attempt to develop the leadership capabilities and opportunities for intervention in development activities.

2.8.6 Gender Self-Learning Programme

Gender self-learning programme is an educational process formulated by Kudumbashree envisaging a platform to share, debate and record both the visible and invisible representation and participation of women in social, economic, political and cultural settings. The programme tries to bring out different models to enable opportunities and operational changes in local economic development, local governance through education.

2.9 MICRO FINANCE

Micro Finance (MF) is the most grassroots level activity of Kudumbashree, the binding force of the NHG. Each NHG has operational flexibility in respect of its MF operations, within a broad framework. Kudumbashree has positioned accountants in each CDS to keep track of the multifarious MF Activities of the CDS.

2.9.1 Micro Credit

Kudumbashree plays a vital role in enhancing the financial status of the less privileged women in the State through its thrift and credit societies. These societies facilitate them to save and provide them with cost-effective and easy credit. The savings of the women are pooled together and given out as loans to the most deserving. These loans have been used for purposes ranging from covering hospital expenses to meeting working capital needs for micro enterprises.

The Community Development Societies facilitate bank linkages for farming, micro housing and micro insurance. They also serve as the delivery point for skill upgradation and market development support to micro enterprises.

2.9.2 Thrift and Credit

The NHGs of Kudumbashree double up as thrift & Credit Societies to encourage the poor to save and to provide them cost effective and easy credit. The function of thrift and credit is the core activity of the neighbourhood group (NHG), and forms the basis of the weekly meetings of the NHG. Accounts are scrupulously maintained and are subject to annual audit by KAAS, Kudumbashree home grown audit and account support service. The amount of loan and the priority of disbursement are decided by the NHG. The repayment is collected weekly during routine NHG meetings.

2.9.3 Bank Linkage

The Bank Linkage programme has helped NHGs to augment their existing resources collected through thrift. The efficiency and effectiveness of the NHGs are verified on the basis of some objectively verifiable and easily identifiable parameters. NABARD has developed a 15-point index for rating NHGs on the basis of which they will be allowed to link with various banks under the Linkage Banking Scheme. The linkage loans may be raised directly by the NHG or as bulk loan through the CDS.

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Table 2.4 District Wise Details of Linkage Banking (As on 31st December 2010)

Sl.No	Name of the District	NHGs Graded (Nos.)	NHGs Linked (Nos.)	Loan Disbursed (In lakhs)
1	Thiruvananthapuram	13412	11624	19440.39
2	Kollam	7101	6302	14134.74
3	Pathanamthitta	2987	2698	6597.18
4	Alappuzha	10862	8063	14269.51
5	Kottayam	3751	3214	5227.25
6	Idukki	5383	4971	14426.99
7	Ernakulum	8888	8119	6104.00
8	Thrissur	8659	7527	12356.61
9	Palakkad	12602	7525	8085.16
10	Malappuram	3680	2593	2698.85
11	Kozhikode	4232	3729	5284.76
12	Wayanad	3926	3428	7341.21
13	Kannur	7886	6498	7982.10
14	Kasaragod	4963	4485	4482.64
Total		98332	80776	128431.39

Source: Economic Review

2.9.4 Matching Grant

Matching Grant is an incentive provided to NHGs. This grant linked to amount of thrift mobilized, performance of NHG in the Grading and loan availed from banks. An amount of 10% of the savings of the NHG subject to a maximum of ₹5000/- is provided as matching grant to each NHG. The grant is released based on their assessment rated using a 15-point grading criteria developed by NABARD. In order to avail Matching grant a NHG must have passed the grading and availed loan from bank.

2.9.5 Interest Subsidy

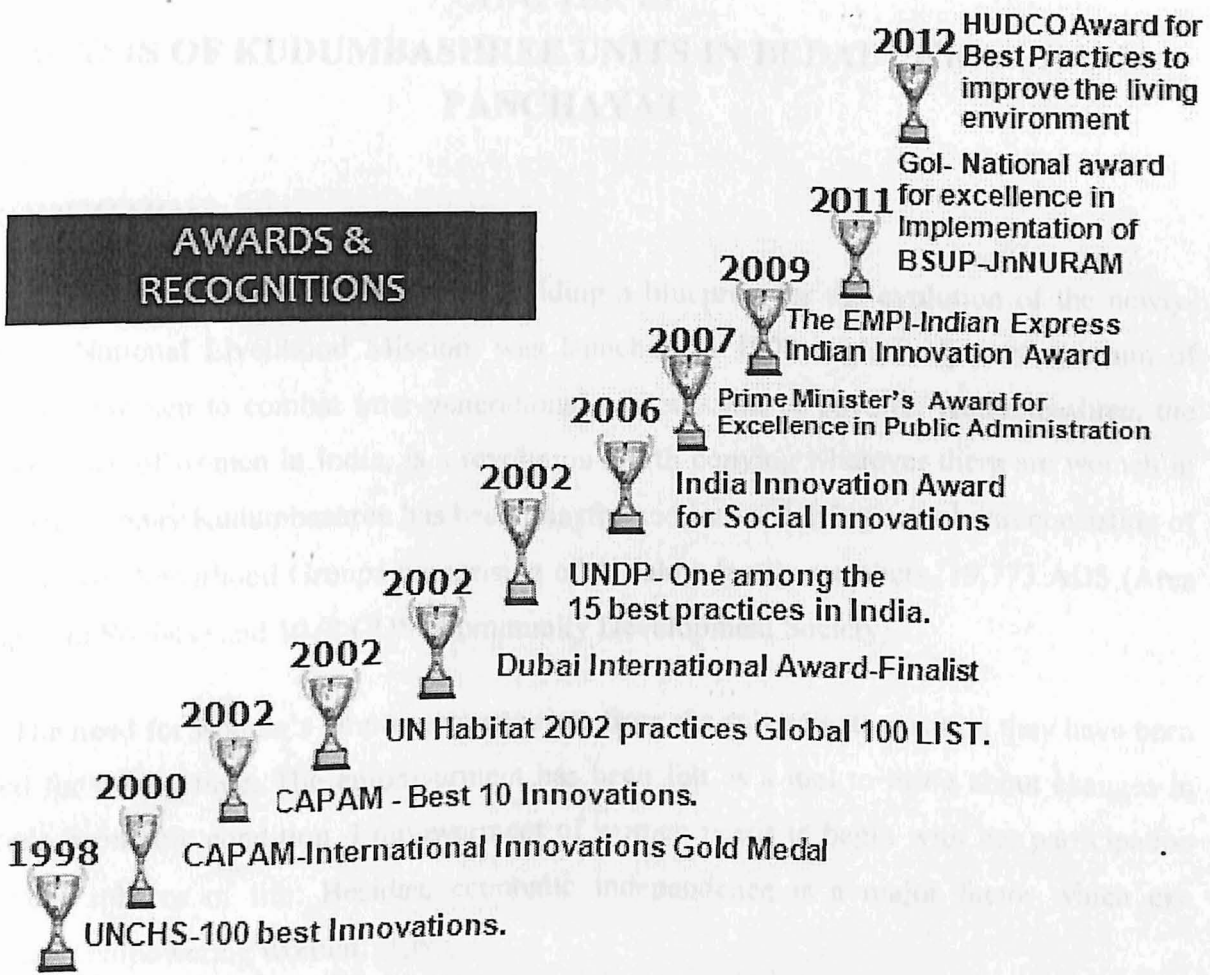
The interest subsidy scheme is a new initiative by the Government of Kerala to enhance the affordability of formal credit. As per the scheme, all commercial and cooperative banks that are prepared to lend to Kudumbashree NHGs under the linkage banking programme at 9% or below, will be participants in the scheme. The CDS would be raising the claim with the banks and the amount would be dispersed to a designated nodal branch by Kudumbashree State Mission in the case of commercial banks and to the concerned cooperative banks/societies by the district missions in the case of cooperative institutions. The interest subsidy would be provided as annual installments to the banks.

2.10 RECOGNITIONS AND AWARDS RECEIVED BY KUDUMBASHREE

The poor people of Kerala, especially women have already accepted Kudumbashree as their own movement. Women Empowerment is a major concern and prime priority activity for the mission. Each activity of the project is geared to take the beneficiary class towards this ultimate goal. Thrift and credit operations and micro enterprises have enhanced the social and economic status of the poor in families and society.

It is an accepted fact that Kudumbashree mission and its activities have really improved the status of the poor women in the rural and urban areas of the state.

AWARDS & RECOGNITIONS



2.11 CONCLUSION

Kudumbashree (State Poverty Eradication Mission) launched by the Government of Kerala in 1998 for wiping out absolute poverty from the state through concerned community action under the leadership of local self-governments. The main programmes of Kudumbashree concerned with Local Economic Empowerment, Social Empowerment and Women Empowerment. Kudumbashree is today the largest women-empowering project in the country. Kudumbashree is not only envisaged as a mission, but also as a process, a project and a delivery mechanism of the poor.

CHAPTER III

ANALYSIS OF KUDUMBASHREE UNITS IN BEDADUKKA GRAMA PANCHAYAT

INTRODUCTION

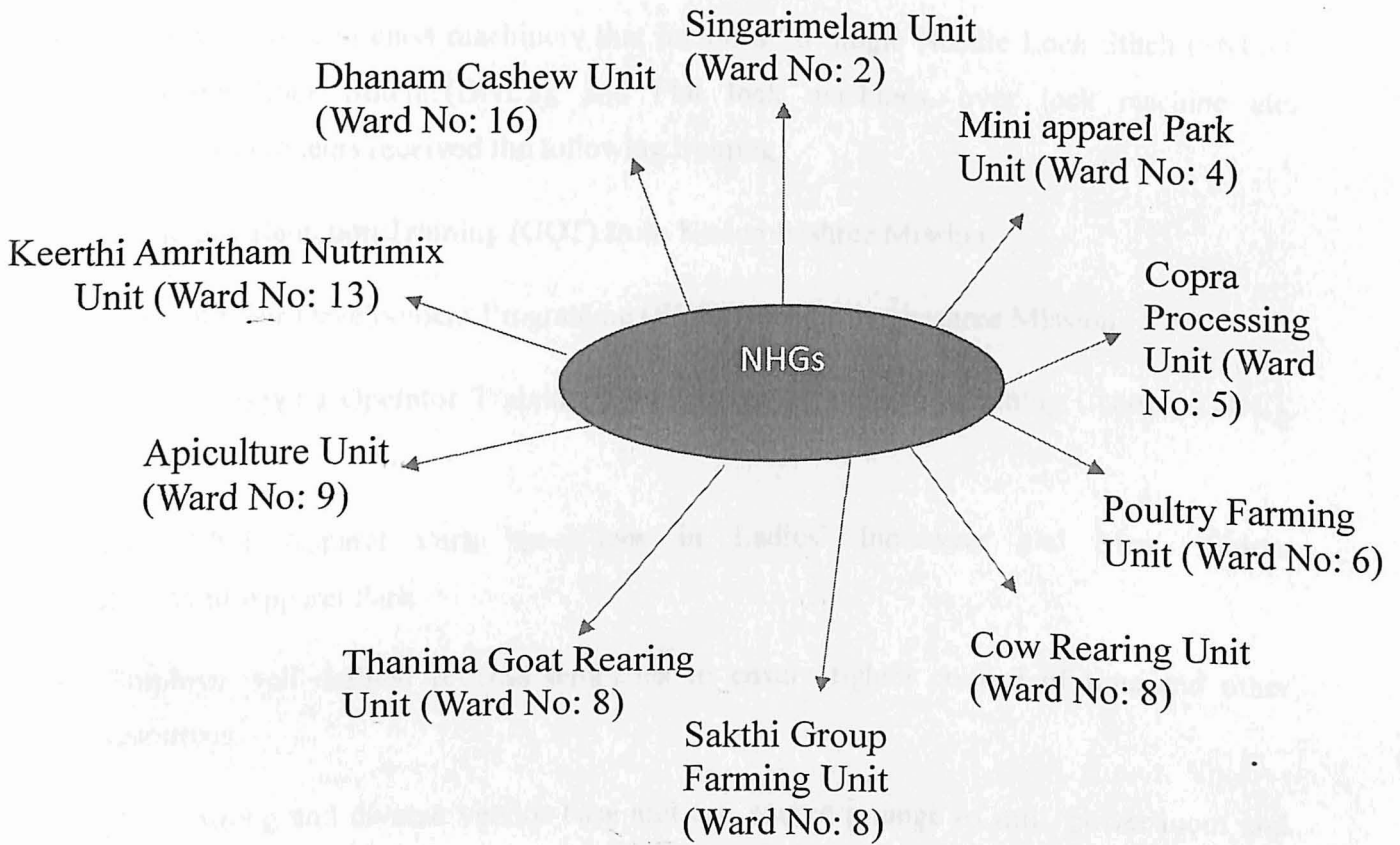
Kudumbashree, credited with providing a blueprint for the evolution of the newly-introduced National Livelihood Mission, was launched in 1998 exclusively with the aim of empowering women to combat inter-generational transmission of poverty. Kudumbashree, the largest network of women in India, is a revolution worth copying wherever there are women in need of help. Today Kudumbashree has been transformed into a thriving social unit consisting of 2, 60, 568, Neighbourhood Groups comprising of 41 lakhs family members, 19,773 ADS (Area Development Society) and 1072 CDS (Community Development Society).

The need for women's empowerment arises from the subordinate position they have been accorded for a long time. The empowerment has been felt as a tool to bring about changes in their socio-economic condition. Empowerment of women needs to begin with her participation in different spheres of life. Besides, economic independence is a major factor which can contribute in empowering women.

3.1 Details of selected NHGs

Ten Kudumbashree units working since 5 years were selected. From each group 5 members were selected as respondents. Thus a total of 50 members of the 10 selected Kudumbashree units constituted sample of the study.

The NHGs are selected from following Wards:



1. SINGARIMELAM UNIT:

Near Bedadukka panchayat Office, Bedadukka (P.O), Kasaragod Pin- 671 541

Ward No.2, CDS Member in charge: Mrs. Ramani, Mob: 9947129089

They started functioning in January 2010. Most of the members are engaged in conducting Singarimelam in different places like Kannur, Bangalore etc. This unit consists of 24 members.

2. MINI APPAREL PARK UNIT:

Kamalen Valappu, Kundamkuzhy, Bedadukka (P.O), Kasaragod, Pin-671 541

Ward No.4, CDS Member in charge: Mrs.K.Thankamani, Mob: 9496143359

Bedadukka Mini Apparel Park (BMAP) is located at Bedadukka Grama panchayat in Kasaragod district. This unit was established in February 2010 as combined project of Kudumbashree Mission and Bedadukka Grama Panchayat. The unit has a project outlay of Rs.

32.2 lakhs and provides self-employment to 25 women. The unit is housed at a building provided by Bedadukka Grama Panchayat.

The unit employs best in class machinery that includes 20 Single Needle Lock Stitch (SNLS), Double Needle Lock Stitch (DNLS), and Flat lock machines, over lock machine etc. The women entrepreneurs received the following training

1. General Orientation Training (GOT) from Kudumbashree Mission
2. Entrepreneur Development Programme (EDP) from Kudumbashree Mission
3. 45 days Sewing Operator Training from Apparel Design and Training Centre (ATDC), Kannur.

Bedadukka Mini Apparel Park specializes in Ladies' Innerwear and Men's Shirts.
Bedadukka Mini Apparel Park

- Employs well defined process templates to ensure tighter control of time and other resources.
- Has a strong and diverse vendor base and can source a range of mill, power loom and hand loom fabrics.
- In association with its design partners, can offer designs and patterns for domestic and international markets.

3. COPRA PROCESSING UNIT:

Ammamkode (Kundamkuzhy), Beembumkal, Bedadukka (P.O), Kasaragod, Pin- 671 541
Ward No.5, CDS Member in charge: Mrs.P.Dakshayani, Mob: 9846855641

It started functioning in 2009, March 13. Members are engaged in processing and producing of copra. This unit consists of 15 members.

4. POULTRY FARMING UNIT:

Beembumkal, Bedadukka (P.O), Kasaragod, Pin- 671 541

Ward No.6, CDS Member in charge: Mrs.K.Omana Raveendran, Mob: 9947274273

This unit started functioning in 2009. Members of this group are actively engaged in poultry farming, including poultry rearing and marketing of meat and egg.

5. COW REARING UNIT:

Chembakkadu, Bedadukka (P.O), Kasaragod, Pin- 671 541

Ward No.8, CDS Member in charge: Mrs. Bhavani.P, Mob: 9747860897

This unit started functioning in 2009. This group consists of 20 members. Members of this NHG are not undertaking any activity on group basis. 5 of them are engaged in rearing cow on individual basis, having one cow for each member.

6. SAKTHI GROUP FARMING UNIT:

Chembakkadu, Bedadukka (P.O), Kasaragod, Pin-671 541

Ward No.8, CDS Member in charge: Mrs. Bhavani.P, Mob: 9747860897

It started functioning in 2008. This unit consist of 15 members. 12 members are engaged in vegetable cultivation on group basis. The source of inputs required for the cultivation is from Krishibhavan.

7. THANIMA GOAT REARING UNIT:

Chembakkadu, Bedadukka (P.O), Kasaragod, Pin 671 541

Ward No.8, CDS Member in charge: Mrs. Bhavani.P, Mob: 9747860897

This unit started functioning in 2010 January. This unit consists of 20 members. 5 of them are actively engaged in rearing goats and backyard poultry on individual basis and having 5 goats for each member . Thus the total number of goats in the unit is 25.

8. APICULTURE UNIT:

Kakkottama, Pallathumkal (P.O), Kasaragod, Pin- 671 541

Ward No .9, CDS Member in charge: Mrs.K.Nalini, Ph.: 04994205618

It started functioning in February 2010. This unit consists of 15 members. Members of this group are engaged in Apiculture on individual basis, providing 5 honey boxes to each member.

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9. KEERTHI AMRITHAM NUTRIMIX UNIT:

Near Bedadukka Panchayat Office, Bedadukka (P.O), Kasaragod, Pin- 671 541,

Ward No.13, CDS Member in charge: Mrs.V.Sunitha, Mob: 8086458471

This NHG started functioning in 2004. Members of this group engaged in producing nutrimix powder and supplying it to Anganawadies. The group consist an average of 15 members. The project idea started when a group from Bedadukka panchayat in Kasaragod district started this venture about a year and a half ago. The product was developed by CPCRI, Kasaragod. The group obtained training and product knowledge from them, and has been successfully running ever since. Since the 'Nutrimix' should be palatteable and digestible, should be low cost, have a good shelf life, so they have modified Nutrimix a little. They made sure it contains all the nutrients; they have developed it with the locally available things. According to the CDS norms, it should contain 300 kilo calories of energy and 10 to 12 grams of proteins. From other districts also, NHGs are coming and getting trained here at Bedadukka Nutrimix unit.

10. DHANAM CASHEW UNIT:

Kundamkuzhy, Bedadukka (P.O), Kasaragod, Pin- 671 541

Ward No.16, CDS Member in charge: Mrs.P. Shanta, Mob: 9747063844

It started functioning in 2007. The members are equipped in cashew apple and cashew nut procurement –cum processing. This unit consists of 20 members.

ANALYSIS

ANALYSIS

The study was constricted to Kudumbashree units of Bedadukka panchayat in Kasaragod district of Kerala state. A sample of 50 members was selected from 10 Kudumbashree units. The collected data were analyzed by 3 sections:

1. Demographic features of the respondents
2. Social empowerment
3. Economic empowerment

SECTION-1

3.2 DEMOGRAPHIC FEATURES OF RESPONDENTS

The observations on demographic features of the respondents in the NHGs are analyzed below.

3.2.1 Age Group of the Respondents

Table 3.1 Age group of the respondents

Sl.No	Age	No. of respondents	Percentage (%)
1	21-40	15	30
2	41-60	31	62
3	Above 60	4	8
	Total	50	100

Source: Primary data

It is clear from the Table 3.1 that, majority of the respondents (62%) are in the age group of 41-60 and only 8% are above 60 years. The main reason behind the high participation of 41-60 age groups was, they had high responsibilities and economic needs during that period. Moreover these groups of respondents attain some maturity and most of them have got settled in life.

3.2.2 Religion of the Respondents

Table 3.2 Religion of the respondents

Sl.No	Religion	No. of respondents	Percentage (%)
1	Hindu	48	96
2	Muslim	2	4
	Total	50	100

Source: Primary data

Table 3.2 Depicts that 96 % of the respondents are Hindus and only 4% were Muslim.

3.2.3 Education of the Respondents

Table 3.3 Education of the respondents

Sl.No	Education	No. of respondents	Percentage (%)
1	Illiterate	2	4
2	UP	18	36
3	LP	9	18
4	High school	21	42
	Total	50	100

Source: Primary data

From the Table 3.3 it could be understood that 42% of the respondents are having high school education and those who are illiterate accounts only 4%. Highly educated women are less in that area.

3.2.4 Marital Status of the Respondents

Table 3.4 Marital status of the respondents

Sl.No	Marital status	No. of respondents	Percentage (%)
1	Married	41	82
2	Widowed	8	16
3	Divorced	1	2
	Total	50	100

Source: Primary data

It could be observed from the Table 3.4 that 82% of the respondents are married and 16% of the respondents are widowed. 2% of the respondents are divorced. The high representation of married women in the sample is in line with the family orientation of the Kudumbashree. The predominant reason in the case of unmarried women not opting for Kudumbashree is the uncertainty of place where they would be settling after the marriage.

3.2.5 Family Status of the Respondents

Table 3.5 Family status of the respondents

Sl.No	Family status	No. of respondents	Percentage (%)
1	Joint family	2	4
2	Nuclear family	48	96
	Total	50	100

Source: Primary data

From the Table 3.5 we could analyze that most of the respondents (96%) are nuclear families. Out of the 50 respondents, two of them have joint family. The results truly reflect the declining trends of joint families in Kerala.

3.2.6 Occupation of the Respondents

Table 3.6 Occupation of the respondents

Sl.No	Occupation	No. of respondents	Percentage (%)
1	Agricultural labourer	1	2
2	Self employed	13	26
3	Service sector	2	4
4	unemployed	34	68
	Total	50	100

Source: Primary data

From the Table 3.6 it is clear that majority (68%) of the respondents was unemployed and 26% are self-employed. Others were involved in Service sector (4%), Agriculture (2%).

SECTION-2

3.3 SOCIAL EMPOWERMENT

3.3.1 INVOLVEMENT IN SOCIAL ACTIVITIES

Involvements in social activities by the respondents were assessed in terms of participation in club activities, grama sabha meetings, and cultural activities. The result are depicted in Table 3.7

Table 3.7 Involvement in social activities by the respondents

Sl.No	Particulars	Before joining the group		After joining the group	
		No.of respondents	Percentage (%)	No.of respondents	Percentage (%)
1	Club membership	3	6	39	78
2	Participating in Grama Sabha Meetings	13	26	50	100
3	Participating in cultural activities	0	0	46	92

Source: Primary data

From the Table 3.7 it could be understood that only 6% of the respondents had membership in any club/associations before joining the group. But after joining the group 78% of them joined in the club. In the case of Grama Sabha meetings, after joining the group 50 respondents have participation in the Grama Sabha meetings. It was around 26% before joining the group. So it showed a tremendous change. With regarding to participation in cultural activities, no one had participation before joining the group. But after joining the group 92% of them participating in the cultural activities, include participating in Ulsavam, Onam programmes, School anniversary, and Health classes. The women especially of poor families once confined to the limited circle of their household is now enabled to actively participate in the NHGs, and Grama Sabha, discuss the issues affecting their family and society at large.

3.3.2 ACCESS TO INFORMATION, KNOWLEDGE AND SKILL

Access to information, knowledge and skill is assessed by analyzing the factors like media contact of the respondents and number of training programmes they have attended. Data regarding media contact of the respondents is presented in Table 3.8.

Table 3.8 Media contact of the respondents

Sl.No	Media contact	No.of respondents before joining the group	Percentage (%)	No.of respondents after joining the group	Percentage (%)
1	Radio	26	52	26	52
2	Television	14	28	50	100
3	News paper	18	36	49	98
4	Magazine	0	0	18	36

Source: Primary data

From the Table 3.8, we can find that, regarding the contact with, television, newspapers and the magazines there is a significant change after joining Kudumbashree programme. There is a great increase (36%) in magazine reading after joining the programme. There is no one had the habit of reading magazine before joining the group. After joining the Kudumbashree programme their desire for the information had increased. They need information about the current economic situations and marketing demands of their products.

3.3.3 ENTREPRENEURIAL ABILITY

Entrepreneurial ability of the respondents were examined with their risk taking ability of the respondents by their own and risk taking ability as a group.

Table 3.9 Entrepreneurial ability

Sl.No	Particulars	Before joining the group		After joining the group	
		No.of respondents	Percentage (%)	No.of respondents	Percentage (%)
1	Risk taking ability by their own	0	0	1	2
2	Risk taking ability as a group	0	0	50	100

Source: Primary data

It could be observed from Table 3.9 that no one were confident to take risk by both their own as well as, as a group before joining the group. But 1 respondent is ready to take up risk by



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their own after joining the group. Kudumbashree provides encouragement to the members to enter into innovative field and take up risk, and also providing different training programmes like Entrepreneurship Development Programme (EDP). Thus the entrepreneurial ability of the respondents increased to 100%.

3.3.4 MANAGERIAL ABILITY

The factors like effective management of economic and non-economic activities, confidence in dealing financial matters of the group and ability to manage the situations of difference of opinion are considered in determining the managerial ability.

Table 3.10 Managerial ability of the respondents

Sl.No	Particulars	Before joining the group		After joining the group	
		No.of respondents	Percentage (%)	No.of respondents	Percentage (%)
1	Effective management of economic and non-economic activities	5	10	50	100
2	Confidence in dealing financial matters of the group	4	8	50	100
3	Ability to manage the situations of difference in opinion	10	20	50	100

Source: Primary data

From the Table 3.10, we could see that there is a remarkable improvement (100%) in the effective management of economic and non-economic activities by the respondents. The confidence in dealing with the financial matters of a group and the ability to manage the situations of differences in opinion has also improved significantly after joining the Kudumbashree programme. Earlier it was 10%, 8%, and 20% for the respondents before joining the group. In Kudumbashree programme, there is no paid staff, so the members itself is handling the economic and non-economic activities of the group so their managerial ability is also increased very much.

3.3.5 CONTACT WITH DEVELOPMENT DEPARTMENTS AND AGENCIES

Table 3.11 Contact with development departments and agencies by the respondents

Sl.No	Agency	Before joining the group		After joining the group	
		No.of respondents	Percentage (%)	No.of respondents	Percentage (%)
1	Krishibhavan	11	22	27	54
2	Dairy Department	2	4	15	30
3	Grama Panchayat	4	8	49	98
4	Block Panchayat	1	2	48	96
5	District Panchayat	1	2	17	34
6	SC/ST Department	0	0	2	4
7	District Mission Office	0	0	44	88
8	Veterinary Hospital	4	8	11	22
9	Others	0	0	1	2

Source: Primary data

From the Table 3.11 it can be observed that the contact of respondents with Grama Panchayat and Block Panchayat has increased remarkably after joining the programme. It is about 98%, and 96% respectively. After the introduction of Kudumbashree Programme the contact with other development departments has also been increased. The reason for this may be that the Kudumbashree programme is implemented through Local Self-Government. After joining the Kudumbashree programme their contact with the different development departments had increased because they came to know about the benefits and services offered from these agencies.

3.3.6 POLITICAL INVOLVEMENT

The factors like membership in political organizations, and communicating the problems to the concerned representatives by the respondents are considered in examining the political involvement of the respondents.

Table 3.12 Political involvement of the respondents

Sl.No	Particulars	Before joining the group		After joining the group	
		No.of respondents	Percentage (%)	No.of respondents	Percentage (%)
1	Membership in political organizations	1	2	45	90
2	Communicate the problems to your representatives	0	0	43	86

Source: Primary data

It could be observed from the Table 3.12 that, 90% of the respondents have membership in political organizations after joining the group. Earlier it was about only 2%. It is also noted that before joining the programme, the respondents were not confident to communicate the problems to the locality of their representatives. After joining the programme, 43 respondents (86%) were confident that they can communicate their problems of the locality to the people's representatives. It reveals the political empowerment of the respondents.

3.3.7 OVERALL SOCIAL EMPOWERMENT OF THE RESPONDENTS.

Table 3.13 Composite indexes for social empowerment

Sl.No	Particulars	Score	Index	Rating
1	Involvement in social activities	231	92.4	Excellent
2	Access to information, knowledge and skill	228	91.2	Excellent
3	Entrepreneurial ability	233	93.2	Excellent
4	Managerial ability	234	93.6	Excellent
5	Contact with development department and agencies	215	86	Excellent
6	Political involvement	202	80.8	Good
	Composite Index		89.5	Excellent

Source: Estimated value using primary data

Social empowerment brought about by the Kudumbashree programme was analyzed based on the responses of the members. For evaluating this some of the variables like involvement in social activities, access to information, entrepreneurial ability, managerial ability and contact with development departments were observed. Hence an attempt was made to analyze to what extent they feel that they are socially empowered by joining this Kudumbashree programme. For that their perception regarding how far the programme increased, the selected social indicators was assessed on a five point continuum, and was converted to indices. Composite index is calculated for identifying the overall involvement of members in Kudumbashree. Composite index is obtained as 89.53 %. So it can be inferred that the social empowerment of members by Kudumbashree is excellent.

SECTION-3

3.4 ECONOMIC EMPOWERMENT OF WOMEN

Economic empowerment of women means the expansion of income generating activities for as many as possible without sacrificing efficiency. In this section of the study various dimensions of economic empowerment are analyzed. There are six dimensions such as savings, income, accessibility to credit, indebtedness, income generating activities and acquisition of assets. Each of them was separately analyzed.

3.4.1 SAVINGS

Thrift savings means the small savings set apart by a person after his/her survival needs. Kudumbashree insists that all group members should save on weekly basis and they give small loans to members from this savings.

Table 3.14 Savings habit of the respondents

Sl.No	Agency	Before joining the group		After joining the group	
		No.of respondents	Percentage (%)	No.of respondents	Percentage (%)
1	NHG	0	0	50	100
2	Bank	0	0	39	78
3	Post Office	1	2	2	4
4	Insurance	0	0	3	6

Source: Primary data

Table 3.14 presents savings habit of the respondents. After joining the group, all the respondents have weekly savings in NHG as it is compulsory. Before joining the group, there is no one had savings in bank. But after joining the group the number of members who have savings in bank increased to 39. After joining the group, the incomes of the members have increased and there by their savings had also increased. A portion of their increased income is kept as savings. The savings of majority of the respondents have increased after joining the programme.

3.4.2 INCOME

The monthly income of the family of the respondents is depicted in the Table 3.15

Table 3.15 Monthly income of the family

Sl.No	Monthly income(₹)	Before joining the group		After joining the group	
		No.of respondents	Percentage (%)	No.of respondents	Percentage (%)
1	1000-5000	4	8	0	0
2	5000-10000	12	24	4	8
3	10000-50000	31	62	40	80
4	>50000	3	6	6	12

Source: Primary data

(Table value of the t-test for 5% significant is 1.68, *t-value* (8.032) and *Sig (2-sided)*-0.000)

After joining the Kudumbashree programme, the number of members having monthly income below 10000 has been decreased very much, while the number of members in the other categories was increased, and this revealed that there were some improvement in the income status of the family after joining the Kudumbashree programme by engage in different income generating activities of the group.

't' test was found to be significant proving that the incomes of NHG members have increased after joining the Kudumbashree programme.

3.4.3 ACCESSIBILITY TO CREDIT

Kudumbashree respondents usually take loans for domestic consumption. They have to repay it regularly. Table 3.16 explains the accessibility to credit by the respondents.

Table 3.16 Accessibility to credit by the respondents

Sl.No	Agency	Before joining the group		After joining the group	
		No.of respondents	Percentage (%)	No.of respondents	Percentage (%)
1	NHG ...	0	0	50	100
2	Bank	4	8	3	6
3	Money lenders	0	0	1	2

Source: Primary data

From the Table 3.16, it could be observed that all members have availed loan after joining the Kudumbashree. Out of the total respondents 4% of the respondents availed loan from the bank .But after joining the group, the accessibility to credit from bank has decreased considerably. This shows that the Kudumbashree is able to satisfy the credit needs of its members. Table also depict that the money lenders are interested in providing credit to NHG members as majority of them are repaying loan in time.

3.4.4 INDEBTEDNESS

A condition of owing something to another is generally meant indebtedness. Table 3.17 helps to identify the indebtedness position of the respondents.

Table 3.17 Indebtedness details of the respondents

Sl.No	Agency	Before joining the group		After joining the group	
		No.of respondents	Percentage (%)	No.of respondents	Percentage (%)
1	NHG	0	0	49	98
2	Bank	4	8	0	0

.Source: Primary data

It is clear from the Table 3.17 that, out of 50 respondents, 49 of them are indebted to Kudumbashree, because they could avail loan easily from NHGs without giving any security. After joining the group, most of the respondent's indebtedness with other institutions has decreased. This shows that there is a good change in the indebtedness position of the respondents.

3.4.5 ACQUISITION OF ASSETS

Acquisition of assets refers to the attainment of assets such as furniture, electronic goods, livestock, sewing machines etc. by the respondents. Table 3.18 helps to identify the relevance of Kudumbashree in acquiring assets.

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Table 3.18 Acquisition of assets by the respondents.

Sl.No	Assets	No.of respondents who bought the assets after joining the group	No.of respondents who could buy the assets because of joining the group
1	Table	24	22
2	Chair	47	45
3	Almirah	28	24
4	Fan	42	42
5	Radio/Tape record	3	3
6	Television	32	27
7	VCR/DVD Player	13	5
8	Mixie	40	37
9	Stove	47	45
10	Iron box	22	15
11	Others	13	13
12	Sewing Machine	6	6
13	Milch animals	15	15
14	Poultry	15	15
15	Others	5	5

Source: Primary data

From the Table 3.18 we could find that most of the respondents acquired the assets because of joining the Kudumbashree programme. After joining the group the members can earn more income and with this increased income they purchase new assets. From Kudumbashree they get loan for purchase of livestock. Thus 15 of the respondents could acquire livestock because of joining the Kudumbashree programme.

3.4.6 INCOME GENERATING ACTIVITY

Various income generating activities of the respondents are shown in Table 3.19

Table 3.19 Income generating activity of the respondents

Sl.No	Particulars	Before joining the group		After joining the group	
		No.of respondents	Percentage (%)	No.of respondents	Percentage (%)
1	Cow Rearing	3	6	5	10
2	Beedi Worker	5	4	6	12
3	Librarian	0	0	1	2
4	ASHA Worker	0	0	3	6
5	Tailoring	4	8	5	10
6	Kooli/Wage earner	1	2	2	4
7	Kudumbashree Activities	0	0	50	100

Source: Primary data

From Table 3.19 it is clear that some of the respondents have other income generating activities other than Kudumbashree activities. Before joining the group about 14% of the respondents had tailoring and cow rearing as income generating activities. But after joining the Kudumbashree programme their tailoring and cow rearing has increased due to the greater accessibility of credit. After joining the group, every members are having some income generating activities.

3.4.7 OVERALL ECONOMIC EMPOWERMENT OF THE RESPONDENTS

Table 3.20 Composite indexes for economic empowerment

Sl.No	Particulars	Score	Index	Rating
1	Savings	231	92.4	Excellent
2	Income	243	97.2	Excellent
3	Accessibility to credit	240	96	Excellent
4	Indebtedness	82	32.8	Good
5	Income generating	240	96	Excellent
6	Acquisition of assets	218	87.2	Excellent
	Composite index		83.6	Excellent

Source: Estimated value using primary data

The economic empowerment index was 83.6 which revealed that there were excellent empowerments as perceived by the respondents. The highest index was for the income. However the empowerment is excellent for all other factors. And there is a good change in the indebtedness position of the respondents.

SUMMARY OF FINDINGS AND CONCLUSION

CHAPTER IV

4.1 SUMMARY OF FINDINGS AND CONCLUSION

Kudumbashree is a women centered to enable and enlighten the poor women of Kerala to realize their potential and strengthen them to contribute to the development of their family, community and in turn society as a whole. The mission encourages the resourcefulness of poor women in terms of skill, entrepreneurship and managerial capabilities and makes them empowered.

The study was constricted to Kudumbashree units of Bedadukka panchayat in Kasaragod district of Kerala state. A sample of 50 members was selected from 10 Kudumbashree units. The information required for study were collected through structured schedule and interview techniques. The collected data were analyzed with the help of percentages and indices.

The major findings and conclusions are summarized in 3 sections. They are

1. Demographic features of the respondents
2. Social empowerment
3. Economic empowerment

4.2 MAJOR FINDINGS

4.2.1. Demographic features of the respondents

- Majority of the respondents belongs to age group of 41-60 years (62%).
- Among the 3 religions, Hindu, Christian, Muslim, majority of the respondents belongs to Hindu (96%)
- Educational status of most of the respondents is high school (42%)
- Most of the respondents are married.
- 48 of the respondents are having single families and 2 of them have joint family
- Majority of the respondents are unemployed (68%)

4.2.2 SOCIAL EMPOWERMENT

- The involvement of respondents in social activities has been increased (92.4%) after joining the Kudumbashree programme
- The frequency of contact with various media by the respondents has been increased (91.2%) after joining the Kudumbashree programme.
- Contact with various development departments and agencies have been increased (86%) after joining the programme.
- Majority of the respondent's risk taking ability as a group has increased (93.2%) after joining the programme.
- There is a remarkable improvement (93.6%) in the managerial ability of the respondent after joining the programme
- The overall social empowerment of the respondent is found to be increased (89.5%) due to the active involvement in Kudumbashree activities.

4.2.3 ECONOMIC EMPOWERMENT

- The saving habit of the respondent has increased (92.4%) considerably after joining the programme as there is a compulsory savings every week.
- After joining the programme the monthly income of the family has increased (97.2%).
- Most of the respondents have their source of income from Kudumbashree activities
- Accessibility to credit of the respondents has increased significantly (96%)
- Most of the respondent's indebtedness with bank and other institutions has decreased (32.8%) after joining the Kudumbashree programme as the NHG started availing loan
- All the respondents are engaged in income generating activities of the Kudumbashree
- Most of the respondents (87.2%) acquired assets because of joining the Kudumbashree
- The overall economic empowerment has increased (83.6%).

4.2.4 OTHER FINDINGS

- Income of the NHG members before joining NHG and after joining NHG was analyzed and Paired- t-test was conducted to find out the significance of difference.

- It was found that majority of the respondents Income after Joining NHG are higher than the Income before Joining NHG
- On the basis of the above analysis the null hypothesis that "there is no difference in income before and after joining NHGs in Bedadukka Panchayat" can be rejected.
- Major suggestions put forward by the respondents include there should be more coordination.

4.3 CONCLUSION

The prosperity and growth of a nation depends on the status and development of its women. Women in India not only constitute half of the population, but also influence the growth of the remaining half. She plays manifold roles in the group; as a mother, a sister, a good friend, a home maker and a wife who socializes, educates and loves everyone in the family with impartiality. Thus she is the foundation stone of the family in particular and the society in general. Bringing women out of the house and enabling them to join the mainstream of national life is certainly an important step.

At present, the economic stresses and strains experienced by the modern society have compelled women to find out means to augment their family income. The economic status of women plays a key role in determining her social status. The position of women in a society is an accurate index of the development of that society. Therefore the significance of women empowerment and the role of women in the process of empowerment assume more relevance in the present social scenario. From the study, it is understood that the activities of Kudumbashree Programme are considered more important for the upliftment of the rural folk.

Social Empowerment The women especially of poor families once confined to the limited circle of their household is now enabled to actively participate in the NHGs, discuss the issues affecting their family and society at large. They are now organized to fight against the evils of the society such as illicit brewery, atrocities against women, illiteracy etc. They mobilize human resource and agitate against the social evils



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Educational Empowerment The self-learning process they undergo through practical experience by mobilizing thrift, disbursement of loans, operating bank accounts, approaching banks for loans and undertaking small livelihood activities enables them to excel in their life and it is an educational experience that no formal school can offer. They are also facilitated to inquire in to the educational developments of their offspring to prevent intergenerational transmission of poverty.

Economic Empowerment To eradicate poverty it is essential to bring in prosperity by actively involving in livelihood activities. The members of NHGs are facilitated to undertake small livelihood activities to improve their living conditions. The starter point is the thrift and credit operation through which they learn the basic lessons of economic development. Involvement in the micro enterprises not only enables them to get rid of the poverty situation by improving the living conditions but they learn new lessons that could lead them to develop their personality, inculcate a sense of activism, to take up an active role in their family life and ability in decision making and beyond everything they thrive across the gender barriers.

SUGGESTIONS

- ❖ More awareness needs to be created among the members to improve the functioning of the Kudumbashree programme.
- ❖ More income generating activities to be started and more financial help should be given under the Kudumbashree programme, so as to achieve the advantage of the programme.
- ❖ More co-ordination should be made among members and more self-employment opportunities should be created.

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**Socio - Economic Empowerment of Women through
Kudumbashree - A Case Study of Bedadukka Panchayat,
Kasaragod**

**By,
SREENIA (2011-45-116)**

ABSTRACT OF THE PROJECT REPORT

Submitted in partial fulfillment of the requirement for the degree of

Bachelor of Science (Hons.) in Co-operation & Banking

Faculty of Agriculture



COLLEGE OF CO-OPERATION, BANKING & MANAGEMENT

KERALA AGRICULTURAL UNIVERSITY

VELLANIKKARA, THRISSUR-680656

KERALA, INDIA

2015

ABSTRACT

Kudumbashree programme visualizes women empowerment as a strategic route towards the ultimate goal of poverty eradication. The study entitled Socio-economic empowerment of women through Kudumbashree - A case study of Kudumbashree units in BedadukkaGramapanchayat, Kasaragod was carried out with the objective of identifying the role of Kudumbashree in social and economic empowerment of women by Kudumbashree sample of 10 Kudumbashree units which has been working since 5 years was selected and 50 members (5 from each unit) were selected as respondents. The data were collected from the units through a sample survey based on structured schedule.

Composite index calculated for identifying the role of Kudumbashree in social and economic activities showed a high value. Overall economic empowerment of women by Kudumbashree also showed a high value indicating that the empowerment by Kudumbashree is good. Savings, income generating activities, accessibility to credit, indebtedness, acquisition of assets, etc. had showed a great value after joining the Kudumbashree programme. In the social aspect, empowerment was observed in involvement in social activities especially in attending Grama Sabha, access to information, knowledge and skill, contact with development departments and agencies, entrepreneurial ability and managerial ability. In these, the most empowered factors are managerial ability and entrepreneurial ability. This study has proved beyond doubt that Kudumbashree have been able to empower the poor both socially and economically.

APPENDIX



KERALA AGRICULTURAL UNIVERSITY

COLLEGE OF COOPERATION BANKING AND MANAGEMENT (SCHEDULE OF DATA
COLLECTION)

Socio Economic Empowerment of Women Through Kudumbashree – A case study of
Kudumbashree Units in Bedadukka Grama Panchayat

(For academic purpose only)

A. GENERAL INFORMATION

1. Name of the respondent :
2. Name of the group and year of starting :
3. Age of the respondent :
4. Marital status :
a) Married b) Unmarried c) Widowed d) Separate e) Divorced
5. Educational status :
a) Illiterate b) UP c) LP d) High school e) Higher secondary
f) Graduation g) PG h) Profession i) Others
6. Religion :
7. Family type :
a) Joint family b) Nuclear family
8. Occupation of the respondent
a) Agricultural labourer b) Construction labourer c) Self-employed d) Service sector
9. Area owned (in cents)
10. Family details

Sl.No	Name	Age	Sex	Relation with respondent	Education	Occupation	Average monthly income

B.SOCIAL FACTORS

1. Involvement in social activities

Activities	Before joining the group	After joining the group
Membership in any club association		
Attended GramaSabha		
Participation in cultural activities		

1. How far your involvement in social activities are changed after joining the group

a. Increased very much b. Increased c. Remains the same d. Decreased e. Decreased very much

2. Access to information, knowledge and skill

a. contact with different media

No	Media	Before joining the group	After joining the group
1	Radio		
2	Television		
3	Newspaper		
4	Magazine		
5	Others		

b. Training programmes attended

Training programmes	Before joining the group	Number of times	After joining the group	Number of times

c. How far your accessibility to information, knowledge and skill has changed after joining the Kudumbashree programme:

1. Increased very much 2. Increased 3. Remains the same 4. Decreased 5. Decreased very much

3 .Entrepreneurial ability

1. Are you ready to take risk in starting new enterprise?

a. Before joining the group : YES/NO

If yes, single/group (NHG)

b. After joining the group : YES/NO

If yes, single/group (NHG)

2 .How far your ability to initiate an enterprise has changed after joining the group

a. Increased very much b.Increasedc.Remains the same d.Decreasede.Decreased very much

4. Managerial Ability

1. Are you able to manage the economic and non-economic activities in your house?

a. Before joining the group : YES/NO

b. After joining the group : YES/NO

2. Are You confident to deal with the financial matters of your NHG : YES/NO

3. If there is any non-uniformity in the opinion of the group matters, will you be able to manage:
YES/NO

4. How far your managerial ability has changed after joining the group:

a. Increased very much b increased c.Remains the same d. Decreased E. Decreased very much

5. Contact with Development Departments and Agencies:

Agency ..	Before joining the group	After joining the group
Krishibhavan		
Dairy Department		
GramaPanchayat		
Block Panchayat		
District Panchayat		
SC/ST Department		
District Mission Office		
Veterinary hospital		
Others(specify)		

2. How far your contact with Development Department and Agencies has changed after joining the group:

1. Increased very much 2.Increased 3.Remains the same 4.Decreased 5.Decreased very much

6. Political Involvement

	Before joining the group	After joining the group
Membership in political organizations		
Communicate the problems to your representatives		

c. How far your political involvement has changed after joining the Kudumbashree programme:

1. Increased very much 2.Increased 3.Remains the same 4.Decreased 5.Decreased very much

C. ECONOMIC FACTORS

1. Income

1. Source of income

Source of income	Before joining the group	Amount	After joining the group	Amount
Main source				
Other source				

2. How far your income status has changed after joining the group

- a) Increased very much b) Increased c) Remains the same d) Decreased e) Decreased very much

2. Saving habit

1. Do you have regular saving habit?

a. Before joining the group: yes/no

If yes, your past saving and organization in which saving was made

Agency	Savings amount	Source of income for saving	Frequency

b. After joining the group: yes/no

If yes, your savings and organization in which saving was made

Agency	Saving amount	Source of income for saving	Frequency

1. What is your source of income for saving at present
 - a) Own income b) Husbands income c) Others
2. How far your saving capacity has changed after joining the Kudumbashree programme
 - a) Increased very much b) Increased c) Remains the same d) Decreased
 - e) Decreased very much

3. Accessibility of credit

1. Did you avail loan

	Yes /No	Source	Amount
Before joining the group			
After joining the group			

2. Do you avail loan from the group? Yes/No
3. Number of times you availed loan from the group?
4. After joining the group do you find easy to avail loan?
 - A .Easy b. Remain same c. Difficult
5. How far your accessibility to credit has changed after joining the Kudumbashree programme?
 - a) Increased very much b) Increased c) Remains the same d) Decreased
 - e) Decreased very much

4. Indebtedness

1. Do you have any outstanding loan/debts?

	Yes /No	Source	Amount
Before joining the group			
After joining the group			

2. Do you feel any difficulty in repaying loan : YES/NO

If yes, specify the reasons

- a) High interest b) Short term repayment period c) Lack of adequate income d) others

3. How far your indebtedness position has changed after joining the group

- a) Increased very much b) Increased c) Remains the same d) Decreased e) Decreased very much

5. Income generating activities

a. What are the various income generating activities of your group?

b. Do you have any income generating activity other than NHG : YES/NO

c. How far your income generating activities has changed after joining the group?

- 1. Increased very much 2. Increased 3. Remains the same 4. Decreased 5. Decreased very much

6. Acquisition of assets

1. Family owned assets

a. Consumer Assets

Items	Number	Was the item acquired		Do you feel that you acquired it because of joining the group	
		Before joining the group	After joining the group	Yes	No
Table					
Chair					
Almirah					
Fan					
Radio/Tape record					
Television					
VCR/DVD Player					
Mixie					
Stove					
Iron box					
Others					

B. Business Assets

Items	Number	Was the item acquired		Do you feel that you acquired it because of joining the group	
		Before joining the group	After joining the group	Yes	No
Sewing machine					
Milch animals					
Poultry					
Vehicles					
Others					

b. How far your acquisition of assets has changed after joining the Kudumbashree programme?

1. Increased very much 2. Increased 3. Remains the same 4. Decreased 5. Decreased very much

What are the constraints you are facing in this programme?

Suggestions for improvement

Date :

Signature:



MINI APPAREL PARK UNIT.....

