

**ROLE OF KUDUMBASREE IN SOCIO –ECONOMIC
IMPROVEMENT OF BPL FAMILIES – A CASE STUDY OF
CHUNGATHARA GRAMA PANCHAYATH**

BY

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PROJECT REPORT

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KERALA**

2006

Declaration

DECLARATION

I hereby declare that this project report entitled “ **ROLE OF KUDUMBASREE IN SOCIO ECONOMIC IMPROVEMENT OF BPL FAMILIES - A CASE STUDY OF CHUNGATHARA GRAMA PANCHAYATH**” is a record of work done by me during the course of project work and that is 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,
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CERTIFICATE

Certified that this project report entitled “**ROLE OF KUDUMBASREE IN SOCIO-ECONOMIC IMPROVEMENT OF BPL FAMILIES – A CASE STUDY OF CHUNGATHARA GRAMA PANCHAYATH**” is a record of project work done independently by Ms. Remya David , 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 him.



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Design of The Study

Chapter 1

DESIGN OF THE STUDY

1.1 Introduction

Poverty is a condition of life characterised by deprivation of some sort or the other, and perceived as undesirable by the person concerned or others. It is a multidimensional concept and phenomena. That means poverty implies a person's lack of access to objectively determined, reasonably adequate quantities of goods and services, to satisfy his/her material and nonmaterial basic needs. There are factors other than income of the family which force it to remain in poverty. The factors leading to poverty are the refusal of the basic necessities, basic facilities and basic rights.

The magnitude of poverty at a given point in time depends upon the criteria or norms used to define poverty. Poverty line is a physical common denominator to aggregate different elements of the basic necessities of life. BPL families are those families which acquire an annual income of less than Rs20,000/-. According to survey of rural development department, now there are nearly 17.23 lakhs families below poverty line in the state.

Poverty reduction is given the prime place in the development strategies of the state. Rural antipoverty programmes like SGSY, IAY, SGRY etc have been implemented. Effort towards the development of BPL families has been initiated both by the government as well as the non-governmental agencies since 1950.

Microfinance programmes are becoming a mainstream development intervention of poverty alleviation and empowerment of the poor. Micro finance is operated through groups. The logic of group approach is that ,individually a poor person feels exposed to all kinds of hazards , whereas membership in a group gives him a feeling of protection.Individually a person tends to be erratic and uncertain in his behavior but group membership smoothens his behavioral patterns and makes him more reliable.

Kudumbasree otherwise known as state poverty eradication mission is a programme implemented by government of Kerala with the participation of central government and NABARD.The main objective of the mission is to eradicate poverty completely from the state within 10 years.Kudumbasree is the poverty reduction experiment launched in the state during 1998-99. It has accomplished its activities through out the state.

1.2 Significance of the study

Poverty has been one of the persisting social evils haunting the rural masses in India. Majority of Indian population lies below poverty line. Poverty alleviation has been a national policy agenda for more than 50 years ,The importance of the reduction of poverty and provision of other basic necessities has been emphasized in all 5 year plans.SHGs are gaining popularity as a tool to empower the families below poverty line.Kudumbasree project has registered a significant growth over the period of 7 years both in terms of coverage and out reach of credit to rural poor.

Kudumbasree project gives importance to health education, employment and improvement of economic status, which are related to risk factors, and the social environment of BPL families. Thus it has an over all influence in the development of different walks of life of the BPL families .So an attempt to analyze the impact of kudumbasree in improvement of socioeconomic conditions of BPL families is worth while.

1. 3 Objective of the study

To examine the impact of kudumbasree project in improving the socioeconomic conditions of BPL families of Chungathara gramapanchayath.

1. 4 Methodology

The study is based on the primary data collected from the members of kudumbasree of chungathara Gramapanchayath by using an interview schedule. The interview schedule is prepared based on the various socio economic parameters .For the study a sample of 120 beneficiaries are interviewed belonging to 6 NHGs, randomly selected among the 54 NHGs which has completed 3 years of existence .

The sample NHGs belong to 6different wards of Chungathara Pancayath , which are selected on a random basis.The reference year of the study, is 2005-06.the data on various economic and social indicators of improvements were collected.

The economic indicators

1. income generation
2. acquisition of house hold assets

3. savings
4. borrowings
5. repayment

The social indicators are

1. education
2. involvement in social activities
3. managerial ability
4. access to informations
5. entrepreneurial ability
6. contact with development departments

Indices were used for assessing the change and impact of kudumbasree mission on the members and their family's .In order to quantify the socio economic improvement of BPL families economic and social improvement index is calculated.

$$\frac{\text{TOTAL SCORE OBTAINED}}{\text{MAXIMUM POSSIBLE SCORE}} \times 100$$

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

Below 30	- very poor.
30 - 50	- poor
50 - 70	- average
70 - 90	- good
90 - 100	- excellent

1.5 Practical utility

The study throws light on the effectiveness /ineffectiveness in the implementation of kudumbasree programme so as to improve the socio economic status and living condition of the rural women. It also brings out the bottlenecks of the scheme in meeting the needs of the members, thus looking to the future prospect by overcoming the bottlenecks.

1.6 Review of literature

A comprehensive review of the past studies is useful to formulate concepts methodology and tools of analysis to be used for any research. An attempt is made here to review the concepts used and past studies related to the objectives of the study.

Clark ,(1991) identified the following elements as essential for securing active participation of members in groups such as small homogenous groups, supplementary income generation activities access to institutional credits commitment of group promoters, training to groups members, group saving and participatory monitoring and evaluation.

Pathala,(1992) observed that the SHG being comprised of group of persons gets empowered to solve their problems through the process of continuous transformation and development

Chambers, R ,(1993) said that empowerment means that people especially poor people are enable to take more control on productive assets as one key element

According to Thundiyil, (1995) women's SHGs are promoted more actively as they form the major population under poverty.

Ebdon ,(1995) found in the care of the Grameen Bank that most women would simply be given money by their house holds to cover the weekly repayment and hence their economic status was not improved.

Srinivasan ,(1996) found that SHGs often mean the poor could have access to resources in their own right, without waiting for any one and not by another person's mercy. This makes the people confident that by saving small amounts over a period of time they could master resources to help each other in a big way.

Sen gupta,(1998) observed that empowerment gives the people of a community the ability and opportunity to take part in decision making processes with regards to socioeconomic and political issues affecting their existence. empowerment of the deprived begins with their ability to voice their opinion through the process of consensual politics and dialogue

Nina *et al.* (1999) observed that microfinance has contributed indirectly to building self-esteem and self reliance of the poor giving them confidence and economic means.

Ashwathi *et al* ,(2001) reported that self-help groups have made a positive impact in creating leadership, improving literacy ,consciousness about health and hygiene and skill formation among the members.

The study by Reji, E.M. (2002) Revealed some positive changes in the level of living of the members.The economic impact is the levels of living of the members .The

economic impact is visible in terms of saving habit, increased credit accessibility ,contribution to household income and acquisition of household assets the impact is also pronounced in social front in terms of increased ability to deal with adversities and improved community involvement.

The study conducted by Misha Davis ,(2002)reveals that large amount of funds are recycled by SHGs .Loans are utilized mainly for meeting day today expenses and in future income generating activities may initiate some group activity which will add to the income of the individual members and improve their entrepreneurial skill .

The study conducted by Beena and Sushama ,(2003) reveals that the contribution of self employed women in unorganized sector is enormous to the economy .These small business woman facilitate certain imported activities in the common man's life like food ,laundry ,disposal of junk paper etc.This is not only made then economically independent but also to be self dependent and confident to face problems.

Limitations of the study

1. This study is confined to NHGs of 6 different wards of chungathara panchayaths .Therefore this study cannot be generalized .
2. As the sample size is confined to 120 respondents, the findings cannot be generalized.

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Kudumbasree Project in Kerala – An Overview

CHAPTER 2

KUDUMBASREE PROJECT IN KERALA– AN OVERVIEW

Government of India has implemented many poverty eradication programmes since independences. “Kudumbasree” other wise known as ‘ State Poverty Eradication Mission’ is such a programme being implemented by Government of Kerala with the participation of Central Government ad NABARD. The main objective of this mission is to eradicate poverty completely from Kerala within ten years. The functioning of this programme is through Local Self Governments. There will be a registered Community Development Society (CDS) at the Panchayath level, which looks after the entire activities of the Kudumbasree in that panchayath. The slogan of Kudumbasree is “through the women to families and through the families to society”.

2.1 MISSION STATEMENT

“To eradicate absolute poverty in ten years through concerted community action under the leadership of Local Self Government, by facilitating organization of the poor combining self-help with demand led convergence of available services and resources to take the multiple dimensions and manifestations of poverty, holistically”.

2.2 HISTORICAL BACKGROUND OF KUDUMBASHREE

'Kudumbasree' is the transformed form of the programme like Community Based Nutrition Programme (CBNP), Urban Basic Services (UBS), Urban Basic Services for the Poor and Urban Poverty Alleviation (UPA) which were successfully implemented for the improvement of slums of the urban areas with peoples participation during seventh and eighth plan period.

In 1992, seven wards of Alappuzha Municipalities were selected for implementing community based nutrition programme and urban basic serviced programme. In contrast to the traditional criteria of census method, nine risk factors were identified to determine the poverty stricken people. Thus 2003 risk families were identified from Alappuzha town. 88 neighborhood groups were formed in Alappuzha. Each NHG is constituted by 15 to 40 women (one adult woman from one family) members. Seven ward level Area Development Society were formed at the ward level and at the open level, Alappuzha Community Development Society was registered under Charitable Society Act-19 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 generation 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, Malapuram. In 1994 November, Alappuzha model poverty alleviation programmes were started both in the urban and rural areas of Malappuram district. As in the same way NHF ADS and CDS were formed in Malappuram. This was also a great success.

The Government decided to extend the project, which has been successfully implemented in Malappuram district to the entire state under the name, "Kudumbasree". On 17th May 1998, Prime Minister inaugurated this project at Kottakkunnu Maithanam in Malappuram. Activities have been organized to implement Kudumbasree project since 1st April 1999.

2.3 SELECTION OF BENEFICIARIES UNDER KUDUMBASHREE

There are nine non-economic indicators based on which the beneficiaries of Kudumbasree are selected. If four or more risk factors are present in a family that will be considered as a risk family.

The risk factors are:

1. Family living in kutcha house.
2. Family with no access of safe drinking water.

3. Family without a household latrine.
4. Family having even one illiterate adult.
5. Family with only one or no adult employed.
6. Family consuming only two or less meals per day.
7. Family having children below 5 years.
8. Families having drug or alcoholic addicts.
9. Family belonging to scheduled caste or scheduled tribe

Of the nine risk factors mentioned above, the 7th and 8th items are replaced by the following factors.

- 1 Family having no land or possessing less than 5 cents.
- 2 Women headed families.

In the Kudumbasree project, women are organized into formally registered societies called the Community Development Societies (CDS) and they plan and implement programmes for the well being of the whole family and community. Women being experienced homemakers, have better skills as many of scarce resources and are more conscious of and concerned about the needs of the family and children and take a more effective role in activities such as the provision of safe drinking water, sanitation, housing, household food security and child care.

2.4 STRUCTURE OF KUDUMBASHREE

The grass root level organisation of Kudumbasree is Neighborhood Groups (NHG) consisting of 15 to 40 adult women members from the risk families. These NHG s are integrated into ADS in the ward level and CDS in Corporation/Municipality/Panchayath level. Those members who are elected from among the members undertake the management of NHGs. Panchayath members and Panchayath President are acting as caretakers of ADS and CDS respectively.

2.5 NEIGHBOURHOOD GROUPS

NHGs are formed enlisting 15 to 40 risk families. Only one adult from a family will be made the member. The specialty of this project is that the neighborhood groups chalk out schemes necessary for them with a view to develop self-reliance and inner force in women, is attached to the NHGs exclusively for the women.

The NHGs assemble once in a week and discuss their problems and take decisions; there is a five member volunteer committee to make the activities of these NHGs efficient.

The five-member committee consists of

- 1 President
- 2 Secretary

- 3 Health Volunteer or Community Health Volunteer
- 4 Infrastructure Volunteer or Basic Facility Development Volunteer.
- 5 Income Generation Activities Volunteer.

It is the Secretary of NHG who discharges all organizational duties. The President presides over the meetings of the NHG and takes initiative of the total activities of the NHG.

The neighborhood committee prepares a Neighborhood Plan for the neighborhood. The plan details of the interventions and activities needed to address and eliminate the risk factor in the neighborhood and also the source, extent and nature of resources required.

2.6 AREA DEVELOPMENT SOCIETIES (ADS)

ADS is formed at Municipalities by the association of NHGs one or more wards and at Panchayath by the association of NHGs of each ward. The general body of the ADS consists of five members elected from each NHG. The local Anganwadi workers, the ICDS/USNP supervisor, a representative of the trainees, ADS member Secretary etc. will be the members without voting power. At the ward level seven member volunteer committee forms the Executive Committee of ADS. Ward member is the patron. All the neighborhood plans from the various NHG in the ADS are integrated into the ward plan.

2.7 COMMUNITY DEVELOPMENT SOCIETY (CDS)

CDS is the system and at Panchayat/Municipal/Corporation levels by coordinating ADS. Participating all ward level seven-member committees forms general body of CDS. There is a nine member managing committee and President of Grama Panchayath is the Patron. Chairperson, Vice-Chair person and seven members comprise the committee. Kudumbasree charge officer is the Member Secretary of the CDS.

2.8 LINKAGE BANKING

CDS collects thrift from members of NHG and deposit it in banks and gives loans to the most needy members when urgent need occurs. On the basis of the thrift collection habits, banks issue loans to needy members on group for starting micro enterprises at the panchayath level after grading.

2.9 Procedure for financial assistance to NHGs

If an NHG is interested to undertake any income generating activity that has to be informed to the Kudumbasree Co-coordinator who in turn intimate the same to the District Mission Office as well as the Bank. In Chungathara Grama Panchayath, South Malabar Gamin Bank is providing loans to the Kudumbasree units. To get financial assistance one NHG should be of at least six months old. In such NHGs the bank will

come for grading. For giving loan the bank will grade the concerned NHG based on pre-determined model, the bank has. For getting loan and grants NHG should get a total mark of 120 out of 150. After grading that will be informed to the District Mission Office and if the NHG succeed in the grading, a grant of Rs.1 lakh will be give to the bank by the District Mission Office. Then the group has to submit an application for loan showing the name of the persons who require the loan. The loan is given for a group and the group can divide that amount equally among the interested members who are below poverty line. The minutes book of the meeting, total thrift amount, total loan taken from NHGs, the repaid amount the out standing amount etc. will be examined by the bank. A bond paper worth Rs.200 purchased in the name of NHG should also be submitted, after affixing the office seal of NHG on it. Four members including the president and secretary will be authorized to sign on behalf of the society. The consent letter from all the members of the group is required for availing loan. The grant from the Kudumbasree will be deposited as fixed deposit (FD) in the bank. Maximum loan of Rs.2 lakh is available for a group. Rupees one lakh will be disbursed at 11.5 per cent interest. After six months another one lakh will be disbursed without interest because for the FD of rupees one lakh, the bank is not providing interest. If the group is not able to repay the second installment of one lakh, the FD will be converted and will be treated as repayment of loan. If they repay the full amount of two lakh, then rupees one lakh deposited as FD will be disbursed to the group. The Repayment period is four year. The group can repay the amount in monthly installment of Rs.5, 000.

2.10 RECOGNITIONS RECEIVED BY KUDUMBASHREE

- 1 Kudumbasree has been considered for the 'Development Market Place Award', which was conducted by World Bank in 2001 to encourage micro enterprises.
- 2 In 1998, the Urban CDS system got the UNCHS Award (100 best practices In the world) of UNO.
- 3 In 1995, Alappuzha CDS has won the "We the people Award" which was sponsored by UNO in its golden jubilee.
- 4 In 2000, October Kudumbasree has won the international golden award organized by Common Wealth Association for Public Administration and Management (CAPAM) by competing with 119 countries.

2.11 THE PRESENT STATUS OF KUDUMBASHREE

Table 2.1

District-wise details of Thrift and Credit Operation in the Neighborhood Groups

(NHG) 2005-2006.

Sl No	Name of District	No of NHGs Formed	No ADS Formed	No. Of Families Covered	No. Of Families Started Thrift	Amount Of thrift	Amount Of loan	Velocity Of Lending
1	Thiruvananthapuram	12439	1090	253634	253766	24.55	26.65	1.08
2	Kollam	9568	1031	203619	203619	16.64	20.23	1.21
3	Pathanamthitta	5120	626	131282	121282	11.20	16.02	1.43
4	Alappuzha	9602	927	202573	201548	17.54	24.24	1.38
5	Kottayam	8386	946	174887	173416	13.34	12.67	0.95
6	Idukki	7345	606	130372	129570	18.03	28.45	1.5
7	Eranakulam	7914	1090	144036	139694	13.76	17.18	1.25
8	Thrissur	10181	1215	184391	180380	21.69	68.35	3.15
9	Palakkad	9377	1196	174574	174374	13.53	14.17	1.04
10	Malappuram	6985	1397	153895	153895	13.46	12.91	0.96
11	Kozhikkode	10712	1090	236509	216697	22.84	40.12	1.75
12	Wayanad	6036	354	93168	93168	11.25	23.66	2.10
13	Kannur	7638	1038	161207	155561	18.98	32.38	1.70
14	Kasaragod	4713	528	104568	104599	11.38	30.89	2.71
	Total-Rural	116016	13135	2348715	2301569	228.16	367.92	1.61

15	Urban(58 VLBS)	7917	631	272074	272074	21.37	22.29	1.04
16	Total (5 Districts)	1772	-	24580	24580	2.30	2.29	0.99
	Grand Total	125735	13766	2645369	2608183	251.83	392.50	1.55

2.12 Community Based Organizations(CBOs) of the Poor

The Kudumbasree programme organized 1.16 lakh Neighbourhood Groups (NHGs), 13135 Area Development Societies (ADS) and 991 Community Development Societies (CDS) in the rural area of the State. The Community based organizations, which has coverage of 23.48 lakh families, mobilized a sum of Rs228.16 crore as thrift and disbursed credit to the tune of Rs367.92 crore to its members.

The Panchayath functionaries' ad CDS/ADS office bearers etc. .

2.13 Bala Sabha

During 2003-04 the Balasabha, which intend to prevent inter-generational transmission of poverty, has been extended to the rural areas. It is expected to constitute at least on Balasabha per Ward during the year. In December 2002, Kudumbasree organized a Balasabha functionaries from 13 districts of Kerala participated in this sangamam.

Balasabha is an innovative attempt y kudumbashree to tap the creative energies children for their educational improvement and cultural enlightenment. On an average about 25 children in the age group 5-15 belonging to a neighborhood irrespective of

whether they are poor or not are formed into a group. Each group has a Leader and Assistant Leader and it meets every week for about 1.5 to 2 hours. The first hour is spent on the theme related to education and the second hour was devoted to cultural activities.

The Key Activities include

- 1 Remedial coaching
- 2 Developing young entrepreneurs
- 3 Marketing of Kudumbasree Products
- 4 Developing creativity
- 5 Strengthening group feeling

1400 resource person drawn from different walks of life have been specially trained to act a Facilitator. This is a process project and some of the3 interesting innovations are:

- 1 Children's thrift in Kasaragod and Malappuram districts
- 2 Balasabha Federation at the level of the Grama Panchayath I Palakkad
- 3 Children Library I Karakulam Village of Thiruvanthapram
- 4 Telescope of children in Munderoor and Akethethae Grama Panchayath in Palakkad
- 5 Junior Doctor system in Partnership with Primary Health Centers in Idukki and Malappuram Districts.

So far 7655 Balasabha have been formed with more than 1000 on Kozhikode, Wayanad, Malappuram, Kasaragod, Alappuzha and Kottayam.

2.14 Destitute Identification, Rehabilitation and Monitoring

Kudumbasree has formulated a Project "Ashraya" with assistance of the Central Government to reach out the down trodden and reflected destitutes scattered throughout the state. During 2003-04, 101 panchayath have already prepared individual specific projects for destitute care and rehabilitation. The projects formulated by the 101 GramaPanchayaths envisages to assist 8239 destitute families of the respective Panchayaths.

IT Enabled services to the poor

An innovative component in the Destitute Identification, Rehabilitation and Monitoring Project is the built in online monitoring system project. As per the project, the CDS office will be computerized in the Panchayaths, where the destitute rehabilitation project has been taken up and the computer systems provided would be best utilized for the benefit of the poor

2.15 Kerashree

Kudumbasree has brought out a new branded coconut oil in the brand name of Kerashree. During the year 2002-03, Kudumbasree started 67 Kerashree units in the state.

2.16 Vidhyashree

In the IT education sector 148 Vidhashree units in schools were set up by Kudumbasree to impart computer education to the students studying in 8th, 9th and 10th standards as per the curriculum prepared by the education department. The educated women entrepreneur group set up the computer laboratories as micro enterprises by availing bank loan.

2.17 Micro Enterprises in Rural Areas

So far 200 group micro enterprises of women were set up in the rural areas.

a. Coconut tree Climbers Training

Forty-four from different Gama Panchayath were to use the innovative equipment to climb the coconut tree. The training is for 7 days and trained youth can climb a 30 feet tall coconut tree in 2 to 3 minutes.

b. Self sufficient, Self-reliance and sustainable (S3) CDS

With the objective of total eradication of poverty by 2005, the novel programme of 'Self-sufficient, self-reliance and sustainable CDS' was launched. The Venganoor Grama Panchayath in Thiruvananthapuram District, Kottakkad in Thrissur District and Munniyur in Malappuram District have voluntarily come forward to take up this venture

It is the firm conviction that only through the betterment of the domestic economy, the self-reliance of women and thereby the family could be ensured and this lead forward the Kudumbasree activities. Thus the empowerment of women through community based service coordination, constitution of informal rural banks for women by encouraging savings and utilization, starting of micro enterprises and the formation of a rural marketing network for the existing products of micro entrepreneurs are the different facets of Kudumbasree. The strategy of Kudumbasree is to convey and translate the message of development into action through women to family and from family to community.

Analysis

Chapter 3

ANALYSIS OF THE KUDUMBASREE UNITS OF CHUNGATHARA GRAMA PANCHAYATH

Poverty is a condition of life characterized by deprivation of some sort or the others, and perceived as undesirable by the person concerned or others. Poverty is a multidimensional concept and phenomenon. That means poverty implies a person lack of access to objectivity determined, reasoning adequate quantities of goods and services, to satisfy his/her material and non-material basic needs. There are various factors other than the income of the family, which makes it to remain in poverty. The factors leading to poverty are the refusal of the basic necessities, basic facilities and basic rights of a man.

The magnitude of poverty at any given point in time depends on the criteria or norms used to define poverty. Poverty line is physical common denominator to aggregate different elements of the basic necessities of life.

BPL families are those families, which acquires an annual income of less than Rs.20000/-. According to the survey of Rural Department, now there are nearly 17.23 lakhs families below poverty line in the state.

The miserable conditions of the BPL Families can be wiped off only through the improvement of their socio economic conditions. From 1999 onwards the government of Kerala introduced a programme called Kudumbasree to alleviate absolute poverty from Kerala and thereby to improve the standard of living of poor families. The present study was undertaken with the objective of assessing the extent of the socioeconomic improvement brought about by the Kudumbasree programme in Chungathara Grama Panchayath of Malapuram District. The findings of analysis are presented in the following head.

- NHG's of Chungathara Grama Panchayath
- Profile characteristics of the respondents
- Social empowerment brought about by Kudumbasree programme
- Economic empowerment brought about by Kudumbasree Programme
- Relationship between profile characteristics of the respondents and their socio economic empowerment
- Perceived advantages of Kudumbasree programme
- Perceived limitation of the programme
- Suggestions of the members to improve the programme

3.1 NHG's of Chungathara Grama Panchayath

Kudumbasree the poverty eradication programme formulated by Government of Kerala has been functioning in Chungathara Grama Panchayath since the year of inception of this programme. Presently there are 72 NHG's covering a population of

3382. The minimum number of members to form an NHG's is 15 and the maximum numbers of members allowed in an NHG is 40. The average number of members in an NHG is found to be 20.

3.2 Activities Undertaken by NHG's

The major activity undertaken by the NHG's are Thrift mobilization and loan, Rubber slaughter farming, Sericulture, Bakery unit, Copra unit, etc. The activity undertaken by the NHG's are depicted in the table no: 3.1

Activities undertaken by NHG's

Table no: 3.1

Activity undertaken	Number of NHG's
Thrift mobilization and loan	34
Rubber Slaughter Farming	11
Sericulture	8
Bakery Unit	2
Copra unit	2
Goat rearing	8
Cow rearing	7
Total	72

Source: Primary data

All the NHG's are undertaking thrift mobilization and loan. They collect an amount of rupees 10 from each member in a week and provide loan to the members at the times of the need. Out of 72 NHGs 11 are undertaking rubber slaughtering and 8 are undertaking sericulture and Goat rearing. Two groups undertake bakery unit and Copra unit and 7 groups are undertaking Cow rearing.

3.3 Sampling

Out of the 54 NHGs, which have completed 3 years of existence, 6 NHGS of different wards are selected on a random basis and data are collected from 20 members each from the selected 6 NHGs. The total number of respondents are 120.

3.4 Profile characteristic of the respondents

The profile characteristics such as age, religion, education, family type, family size, area owned, occupation and annual income of the family are studied.

3.5 Age group of respondents

The age of respondents were collected and the respondents are grouped into three categories such as young (<35), middle aged (35-55) and old (>55). The results are depicted in table.

Age Group of the respondents (n=120)

Table no: 3.2

Sl no	Age Group	Number of members	Percentage
1	Young (<35)	47	39.33
2	Middle aged (35-55)	66	55.00
3	Old (>55)	7	5.83
Total		120	100

Source: Primary data

From the table it can be understood that 55 percent of the respondents coming under the age group of 35-55 followed by the young age (39.33). Above 55 years age group constitute only 5.83 percent.

3.6 Religious status of the respondents

The religious status of the respondents are shown in Table

Religious status of the respondents

Table no: 3.3

Sl. No	Religion & Caste	Number of members	Percentage
I	Hindu		
a)	Ezhava	16	13.33
b)	Viswakarma	7	5.83
c)	Schedule Caste	8	6.66
d)	Schedule Tribe	7	5.83
e)	Nair	9	7.50
	Hindu Total	47	39.16
II	Islam	35	29.16
III	Christian	38	31.66
Total		120	100

Source: Primary data

Out of the 120 respondents 39.16percent of the respondents are Hindus. Among them Ehava is predominant; 13.33 percent, followed by Nair 7.50 percent, Schedule Caste 6.66 percent, Viswakarma and Schedule Tribe are 5.83 per cent.

The number of members belonging to Islam is 35 that are 29.16 percent. Of the total respondents, only 38 members (31.66%) are Christian. The wide spread of the respondents from different religion indicates that religion is not a taboo for joining the kudumbasree.

3.7 Educational status

To analyze educational status of the respondents as well as their family, the following categorization is used.

Category	Education
Illiterate	- those who with out having formal education and cannot read and write.
Lower primary	- 1-4
Upper primary	- 5-7
Secondary	- 8-10
Higher secondary	- 11-12
Graduation	- graduate

For deriving the family educational status of the respondents, the standards up to which each member of the family studied/presently studying was taken and it was totaled,

and the average was calculated. Then appropriated categories were found out from the above categorization. Thus the family educational status of the individual is found out and is presented in the table.

Educational status

Table no: 3.4

Sl No	Category	Individual		Family	
		No	Percent	No	Percent
1	Illiterate	16	13.33	4	0.83
2	Lower primary	23	19.16	19	15.83
3	Upper primary	47	39.16	49	40.83
4	Secondary	18	15	27	22.5
5	Higher secondary	9	7.5	9	7.5
5	College	7	5.83	12	10
	Total	120	100	120	100

Source primary data

As mentioned the Table no: 16 respondents (13.33 per cent) are illiterate.23 members have attained lower primary education (19.16 per cent). 39.16percent members have got upper primary education.15 percent members have got secondary education.

3.8 Family type

Out of the 120 families, 114 families (95 per cent) belong to single-family category. Only 6 families are found to be joint families. The details are depicted in the following table.

Family Type

Table no: 3.5

Family Type	No of Families
Single Family	114
Joint Family	6
Total	120

Source: Primary data

3.9 Family Size

The average family size of the respondents found to be five. It is as follows.

Family Size

Table no: 3.6

Sl No.	Family Size	No of Respondents	%
1	1	0	0
2	2	4	3.33
3	3	14	11.66
4	4	29	24.16
5	5	31	25.83
6	6	23	19.16
7	7	15	12.5
8	8	1	0.83
9	9	0	0
10	10	1	0.83
11	>10	4	3.33
Total		120	100

Source: Primary data

Out of the 120 members there is no family with a single member. 3.33% belongs to the family with only two members, 11.66 % of the total family belongs to 3-member family. Of the 120 members 24.16%, 25.83%, 19.16% and 12.5 % belong to 4, 5, and 6,7 member families respectively. The large sized families like 8 and 10 is fall on 0.83% and

there are no 9 membered families in the sample. Interestingly there are 3.33% families with more than 10 members. From this we can infer that more members of the sample belong to 4/5 member families.

Area owned by the respondents

The average land holding of the family is depicted in the table mentioned below, respondents are categorized based on the area owned are showed

Area owed by the respondents

Table no: 3.7

Sl.no	Area owned	Number of members	Percentage
1	Landless	3	2.5
2	≤5cent	21	17.5
3	6-10cent	32	26.66
4	11-20cent	41	34.16
5	21-1acre	12	10
6	1-2 acre	7	5.83
7	2-4 acre	3	2.5
8	4-6 acre	1	0.83
9	Above 6 acre	0	0
Total		120	100

Source: Primary data

Out of the 120 2.5% are landless .17.5%are having less than 5 cent. 26.66 % are having 6-10 cents.34.16% are having 11-20 cent. 10% have 21cents to 1 acre. 2.5% have 2-4 acre and only 0.83% have 4- 6 acre. Nobody is having above 6 acres.

3.11 Occupation

Here occupation refers to the occupation of the respondent other than kudumbaree units

Occupation of the respondents

Table no: 3.8

Occupation	No: of members	Percentage
Unemployed	67	55.83
Faming	3	2.5
Unorganized Labour	10	8.33
Tailoring	5	4.16
Employed in pvt enterprise	2	1.66
Cattle rearing	4	3.33
Total	120	100

Source: Primary data

55.83% of the respondents are unemployed. 2.5% are engaged in farming.8.33% are unorganized Labours. 4.16% are engaged in Tailoring. 1.66% is employed in Pvt enterprises. 3.33% are engaged in Cattle rearing. From this we can understand that majority of the respondents are unemployed

3.12 Annual income of the family

Average annual income of the family is assessed to be Rs 15000/.

3.13 Social empowerment brought about by the kudumbasree programme.

Social empowerment brought about by the kudumbaree programme is studied by analyzing various factors like involvement in social activities, family educational status, access to information knowledge and skill, contact with development departments and agencies, eterpreneurial ability managerial ability etc.

3.14 Involvement in social activities

Involvement in social actives by the respondents was assessed in terms of participation in-group activities; cultural activities and gramasabha meetings .The results are depicted in the table.

Involvement in social activities

Table no: 3.9

Sl no:	Particulars	Before		After	
		No	%	No	%
1	Membership in social groups	9	7.5	13	10.83
2	Attending gramasabha meeting	15	12.5	53	44.16

Source: Primary data

Regarding the membership in other social groups there is only a slight change, before and after joining NHG. But regarding the attendance in Grama sabha meeting there is great increase from 12.5% to 44.16% before and after joining NHG.

The study also analyzes the change in the identity of group members. Out of the 120 respondents 103 persons opined that they have got a positive change in their identity and the rest 17 opined that they have no change in their identity.

Regarding the participation in the decision making process, in NHG meetings all the 120 opined that they has got complete participation.

Extent of change in involvement in social activities

Table no: 3.10

Extent of Change	No	Score	Index
Increased Very Much	21	5	105
Increased	80	4	320
No change	19	3	57
Decreased	0	2	0
Decreased Very Much	0	1	0
Total	120	15	482

Source: Primary data

Out of the 120 respondents 21 opined that the involvement in the social activities has increased very much and 80 opined that the involvement has increased and 19 of them has opined there is no change in their involvement in social activities after joining NHG.

3.15 Family educational status

Family educational status is assessed by considering the factors like school /college going children in the family.

Family educational status

Table no: 3.11

Sl no:	Particulars	Before joining the NHG (n=179)		After joining the NHG (n=187)	
		No:of children	%	No:of children	%
1	School/college going children	166	92.73	181	96.79
2	School drop outs	13	7.26	6	3.20

Source: Primary data

The table shows that before joining the Kudumbasree programme, out of the 179 children above five years 166 (92.73%) were going to school. After joining the programme out of the 187 children above five years, 181(96.79%). Therefore we can infer the school drop out have been decreased much after the introduction of the Kudumbasree programme.

In the study 85 members have perceived they could make some improvement in the studies of their children after joining the programme. Four of the respondents got help from other group members for improving the study of their children.

Extent of Change in the Educational Status of the Family

Table no: 3.12

Extent of Change	No	Score	Total Score
Increased Very Much	81	5	405
Increased	23	4	92
No change	16	3	48
Decreased	0	2	0
Decreased Very Much	0	1	0
Index	120	15	545

Source: Primary data

Out of the 120 respondents 81 opined that after joining the programme the family educational status increased very much. 23 opined that the family educational status has increased. And 16 opined that there is no change in the educational status of the family.

3.16 Access to information knowledge and skill

Access to information knowledge and skill is assessed by analyzing the factors like media contact of the respondents, number of training programmes attended etc.

Access to information knowledge and skill

Table no: 3.13

Media	Before	After
	No:	No:
Radio	23	23
TV	76	78
News paper	13	18
Other publication	41	53
Kudumbasree journal	0	24

Source: Primary data

The table shows that regarding the contact with Radio, there is no change before and after joining the programme. The contact with T.V., Newspaper and other publications, there is no change after joining the programme. But after joining the programme they have access to a monthly journal, "Kudumbasree".

The study also reveals that before joining the programme, no respondents have attended training programmes. After joining NHGs 11 members have attended training programme

Extent of Change in Access to information knowledge and skill

Table no: 3.13

Extent of Change	No	Score	Total Score
Increased Very Much	54	5	270
Increased	14	4	56
No change	52	3	156
Decreased	0	2	0
Decreased Very Much	0	1	0
Index	120		482

Source: Primary data

Out of the 120 respondents 54 opined that their access to information knowledge and skill increased very much and 14 opined that it increased, and the rest 52 opined that there is no change in accesses to information knowledge and skill after joining the Kudumbasree.

3.17 Contact with development departments and agencies

Contact of the respondents with various development departments and agencies were studied .the following coring patterns were used for the purpose.

Contact with development departments and agencies

Table no: 3.14

Frequency of contact	Score
Daily contact	5
Once in a week	4
Once in a month	3
Once in 6 months	2
Only once	1
Never	0

Source: Primary data

Then the total score of all the respondents before and after is taken separately for comparison .it is given in the table no: 3.14.

Contact with development departments and agencies

Table no: 3.15

Agency	Before		After		% Increase
	No	%	No	%	
Krishibhavan	52	43.33	115	95.83	52
Gramapanchayath	208	173	394	328	155
Veterinary hospital	98	70.83	85	81.66	10.83
Health department	49	40.83	279	232.5	191.67

Source: Primary data

Frequency of contact with Health department has increased remarkably followed by the contact with grama panchayath. The over all pictures shows that there is improvement in the case of contact with Krishi Bhavan and Veterinary hospital.

Extent of Change in frequency of contact with Development

Departments

Table no:3.16

Extent of Change	No	Score	Total Score
Increased Very Much	84	5	420
Increased	36	4	142
No change	0	3	0
Decreased	0	2	0
Decreased Very Much	0	1	0
Index	120	15	562

Source: Primary data

After joining the NHG' the respondents have got chances with frequently contact with development departments like Health services, Gamapanchayat

3.18 Entrepreneurial ability.

Entrepreneurial ability

Table no:3.17

Particulars	Before		After	
	No:	%	No:	%
Ability to establish ad take risk in starting a new enterprise by their own	7	5.83	16	13.33
Ability to establish ad take risk in starting a new enterprise by the NHG or as a group	17	14.16	41	34.16

Source: Primary data

Out of the 120 respondents 7 opined that they are confident to establish and take risk in starting a new enterprise by their own and 17 respondents opined that they are confident to start new enterprise as a group.

Extent of improvement in Entetprenueral Ability

Table no:3.18

Extent of Change	No	Score	Total Score
Increased Very Much	41	5	205
Increased	23	4	92
No change	56	3	168
Decreased	0	2	0
Decreased Very Much	0	1	0
Index			465

Source: Primary data

Improvement in entrepreneurial ability shows an increasing trend after the joining of NHG. The risk taking confidence level of starting an enterprise by their own and also as a group as also increased (5.83 to 13.33 percent and 14.16 to 34.16 percent respectively)

3.19 Managerial ability

Managerial ability of the respondents

Table no: 3.19

Particulars	Before		After	
	No:	%	No:	%
Effective management of economic and Non-economic activities	4	3.33	96	80
Confident in dealing financial matters of a group	2	1.66	84	70

Source: Primary data

Out of the 120 respondents 4 has opined that they were able to manage their economic and non-economic activities effectively and 2 of them opined that they were able to manage the economic and non-economic matters of a group before joining the NHG. After joining NHG 96 respondents got confidence to manage the economic and non economic activities and 84 of them are confident to manage a groups economic and non-economic activities.

Extent of Change in Managerial ability

Table no: 3.20

Extent of Change	No	Score	Total Score
Increased Very Much	98	5	490
Increased	11	4	44
No change	11	3	33
Decreased	0	2	0
Decreased Very Much	0	1	0
Index			567

Source: Primary data

Of the 120 respondents four were able to manage their economic and non-economic activities and it has increased to a great extent. An increase of 84 people from 2 is confident in dealing financial matters of a group.

Social Development Indecises

Table no: 3.21

Sl.No	Particulars	Score	Index
1	Involvement in Social activities	482	80.33
2	Family Educational Status	545	90.83
3	Access to Information, Knowledge and Skill.	482	80.33
4	Contact with Development Departments and Agencies.	562	3.66
5	Entepenurel Ability	465	77.5
6	Managerial Ability	567	94.5
Composite Index			86.19

3.20 Economic empowerment brought about by kudumbasree programme

Economic empowerment of BPL families brought about by kudumbasree programme is assessed based on certain selected indicators detailed as follows

3.21 Annual Income of the Family

Annual Income of the Family

Table no: 3.22

Family annual income	Before		After	
	No:	%	No:	%
<6000	47	39.16	29	24.16
6000-12000	29	24.16	31	25.81
12000-20000	24	20	34	28.33
20000and above	18	15	26	21.66

Source: Primary data

Above table shows an increasing trend in the level of income of respondents after joining the Kudumbasree.

3.22 Source of income of respondents before and after joining the NHG

Source of income of respondents before and after joining the NHG

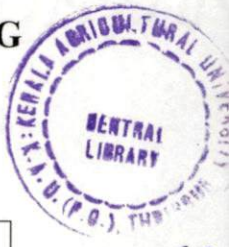


Table no:3.23

Family annual income	Before		After	
	No:	%	No:	%
Own wage	21	17.5	21	17.5
Income from land	3	2.5	3	2.5
Father's/husband's/son's/brother's wage	96	80	67	55.83
Income from kudumbasree units	0	0	29	24.16

Source: Primary data

The table shows that due to the increase in income from Kudumbasree units, the dependency on the income of other members in the family has decreased to the great extent. There fore the family income also increased to the great extent. Extent of Change In Income Level

Table no: 3.24

Extent of Change	No	Score	Total Score
Increased Very Much	39	5	195
Increased	34	4	136
No change	47	3	141
Decreased	0	2	0
Decreased Very Much	0	1	0
Index			472

The income level of the members has increased after joining the kudumbasree programme

3.23 Savings

Savings

Table no:3.25

Agency	Before		After	
	amount	No: of persons saved	amount	No: of persons saved
NHG	0	0	233670	120
Bank	1730	2	2450	3
Post office	11700	11	8700	8
Chitty	20500	41	16400	31
Others	3300	4	1250	4

Source: Primary data

Extent of change in saving habit.

Table no:3.26

Extent of Change	No	Score	Total Score
Increased Very Much	113	5	565
Increased	5	4	20
No change	2	3	6
Decreased	0	2	0
Decreased Very Much	0	1	0
Index			591

From the above table we can infer that the saving habit of the members have been changed drastically after joining the NHGs.

3.24 Accessibility to credit

Accessibility to credit

Table no:3.27

Reason for not taking loan	Before (n = 92)		After (n= 16)	
	No: of members	%	No: of members	%
No repayment capacity	24	20	2	12.66
Not needed	17	14.16	12	10
Ignorance	9	7.5	2	1.66
High interest rate	18	15	0	0
Procedural difficulty	22	18.33	0	0

Source: Primary data

Extent of Change in Accessibility to credit

Table no: 3.128

Extent of Change	No	Score	Total Score
Increased Very Much	103	5	515
Increased	17	4	68
No change	0	3	0
Decreased	0	2	0
Decreased Very Much	0	1	0
Index			583

Source: Primary data

The accessibility of the credit has been increased more after joining the NHGs. The no. of borrowers has been increased as shown in the table and the study also reveals 95 % of the respondents opined that it is easy to get loan from NHGs.

3.25 Indebtedness

Indebtedness

Table no: 3.29

Agency to which indebted	Before	After
	No: of members	No: of members
NHG	0	86
Bank	18	21
Money lenders	35	5
Relatives	18	11
Shops	11	4
Total	82	127

Source: Primary data

Extent of change in Indebtedness

Table no: 3.30

Extent of Change	No	Score	Total Score
Increased Very Much	86	5	430
Increased	13	4	52
No change	21	3	63
Decreased	0	2	0
Decreased Very Much	0	1	0
Index			545

Out of the 120 respondents, there is a transformation of 0 to 86 in the case of indebtedness. Most of the members are availing loan form their group it self (86 respondents).

3.26 Income generating activities of the respondents

Income generating activities of the respondents

Table no: 3.31

Income generating activities of the respondents	Before		After	
	No: of members	%	No: of members	%
Wage earners	10	8.33	10	8.33
Tailoring	5	4.16	5	4.16

Employed in pvt/public enterprises	2	1.66	2	1.66
Agriculture	3	2.5	3	2.5
Cattle rearing	4	3.33	4	3.33
Kudumbasree activities			57	47.5

Source: Primary data

Out of the 120 respondents 10 respondents are wage earners, 5 engage in tailoring 2 are employed in private enterprises 3 engaged in cattle rearing and 3 in agriculture before and after joining kudumbasree. After joining kudumbasree 57 are engaged in income generating activities started by NHGs.

Extent of Change in Undertaking Income generating activities

Table no: 3.32

Extent of Change	No	Score	Total Score
Increased Very Much	57	5	285
Increased	5	4	20
No change	31	3	93
Decreased	0	2	0
Decreased Very Much	0	1	0
Index			398

From the table given above depicts that the self-employment opportunity in the panchayath were very pathetic before they joined with NHGs. After joining the group, 57

members are engaged with different types of income generating activities. But the others are with stand on their earlier activities with the help of Kudumbasree.

Acquisition of assets

Table no: 3.33

Acquisition of assets	No: of members	No: of respondents who could buy them because of joining the NHG
Latrine	112	69
Well	41	19
Furniture	94	38
Gas stove	21	17
Livestock/poultry	51	19
Gold	79	11
Sewing machine	9	3

Source: Primary data

Out of the 120 respondents 112 have latrine in their house. Among them 69 opined that they could construct it because of joining the NHG.41 respondents have well in their home.19 of them opined that this was constructed because of joining NHG.94 respondents have furniture in their house and out of that 38 believes that NHG is the way to achieve it. Regarding the LPG/Stove 21 members possess this and out this 19 believe that this because of NHG.Of the 120 members 51 possess the live stock/poultry. According to the 19 members, they started the rearing of the poultry due to NHG.This

precious metal is used by all the women, still in this area only 79 having gold and out of them only 11 members find a way to possess the gold through NHG. 9 members of the 120 having sewing machine as their own, 3 members gained loan from NHG.

Extent of change in Possession of assesets.

Table no:3.34

Extent of Change	No	Score	Total Score
Increased Very Much	41	5	205
Increased	36	4	144
No change	42	3	126
Decreased	0	2	0
Decreased Very Much	0	1	0
Index			475

Economic Development Indices (n = 120)

Table no: 3.35

SI No	Particulars	Score	Index
1	Income	472	78.66
2	Saving	591	98.5
3	Accessibility to Credit	583	97.16

4	Indebtedness	545	90.83
5	Income Generating activities	38	66.6
6	Acquisition of Assets	475	79.16
Composite Index			85.15

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

Categorization based on the scores

Table no: 3.36

Below 30	Very Poor
30-50	Poor
50-70	Average
70-90	Good
90-100	Excellent

Social development index of the study is 86.19. Economic development index of the study is 85.15. There fore the figure reveals that the socio-economic improvement brought about by the Kudumbasree is good in Chungathara Grama Panchayath.

3.28 Improvement of BPL families

It is verified on the basis of the risk factors, which could be changed.

Improvement of BPL families

Table no: 3.37

Risk factor	Condition Before	Condition After
Family living in kutchra house	21 Families	5 families
Family with no access to drinking water with in diametre of 300 metre of the house	3	0
Family without a house hold latrine	13	0
Family having even one illiterate adult	23	16
Family with only no adult employed	16	6
Family consuming only two or less meals per day	0	0
Family having no land or less than 5 cents of land	17	3

Source: Primary data

The above table depicts that there is a positive change in the condition of existence of risk factors in the sample families. There fore we can clearly infer that the performance of kudumbasree in improvement of socio-economic conditions of BPL families is good.

Summary of Findings & Conclusion

Chapter 4

Summary of findings and conclusions

Reaching out the families through woman and reaching out the community through families is the motto of kudumbasree mission. Kudumbasree is the inevitable offspring of the collective experience derived from the bleak plight of poverty reduction programme of the part. The enthralling success of the CDS system of Alappuzha muncippality promoted the state government in November 1994 to extent the approach to entire district of Malappuram.

Chungathara gramapanchayath is in Malappuram district near to Nilambr, it is a rural area in which majority of the population depends up on agriculture for their livelihood.

Kudumbasree the poverty eradication programme formulated by the government of kerala has been functioning in chungathara gramapanchayath since the year of inception of this programme. 6 NHGs which have completed 3 years of existence were selected on a random basis for the study . 20 members from each NHG were surveyed with he help of a structured survey schedule. study was mainly based on primary data which were collected From the selected respondents through a pre-tested structured schedule. The data collected were analyzed using percentage and index.

4.1 Major Findings

a. Profile characteristics of the respondents

- ❖ Age group of the respondents :- out of the 120 respondents 55 percent of the respondents comes under the age group below 35 and
- ❖ Religious status of the respondents :- out of the 120 respondents 39.16 percent of the respondents are Hindus, 29.16 percent belong to Islam community and 31.66 percent are Christians.

- ❖ Educational status :- out of the 120 respondents 13.33 percent are illiterate 19.16 percent has attained lower primary education and 39.16 percent members have got upper primary education. 15 percent members have got secondary education.
- ❖ Family type :- Out of the 120 families, 114 families i.e., 95 percent belong to single family category. Only 6 families are found to be joint families
- ❖ Family size :- out of the 120 members there is no family with a single member. 3.33 percent belongs to the family with only two members, 11.66 percent belongs to three member family of the 120 families 24.16 percent, 25.83 percent, 19.16 percent and 12.5 percent belongs to 4,5 and 6,7 membered families respectively. Large sized families like 8 and above fall on 0.83%. There are 3.33% families with more than 10 members.
- ❖ Area owned by respondents :- Out of the 120, 2.5% are landless, 17.5 percent are having less than 5 cents, 26.66 percent are having 6-10 cents. 34.16 percent are having 11-20 cents of land, 10% have 21 cents – 1 acre, 2.5% have 2-4 acre and only 0.83% have 4-6 acre.
- ❖ Occupation of the respondents :- Out of the respondents 55.83% of the respondents are unemployed. 2.5% are engaged in farming. 8.33% are unorganized labours, 4.16% are engaged in tailoring, 1.66% is employed in private enterprises. 3.33% are engaged in cattle rearing.
- ❖ Average annual income of the family :- Average annual income of the family is alleled to be Rs. 15000

b. Social Improvement brought about by the Kudumbasree Programme Involvement in social activities

- The involvement of the respondents in social activities have been increased after joining the Kudumbasree programme. The increase of involvement in Gramasabha and participation in other organization also has increased.
- Family educational status :- There is a great decrease in the number of school drop outs after joining Kudumbasree and there is an increase of 4.6% in the number of school going children above five years age.

- Access to information knowledge and skill :- contact with media has got a slight increase after joining NHG and after joining the programme 11 members have attended trachy programme.
- Contact with developments and agents :- The study reveals that the frequency of contact with Health Department has increased remarkably followed by the contact with gramapanchayath. The overall pictures show that there is improvement in the case of contact with Krishi Bhavan and veterinary hospital.
- Entrepreneurial ability :- The study reveals that the improvement in entrepreneurial ability shows an increase after joining NHG. The risk taking confidence level of starting an enterprise by their own and also as a group has also increased.
- Managerial ability :- The study shows that of the 120 respondents four were able to manage their economic and non economic activities and it has increased to a great extent 96%.

c. Economic Improvement brought about by the Kudumbasree programme

- Annual income of the family has increased after joining Kudumbasree programme
- Source of income of the respondents :- Due to increased income from of income generating activities started by the NHG members income has been increased.
- Savings :- From the study conducted we can infer that the saving habit of the members have been increased much after joining NHG.
- Accessibility to credit :- The accessibility of credit has been increased more after joining the NHG. The number of borrowers has been increased as per the study conducted and the study also reveals 95% of the respondents opined that it is easy to get loan from NHG.
- Indebtedness :- Out of the 120 respondents, 86% are availing loan from their group it self, this shows a positive change in the attitude of neglecting private moneylenders.
- Income generating activities :- The study reveals that after joining the group, 57 members are engaged with different types of income generating activities.

- Acquisition of assets :- The study reveals that there is an increasing trend in acquisition of household assets and business assets after joining the group.

4.2 Other major Findings

a. From the study certain limitations of Kudumbasree programme was also revealed.

- Majority of the respondents opined that due to lack accessibility to the places in which training programmes are conducted most of them are not able to participate in training programmes, conducted by Kudumbasree.
- Inadequacy of external leadership is another major limitation of the programme.
- Poor record keeping ability of the members is another major limitation.

b. Suggestions put forwarded by respondents

- Majority of the respondents suggested that the financial assistance should be made more liberal.
- More self employment opportunities should be provided.

4.3 CONCLUSION

Kudumbasree programme in Chungathara Gramapanchayath could improve BPL families to some extent. Social interaction of the respondents and their families has increased especially regarding the attending of Gramasabha and contact with development departments and agencies. The managerial and entrepreneurial abilities has also increased significantly after joining the programme. It has also made an impact in the education status of these families especially regarding the reduction in the number of school drop outs of the families. There fore it is to be noted that the respondents perceived that due to Kudumbasree programme there is good impact in all the selected social indicators. This shows the increased confidence level and improved social awareness of the respondents resulted because of the programme. In that sense Kudumbasree programme succeeded.

In the economic side the accessibility to credit and amount of savings of members have increased significantly. This is mainly attributed to compulsory saving promoted by Kudumbasree programme. It has also helped the members to improve the potential of members, economically by way of starting more income generating activities. It may not be possible for the government to give loan facilities and subsidy for each and every individual. Since all the NHGS have thrift mobilization and loan facilities, the members have to be motivated in that direction to enhance thrift and utilize that amount for starting more income generating activities without which the objectives of the programme cannot be accomplished.

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**ROLE OF KUDUMBASREE IN SOCIO -ECONOMIC
IMPROVEMENT OF BPL FAMILIES – A CASE STUDY OF
CHUNGATHARA GRAMA PANCHAYATH**

BY

**REMYA DAVID
2001-05-17**

ABSTRACT OF THE PROJECT REPORT

Submitted in partial fulfillment of the
requirement for degree of

BACHELOR OF SCIENCE IN CO-OPERATION AND BANKING
Faculty of Agriculture



COLLEGE OF CO-OPERATION, BANKING & MANAGEMENT
KERALA AGRICULTURAL UNIVERSITY
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KERALA

2006

ABSTRACT

The study entitled **““ROLE OF KUDUMBASREE IN SOCIO - ECONOMIC IMPROVEMENT OF BPL FAMILIES – A CASE STUDY OF CHUNGATHARA GRAMAPANCHAYATH”** was undertaken to assess the impact of Kudumbasree in improving the socio economic conditions of BPL families of Chungathara Grama Panchayath.

The study was based on primary data collected through a sample survey of 120 NHGmembers of 6 NHGs which have completed 3 years of existence were selected on a random basis for the study . 20 members from each NHG were surveyed with the help of a Structured survey schedule. Study was mainly based on primary data, which were collected From the selected respondents through a pre-tested structured schedule. The data collected were analyzed using percentage and index.

The study revealed that the social interactions of the respondents has increased much after joining Kudumbasree programme. The managerial and entrepreneurial abilities has also increased significantly after joining the programme. The education status, contact with different development departments etc has also increased. Kudumbasree has also played a major role in the economic improvement of the members and their families.

Thrift and credit operations and income generating activities started by the members had enhanced the social and economic status of BPL families.

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Appendix

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KERALA AGRICULTURAL UNIVERSITY
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APPENDIX

**ROLE OF KUDUMASREE IN SOCIO ECONOMIC IMPROVEMENT OF
BPL FAMILIES – A CASE STUDY OF CHUNGATHARA GRAMA
PANCHAYATH.**

Schedule for data collection

Profile characteristics of the respondents

Name of the NHG :
Ward number :
Date of interview :
Name of the respondent :
Family type :
Age of the respondent :
Religion and caste :

Details of family members

Sl No.	Name	Relationship with the respondent	Age	Sex	Education	Job

A. Family educational status

1. No. of School/College going members of the family?
2. Are you able to provide better education to your children after joining kudumasree?
Yes / No
3. Extend of change in the educational status of your family after joining the group
 - a) Increased very much
 - b) Increased
 - c) No change
 - d) Decreased
 - e) Decreased very much

I Social factors

1. Are you a member in any social group/ religious organization / self help groups / Non-governmental organization?
2. Have you participated in any Gramasabha meeting before joining Kudumasree? If yes specify how many times
3. How many times you have participated in Gramasabha meeting after joining kudumbasree?
4. Do you feel that your societal status have increased after joining Kudumbasree?
Yes / No
5. Do you attend all the NHG meeting? Yes / No
6. Do you participate in the discussions and decision making process of the NHG meetings? Yes / No
7. Are you confident to talk in any other public meetings other than NHG meeting?
Yes / No

Access to information knowledge and skill

1. Contact with media

Sl. No	Media/journals in contact	Before joining NHG	After joining NHG

2. No. of training programme attended after joining NHG
3. No. of training programme
4. Extent of change in access to information knowledge and skill
 - a) Increased very much b) Increased c) No change
 - d) Decreased e) Decreased very much

Entrepreneurial Ability

1. Are you confident to start any ventures / enterprise?
 - A. By your own – Yes / No
 - B. As a group – Yes / No
2. Were you confident to start a similar venture before joining Kudumbasree?
 - A. By your own – Yes / No
3. Extent of change in entrepreneurial ability
 - a) Increase very much b) Increased c) No change
 - d) Decreased e) Decreased very much

Contact with other development department

Name of the department	Frequency of contact	
	Before	After

1. Extent of change in contact with development department
 - a) Increase very much b) Increased c) No change
 - d) Decreased e) Decreased very much

Managerial Ability

1. Were you able to manage economical non economic activities before joining the group? Yes / No
2. Are you able to do the same after joining the group? Yes / No
3. Are you able to manage the economic and non economic matters of your NHG?
Yes / No
4. Extend of change in managerial ability
 - a) Increase very much
 - b) Increased
 - c) No change
 - d) Decreased
 - e) Decreased very much

ECONOMIC FACTORS

I. Income

1. Present sources of income of your family
2. Your individual source of income
3. Your average annual income before joining the group
4. Your average annual income after joining the group
5. Average annual income of your family
6. Extend of change in income status of your family
 - a) Increase very much
 - b) Increased
 - c) No change
 - d) Decreased
 - e) Decreased very much

Savings

1. Do you have a permanent saving habbit?
Yes / No
2. If yes specify the agency / Institution
3. Extend of change in saving habits
 - a) Increase very much
 - b) Increased
 - c) No change
 - d) Decreased
 - e) Decreased very much

Accessibility to credit

1. Have you taken loan before joining NHG? Yes / No
2. If No why?
3. Do you feel that it is easy to get loans after joining NHG? Yes / No
4. Extend of change in accessibility to credit
 - a) Increase very much
 - b) Increased
 - c) No change
 - d) Decreased
 - e) Decreased very much

Sl. No	Institution	Amount	Period	Objective	Rate of interest	Balance

Acquisition of assets

Items	Number	Bought after joining NHG	Bought before joining NHG
Well			
latrine			
table			
chair			
coat			
Shelf			
Fan			
Radio			
TV			
VCD			
Tape recorder			
Mixi			
Gas stove			
Electric iron			

Business asstes			
Gold			

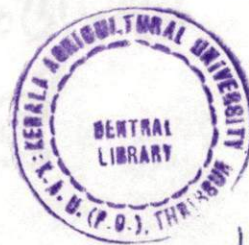
NHG Level Details

1. Year of joining NHG
2. Income generating activities of NHG
3. Have you received any external assistance for sarting income generating activities?

Yes ? No

4. If Yes specify the type of assistance

- a) Technical
- b) Financial
- c) Other



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