

**EMPOWERMENT OF WOMEN THROUGH KUDUMBASHREE IN  
KERALA:**

**A CASE STUDY OF THEKKEKARA GRAMA PANCHAYATH**

Project Submitted to the University of Kerala in partial fulfillment of the requirements for  
the Degree of Bachelor of Arts in Economics

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## DECLARATION

We affirm that this project entitled “**Empowerment of women through Kudumbashree in Kerala: A Case Study of Thekkekara Grama Panchayath** ” being submitted to the University of Kerala for the Degree of Bachelor of Arts in Economics is a genuine record of research work carried under the supervision of Dr. P.K. Varghese, Associate Professor & Head, Dept. of Economics, Mar Ivanios College of Arts and Science, Mavelikara. It has not previously formed the basis for award of any degree, diploma, fellowship or other similar title or recognition.

Mavelikara,

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**Certificate**

This is to certify that the project entitled “Empowerment of Women through Kudumbashree in Kerala: A Case Study of Thekkekara Gramapanchayath” being submitted to University of Kerala for the award of the Degree of Bachelor of Arts (CBCSS) in Economics is an authentic record of research work carried out by **Nithya Regi, Harsha M., Amrutha Babu, John Savio Christopher, Midhun.P.Johnson**. Under my supervision and guidance .It has not been submitted in part or full for any degree, diploma or associate ship to any other University or Institution.

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For the Project Team

Nithya Regi

30.04.2021,

Mavelikara.

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# **CHAPTER 1**

## **INTRODUCTION**

Development of a Nation cannot be separated from or viewed in isolation from the development of women who constitute half of the world population history as well as shaping the destiny of mankind. Unfortunately in every society gender continues to be a powerful barrier in asserting the rights, capabilities and opportunities of women throughout life. Many of the legal provisions for equality are confined to paper only. Our country is noted to its rich cultural heritage, respect for traditional values and honour for women but is still largely male dominated where women are miserably looked down upon.

No doubt women do have their inherent weakness due to the dual responsibility both at home and at their work place. But the lot of creativity in women's work which is the characteristic feature of women and the labour talents and potentials within them are unrecognized and unutilized in a patriarchal society. And it makes them easier victims of poverty as they do not have due control over resources neither as owner nor as user. Besides, the upcoming of women in shadow of fear and violence hinder their natural growth and convert them into passive victims in a male dominated society.

The history of India shows various ups and downs in the status of women. In post independent India, the education and employment of women have played a significant role in changing the traditional attitude towards women within the family and society. The government through its industrial policy resolutions, five year plans and annual plans have affirmed the role of women in economic development. Several schemes for the empowerment of women in rural and urban areas have been implemented through government agencies and financial institutions. The experiment in decentralization and participatory planning has no doubt achieved remarkable results in social sectors like health, housing and education and contributed immensely to capacity building of weaker sections.

Kudumbashree was launched by the Govt of Kerala in 1998 with an aim to eradicate poverty in rural and urban areas of Kerala through community development schemes; under the leadership of Local Self Governments. It is now considered as one of the largest women empowering projects in India. The programme is linked to Local Self-Government Institution and it makes all the efforts to alleviate poverty through an integrated approach invoicing effective union of resources and action. It combines different kind of activities like thrift and credit, micro enterprises, income generating activities and a wide range of welfare activities. Kudumbashree chooses a family based approach as it reaches the family through women and the community through these families.

Kudumbashree forms self help groups with members preferably from the same socio-economic background and a village based financial intermediary usually composed of 10 – 20 local women. Each member makes a small regular savings contribution over a few months for generating a capital within the group (Jose, 2015) After that SHG can begin lending service to its members without any collateral security. The collected funds may then be lent back to the members to serve different purposes. Many SHG's are associated with banks for the delivery of micro – credit. The Reserve Bank of India has issued instructions permitting the nearest commercial or regional rural bank, or even a cooperative Bank to open saving bank account for SHGs.

## **STRUCTURE OF KUDUMBASHREE**

Kudumbashree has three tier Community Based Organization (CBO) for its effective administration and decentralized operations. Neighbour Hood Groups (NHG) is the lowest tier consisting of 15 to 40 women members from poor families. Meetings are arranged on a weekly basis, in the house of one of the NHG members. The Area Development Society (ADS) is the second tier. ADS are formed at ward level – panchayath municipality or a corporation by joining 10-15 NHGs. The Community Development Society (CDS) is the highest tier formed by union of all the ADS in the respective panchayath in 'rural' or municipality and in 'town' or corporation in city areas.

It monitors the thrift and credit activities of NHGs at these levels ie, panchayath or municipality or corporation level.

## **WOMEN EMPOWERMENT**

Any attempt to improve the status of women should start with ‘empowerment’. Empowerment implies the creation of an enabling environment where individuals can fully use their capabilities to take charge of their lives. The purpose of empowerment is to free someone from rigorous control and to give them freedom to take responsibilities for their own ideas and actions and to release the hidden resources which would otherwise remain inaccessible. In many discussions and studies it is found that women have been treated as second class citizens of all across the globe. Women empowerment process is one in which women find time and space of their own and begin to re-build their life critically and collectively. It enables women to look at old problems in new ways, analyse their environment and situation, recognize their strength and potentials, after their self – image, access new kinds of information and knowledge, acquire new skills and initiate action aimed at gaining greater control over resources of various forms. When women are empowered, a society with stability is assured.

## **SCOPE OF THE STUDY**

The study is conducted in Thekkekara Gramapanchayath focussing on Kudumbashree strategies for empowering the women in the panchayath. Thekkekara Gramapanchayth is located in Mavelikara Tehsil of Alappuzha district in Kerala. There are about 8609 houses in Thekkeraka panchayth and there are 19 wards. The main intension of the study is to assess the level of empowerment achieved by women through Kudumbashree. Assesment of different dimensions of empowerment such as economic, social and political is done by studying the impact through various Kudumbashree activities.

## **SIGNIFICANCE**

Women in general, rarely enjoy the wide spectrum of freedom and rights gained by constitution and other legal provisions. Women who steer all the domestic activities so efficiently well, are certainly very good examples in life management. Women are a good source of man power and contribute effectively towards human capital for which they have to be adequately equipped. Their potentials 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.

At the same time, the realization of the fact that their subordination is not because of their personal inadequacies helps the women to move towards empowerment. No doubt, in our country, laudable efforts and initiatives are taken by the government and various agencies for ensuring their constitutional rights. The Women Reservation Bill is a landmark in the history of women empowerment giving opportunity for thousands of women at the grass root level to be a part of local governance.

In this juncture, it is important to analyse how far the women empowerment strategies and 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 focuses its objective on poverty alleviation through women empowerment and every district in the state has its operations. It is crucial that women are to be empowered in this modern society. Hence this study is undertaken.

## **RELEVANCE**

An exclusive study on the empowerment of women at the grass root level through Kudumbashree in Thekkkara panchayath has not been done so far. Hence it is necessary to have an insight into the empowerment of the rural women with the help of Kudumbashree focussing on the economic, social and political dimensions. Since empowerment is to enjoy the traits of empowerment with ‘safety and security’, it is

relevant to study the problems faced by them in the path of empowerment. The result of the study shall help the Kudumbashree mission to redesign the existing strategies and give attention to constraints faced by the members. The study will also facilitate the government in formulating new policies in gender budgeting and the Kudumbashree members are benefited as the positive results, motivate them further, since empowerment is a continuous process.

## **OBJECTIVES**

1. To explore the history, evolution and various programmes of Kudumbashree in Kerala.
2. To identify how far the women are empowered through kudumbashree
3. To analyse various programmes initiated by Thekkeakara Grama Panchayath through Kudumbashree for empowering the women

## **METHODOLOGY**

This case study covers the members of Kudumbashree units of Thekkeakara Grama Panchayath. Due to the Covid 19 pandemic and the instructions given by the University, we were not able to collect primary data. So the whole analysis has been made based on the secondary data collected from various books, journals, government publications , internet, etc. The collected data are presented in tables, charts and diagrams. Simple statistical averages are made use of for the data analysis.

## **LIMITATIONS**

This analysis has been based upon the secondary data, which is not fully reliable. Due to the Covid 19 pandemic, in accordance with the regulations and the instructions given by the University, we could not collect the primary data. Also, we met with time constraints. As a result, we admit that there may be mistakes. We, the project team are fully responsible for the errors in the project.

## **CHAPTER SCHEME**

The project is divided into five chapters. The first chapter serves as the introduction. The second chapter presents the available literature on Kudumbashree. The third chapter discusses history, evolution and various programmes undertaken by Kudumbashree in Kerala. The fourth chapter analyses the programmes undertaken by Kudumabshree at Thekkekara Grama panchayath. The fifth chapter depicts the findings, conclusion and policy suggestions.

## **CHAPTER 2**

### **REVIEW OF LITERATURE**

Kudumbashree is a unique poverty eradication mission of the state of Kerala. Many studies have so far conducted in relation with Kudumbashree and Self Help Groups in different parts of our country.

*Manjusha* (2010) assessed the level of empowerment achieved by the women of ulladan Tribe of the North Paravur Taluk in Ernakulam District Kerala. The findings of the study shows the socio- economic life of the women in the Taluk through Kudumbashree. Changes have been came upon in the political avenues as well as in the general skills of them through Kudumbashree unit. The study also suggested that for future development, training and awareness programmes should be conducted for empowering the women in that area.

*Minimol and Mukesh* (2012) did a study to identify the level of personal, socio, economic and financial empowerment achieved by the members through SHGs. The data was collected from 20 members of 18 SHGs collected within 3 villages of Chennithala Taluk of Alappuzha district, Kerala. Primary data was collected through a structured interview schedule, various observations and direct discussions with the member. The study concluded that the concept of SHGs for rural women empowerrment was not yet run in full course in attaining its objectives

*Umadevi R* (203) conducted an interview study on the role of SHG in empowering women in India. Economic empowerment if women led to the empowerment of women in several dimensions such as socio-economic opportunity, property right, political representation, social equality, personal rights, family development and community and nation development.

*Sanjay Kanti Das* (2012) conducted a study which indicated that SHG Bank linkage of Micro finance programme has a profound influence on the economic status, decision making power, knowledge and key worthiness of women participate of SHG worthiness of women participants of SHG linkage programmes in Assam.

*Beevi and Devi* (2011) conducted a study with an aim to access be role of SHG in empowering rural women and to identify the major constraints faced by women in Kollam district. The study revealed out that micro enterprises are particable pathway for improving the economic status. Educations, income and media contract positively and significantly relate to the role of SHG.

*Gurumoorthy* (2000) reveals that empowering women contribution to social development. Economic progress in any country whether developed or under developed could be achieved through social development. The SHG disburses micro – credit to be rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. SHG enhances equality of women and encourage them to take active part on socio-economic program of our nation.

*Dasgupta, Sukti and R Sudarsanan* (2011) issues in labour Market Inequality women's participation in India's National rural employment guarantee programme. It had sound that state – wise women's participation has positively related to in the women's participation in rural areas. The women's participation in Mahatma Gandhi NREGS is often higher than women's participation in other forms of activities. The study concluded with a remark that it had increased women's bargaining power and its potential.

*E M Thomas* (2009) observed that 'NREGP reduced poverty in Vadakkancherry.' Absences of sender discrimination wages has contributed to empowerment of women in the panchayath.

*Meenakshi Malhotra* (2004) in her work entitled "empowerment of women" deals with the issues leading to empowerment of women with particular reference to rural women.

*Puhazhendhi and Satyasai* (2001) attempted to evaluate the performance of SHGs with special reference to social and economic empowerment. This study reveals that the SHGs

and institutional arrangement could positively contribute to the economic and social empowerment of rural poor. The impact on the later is more pronounced than on the former.

*Kenneth Kalyani and Seena P C* (2012) reveals that economic development in the base for other development collective effort has been recognized as tenets of women empowerment. 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 in supporting for social empowerment of poor women.

*Sri V P Ragavan* (2009) in this article stated that poor women of the state have become active participants in the planning and implementation process of various programmes. Participation in those activities made them more confident and high. Status of women have also improved. Kudumbashree has gained national and international acclaim as an ideal and workable model of participatory development for eradicating poverty. The further stated that women empowerment is the best strategy for poverty eradication.

*Saralamma M.K.* (2011) 'MGNREGA in Kerala: A study on socio-economic impacts'. The study is part of UGC-SAP project undertaken in the University Department of Economics. The study specially chooses the Grama Panchayaths, Vilavoorkal (Thiruvananthapuram), Thrithala (Palakkad) and Bharananganam (Kottayam) in the three different districts of Kerala for studying the impact the scheme has brought about. The study found positive changes had happened among the beneficiaries with the implementations of the programme.

*Bordoloi, Jotin* (2011) "Impact of NREGA on Wage Returns , Food Security and Rural-Urban Migration: A study in Assam". The study was conducted in five districts in five districts across Assam. The study sought to measure the extend of manpower employment generated under Mahatma Gandhi NREGA, their various socio-economic characteristics and gender variability in all the districts of Assam; to compare wage differentials between Mahatma Gandhi NREGA activities and other wage employment activities; the effect on Mahatma Gandhi NREGA on the pattern of migration from rural to urban areas and to find out the nature of assets created under Mahatma Gandhi NREGA and their durability. The

study found that Mahatma Gandhi NREGA provided a new life for the rural people who can their livelihood as wage earners.

*Tata Institute of Social Science (2011)* “An Evaluation of the MGNREGA in Kerala .It was an evaluation of the implementation of Mahatma Gandhi NREGS in four districts of Kerala viz. Palakkad, Wayanad ,Idukki and Kasargode conducted in 2010-2011. It has examined the extent to which the right-based framework of the Act has been actualized in programme implementation. It has also looked into the nature of asset creation, issues in day-to-day implementation, and the socio - economic impact of the programme on workers. The study noted that the implementation of the schemes has been largely free of leakage and corruption.

*P.S Sreekanda Murthi and S.Indhumathi (2011)*, ‘Economic analysis of MNREGA in the Drought-Prone states of Rajasthan, Karnataka and Irrigation Dominated States of Andhra Pradesh’ had made a thorough understanding of the implementation of MNREGA in drought – prone and irrigation dominated states . By using macro level data on MNREGA proves that it arguments the economic scarcity of labour in agriculture sector. The study proved that MNREGA programmes complementing the rural wage income of the labourers. By complementing the rural wage income on the one side and on the other, they will not make additional cost on agriculture and other sections functioning in rural areas. A restructuring of agriculture sector is essential to attract the growth in agriculture .To conclude, the paper unveils some truth related to labour scarcity and wages and also the influence of MNREGA implementation in agriculture sector and also the impact of wages in farm and non – farm sector.

*Sakunthala Narasimhan (2000)*, 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 S. Anand* (2002), in her discussion paper entitled “ Self - Help Groups in Empowering Women”: Case Study of Selected SHGs and NHGs and to assess its impact, especially the impact of micro credit programme on empowering women. It has been clearly established that delivering credit alone may not produce the desired impact. The supporting services and structures through which credit is delivered, ranging from groups formation and training to awareness-raising and a wide range of other supporting measures are critical to make the impact of group activity strong and sustainable.

*National Rural Employment Guarantee Act 2005*, Wikipedia, had a general overview of the programme. The aim of the programme is to provide livelihood security for the marginalized section of the community. As a national programme, it initiated in 200 districts on 2 nd February 2006. Later the programme renamed as Mahatma Gandhi National Rural Employment Act in 2008. It spread all districts in the year 2008 April. The Grama panchayaths are selected as the implementing agency. Labour intensive tasks are introduced under the Act. Above or below it provides many safeguards to promote employment and efficient management to supervise works.

*Varghese, Mercy* (2013), on her study ‘Women Empowerment through Kudumbashree – A study in Ernakulam District’ studied the initiatives taken by NHGs to empower its members. It also observes the involvement of the members in group activities and to study the independence enjoyed by them, The study find out that NHGs are the platforms where the women found time and space foe empowerment, which is assessed and considered as an indicator of participation of women in the nation building process.

*Sudha*(2008) in her book ‘Women’s Empowerment in South Asia, explained women’s empowerment as the ability of women to transform economic and social development when empowered to fully participate in the decisions that affect their lives through leadership training ,coaching, consulting and the provisions of enabling tools for women to lead within their communities, regions and countries

*Badal, Sangeeta* (2009) in her study 'Gender, Social Structure and Empowerment' explains with special reference to Kudumbashree project aims at highlighting the social status of women. This analysis examines the combined effects of economics, cultural, and regional factor on female literacy in india. Largest impact on female literacy when all the other explanatory variables are controlled, for kinship structures too have a significant impact on literacy level but their impact is felt more in the rural areas, and not so much in the urban area.

*S. Santhosh Kumar* (2012) in his 'capacity building through women groups structured efforts for women empowerment and poverty alleviation' explains the capacity building of the targeted group parallel to the profusion of economic means to them. The self-help-group (SHG) formed nation wide for the empowerment of poor women pool small savings of their numbers to begin with and supplements the financial requirements of the members by associating with banks and other financial institutions. To enable the group members to handle Micro-credit with care, manage micro-enterprises, and involve in social and political activities with confidence, capacity building programmes of varied nature are indubitable. The paper examines the capacity building programmes undertaken through women groups in Kerala by Kudumbashree, the State Poverty Eradication Mission (SPEM), launched by the Government of Kerala India.

*K. Misra and Kamal* (2007) study on recent studies on India women, explores with special reference to Kudumbashree projects aim at highlighting the self- help in Kerala. The self-help groups are informal voluntary association of people formed to attain collective goal of people who are homogeneous with respect to social background heritage, caste or tradition occupation came together for a common case to raise and manage resources for the benefits of group members.

*George* (2004) in his research work, 'A Comparative Study of SHGs organized and Promoted by NGOs and Kudumsree- A Govt. Organizations in Kerala' towards empowerment of poor women made a comparative study of the enabling processes and efforts by the NGO and Kudumbashree towards social, economic and political empowerment of poor women since last few years in Kerala.

## **CHAPTER 3**

### **GROWTH OF WOMEN EMPOWERMENT THROUGH KUDUMBASHREE IN KERALA: IT' S HISTORY AND EVOLUTION**

Kudumbashree means different things to different people. For some, it is the poverty eradication project of the State government of Kerala. Some others view it as an exclusive domain of women engaged in social work. Yet in some others, the term Kudumbashree evokes the image of the women in uniform who come to collect waste from their door steps. For several people, Kudumbashree is like a blessing; a God-send. It appears as food to the hungry, as medicine to the sick, as a helping hand to the ailing. Sections of men also see Kudumbashree as an unwanted platform that made women arrogant. There are politicians who think Kudumbashree as a channel to reach the poor; there are also politicians who see Kudumbashree as a hindrance to decision-making process. Certain others see it as a platform from where women enter politics. The poverty eradication mission is called Kudumbashree. In a village setting, a NHG is called Kudumbashree. The CDS is called Kudumbashree. CDS chairperson is referred to as Kudumbashree chairperson. Women believe that it is Kudumbashree that supplies nutrimix to Anganawadis. If all of these is Kudumbashree, then, what is its history? How did it evolve? What we are trying to understand? How Kudumbashree – the community network of women and the Mission that supports it – came into being. Tracing it would amount to placing it in context, and examining the experiments and experiences from which the idea called Kudumbashree evolved.([www.kudumbasree.org](http://www.kudumbasree.org))

#### **EVOLUTION OF THE KUDUMBASHREE IDEA**

Set in the context of the People's Plan Movement which was a state strategy for mass mobilization for bottom-up planning in the wake of the decentralization of powers, Kudumbashree has been an outcome of its specific context. From the perspective of a government programme, Kudumbashree was the extension of the CDS experiments in Alappuzha and Malappuram. At the same time, the CDS initiatives themselves had drawn

lessons and strategies from the NABARD led initiative of SHG Bank Linkage Programme. As an idea, its base has been neighbourhood groups (NHGs); the NHG idea had its own history within the State's civil society domain.

The NHG idea stayed in contrast with the SHG concept that had been promoted in many countries as well as in several States of India. The NHGs here were to be forums for planning and development action too. The concept of such NHGs too has peculiar roots in Kerala's development history. And the very concept of forming groups around neighbourhoods had been ingrained in traditional forms of community organisation in the state. In sum, the Kudumbashree idea appears to have evolved through the community mobilisation experiments in Alappuzha and Malappuram, also drawing in from the various civil society initiatives in community mobilisation for different purposes. The Kerala CDS model, as recognised widely, evolved from the Alappuzha and Malappuram experiments. However, these initiatives themselves were informed by the experiences of certain traditional community organisations and practices. As pointed out by Rajeev Sadanandan, who was the district collector at Malappuram during the experiment there, women in NHGs fixed 2% interest rate on the credit availed from the groups based on their experience in traditional organisations. Eventually it was the decentralisation of powers to PRIs and the People's Plan Campaign set the stage for Kudumbashree's formation.

## **OBJECTIVES OF KUDUMBASHREE**

The following are the main objectives of Kudumbashree:

- Identification of poor families through risk indices- based surveys,with the active participation of the poor and the communities to which they belong
- Improving incomes of the poor through improved skills and investments for self-employment
- Ensuring better health and nutrition for all
- Ensuring a minimum of five years of primary education for all children, belonging in to risk families.

- Ensuring basic amenities like safe drinking water, sanitary latrines improved shelter and healthy environment
- Encouraging thrift and investment through credit by developing CDS to work informal bank of the poor.

Kudumbashree aims at empowerment of women through community based organization, formation of informal banks for the poor, promotion of micro enterprises and establishment rural marketing networks, etc.

## **KUDUMBASHREE MISSION**

Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The name Kudumbashree in Malayalam language means ‘prosperity of the family’. The name represents ‘Kudumbashree Mission’ or SPEM as well as the Kudumbashree Community Network. What is commonly referred to as ‘Kudumbashree’ could mean either the Kudumbashree Community Network, or the Kudumbashree Mission, or both. Kudumbashree was set up in 1997 following the recommendations of a three member Task Force appointed by the State government. Its formation was in the context of the devolution of powers to the Panchayath Raj Institutions (PRIs) in Kerala, and the Peoples’ Plan Campaign, which attempted to draw up the Ninth Plan of the local governments from below through the PRIs. Kudumbashree has a three-tier structure for its women community network, with Neighbourhood Groups (NHGs) at the lowest level, Area Development Societies (ADS) at the middle level, and Community Development Societies (CDS) at the local government level. The community structure that Kudumbashree accepted is the one that evolved from the experiments in Alappuzha Municipality and Malappuram in early 1990s. Kudumbashree community network was extended to cover the entire State in three phases during 2000-2002. The Kudumbashree network by 15th March 2017 had 2,77,175 NHGs affiliated to 19,854 ADSs and 1073 CDSs with a total membership of 43,06,976 women. Kudumbashree membership is open to all adult women, limited to one membership per family. In 2011, the Ministry of Rural Development (MoRD),

Government of India recognised Kudumbashree as the State Rural Livelihoods Mission (SRLM) under the National Rural Livelihoods Mission (NRLM).

## **THE MISSION SETTING UP**

In 1997, a special task force consisting of S.M. Vijayanand, Secretary responsible for the State Urban Poverty Alleviation (UPA) Project Cell, T.M. Thomas Isaac, Member, State Planning Board, and Dr Prakash Bakshi of NABARD recommended the setting up of a State Poverty Eradication Mission (SPEM). The purpose of the proposed mission was to eradicate absolute poverty from the state over a period of ten years. The three member task force was to examine the feasibility of a state-level mission for poverty eradication in the context of the people's plan campaign. This was in 1997; the people's plan campaign was launched in 1996. Following the 73rd and 74th Constitutional amendments, the government of Kerala had passed new Acts for panchayaths and urban local governments in 1994. The government further approved the Rules for the implementation of the two Acts. State Finance Commission and State Election Commission were also constituted. Elections were held to the three-tier panchayaths and urban local governments in September 1995. 21 On 2nd October 1995, a government order was issued devolving functions and functionaries to gram panchayaths. The Government Order of 2nd October, however, was silent on devolution of functions and functionaries to block and district panchayaths. The new government took over the State administration following the assembly elections in May 1996. The new government announced the devolution of a third of the State's plan funds to the local governments. The government also launched the People's Plan Campaign for formulating the Ninth Plan from below. The massive devolution of funds to the local governments and the campaign for formulation of the Ninth Plan from below added substantial impetus to the process of decentralization. These initiatives also put Kerala in the lead role in the country in terms of devolution of functions, functionaries, and funds. The state government approved the recommendations of the report and the formation of the State Poverty Eradication Mission (SPEM) was announced in the state budget of 1997-98. The Prime Minister inaugurated the mission at Malappuram on 17th May 1998. SPEM was registered under the Travancore-Cochin Literary, Scientific and Charitable Societies Act of 1955 in November 1998. SPEM started

functioning on 1st April 1999 under the Local Self Government Department; it was named Kudumbashree mission. The State UPA Project Cell was merged with Kudumbashree mission and all the poverty alleviation programmes, both centrally sponsored and state-supported, were entrusted with the mission. With the Government of India declaring Kudumbashree as 'State Urban Development Agency' (SUDA), programmes such as SJSRY and NSDP fell under the purview of the Mission. The three member task force that recommended the setting up of Kudumbashree mission, had also laid down certain cardinal principles relating to the formation and functioning of the proposed community based organisation in the context of PRIs and urban local governments emerging as major players in the State's development.

- The community organisation would have a three tier structure with Neighbor Hood Groups, Area Development Societies, and Community Development Societies.
- Local governments and community organisations were to work together on equal terms; one was not to be subordinate to the other.
- CDS was not to be an appendage of the local governments; instead local governments were to respect their autonomy.
- CDS should respect local governments as institutions of local government.
- Information was to be freely shared between the local governments and the community network.
- CDS was to be accountable to local governments for the local government funds that they used.

## **THE THREE-TIER FRAMEWORK**

The Kudumbashree CBOs are built on a three-tier structure at the Panchayath/Municipality level, which has democratically elected governance systems under the new Panchayath Raj. At the primary level, there are the Neighbourhood Groups (NHGs) with 10 to 204 members, where eligible women can enroll themselves as members. These NHGs are then affiliated to an Area Development Society (ADS) at the ward level. All the ADSs in a Panchayath/Municipality are then affiliated to a Community Development Society (CDS). The membership of Kudumbashree is through its NHG and

opens to women belonging to both 'poor' and 'non-poor' households, commonly referred to as BPL and APL households. The 3 tier framework of Kudumbashree CBO structure is shown below.

- Neighbourhood Groups (NHGs) - Groups of 10-20 women from the same neighbourhood form the foundation of the structure
- Area Development Society (ADS) - Federation of NHGs within a ward of the LSG
- Community Development Society (CDS) - Registered Society as the Federation of ADS within the LSG.

The lowest tier constitutes the Neighbourhood Group with 10 to 20 women members selected from economically backward families. Meetings are convened on a weekly basis in the houses of NHG 23 members. In the weekly meeting all members bring their thrift, which will be collected and recycled, to the system by way of sanctioning loans. In each Neighbourhood Group from among the poor women five office-bearers are selected for undertaking various functional activities.

- President
- Secretary
- Income generation activities volunteer (IGA)
- Community Health-Education Volunteer
- Infrastructure Volunteer

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

- General Body of ADS - Consists of all Presidents, Secretaries & three sectoral volunteers of the federated NHGs.
- Governing Body of ADS - Consists of seven member governing body elected from the general body. The seven member governing body consists of ADS chairperson, ADS vice-chairperson and ADS secretary.

The following are the ex-officio members of ADS general body and governing body:

- ICDS/Anganvadi worker
- Saksharatha Prerak
- Two experienced ex-ADS office bearers.
- Local Junior Public Health Nurse

There is also provision for proportionate representation of SC/ST members in the Committee. Ward Member/Municipal Councilor of the Ward to be Patron of the ADS

## **ORGANISATION STRUCTURE**

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. 28 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 and an Executive Committee chaired by Principal Secretary, Department of Local Self Government. Governance of the Mission is done by the Governing Body and Executive Committee. The Governing Body takes policy level decisions and reviews performance of the Mission on a regular basis. While the executive directions for scheme formulation and execution are taken in the Executive Committee. The Mission has a State Mission Office located at Thiruvananthapuram and 14 District Mission Teams, each located at the district headquarters. This official structure supports and facilitates the activities of the community network across the state.

## **STATE MISSION**

The State Poverty Eradication Mission registered under the Travancore Cochin Literature, Science and Charitable Organisations Act, the 12th Act of 1952, and organised at the state level by the State Government under the Department of Local Self Government. The Management and Administration of the Mission is carried out by The Governing Body and The Executive Committee. The District Missions are responsible for the implementation of the Mission's programmes within their respective districts. Executive Director is the Chief Executive Officer of the Mission. The Head Quarters of the Mission (State Poverty Eradication Mission) is functioning in the TRIDA Rehabilitation Building, 2nd floor, Medical College P.O., Thiruvananthapuram.

## **GOVERNING BODY**

The Governing Body of Kudumbashree Mission was reconstituted under the chairmanship of Honorable Minister for Local Self Governments, Welfare of Minorities, Wakf and Haj Pilgrimage as per G.O.(MS)No.151/2016/LSGD dated 27-10-2016. The Governing Body is concerned with the policy formulation and review of Kudumbashree.

## **MEMBERS OF THE GOVERNING BODY**

Minister for Local Self Government, Government of Kerala - Chairman; Principal Secretary, Department of Local Self Government - Vice Chairman; Representatives of Mayors, Municipal Chairpersons, District Panchayath Presidents, Block Panchayath Presidents, Gram Panchayath Presidents; District Collectors; Secretaries to Government of Kerala (Finance, Local Self Government, Social Welfare, SC&ST Welfare, Health & Family Welfare, General Education; Directors of Panchayath and Urban Affairs; Member Secretary, State Planning Board; CGM, NABARD; Chairperson, State Women's Commission; 2 nominees of the State Government; Executive Director, Kudumbashree – Member Secretary.

## **EXECUTIVE COMMITTEE**

As per G.O. (MS) No. 19/2017/LSGD dated 20-01-2017, the Government constituted an Executive Committee. Executive Committee, under the overall policy framework provided by the Governing Body looks after scheme formulation and execution. 30 2.15.3 MEMBERS OF THE EXECUTIVE COMMITTEE Chairman - Principal Secretary, Department of Local Self Government; Director of Panchayaths; Representative from Department of Finance; Director, Urban Affairs; Commissioner for Rural Development; Nominee of the State Government; Executive Director, Kudumbashree - Convenor.

## **DISTRICT MISSION**

District Missions are the district wing of the State Poverty Eradication Mission. The state mission has field officers in each district across Kerala. District Mission Coordinators head the District Missions; there are Assistant Mission Coordinators under them looking after different thematic areas. This official structure is incorporated to support and facilitate seamless functioning of the activities of community network across the state.

## **MICRO FINANCE**

Kudumbashree with its core mission to wipeout absolute poverty through women empowerment has indeed touched many lives through its integrated, comprehensive approach. Thousands of the poor and the marginalized population are building their lives, their families and their society through these neighborhood groups. The financial empowerment of women in Kerala through the focused initiative of Kudumbashree has gone long way drawing even International recognition. Since inception Microfinance has been the basic thrust of Kudumbashree to address poverty. It has been proved without doubt that microfinance is the effective tool for development and contributed to the women and economic development of the society to a great extent.

## **WOMEN EMPOWERMENT**

Women are the integral part of the every economy. The empowerment of women is the essential to bring them into the main stream of the economy. The economic and social development of women is the way towards the sustainable development of the society. After Independence the Constitution of India gave equal rights to men and women in all walks of life. But even today one cannot say that women in India enjoy equal rights with men in all rights

There are many reasons for this the customs and traditions prevalent for centuries, the high percentages of illiteracy among women, ignorance of their rights, patriarchal society, economic system, acceptance of the theory of karma and fatalism, and unchecked male domination in a walks of life.

In spite of all these problems mentioned above, one could see that the condition of India women has improved a lot. There now adequate educational facilities for girls and women Special incentives and reservations are there to encourage them to study even in employment their special reservations.

In narrow sense empowerment is giving power. Power means having the capacity and the means to direct one's life towards desired social, political and economic goals or status. It means control over material assets, intellectual resources and ideology. Empowerment occurs within sociological, psychological and economic spheres and at various levels such as individual group and community

The first step there for empowering women, is to initiate a change in the mindset not only of men, but also women themselves. While there are many things that can be done at institutional or the governmental level like equality in education, medical treatment, job opportunities, etc; more can come in from of change in attitudes of the masses For women's empowerment and equality it is therefore fundamental that women have the right to decide upon their choices without coercion or violence and have the freedom to participate

Gender equality ensures some opportunities, rights and obligations for women in every sphere of life. This in turn implies equality in opinion, equal opportunities, financial

independence and equal access to facilities like education and business as well as the opportunities to develop their personal ambitions. The roles that men and women play in a society are overlapping and changing rapidly. Unlike in the medieval times, these roles are not biologically determined these days, but are more interchangeable and are socially determined. Therefore, for a stronger social fabric it is important that a women's potential contribution is harnessed to the optimum

## **PROGRAMMES OF KUDUMBASHREE FOR WOMEN EMPOWERMENT**

### **Economic empowerment**

To eradicate poverty, it is essential to bring in prosperity by actively involving the poor in livelihood activities. Thus, members of NHGs are enabled to undertake small livelihood activities Economic Empowerment. To, eradicate poverty, it is essential to bring in prosperity by actively and plans to improve their living conditions. These plans go to the ADS for guidance and implementation. The starting point is the thrift and credit operation through which they learn the basic lessons of economic development. In Kudumbashree, the cumulative thrift collected by the 1, 51 ,406 NHGs amounted to Rupees 432.35 crore and they disbursed a loan amounting to Rupees 874.78 crore among its members.

The NHG members are further motivated to undertake large-scale microenterprises. As of date, women from poor families have taken 1,268 group microenterprises and 14,807 individual microenterprises in urban areas and 19,343 group enterprises and 13,849 individual enterprises in rural areas. Involvement in microenterprises enables them to come out of the poverty trap through improvement in their living conditions. During the process, they developed self-confidence, learnt a sense of activism and the ability to take decisions on their own. These helped them challenge the gender barriers.

## **Social Empowerment**

The women, who were once confined to the limited circle of their households, are now enabled to actively participate in NHGs, and discuss the issues affecting their families and society at large. They are engaged in fighting against the evils of society such as illicit liquor, domestic violence, illiteracy, and so on.

## **Educational Empowerment**

The lessons they learn while managing their internal affairs such as mobilizing thrift, disbursing loans, operating bank accounts, approaching banks for loans and undertaking small livelihood activities — enable them to develop autonomy and survival skills, which is an educational experience that no formal school can give.

## **Political Empowerment**

Kudumbashree's three-tier structure is organised in such a way that it offers ample opportunities for leadership development among women members. Using nine non-economic parameters, women are identified from poor families and first admitted to the NHGs where they are given the opportunity to move towards leadership roles. The NHG clusters are federated into ADSs, which have an elected body from among the teams of the NHGs. The CDS, at the local body level, comprises a nine-member committee with a chairperson and vice-chairperson who are elected and positioned at the local body level. By becoming a member of the federation, each woman hailing from a poor family gets an opportunity to rise to leadership roles starting from the NHG to the CDS. In every village panchayath, the slow and steady political process of elevating women to different tiers of leadership is visible.

The success stories of Kudumbashree units in various districts of Kerala throws light on the economic, social and political empowerment of women. These women have become confident in taking their own decisions and, unlike before, are actively participating in the decision-making process in their own families (Aboobacker, 2001).

Recently, a survey of the performance of Kudumbashree units in select panchayaths, since the past four years has revealed certain factors that have come in the way of realizing the objectives of the mission. These deficiencies and lacunae notwithstanding, it would seem that Kudumbashree, with its accent on women empowerment, participation and leadership could make a qualitative difference to the life of people (Pat, 2005).

## **THE POLICY IMPLIMENTATIONS FOR THE EMPOWERMENT OF WOMEN**

### **NATIONAL POLICY ON EMPOWERING WOMEN-2001**

The principle of gender equality is enshrined the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties, and Directive Principals. The constitution not only grants equality of women, but also empowers the state to adopt measures of positive discrimination in favour of women. Within the framework of a democratic policy, our laws, developments policies, Plans and programmes have aimed at women's advancement in different spheres. From the Fifth Five Year Plan (1974-78) onwards has been a marked shift in the approach to women's issues from welfare to development. In recent years, the empowerment of women has been recognized as the central issue in determining the status of women. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73 and 74 Amendments (1993) to the Constitutions of India have provided for reservation of seats in the local bodies of Panchayath and Municipalities for women, laying a strong foundation for their participation in decision making at the local levels. India has also ratified various international conventions and human rights instruments committing to secure equal 45 rights of women. Key among them is the ratifications of the conventions on elimination of All Forms of discriminations Against Women (CEDAW) in 1993. The Mexico Plan of Action (1975) the Nairobi Forward Looking Strategies (1985), the Beijing Declaration as well as the Plat form for Action (1995) and the outcome document adopted by the UNGA Session on Gender Equality and Development and Peace for the 21 century, titled Further actions and initiatives to implement the Beijing declarations and the plat form for Action

have been unreservedly endorsed by India for appropriate follow up. The policy also take note of the commitments of the ninth five year plan and the other sectorial policies relating to empowerment of women.

The women's movement and a wide spread network of nongovernment organizations which have strong grass roots presence and deep insight in to women's concerns have contributed in inspiring initiatives for the empowerment of women.

## **GENDER PROGRAMS**

Kudumbashree gender focused programmes aims to ensure that all development efforts take into account the experiences, needs, and contribution of women by removing structural barriers. The program attempted to create awareness among the women as well as sensitized the society around. It focuses in promoting women's participation in the decisions that affect their lives, eradicate poverty and inequality, prevent the exploitations against them and sustainable development can be achieved. Also the programmes aim to focus on creating women friendly NHG areas and living situations to ensure women empowerment to achieve full citizenship.

## **RELEVANCE OF THE PROGRAMME**

- Helps to Recognizing the need to transform collectives from income generation groups to that of knowledge-sharing-creation- management groups.
- Advantage for utilizing opportunities by tactical approach
- Enhancing capacity to share and manage different dimensions of social life
- Consolidation of rich life experiences for understanding self
- Attempt to encourage strategic discussions in the NHG on gender issues touching the lives of poor women.
- Need for evolving small learning groups beyond the formal structures in quest for effective interventions on bringing in equality and justice.

## **OBJECTIVES OF THE PROGRAMME**

- Convey the messages of women's status, rights, equality and justice
- Enhance the platform for participation in local development
- Initiate women to have access and control over assets
- Equip women against domestic violence and to strengthen the network beyond collectivization.
- To form a community level resolving mechanism to prevent and address atrocities against women and children
- To ensure the participation of women in social and cultural space.

## **STATE GENDER RESOURCE CENTRE**

Kudumbashree, the Kerala State poverty eradication mission has started working since 1998 and addressing the three levels of empowerment of women in the states – Economic Empowerment, Social Empowerment and Women's empowerment. Kudumbashree is essentially a community network of Neighborhood Groups and its federations that covers the entire State of Kerala. It consists of a three-tier structure with Neighborhood Groups (NHGs) as primary level units, Area Development Societies (ADS) at the ward level, and Community Development Societies (CDS) at the local government level. As on today the Kudumbashree network have 2,77,175 NHGs affiliated to 19,854 ADSs and 1073 CDSs with a total membership of 43,06,976 women. Kudumbashree membership is open to all adult women, limited to one membership per family. Women play a vital role in the development and sustenance of society at large. On account of the traditional patriarchy followed since time immemorial, often their contribution is not accounted and valued. With the changing times, the status of women both in the oriental world as well as in the occidental world has changed. Along with equality, and empowerment, today's woman has also to tackle new challenges and shoulder responsibilities manifold specifically in the context of developing nations. Unlike other poverty's alleviation programmes, Kudumbashree has a multipronged design and strategies that empower women in socially, economically and politically. Further, the three-tier federated community structure adds to its authenticity, accountability and commitment towards the poor and marginalized.

Kudumbashree recognizes that capacitating women to understand and exercise their rights is a basic requirement for the success and sustainability of any poverty eradication programme. Kudumbashree has attempted to bring every poor woman in the state to federations of NHGs and capacitate them to address the issues of women by enhancing or improving female work participation, health and nutritional status, participation in decision making, local governance and their role in planning in addition to make them as local entrepreneurs for finding their livelihoods.

Kudumbashree is further play an active role in bringing women in to local governance. The participation of Kudumbashree members in Gram Sabhas and development works of GPs providing them the space for involving in local governance. This participation is giving opportunity for them to involve as a community interface for local economic development lead by GPs in the areas of social infrastructure development, welfare programmes based on rights and entitlements, employment 39 generation, from food security, health insurance, housing, enterprise development, MGNREGS and Jagratha Samiti for enduring the safety and protection of women. Convergence with Panchayat Raj Institutions (PRIs) has been one of the central themes within the Kudumbashree idea. Convergence means seamless working together of the Kudumbashree and the PRIs; it includes institutional and programmatic convergence as well as sharing of resources.

Major intervention done by Kudumbashree in last 5 years are:

a) Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) added to the strengthening of ADS. ADS representatives were to be the ‘Mates’ for scheme implementation. Close to two lakh women were trained to work as ‘Mates’ in MGNREGS. This started emerging as a cadre developing knowledge on identification and estimation of works, and in work supervision. MGNREGS and its link with collective farming lead to the rejuvenation of the entire structure, and it benefited ADS the most.

b) Gender self-learning Programme : Kudumbashree devised a special project called the Gender Self Learning Programme (GSLP) that directly caters to women’s empowerment. The programme recognizes the necessity of understanding the importance of “self learning” and using it to take advantage of the innate potential of women. The GSLP

reinterprets the concept of learning by positioning women in multiple roles such as participants, information providers and knowledge creators.

## **PLAN OF ACTION – STRATEGIES AND ACTIVITIES**

- Setting up of Gender Resource Centres at State, district and Panchayath level
- Develop a team of women cadres and professionals
- Selection of Gender Resource Persons(10 CRPs in each GP and a point person from the community)
- Capacitating and skill development of Gender Resource Persons
- Provide Certification course to the selected CRPs.
- Facilitation of vulnerability mapping and training to prepare projects & programmes under WCP which address the Strategic and Practical gender needs.
- Act as a nodal point to support the survivors of victims of violence – Counseling, legal, provide different entitlements.
- The Centre will also impart gender education for which material and training capacity will be developed.

Through Gender Resource Centre Kudumbashree emphasizes to address the women's inequality manifests itself in many forms such as gender discrimination in terms of declining male-female sex ratio, Social stereotyping, Gender based violence, health and nutritional status, limited access to resources, etc. Also aims to work for holistic empowerment of women in the state cutting across sectors and to serve as a nodal agency for all gender related initiatives in the state and in the community. GRC attempts to develop and make available the resources at a single place to share them across organizations in order to make their efforts in the sector more streamlined, efficient and effective. It can be act as a centre for making Poverty free Panchayaths in Kerala through various interventions.

## **SNEHITHA NETWORK**

Snehitha is a 24 hours working gender help desk. It works to avail support and help to the shield less women in society. The main aim of the center is to provide help and support to those women and children who are in distress and provide voice for their issues and concerns, also to prevent, protect and prevail over domestic violence through advocacy, empowerment and social change. Snehitha also looks to enhance the socio-economic status of young, underprivileged women by empowering them with self-confidence and the required skills to enable them to become independent and contribute to family and society. Snehitha facilitating the women in distress to access the service of other institutional agency (legal service authority, police department, CWC, NGO's etc.) to address the issues. Snehitha provides immediate help, shelter, counseling, motivation and legal assistance to the victim of violence. Women and children are availing shelter as well. Snehitha is working on the principle of convergence, which is followed by a close interface and collaboration with the service providers and counselors. In 2013 Snehitha gender helpdesk have been started in three districts namely Malappuram, Ernakulam and Trivandrum. Later on in 2015 it was started in three more district called Wayanad, Palakkad and Idukki. Till September 2017 total 8267 cases has been reported to all these six Snehitha, among this 3240 were direct case and 4992 were reported over telephone. From September/October 2017 Snehitha has been started in all fourteen District of 41 Kerala. Snehitha consist 11 staffs and all of them are women. There are 2 counselors, 5 service providers, 1 office assistant, 2 securities and one care taker in Snehitha.

## **SERVICES OF SNEHITHA**

- 24 hrs working gender help desk.
- Short stay home for women and children who are facing atrocities and violence.
- Short stay for those women who are traveling alone in night.
- Family, individual, adolescent and premarital counseling.
- Awareness campaigns.
- Legal and medical assistance.
- 24 hrs Tele counseling

- Rehabilitation through the convergence with other departments and NGO's

## **STHREESAKTHI DISCUSSION FORUM**

Developed with the support of the Centre for Development of Advanced Computing (C-DAC) and the Department of Information Technology, Government of India, the **Sthreesakthi web portal** has been put up to help make the GSLP a productive and successful initiative. This portal provides a useful venue for discussing issues and ideas, creating modules, collating programme reports, clearing doubts, and, most importantly, helping women become computer and technology savvy.

Specific to Gender Self Learning Programme, the Sthreesakthi portal enables the learning process to enter a higher plane. Complete learning module development process would be web based. Active threads in discussion forum are "Inclusion of Women in Political Parties of India", "Freedom to Mobility" "Relevance of Nirbhaya in Kerala Society - Module feedback, learning experience, changes, interventions etc ". Web portal participation by CDS varies district by district. We have to develop a new team for web portal navigation. The team should include gender resource persons, CDS members ADS members-NHG level. For the same, we have to conduct different level of trainings. CDS level portal training is almost completed in districts.

## CHAPTER 4

### AN ANALYSIS OF THE WORKING OF KUDUMBASHREE: A CASE STUDY OF THEKKEKARA GRAMA PANCHAYATH

This chapter is an analyses of the data collected from the official records of Thekkekara Grama Panchayath. The data were collected on the topic “Empowerment of Women through Kudumbashree in Kerala: A Case Study of Thekkekara Gramapanchayath”. There are 4750 members in 300 Kudumbashree units of the Panchayath. The working of Kudumbashree began in the year 2002. Due to Covid 19 Pandemic, we could not conduct the primary survey. So we depend upon the secondary data for the analysis of the working of kudumbashree. The analysis is presented below.

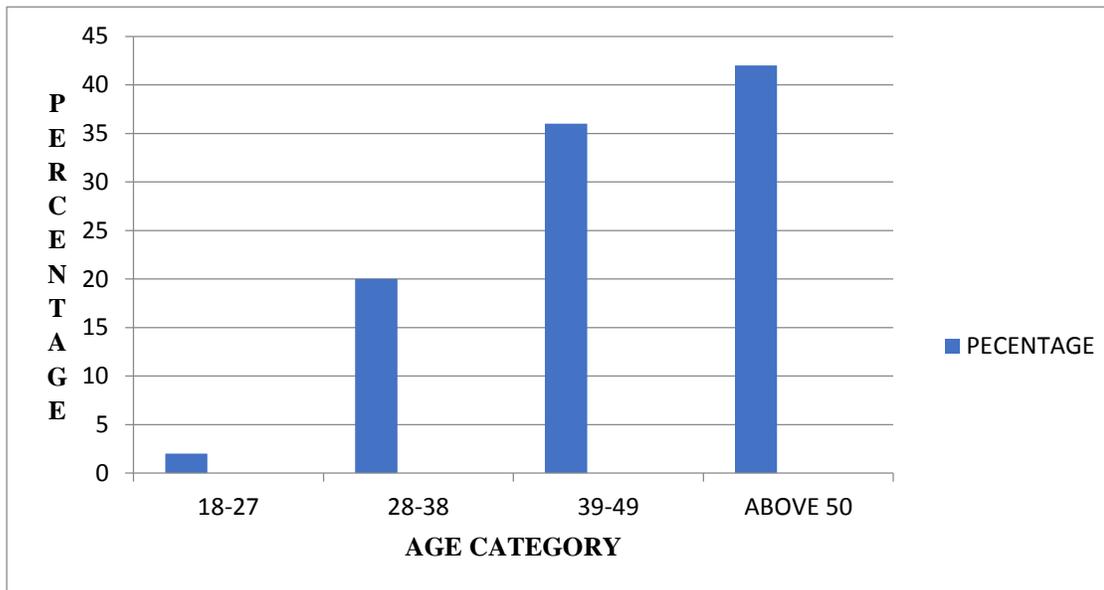
TABLE 4.1: AGE WISE CLASSIFICATION OF KUDUMBASHREE MEMBERS

Kudumbashree members belong to different age groups. It is shown in the table 4.1 below.

AGE	PERCENTAGE
18-27	2
28-38	20
39-49	36
Above 50	42

Data source: Secondary data from Panchayath office, Thekkekara

**GRAPH NO.4.1 : AGE WISE CLASSIFICATION OF KUDUMBASHREE MEMBERS**



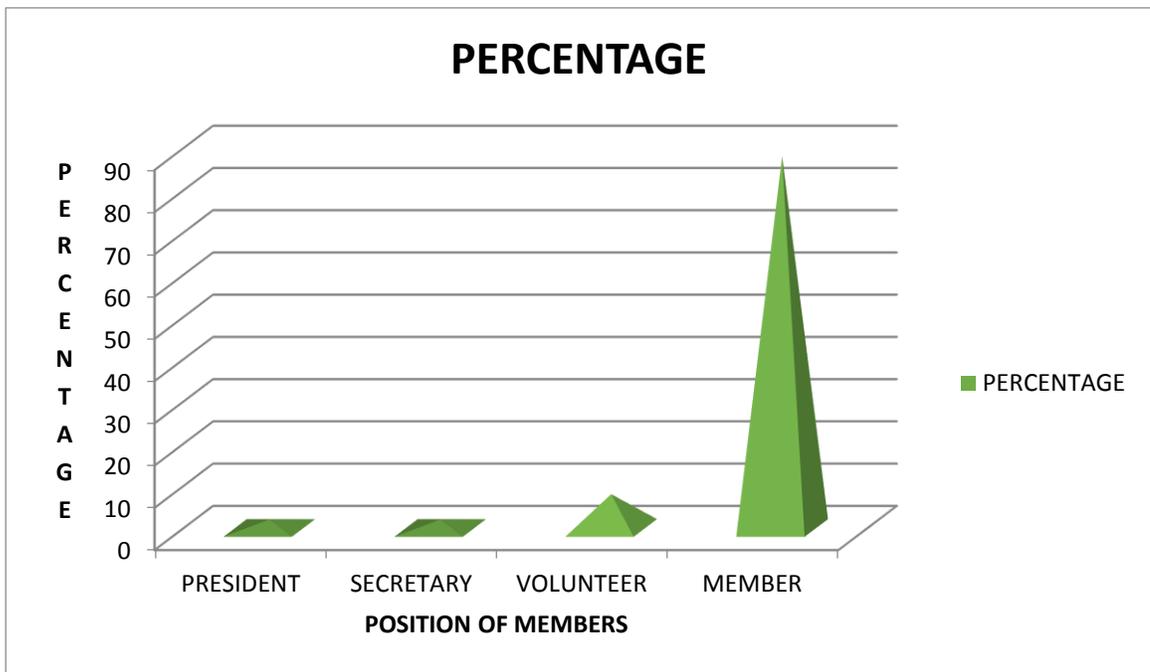
The above analysis shows that 2 percentage of members come under 18-27 age category, 20% is in 28-38, 36 % in 39-49 and 42% are in the category of 60 and above. It is evident from the data that a large number of senior citizens are working in Kudumbashree and it acts as a helping aid to large many aged.

TABLE 4.2: POSITION OF MEMBERS

POSITION	PERCENTAGE
President	2
Secretary	2
Volunteer	8
Members	88

Data source: Secondary data from Panchayath office, Thekkekara

GRAPH NO.4.2: POSITION OF MEMBERS



The above chart shows that 2% are presidents of the units, 2% are secretaries, 8% are volunteers and 88% are members of the units.

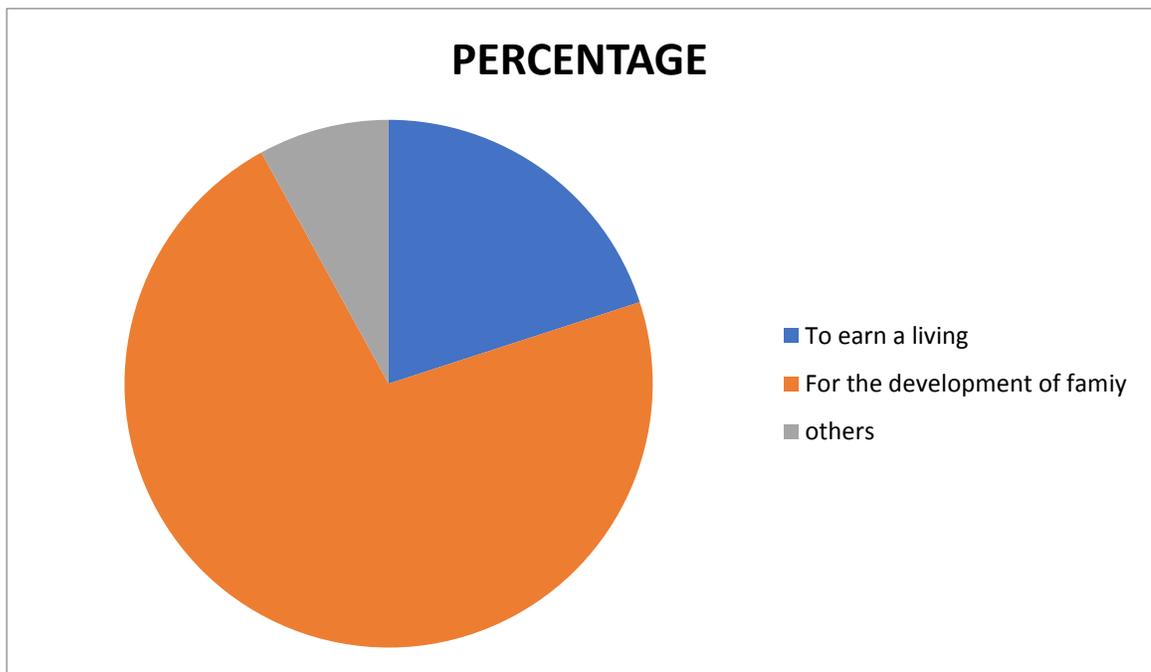
TABLE 4.3 : PURPOSE OF MEMBERSHIP IN KUDUMBASHREE

The members of the kudumbashree units join for various purposes. The various purpose of becoming the member of the unit is categorized below.

PURPOSE	PERCENTAGE
To earn a living	20
For the development of family	72
Others	8

Data source: Secondary data from Panchayath office, Thekkekara

GRAPH NO.4.3: PURPOSE OF BECOMING A MEMBER IN KUDUMBASHREE



The above study reveals that 8 percent of members joined the kudumbashree unit for other purposes, 20% to earn a living and 72% for the development of the family.

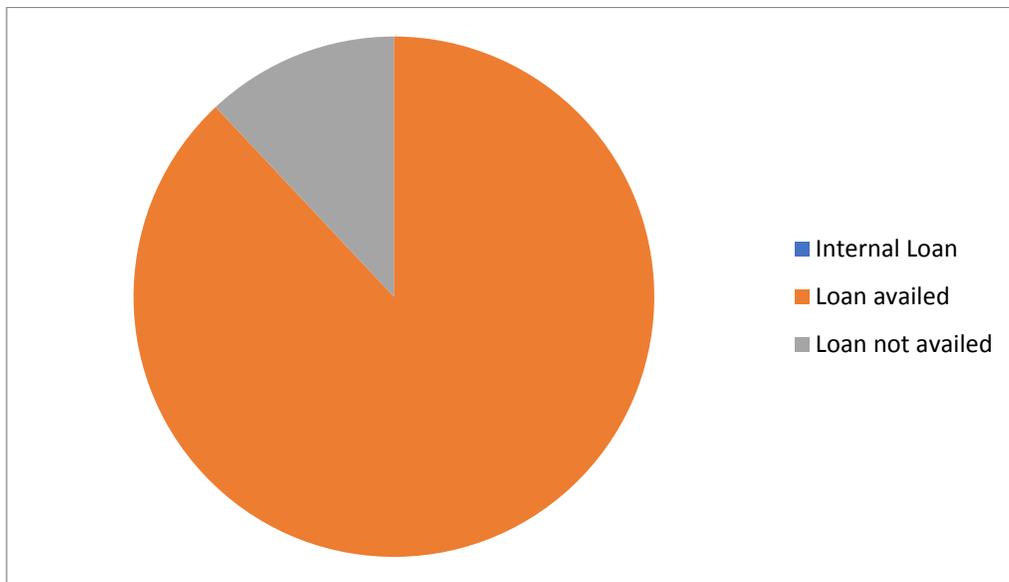
TABLE 4.4: INTERNAL LOANS FROM KUDUMBASHREE

The majority members of the kudumbashree units depend internal loans. The members who availed loans and not availed loans are categorized below.

<b>INTERNAL LOANS</b>	<b>PERCENTAGE</b>
Loans availed	88
Loans not availed	12

Data source: Secondary data from Panchayath office, Thekkekara.

GRAPH NO.4.4: GRAPH SHOWING INTERNAL LOANS.



From the above pie diagram, it is clear that 12% were not availing internal loans from kudumbashree units and 88% of the members availed internal loans. It is a clear indicator that kudumbashree acts as a helping aid to the poor and marginalized members of the society.

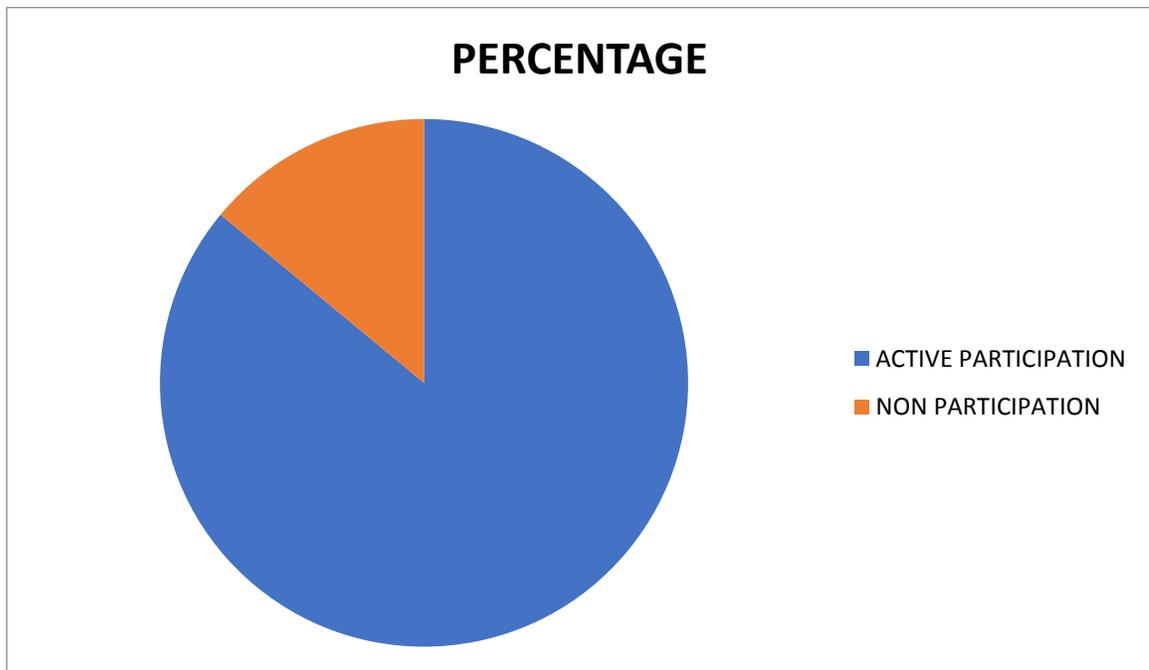
**TABLE 4.5: TRAINING PROGRAMS ATTENDED BY KUDUMBASHREE MEMBERS**

There are certain training programs organised by Kudumbashree units to its members. The following table and graph present the analysis of the members' participation.

<b>TRAINING PROGRAMS</b>	<b>PERCENTAGE</b>
Active participation	86
Non participation	14

Data source: Secondary data from Panchayath office, Thekkelara.

**GRAPH NO 4.5: TRAINING PROGRAMS' PARTICIPATION**



From the analysis, 14 % are not participating in any of the training programs and 86% are very actively participating the training programmes provided by kudumbashree units.

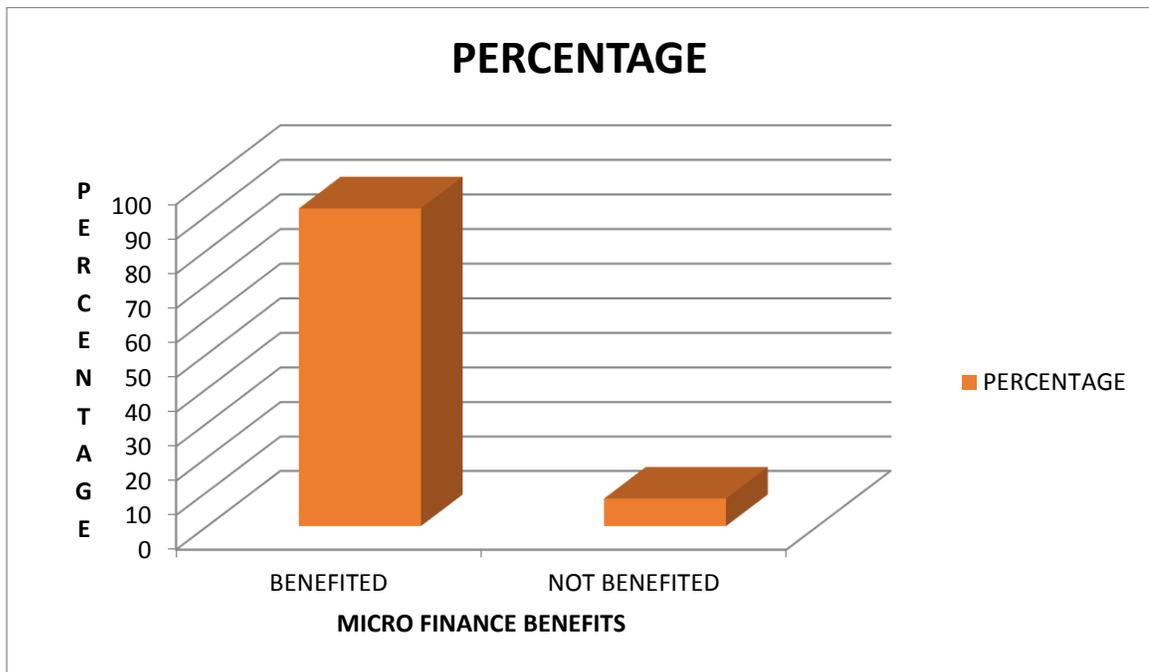
TABLE 4.6: MICRO FINANCE BENEFITS

The members of the kudumbashree units are provided with micro finance. The analysis shows, cases of how the micro finance is benefited.

MICRO FINANCE	PERCENTAGE
Benefited	92
Not benefited	8

Data source: Secondary data from Panchayath office, Thekkekara

GRAPH NO 4.6: MICRO FINANCE BENEFITS TO SOCIETY



From the above data only 8% are not benefited by the micro finance provided by the kudumbashree unit and 92% are benefited through the scheme which is provided.

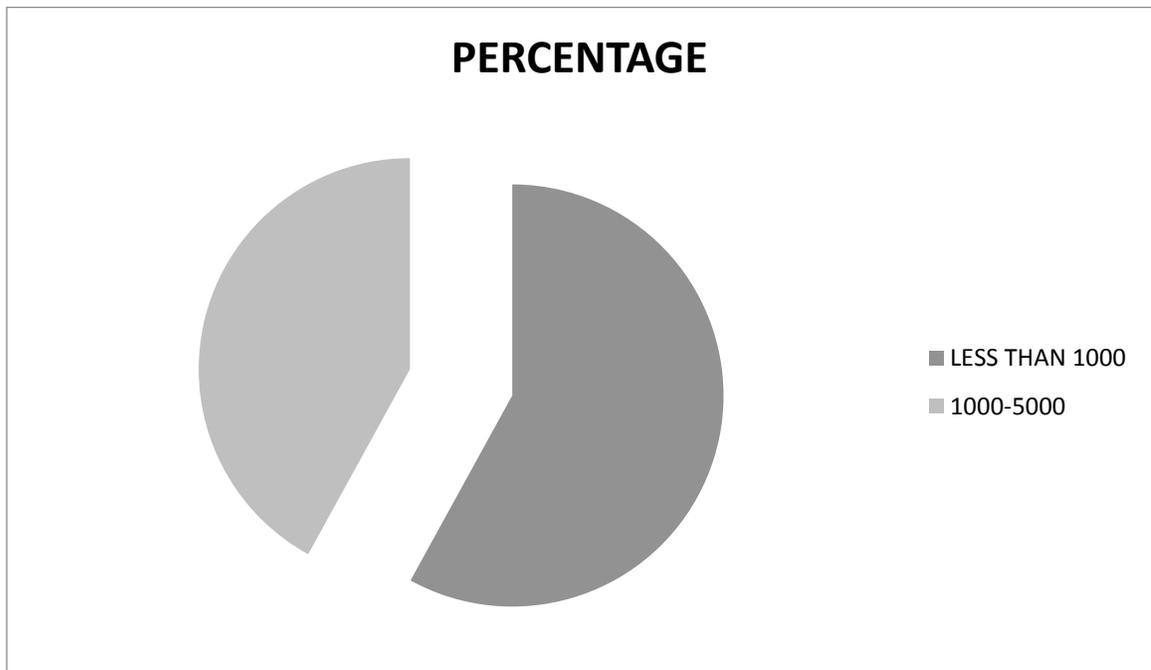
**TABLE 4.7: CLASSIFICATION OF MEMBERS BASED ON MONTHLY INCOME**

The members of the units are classified on the basis of different income levels. The following table and graph clearly depict the fact.

<b>INCOME LEVEL</b>	<b>PERCENTAGE</b>
Less than 1000	58
1000-5000	42

Data source: Secondary data from Panchayath office, Thekkekara.

**GRAPH NO. 4.7: SHOWING MONTHLY INCOME LEVEL**



From the above analysis, 42% of the members falls between 1000-5000 income level and 58 % of the members belong to the income level less than 1000.

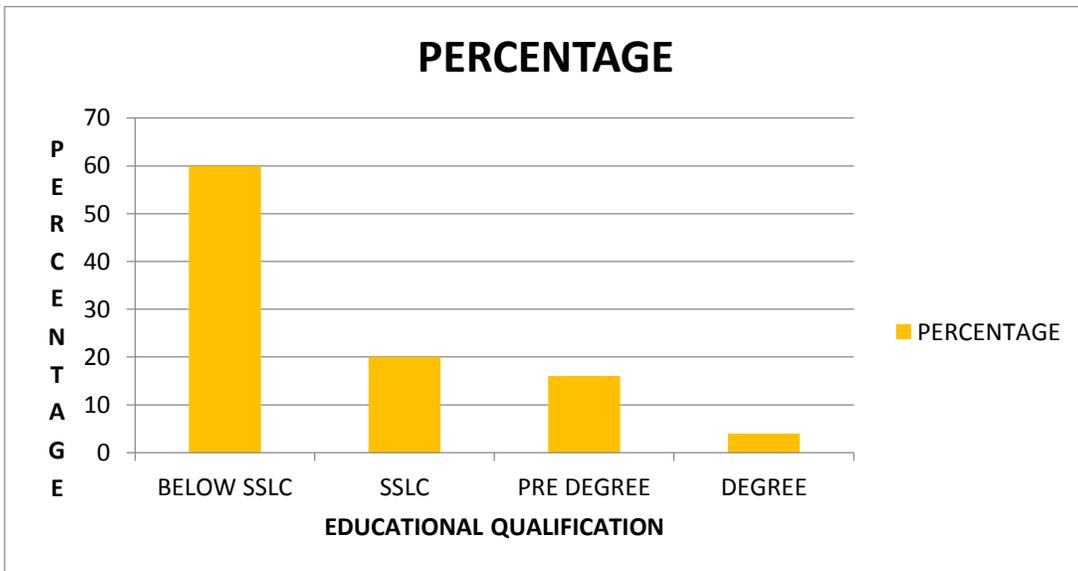
**TABLE 4.8: CLASSIFICATION BASED ON EDUCATIONAL QUALIFICATIONS**

The members of the units differ in educational qualification. The members are classified on the basis of their educational qualifications.

<b>EDUCATIONAL QUALIFICATION</b>	<b>PERCENTAGE</b>
Below SSLC	60
SSLC	20
Pre degree	16
Degree	4

Data source: Secondary data from Panchayath office, Thekkekara.

**GRAPH NO 4.8: EDUCATIONAL QUALIFICATION OF THE MEMBERS OF KUDUMBASHREE UNITS**



It is clear from the chart that 60% of the Kudumbashree members are having only primary education and 20% are having SSLC, 16% are pre degree holders and 4% of the members of the kudumbashree units have completed their degree education.

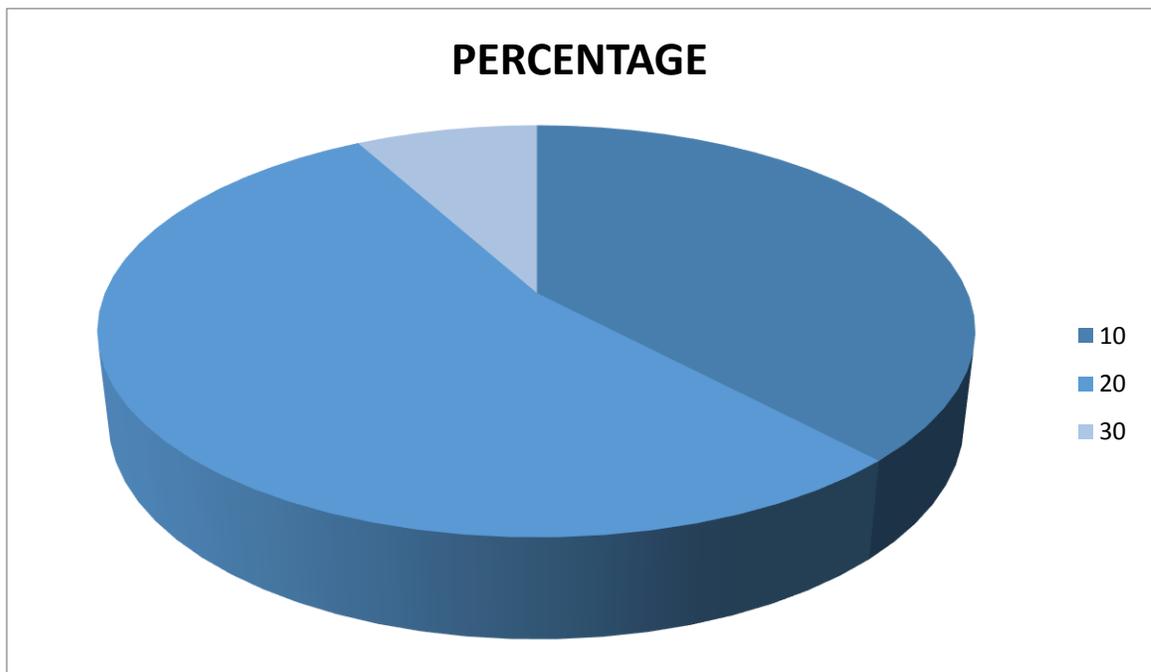
TABLE 4.9 : THRIFT PER WEEK

The members save a small portion from their wages which they receive. They keep the savings in their own bank accounts.

THRIFT PER WEEK( In Rupees)	PERCENTAGE
10	38
20	54
30	8

Data source: Secondary data from Panchayath office, Thekkekara

GRAPH NO.4.9: SHOWING THRIFT PER WEEK



From the analysis, the majority of the members ( 54 % ) save Rs.20, 38% of the members save Rs.10 and only 8% of the members save a weekly amount of Rs.30. The Marginal Propensity theory of consumption put forward by Prof. J. M. Keynes is very true with regard to the marginalized sections of the society.

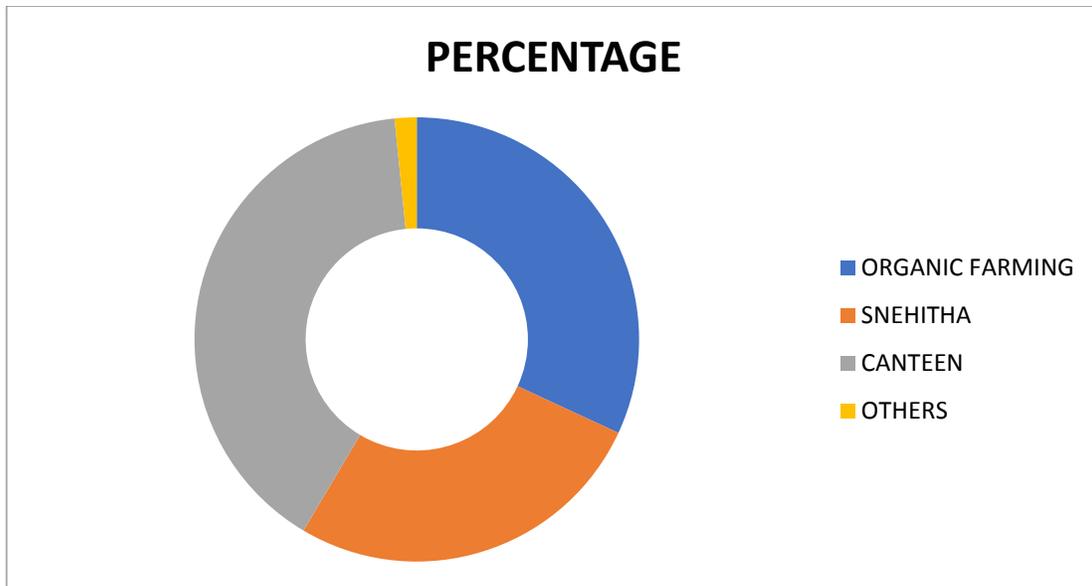
TABLE 4.10: INVOLVEMENT OF THE MEMBERS IN VARIOUS ACTIVITIES

There are certain activities which the kudumbashree units of the panchayath perform. The various activities are categorized below.

ACTIVITIES	PERCENTAGE
Organic Farming	24
Snehitha	15
Canteen	35
Others	26

Data source: Secondary data from Panchayath office, Thekkekara.

GRAPH NO.4.10: INVOLVEMENT OF THE MEMBERS IN VARIOUS ACTIVITIES



Majority of the Kudumbashree members are engaged in canteen activity( 35 percent), 24 percent are involved in organic farming, 15 percent of the members engaged in Snehitha activities and 26 percent are engaged in other activities of the units.

## **CHAPTER 5**

### **CONCLUSIONS, FINDINGS AND POLICY SUGGESTIONS**

This chapter presents the conclusions, findings and policy suggestions regarding the project work. “Women empowerment through Kudumbashree: A case study of Thekkekara Grama Panchayath” using secondary data collected from the official records of the Panchayath.

Women in Kerala no longer remain confined within the four walls of house. They are participating well in all spheres of activities and have started plunging into industry and are running their enterprises successfully. Hence, the biggest challenge facing the world is ensuring financial services reach the unreached sections to provide and becomes an impetus to the processes of inclusive economic growth. Financial inclusion has positive externalities and is a public good.

Microfinance through Kudumbashree has been somewhat successful in that respect. Empowerment of women is a very broad term in its scope and dimension. Empowering women is a gradual process rather than sudden outcome of any movement. Interaction within group members, participation in social awareness programmes and capacity building lead to empowerment. Moreover, microfinance through Kudumbashree has proved to be an excellent mechanism for financial intervention in those areas. Microfinance programme makes the poor feel relieved from the clutches of moneylenders and save them from exploitation. Thus, the women empowerment through microfinance helps the women to empower.

## **FINDINGS**

- Majority of the Kudumbashree members are above the age of 50.
- Most of the members belong to the marginalized section of the society.
- The scheme provided by Kudumbashree is beneficial for the development of their family.
- Majority of the Kudumbashree members are using internal loans provided by Kudumbashree units.
- Majority of the members have undergone different training programs.
- Majority of the members are benefited through the various schemes. Thus it reveals that it helps to empower women.
- Majority of the members are satisfied by the schemes introduced by Kudumbashree Mission. This reveals the fact that performance of the projects provided by Kudumbashree are excellent.
- Through the involvement in Kudumbashree activities, the members are able to earn a stable monthly income.
- By earning stable income they are able to repay EMI of the loan regularly.
- Yearly savings of the members have increased quite a lot through the projects initiated by Kudumbashree. It helps to enhance their economic stability.
- Through productive activities and participation, the members have nurtured thrift mentality and they save a small amount in every month.
- Standard of living of the members have increased and it is visible from their life style.
- Almost all the schemes provided by the Kudumbashree units are beneficial to majority of their members and it adds much to their survival.

## **POLICY SUGGESTIONS**

- It is suggested to involve more youngsters into the Kudumbashree units. Thus it will help them to generate more ideas for increasing the performance of Kudumbashree.
- It is suggested to provide internal loans to the right person at right time in a right manner.
- It is also suggested to provide pension scheme for the members as majority of the members are above the age 50.
- Provide financial assistance to members to uplift them from their poverty line.
- Reducing the interest rate in the micro finance will be helpful for the poor people.
- Education plays an important role in empowering women. Majority of the members are having educational qualification below SSLC. Sufficient opportunity must be provided in the form of seminars, conferences etc., for making them aware about various issues related to women as well as the society.
- The authorities should be conscious about them and information should be communicated to them regarding micro enterprises and new areas on it.
- Give training and build confidence among them to undertake new challenges of the present covid pandemic issues.
- Make use of a team of experts for giving necessary counseling and guidance to the members of Kudumbashree.

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