

# **CHAPTER 1**

## **INTRODUCTION**

# 1.1 INTRODUCTION

Employment is the state of being engaged in gainful activities or holding a job in exchange for monetary compensation. It represents a fundamental aspect of the economic and social structure of societies, providing individuals with opportunities to contribute their skills and labor to organizations, businesses, or the public sector. Employment serves as a means for individuals to earn income, support their livelihoods, and contribute to the overall growth and productivity of an economy. The nature of employment has evolved over time, encompassing various forms such as full-time, part-time, temporary, and freelance work. Employment relationships are typically governed by contracts or agreements that outline the terms and conditions of work, including roles, responsibilities, and compensation.

Employees are individuals who work for an organization or employer in exchange for compensation, commonly in the form of wages or salaries. They form a crucial part of the workforce within various sectors, contributing their skills, time, and efforts to help achieve the goals and objectives of the employing entity. Employees may hold diverse role and responsibilities, ranging from entry level positions to managerial or specialized roles, depending on the organizational structure and industry. The relationship between employees and employers is typically governed by employment contracts or agreements that outline the terms and conditions of the working agreement. This includes details such as job responsibilities, working hours, compensation, benefits, and other relevant policies.

A service is an intangible and non material offering provided to fulfill a specific need or desire. It involves activities, performance, or experiences

performed by individuals or organizations to address the requirements of customers. Unlike tangible products, services lack a physical form and are often consumed at the time of their provision. Services can range from professional advice, education, and health-care to customer support, entertainment, and various other activities that contribute to meeting the needs of individuals or business.

The term job can mean. A full or part-time position of paid employment. A piece of work, usually at a specific price. A specific task people do as part of the routine of their occupation. A duty or responsibility. A project, as in The airport job took twelve months to complete. The performance or execution of a task, as in She did an excellent job. The regular work that a person does to earn money. A particular piece of work. Something that is your responsibility. A problem or activity that is difficult. A crime in which money or goods are stolen.

Money is a medium of exchange and a widely accepted unit of value that facilitates transactions in an economy. It serves as a store of value, a unit of account, and a standard of deferred payment. In its various forms, such as coins, banknotes, or digital currency, money enables individuals to buy goods and services, settle debts, and conduct economic transactions efficiently. The primary function of money include acting as a medium of exchange, allowing people to trade goods and services without the need for barter; serving as a unit of account, providing common measure for the value of goods and services; and acting as a store of value enabling individuals to save and transfer purchasing power over time.

Finance is a multifaceted field that revolves around the management of monetary resources, investments, and risks. At its core, finance encompasses the study and application of principles related to the acquisition and utilization of funds. Individuals businesses, and governments engage in financial activities to allocate resources efficiently, make sound investment decisions, and achieve

specific financial goals. Personal finance involves managing one's own financial affairs, including budgeting, saving, and investing, while corporate finance focuses on optimizing a company's financial structure, investment strategies, and overall financial performance.

## **1.2 STATEMENT OF THE PROBLEM**

The study address the critical issue of understanding the role of kudumbasree units in fostering financial empowerment and security for women. As these community driven initiatives play a pivotal role in promoting economic independence, it is essential to investigate the specific mechanism through which they contribute to women's financial well-being. Additionally, the research aims to identify challenges faced by participants within the kudumbasree framework and explore potential opportunities for enhancing the efficacy of these units in promoting sustained economic empowerment among women.

## **1.3 SCOPE OF THE STUDY**

The scope of your study involves investigating how kudumbasree units contribute to empowering women financially and providing them with security. This includes exploring their impact, challenges, and overall contributions to community development. Consider examining both quantitative and qualitative data to provide a comprehensive understanding of the topic. The study helps to

understand the scope of kudumbasree units in empowering women and the various problem faced by the woman.

## **1.4 OBJECTIVES OF THE STUDY**

### **PRIMARY OBJECTIVES:-**

- A study on role of kudumbasree units providing financial empowerment and security to women with special reference to Kozhikode district.

### **SECONDARY OBJECTIVES :-**

1. To study about the scope of kudumbasree units in empowering women.
2. To understand the various problems faced by women and the financial incentives provided to them.
3. To know about the awareness level of members regarding the different schemes available in kudumbasree units.
4. To study about strategies followed by kudumbasree units for empowering women.
5. To assess and compare the empowerment of women in rural and urban areas of the district.
6. To measure the level of empowerment attained by the women in kudumbasree units.
7. To give valuable suggestions for improving the social and economic status of women in kudumbasree units.

## **1.5 RESEARCH METHODOLOGY**

Research methodology is a scientific way to solve research problem. It may be understand as a science to study how research is doing scientifically. The first in formulating a research problem is to identify a general subject area for study research frequently begins this way with a curiosity about some phenomenon, problem or theory. The researchers for knowledge always begin with a clearly defined research problem or explicit hypothesis. Often research is undertaken because the investigator is curious about interested in or perplexed by something. Evaluation can be effective only if the research is clear about what to evaluate and for what purpose or with aim in what time. The views and desires of the people have the tendency to undergo change with the growing age, knowledge and changing surrounding.

## **1.6 RESEARCH DESIGN**

Research design is comprehensive plan of series of operation that a researcher intends to carry out to accomplish that research objectives. It is the blue print for study. According to which, the research is being conducted, and that specific the method of the study and formulate the research problem. The formidable problem that followed the task of defining the research problem is preparation of the design of the research project. Popularly known as “research design”. It is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. It is a way to systematically solve the research problem as to how the research is done scientifically.

## **1.7 SOURCE OF DATA**

Data collected from both primary and secondary sources for doing this project.

Data was collected through two way:

### **PRIMARY DATA**

Primary data are those data, which are collected for the first time it is an original in character. Primary data is concerned as the raw material to which statistical method are applied for the purpose of analysis and interpretation. In other words primary data is the information generated to meet the specific requirement of the investigation at hand. To obtain this primary data a well-structured questionnaire was prepared and sample were met face to face to get the response and feedback.

### **SECONDARY DATA**

Secondary data consist of information that already exists, which has been collected from the secondary source like magazine, newspaper, journal and website. The secondary data are in the form of finished products and it is already collected, tabulated and presented in some form by someone else for some other purpose.

## **1.8 SAMPLE DESIGN**

A sample design is a definite plan for obtaining a sample from a given population. It refers to the technique or the procedure the researcher would adopt in selecting items for sample. It is an important part of a researcher design or plan. The researcher must decide what way of selecting a sample. Sample can be either probability sample or non probability sampling.

## **1.9 SAMPLE SIZE**

Sample size is the number of item to be selected from the population to constitute the sample for the research. A sample should be acutely representation of the population here sample size is 40 is selected from the Kozhikode district.

## **1.10 TOOLS FOR DATA COLLECTION**

I have used questionnaire, as the research instrument to conduct the financial crisis effected survey. The questionnaire consisted close ended questions designed in such a way that it should gather maximum information possible.

## **1.11 TOOLS FOR DATA ANALYSIS**

The following tools for analysis are used for study

1. Table
2. Diagram



3. Chart
4. Graphs
5. Percentage method

## **1.12 PERIOD OF STUDY**

The study commenced from 04-02-2024 to 25-02-2024

## **1.13 LIMITATIONS OF THE STUDY**

1. It was not possible to collect a large of sample within the given data collection days.
2. The study is limited to a sample of 40 kudumbasree unit are due to time limitation.
3. Many respondents did not provide proper information.
4. Project work and study is confined to Kozhikode district only.
5. Some of the members did not take the questionnaire seriously, they did not fill it with care and accuracy.
6. The duration for the survey was very less or limited period.

## **CHAPTER 2**

# **REVIEW OF LITERATURE**

## **2.1 REVIEW OF LITERATURE**

A literature review is an evaluating report in the literature related to your selected area of study. The review should describe summaries, evaluate and clarify this literature. It should give a theoretical base for the research and help you (the author) determine the nature of your research. Work which is irrelevant should be discarded and those which are peripheral should be looked at critically. A literature review is more than be search for information, and goes beyond being a descriptive a noted bibliography. All works included in the review must be read;

evaluated and analyzed. Relationship between the literatures must also be identified and articulated, in relation to your field to research.

**Ming Ming su (2023)** Engagement of vulnerable rural women in the demonstration and practices of cultural heritage for tourism is a strategy that can empower them. Five dimensions of women's empowerment are examined at multiple scales in a Hui ethnic community in Haiyuan County, Ningxia Hui autonomous region, northwest of china. This country is nationally recognized for its poverty. Semi structured interviews were undertaken with government officials, management staff of embroidery cooperatives and rural women. It is shown that the involvement of rural Hui women in embroidery tourism has not only advanced them economically but also provided feasible paths for social, psychological, educational and political empowerment to varying degrees. Theoretical contributions and practical implementation of the research are then discussed.

**C karuppiah (2022)** The empowerment of a person is a state of him in any way he becomes powerful to face all problems belong to him. Women's empowerment can be defined as promoting women's sense of self work, their ability to determine their own choices and their rights to influence social change for themselves and others. Kerala is a land of baffling contradictions. Economic and social anarchy existed among women in Kerala centuries ago. Although Kerala was culturally superior, women were always behind men. None of the services of women were glorified. There was a social system in which all the burdens of society were concentrated only on women and they were marginalized and kept within the household. Women have been dominated by men since ancient times. In many families female life was like slavery and more over in

society women were always behind. There was universal freedom for men and social exclusion for women in general. Women empowerment also means uplifting of all women to face all problems around them and make them powerful to live them in a social secure stage. The empowerment of women is a essential factor for the sustainable growth of the society. In Kerala, a southern stage of India kudumbasree, the women's empowerment organization, has given women a social and economic quality. Kudumbasree is a group of women working under the Kerala state poverty eradication mission and under the jurisdiction of each local self government institutions. This paper describes how 'kudumbasree in its nature and scope and its contributions to women's empowerment in general and describes the attempts of kudumbasree program in broader context of measures to empower the women's group, measure of alleviating poverty, improving financial inclusion and mainly how these things empower the women in total and also explain about how kudumbasree helped the society in total, especially to women, by its actions and activities done through its organizational setup.

**Minisha Gupta (2021)** women empowerment is essential for the growth and development of the nation. This study aims to identify the role of non government organizations (NGOs) in promoting women empowerment through immediate livelihood facilities. Women are creative enough to start their own venture, but they are not able to explore the available opportunities because of male dominance, lack of education and proper government support. Thus, NGOs play a major role in training and empowering women to attain immediate livelihood. The role of NGOs in empowering women has been explored using the case study method. A total own venture have been developed using in-depth interviews.

**Murale venugopalan (2021)** Entrepreneurship has been increasingly promoted as a means to achieve women's empowerment in the pursuit of gender equal societies by international development organizations, NGOs as well as national and local governments across the world. Against this, the paper explores the role and influence of multi-actor engagement on successful empowerment of women based on a case study of kudumbasree program in a regional context of Kerala, in South India. Our objective is to examine the women empowerment outcomes of the kudumbasree initiatives, implemented within a multi-actor engagement framework supportive of women's empowerment through capacity building and social inclusion programs. The case study demonstrates 'how multiple-level engagements help enhance women's development and support board sustainable social change, in view of their sensitivity to the embeddedness of women's agency under specific sociopolitical and cultural contexts'. We find that kudumbasree programs, through its multi-actor engagement, strives for an equilibrium between social change through policy and regulatory change (top down) and social change via mobilizing the people (bottom-up). From a policy angle, the key learnings from the successful outcomes of kudumbasree may be considered for designing rural and urban community development programs with a focus on the multidimensional empowerment as well as social and economic inclusion of women and other marginalized communities.

**N Rajagopal (2020)** Historically, the role 'self-help groups' (SHGs) has been highlighted by different authors. The term used widely as cooperation for survival. SHGs play a significant role in transforming the rural economy. Its unprecedented growth helps the resurgence of the weaker section of society in terms of outreach, social position and sustainability. Among different SHGs, 'kudumbasree' of Kerala constitute the largest women SHGs in India. The government of Kerala launched the program for poor women on 17 may 1998.

Grassroots of 'kudumbasree' are 'neighborhood groups' (NHGs). Kudumbasree functions through NHGs.

The present study analyses the social impact of NHGs by taking samples from the tribal and non-tribal areas in the district of Palakkad, Kerala. A detailed survey conducted among 600 respondents with identified social variables. The outcome of the study reveals that NHGs have created a social platform for women to improve social activities and strengthen its members social bandage. The social impacts in tribal and non-tribal areas differ for certain social variables and do not vary with others. Overall, the study highlights the need for promoting the role of NHGs as a means of 'social change' for strengthening the socialization process of women.

**C Saravana Selvi (2019)** kudumbasree has enabled the women to share their personal experiences and this in turn has given perspective to the individual situation of many women and transformed their personal feelings of hopelessness into a feeling of being part of a collective spirit. They have been able to develop a social network in the neighborhood area, which to some extent has evoked a feeling of social security. Through their involvement in micro enterprise activities, the women are now more confident and independent. "The gain in social space generated a feeling of inability to act, and the prospect of higher social status". As the women got involved in micro enterprises, the workload of the women increased as they were still in charge of household related work. Even though the earnings from micro enterprise activities are rather limited, partly due to the repaying of the loan and partly due to problems of finding a space if agency in the margins of the market, the possibility of becoming an earning member and the ability to contribute economically has resulted in a modification in attitudes within some families. However there are still a few

husbands who are not happy with their wives becoming economically independent. They are not willing to let them go for week long residential training classes which are must to be part of the enterprise. As a result a lot of women are still excluded from micro enterprise. Their activities are confined to the small scale activities done by the 'ayalkootams'. In this context, measuring the attitude of kudumbasree women towards self employment is essential for every hour. The present study is descriptive in nature based on survey method.

**Binita shresth (2019)** some harmful practices are sustained by social norms collective beliefs about what people expect from each other. Practitioners and researchers alike have been investigating the potential of social norms theory to inform the design of effective intervention addressing these practices in low and middle income countries. One approach commonly used to facilitate social norms change is community based dialogs and training. This approach has often been criticized for not being cost-effective, as it usually includes a relatively small number of direct participants and does not allow for scaling-up strategies. In spite of some evidence that community dialogs can achieve social norms change, little exists in the literature about how exactly participants in community dialogs engage others in their networks to achieve change. We provide quantitative evidence from three case studies community empowerment program in Mali, change starts at home in Nepal, and voices for change in Nigeria showing that participants in community based interventions can be effectively with others in their networks, eventually facilitating social norms change. Future community based interventions intending to achieve social norms change would benefit from integrating ways to help participants engage others in their network in transformative conversation. Doing so has the potential to generate additional impact with little additional investment.



**C Thomas Sebastian (2018)** There are various microfinance institutions, self help groups playing very important role in financial inclusion. The kudumbasree program was initiated by government of Kerala in 1998. The slogan of the mission is reaching out to families through women and reaching out to community through families. The concept was developed by NABARD and government of Kerala through joint initiatives as a poverty eradication program, women empowerment and rural development. Kudumbasree covers more than 60 per cent of the households in Kerala and gives prime importance for the economic empowerment of the indigent masses, especially the poor women of Kerala. Kudumbasree now became benchmark for all other self help groups in India. Though its efforts to engage women in civil society in development issues and opportunities, kudumbasree in association with the local self government of Kerala is charting out new meaning and possibilities for local economic development the present study is a descriptive in nature based on survey method. Non probabilistic convenience sampling technique is used to collect data. Eighty (80) respondents were selected and data collected through a questionnaire from members of kudumbasree unit of kuravilangad panchayat, Kottayam district. The collected data was analyzed with the help of Percentage. Based on the findings of the study some factors can be considered for effective performance of kudumbasree units.

**Sayed Samer Ali Al-shami (2017)** Microcredit financing is considered a crucial vehicle to flourish the socioeconomic conditions of women and women empowerment, especially among those who are from low-income

households and deprived of access to financial services. Nevertheless, the literature arrived with a conflicting conclusion about its effect and women demonstrate that microcredit has small or no effect. This study is intended to scrutinize the impact of a productive loan provided by amanah ikhtiar Malaysia (AIM) on women household welfare and empowerment. A cross-sectional survey was employed through the distribution of a questionnaire to 495 of old and new borrowers. We observe that microcredit has significant positive effects on borrowers, household income and personal asset acquisition. However, even though the effect of microcredit empowers women borrowers in households, decision making, it has no effect on women control over minor financials.

**Ashutosh kumar (2016)** Women are the basic unit of the society. They become even more critical as a long-term solution to a sustainable livelihood. The women Entrepreneurship through empowerment aims to create human resources within the productive sector and to sustain for the further development process. Kerala is only the state in India that attained a remarkable status fulfilling all the criterion of various social well-being compare with some of the developed countries in the world which is widely known as ‘Kerala model of development’. This achievement reflects in respect of literacy level of women, salary or wage structure of employment, technical and professional services, women got equality with men. This political and socio-economic scenario within the state, reinforce to redefine the consciousness about poverty concept. In this sense, poverty is dynamically viewed as freedom of choice from a socio-economic functioning than only the concern of income or money. Again, poverty reduction is not only the matter of an overall economic growth in a society, but also that interconnected with various social aspects like women empowerment and women Entrepreneurship. All these multi dimensional approach lead the government to

form a female community intended poverty reduction project in the state and results to the birth of “kudumbasree”.

**Aliya Bushra (2015)** Women empowerment is the most important that has been discussed in developing countries. In this paper, an attempt is made to explore the determinants that have an influence on women empowerment in Pakistan. Sample consisted on 200 female respondents from two renowned universities in Lahore. The empirical results showed that the content of education, economic participation of women, poverty and economic opportunity available for women increases their empowerment. In this study, apart from conventional variables, a variable, women having a bank account was also tested which showed a extreme significant positive impact on women empowerment. This supports the economic opportunity available to the women increases their power. Finally, it is concluded that these significant factors influences empowerment of women, so one can focus on these determinants to increase and enhance women’s role in our society.

**Raghav Gaiha (2014)** This study investigates whether mother’s empowerment measured by her education attainment Relative to father’s, domestic violence, and autonomy is related to children’s nutritional status using the three rounds of NFHS data in India. First, mother’s Relative education is associated with better nutritional status of children in the short run. Second, the quantile regression results show strong associations between women’s empowerment and better nutritional status of children in the long run at the low end of its conditional distribution. Finally the relation between access to health schemes and better nutritional measures of children.

**Santhosh kumar (2013)** In the microfinance industry, “empowerment” is often described as a means to facilitate female emancipation from male domination. This paper draws on women’s testimonies to highlight the fundamental importance of women’s relationships with one another in this process. Women continuously negotiate a position between their kinship groups and neighbors, in a context where dependence on men is considered natural. Micro-credit uses are shaped by, and embody, relationship between women, including power relationships. We recommended revising current understandings of female agency to take into account the complex relationship between agency and power and challenge the conventional polarity of power as domination and power as agency. In many cases, even where there is solidarity between women, women having agency require or imply domination over other women.

**Rana Ejaz Ali Khan (2012)** Empowerment of women is one of the important issues in developing countries. Women are an integral part of the society, their participation in decision making through their participation in economic activities is very low. Microfinance plays a significant role in improving women decision making through participation in economic activities. The study is an attempt to explore the socioeconomic determinates of women empowerment, focusing on the women who have availed the micro-credit. Women empowerment is measured by constructing simple index based on five indicators related to child health, education, selection of spouse of children, purchase of basic goods and decision of household savings. The results based on the primary data of district Bahawalpur show that women empowerment is considerably influenced by age, education of husband, father inherited assets, marital status, number of sons alive and amount of microfinance. The study decomposes data into two subsets showing where the loan is utilized by women

themselves and where the loan is utilized by other members of the household, like husband, father or head of household. It is concluded that females using loan by themselves have better effects of microfinance on empowerment as compared to the loans utilized by other members of the household. Finally, it is concluded that microfinance as a major explanatory variable of the study has shown positive effect on empowerment of women but not as much as it was expected. It is suggested that along with provision of education and family protection the enlarged volume of microfinance and its utilization by the woman must be ensured. Microfinance institutions should strengthen and expand their support to women for their empowerment.

**Samina Malik (2011)** This paper summarizes the findings of a 2005 doctoral study by malik which explored to what extent participation in higher education offers empowerment to women in Pakistan. A survey instrument was used to question female faculty members and female students from 10 public universities, semi-structured interviews were held with 10 faculty members and 10 students. Respondents highlighted economic independence and an increased standing within family and society as the main benefits of higher education participation. A major finding is that participation in higher education enables women to impact on a number of discriminatory partices simultaneously and thereby effect change for the better. The main recommendation is that future effect Educational strategies be developed with the aim of further promoting gender equality in all areas of education in Pakistan, but particularly with the aim of increasing female students participation in higher education.

**KS Chandrashekhar (2010)** Kudumbasree means prosperity of the family, the project initiated by the Kerala state government aims at improving the

living levels of the poor women in rural and urban areas of Kerala and India it is massive poverty eradication program in contemporary history. It envisaged to bring the scattered poor women talent together to form the grass root organizations to help boost their empowerment and economic security. The project aims at removing poverty among rural women households through setting up of industrious enterprises varied from pickle units to ICT based micro enterprise. The activities of micro enterprise under the project were undertaken by the locally formed community development societies comprising poor women. It has proved from this kudumbasree project without doubt that women empowerment is the best strategy for poverty eradication. Through this innovate project the voiceless and powerless women started identifying their inner strength, weaknesses and opportunities for growth, and started reshaping their own destiny and the process of empowerment becomes the symbol of hope for the family and society. It opens a new landscape in development history of Kerala. In this article we critically analyzing and discussing about the women ICT based micro enterprise supported by kudumbasree. The discussion focus on socio economic background of women ICT based enterprises, women empowerment, input/resource support, sustainability, challenges the enterprises facing, success factors, and job satisfaction level among women group members.

**Salman Asim (2009)** In this paper we evaluate the impact of microcredit on indicators of women's empowerment in the urban slums of the Lahore district of Pakistan. A household level instrument that contains information on different dimensions of household decisions: child related, health, social mobility, economic and major household purchase decisions was specifically designed and implemented to explore the link between micro-credit and women's empowerment. After controlling for endogeneity in our estimation by using proxies for initial levels of empowerment, matching the controls and treated units

on observable characteristics and finally instrumenting for the treatment, this paper finds no difference between the level of empowerment of treated and control units. Participation in the micro-credit program is found to be insignificant in explaining all the outcome indicators of empowerment for the sampled household.

**K Megarry (2008)** This chapter examines the extent to which poverty alleviation and empowerment can be facilitated by the empowerment of kudumbasree operated tourism in Kerala. The kudumbasree scheme is a state initiated women's cooperative development project aimed at developing group solidarity, empowering women, improving their social status and encouraging them to fight against exploitation. The involvement of women in tourism in this example has enabled communities to develop their standard of living, providing valuable income to be spent on women, men and children. The degree of 'empowerment' felt by the women in the kudumbasree is largely due to the solidarity of the group, giving them a forum in which to discuss their concerns and wishes. The generation of income, while welcome, was not viewed as a route to empowerment, the women instead appreciated the scheme as a way to improve the lot of their family and community, rather than a means of gaining greater autonomy. In doing so, the scheme has enabled the women involved to develop a sense of self-worth and pride in their achievements. In this way, tourism must be viewed as just another sector of the economy in which female participation is possible.

**Srilatha Batliwala (2007)** This article traces the centuries-long evaluation of the concept and practice of employment, its adoption by radical social movements, especially women's movements from the 1970s onwards, and

its conversion, by the late 1990s, into a buzzword. Situating the analysis in the context of women's empowerment interventions in India, the article describes the dynamic of the depoliticisation and subversion of a process that challenged the deepest structures of social power. The 'downsizing' and constriction of the concept within state policy, the de-funding of genuine empowerment strategies on the ground, and the substitution of microfinance and political quotas for empowerment are examined and analyzed.

**Aradhana Sharma (2006)** The article explores the politics and practices of a state- initiated, feminist- conceived empowerment program for rural women in India through the lens of neoliberal govern mentality. Structured as a government- organized nongovernmental organization (GONGO), the mahila samakhya (MS) program seeks to empower and mobilize marginalized women for self-development and social change. The programs GONGO form and empowerment goals articulate with neoliberal logics of self-care and destatized rule to reshape the postcolonial liberalizing state and governance in India. Neoliberalism and the everyday practices of the MS program construct the Indian state as a distinct and vertically encompassing, if ambiguously gendered, entity. The organizations hybrid form and its employment arrangements and work practices end up reinforcing some of the very social inequalities and welfare based ideologies that is empowerment focus seeks to challenge. Nonetheless, collaborative governmental projects for subaltern women's empowerment, which involve feminists,activist,and state actors, offer spaces of political possibility as well as risks in a neoliberal context.



# **CHAPTER 3**

## **THEORETICAL PROFILE**

### **3.1 THEORETICAL PROFILE**

# WOMEN

A woman is an adult female human. The word woman can be used generally, to mean any female human, or specifically, to mean an adult female human as contrasted with girl. The word girl originally meant “young person of either sex” in English. It was only around the beginning of the 16<sup>th</sup> century that it came to mean specifically a female child. The term girl is sometimes used colloquially to refer to a young or unmarried woman; however, during the early 1970s, feminists challenged such use because the use of the word to refer to a fully grown woman may cause offence.

## Women empowerment



The term empowerment has been widely used in relation to women and has been given currency by United Nations in recent years. It is being increasingly felt that empowerment of women will enable a greater degree of self confidence, as sense of independence and capability to resist discrimination imposed by the male dominated society. Women empowerment is a stage of acquiring power for women in order to understand her rights and to perform her responsibilities towards oneself and others in a most effective way many well known writers and researchers have provided wide-ranging definitions of empowerment. Their definitions of empowerment in a broad sense cover aspects such as women's control over material and intellectual resources empowerment is a process, which challenges traditional power equations and relations abolition of gender-based discrimination in all institutions and structures of society, and participation of women in policy and decision making process at domestic and public levels are but a few dimensions of women empowerment. In the context of women, empowerment is referred as a process whereby women become able to organize themselves to increase self-reliance, to assert their independent rights, to make choices and control resources which will assist in challenging and eliminating their own subordination.

Women's empowerment (or female empowerment) may be defined in several ways, including accepting women's viewpoints, making an effort to seek them and raising the status of women through education, awareness, literacy, and training. Women's empowerment equips and allows women to make life determining decisions through the different societal problems. They may have the opportunity to redefine gender roles or other such roles, which allow them more freedom to pursue desired goals.

Women's empowerment has become a significant topic of discussion in development and economics. Economic empowerment allows women to control and benefit from resources, assets, and income. It also aids the ability to manage

risk and improve women's well-being. It can result in approaches to support trivialized genders in a particular political or social context. While often interchangeable used, the gender, stressing the distinction between biological and gender as a role. Women empowerment helps boost women's status through literacy, education, training and awareness creation. Furthermore, women's empowerment refers to women's ability to make strategic life choices that were previously denied them.

## **Institution:-**



Women empowerment institutions are organizations or structures designed to advance the status, rights, and opportunities of women. Here are key points explaining these institutions:

**Educational initiatives:** establishing programs to ensure women have access to quality education, promoting academic and professional growth.

**economic empowerment:** implementing initiatives that foster financial independence through job training, microfinance, and Entrepreneurship support.

**Leadership development:** providing training and mentorship to cultivate leadership skills, enabling women to take on influential roles in various fields.

**Legal advocacy:** advocacy for changes in laws and policies that address gender based discrimination and protect women's rights.

**Healthcare support:** promoting access to healthcare services, including reproductive health, and addressing health disparities.

**Gender equality awareness:** conducting awareness campaigns to challenge stereotypes, promote gender equality, and eradicate discrimination.

**Workplace equality:** advocating for equal opportunities, fair wages, and a supportive environment in the workplace.



**Social and cultural programs:** engaging in initiatives that challenge cultural norms restricting women, promoting inclusivity and diversity.

**Community outreach:** actively participating in community based programs to address specific needs and challenges faced by women.

**Safe spaces:** creating environments where women feel secure, fostering a sense of empowerment and self expression.

**Assistance:-**

An assistance for women empowerment is typically a person or tool that aids in advancing the rights, opportunities, and well-being of women. This assistance can take various forms:

**Guidance and support:** offering advice, mentorship, and emotional support to women navigating challenges in their personal and professional lives.

**Resources access:** providing information on educational opportunities, job prospects, healthcare services, and legal rights to empower women with knowledge.

**Advocacy:** Acting as an advocate for women's issues, promoting gender equality, and actively participating in efforts to change discriminatory policies and practices.

**Skill development:** offering training programs and workshops to enhance women's skills, boosting their confidence and competence in various fields.

**Networking opportunities:** facilitating connections with mentors, peers, and professionals to expand women's networks and open to new opportunities.

**Legal assistance:** providing guidance on legal matters, supporting women in understanding and asserting their rights.

**Health and wellness support:** offering information and resources related to women's health, mental well-being, and reproductive rights.

**Financial guidance:** assisting women in managing finances, accessing economic resources, and promoting financial independence.



**Community engagement:** encouraging women to actively participate in community initiatives and promoting their voices in decision making processes.

**Empowerment programs:** organizing events, workshops, and initiatives that focus on empowerment, self esteem, and leadership development for women.

## KUDUMBASREE



Kudumbasree, the Kerala state poverty eradication mission was launched on 17<sup>th</sup> may 1998 inaugurated by the prime Minister, Shri Atal Bihari Vajpayee. The mission aims to eradicate absolute poverty within a definite time frame of 10 years under the leadership of local self governments formed and empowered by 73<sup>rd</sup> and 74<sup>th</sup> amendments of the constitution of India. The mission launched by the state government with the active support of government of India and NABARD has adopted a different methodology in addressing poverty by organizing the poor in to community based organizations. The mission follows a process approach rather than a project approach. Kudumbasree, a community organization of neighborhood groups NHGs of women in Kerala, has been



recognized as an effective strategy for the empowerment of women in rural as well as urban areas: bringing women together from all spheres of life to fight for their rights or for empowerment. The overall empowerment of women is closely linked to economic empowerment. Women through these NHGs work on a range of issues such as health, nutrition, agriculture, etc. besides income generation activities and seeking micro credit. Kudumbasree was conceived as a joint program of the government of Kerala and NABARD implemented through community development societies of poor women, serving as the community wing of local governments. Kudumbasree is formally registered as the “state poverty eradication mission” a society registered under the Travancore Kochi literary, scientific and charitable societies act 1955. This official structure supports and facilitates the activities of the community network across the state. The poor need to find a collective voice to help claim these rights.

## **Kudumbasree**

Kudumbasree is the poverty eradication and women empowerment program implemented by the state poverty eradication mission (SPEM) of the government of Kerala. The name kudumbasree in Malayalam language means ‘prosperity of the family’. The name represents ‘kudumbasree mission’ or SPEM as well as the kudumbasree community network. What is commonly referred to as ‘kudumbasree’ could mean either the kudumbasree community network, or the kudumbasree mission, or both. Kudumbasree was set up in 1997 following the recommendation of a three member task force appointed by the state government. It’s formation was in the context of the devolution of powers to the panchayat Raj institutions in Kerala, and the people’s plan campaign, which attempted to draw up the Ninth plan of the local governments from below through the PRIs. Kudumbasree has a three-tier structure for its women community network, with

neighborhood groups at the lowest level, area development societies at the local government level. The community structure that kudumbasree accepted is the one that evolved from the experiments in Alappuzha municipality and Malappuram in early 1990s. kudumbasree community network was extended to cover the entire state in three phases during 2000-2002. Kudumbasree membership is open to all adult women, limited to one membership per family.

## **History**

Kudumbasree is the poverty eradication and women empowerment program implemented by the state poverty eradication mission (SPEM) of the government of Kerala. In 1998, kudumbasree for the empowerment of women, was launched by the E.K. Nayanar government. Today, kudumbasree is spread across 941 panchayats. Kudumbasree is always the most ignored pillar of the Kerala model. Kudumbasree represents kudumbasree mission or SPEM and any kudumbasree networks and its associated activities. Kudumbasree was registered as a charitable society under the Travancore-cochin literary, scientific and charitable societies Act of 1955 in November 1998. The then prime Minister of India Atal Bihari Bajpayee inaugurated the mission at Malappuram on 17 may 1998 and the mission started functioning on 1 April 1999 under the local self government department of government of Kerala. Kudumbasree 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 kudumbasree evokes the image of the woman in uniform who come to collect waste from their doors steps. Kudumbasree is like a blessing: a god send. It appears as food to the hungry, as medicine to the sick, as an unwanted platform that made women arrogant. There are politicians who think kudumbasree as a channel go reach the poor; there are

also politicians who see kudumbasree 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 kudumbasree. In a village setting, a NHG is called kudumbasree. The CDS is called kudumbasree. CDS chairperson is referred to as kudumbasree chairperson. Women believe that it is kudumbasree that supplies nutrimix to Anganawadis. Kudumbasree 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 kudumbasree evolved.

## **Functions:-**

- It promote economic empowerment of the poor and contribute to local economic development.
- It include the expansion and promotion of the community network.
- It supports programs in economic and social empowerment through financial and technical assistance.
- The local self-government institutions to prepare and implement plans for poverty eradication women's empowerment and general economic development of their area of operation.
- The mission takes the lead in ensuring convergence of the community network with local self-government institutions.
- It works as the platform for partnerships with government departments at the district and state levels.

## Services:-



kudumbasree intends to start a new initiative in enterprises the ‘urban service team’ in selected ULBs in the first phase. The objective is to provide various services to the people residing in urban local bodies. The persons having skills in various sectors will be brought under a single umbrella where their services can be availed through on call. Plumbing, electrical works, home appliances

repairing, masonry, coconut climbing, gardening and landscaping is considered. People having specific skills or qualifications in these sectors will be formed as a group enterprise. They will be attached to the city livelihood center's or they will avail an office space where facilities to receive work orders from the public will be made. Initially the mission intends to start the project in 7 ULBs.



Cleaned plastic waste collection from houses, shops.

Assistance to bio waste management at home.

- Haritha karma Sena will collect waste paper and plastic once a month, medicine strips, toothpaste, toiletry tubes and covers every two months, broken glass every three months, e-waste six months and leather products once a year.

## **Role of economic development**

- It supports programs in economic and social empowerment through financial and technical assistance.
- It is the mission of the kudumbasree program to strengthen both local governments and the women's community network to take on the challenges in developing their own unique, sustaining model of local economic development.
- It works towards enhancing women's citizenship and agency through women empowerment programs.
- The mission's strategy is to promote economic empowerment of the poor and contribute to local economic development.
- It increases individual resources, reducing dependency on the extended family group.

## **Schemes :-**

- Major kudumbasree programs are collective farming, Livestock farming, and enterprises. However, micro finance, which helps the poor in accessing institutional finance, has been the first initiative in local economic development.



- Kudumbasree is the implementing agency for urban poverty eradication programs of the government of India. The programs includes: Swarna janati sahari Rozgar yojana (SJSRY) and the two employment programs under it : urban self employment program (USEP) and urban wage employment program (UWEP).

## **Types:-**

The kudumbasree community structure consisting of neighborhood groups (NHGs), Area development societies (ADS), and community development societies (CDS) emerged from a few pioneering programs in community development in Kerala.

## **Neighborhood groups (NHG)**

It is are the primary units of the kudumbasree community organization. Ten to twenty women from a neighborhood form a NHG. The membership, structure, and functions of the NHGs are bound by the byelaws of kudumbasree CDS.



## **Membership**

Membership is open to all adult women ,and limited to a single membership per household. If a women leaves the NHG, another women from the family can be given membership. Even though membership is limited to one women per family, other women can also participate in the discussions held at the NHG; they can also attend the training and development programs that the NHG or ADS organizes.

## **Area development society (ADS)**

Area development society (ADS) is the middle tier of the kudumbasree community organization. ADS is formed at the ward level of the local governments. There is a one-to-one correspondence between the wards and ADSs except for the tribal ADSs which are formed with special permission of the government.

## **Community development society (CDS)**



Community development society (CDS) is the apex body of the three-tier kudumbasree community organization. It functions at the local government level, in both rural and urban areas. While typically there is a CDS per local government, there can be more CDSs for urban government institutions with relatively large number of NHGs and ADSs.

## **CHAPTER 4**

### **DATA ANALYSIS AND INTERPRETATION**

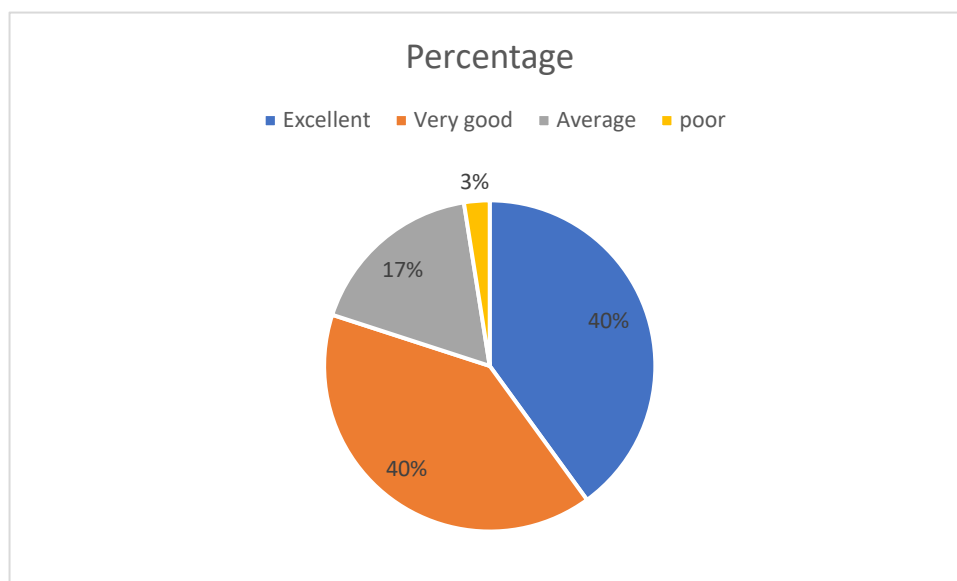
**TABLE 4.1**

**TABLE SHOWING OPINION ABOUT THE SECURITY OF WOMEN IN  
KUDUMBASREE**

<b>Particular</b>	<b>Number of respondents</b>	<b>Percentage</b>
Excellent	16	40%
Very good	16	40%
Average	7	17.5%
poor	1	2.5%
Total	40	100%

**CHART 4.1**

## CHART SHOWING OPINION ABOUT THE SECURITY OF WOMEN IN KUDUMBASREE



### Interpretation:-

The chart depicts that 40% of the respondents opinion about the security of women in kudumbasree is very good, 40% respondent opined as excellent, 17.5% as average, and 2.5% of responded as poor.

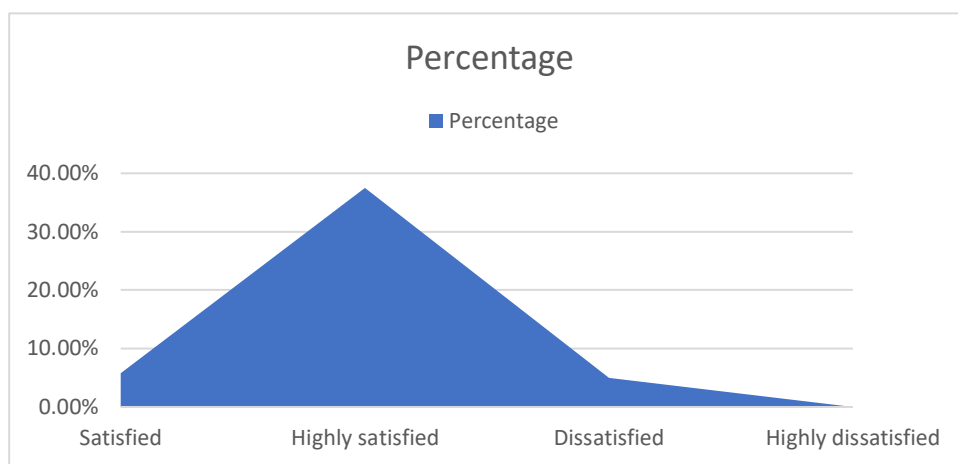
**TABLE 4.2**

## TABLE SHOWING SATISFACTION LEVEL OF FINANCIAL FECILITIES

particular	Number of respondents	Percentage
Satisfied	23	5.75%
Highly satisfied	15	37.5%
Dissatisfied	2	5%
Highly dissatisfied	0	0%
Total	40	100%

**CHART 4.2**

**CHART SHOWING SATISFACTION LEVEL OF FINANCIAL FACILITIES**



**Interpretation:-**

It may be observed from the above chart 37.5% of the respondent are highly satisfied with the financial facility of kudumbasree, 5.75% of respondents are satisfied and 5% of respondents as dissatisfied.

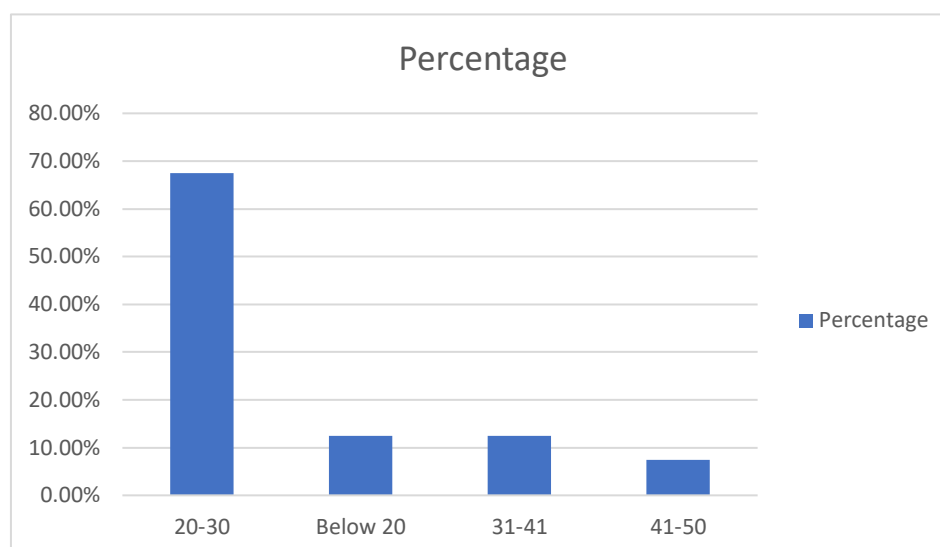
**TABLE 4.3**

**TABLE SHOWING AGE GROUPS OF THE RESPONDENTS**

Particular	Number of respondents	Percentage
20-30	27	67.5%
Below 20	5	12.5%
31-41	5	12.5%
41-50	3	7.5%
Total	40	100%

**CHART 4.3**

### CHART SHOWING AGE GROUPS OF THE RESPONDENTS



#### Interpretation :-

From the above chart it is clear that 67.5% of respondent are in the age group of 20-30, 12.5% of the respondents is below 20, 12.5% respondents in 31-41 and 7.5% of respondent in 41-50.

**TABLE 4.4**

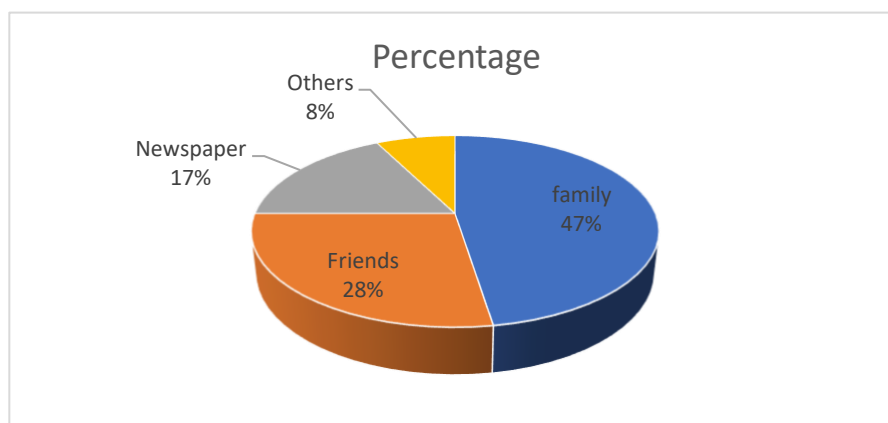
### TABLE SHOWING SOURCE OF INFORMATION ABOUT FINANCIAL EMPOWERMENT AND SECURITIES

Particular	Number of respondents	Percentage
family	19	47.5%
Friends	11	27.5%
Newspaper	7	17.5%
Others	3	7.5%

Total	40	100%
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**CHART 4.4**

**CHART SHOWING SOURCE OF INFORMATION ABOUT FINANCIAL EMPOWERMENT AND SECURITIES**



**Interpretation:-**

The above chart reveal that 47.5% of the respondents got information from family about financial empowerment and security, 27.5% of respondent from friends, 17.5% respondents from Newspaper, and 17.5% of respondent from other sources.

**TABLE 4.5**

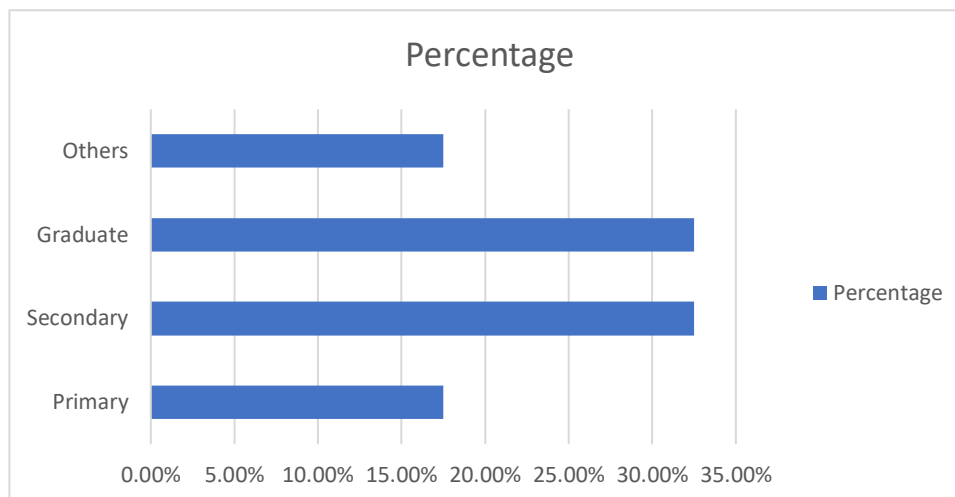
**TABLE SHOWING EDUCATION OF QUALIFICATION**

Particular	Number of respondents	Percentage
Primary	7	17.5%
Secondary	13	32.5%
Graduate	13	32.5%
Others	7	17.5%

Total	40	100%
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**CHART 4.5**

**CHART SHOWING EDUCATION OF QUALIFICATION**



**Interpretation:-**

From the above chart it is clear that 32.5% of respondents are graduate, 32.5% of the respondent have secondary education, 17.5% have primary education, and 17.5% of respondent have Others.

**TABLE 4.6**

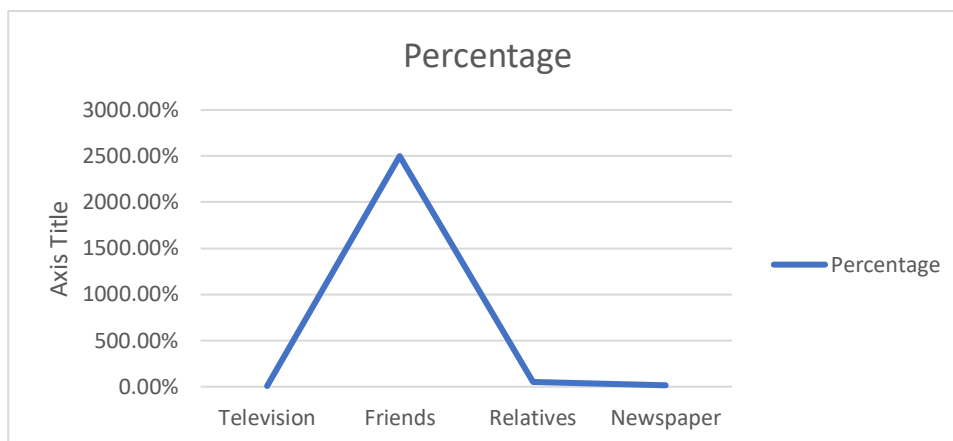
**TABLE SHOWING SOURCE OF INFORMATION ABOUT KUDUMBASREE LOAN**

Particular	Number of respondents	Percentage
Television	3	7.5%
Friends	10	25
Relatives	21	52.5%

Newspaper	6	15%
Total	40	100%

**CHART 4.6**

**CHART SHOWING SOURCE OF INFORMATION ABOUT  
KUDUMBASREE LOAN**



**Interpretation:-**

From the above chart it is revealed that 52.5% of respondents got information from relatives about kudumbasree loan, 25% of respondent from friends, 15% respondent from Newspaper and 7.5% of respondents from television.

**TABLE 4.7**

**TABLE SHOWING SATISFACTION LEVEL OF EMPOWERMENT  
PROCEDURE**

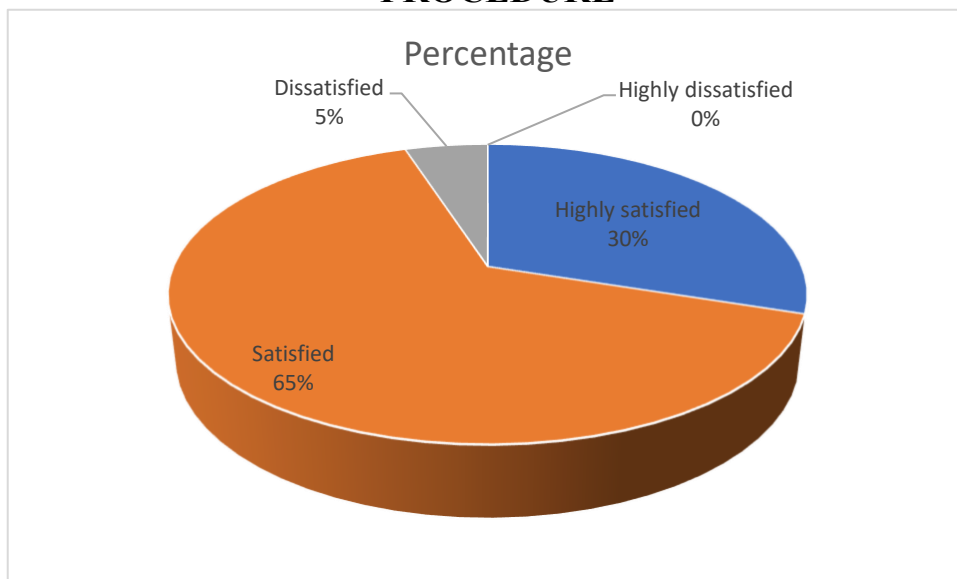
<b>Particular</b>	<b>Number of respondents</b>	<b>Percentage</b>
Highly satisfied	12	30%
Satisfied	26	65%
Dissatisfied	2	5%



Highly dissatisfied	0	0%
Total	40	100%

**CHART 4.7**

**CHART SHOWING SATISFACTION LEVEL OF EMPOWERMENT  
PROCEDURE**



**Interpretation :-**

In may be observed from the above chart 65% of respondents are satisfied with the empowerment procedure, 30% of respondents are highly satisfied and 5% of respondents are dissatisfied.

**TABLE 4.8**

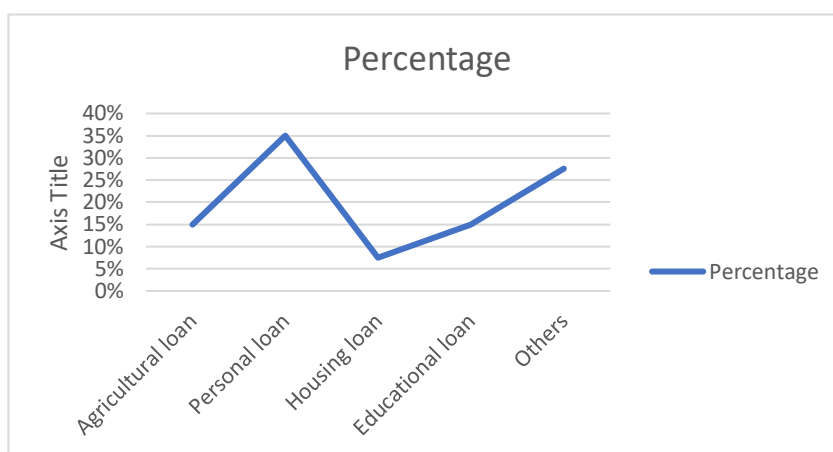
**TABLE SHOWING WHICH LOAN TAKEN FOR FINANCIAL  
ASSISTANCE**

Particular	Number of respondents	Percentage
Agricultural loan	6	15%

Personal loan	14	35%
Housing loan	3	7.5%
Educational loan	6	15%
Others	11	27.5%
Total	40	100%

**CHART 4.8**

**CHART SHOWING WHICH LOAN TAKEN FOR FINANCIAL ASSISTANCE**



**Interpretation :-**

It may be observed from the above data that 35% of the respondents take personal loan for financial assistance, 15% of respondents take Educational loan, 15% of respondent take Agricultural loan and balance 7.5% take Housing loan.

**TABLE 4.9**

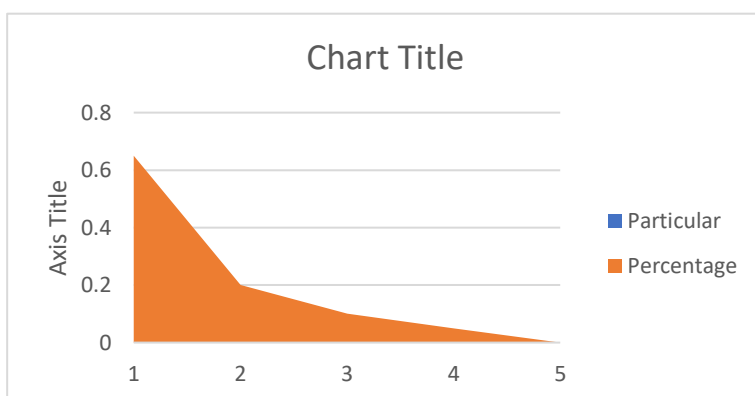
**TABLE SHOWING HOW KUDUMBASREE HELPED WOMEN IN FINANCIAL PROBLEMS AND SECURITY**

Particular	Number of respondents	Percentage
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Low interest loan	26	65%
Subsidies	8	20%
Deposits	4	10%
Others	2	5%
Total	40	100%

**CHART 4.9**

**CHART SHOWING HOW KUDUMBASREE HELPED FINANCIAL PROBLEMS AND SECURITY**



**Interpretation:-**

It may be observed from the above chart that 65% of the respondent got low interest loan from kudumbasree, 20% of the respondent got subsidy, 10% of the respondents Deposits and 5% of respondent got Other assistance.

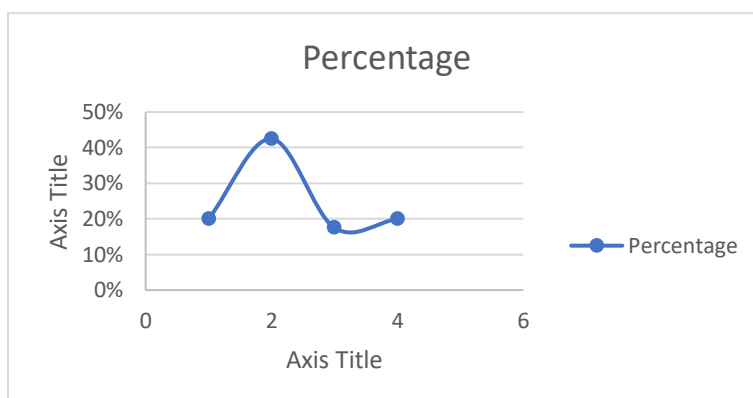
**TABLE 4.10**

**TABLE SHOWING ACTIVITIES CONDUCTED FOR THE EMPOWERMENT OF WOMEN IN LOCALITY**

Particular	Number of respondents	Percentage
Micro-credit facilities	8	20%
Skill development trainings	17	42.5%
waste management initiatives	7	17.5%
Other programs	8	20%
Total	40	100%

**CHART 4.10**

**CHART SHOWING ACTIVITIES CONDUCTED FOR THE EMPOWERMENT OF WOMEN IN LOCALITY**



**Interpretation:-**

The above chart shows that 42.5% of the respondents got cultural involvement 20% of the respondent , 17.5% of respondent personal development programs and 20% of others.

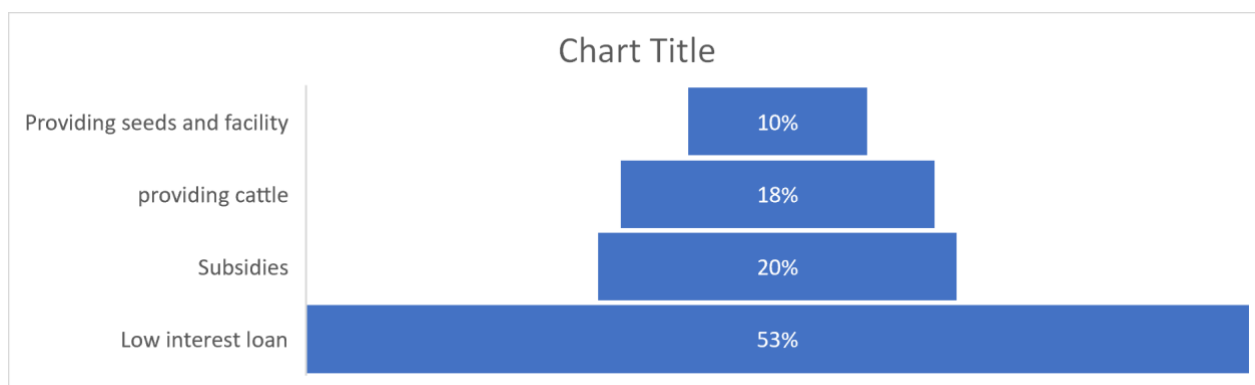
**TABLE 4.11**

**TABLE SHOWING HOW THE BANK PROVIDED ASSISTANCE TO KUDUMBASREE**

Particular	Number of respondents	Percentage
Providing seeds and fertilizers	4	10%
providing cattle	7	17.5%
Subsidies	8	20%
Low interest loan	21	52.5%
total	40	100%

**CHART 4.11**

**CHART SHOWING HOW THE BANK PROVIDED ASSISTANCE TO KUDUMBASREE**



**Interpretation:-**

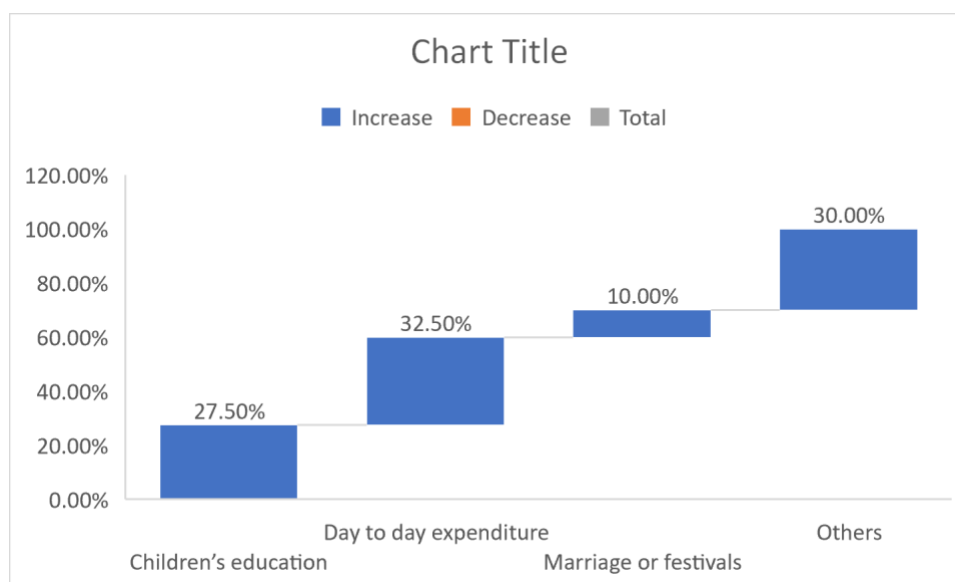
It may be observed from the above chart that 52.5% of the respondents received low interest loan from, 20% of the respondents received Subsidies, 17.5% of the respondents cattle's and 10% of respondent received seeds and fertilizers.

**TABLE 4.12**

**TABLE SHOWING PURPOSE OF LOAN**

particular	Number of respondents	Percentage
Children's education	11	27.5%
Day to day expenditure	13	32.5%
Marriage or festivals	4	10%
Others	12	30%
Total	40	100%

**CHART 4.12**  
**CHART SHOWING PURPOSE OF LOAN**



### Interpretation :-

From the above chart it is clear that 32.5% of the respondents take loan for meeting day to day expenditure, 30% of the respondents for Others, 27.5% of the respondent for Children's education and 10% of the respondents for marriage or festivals.

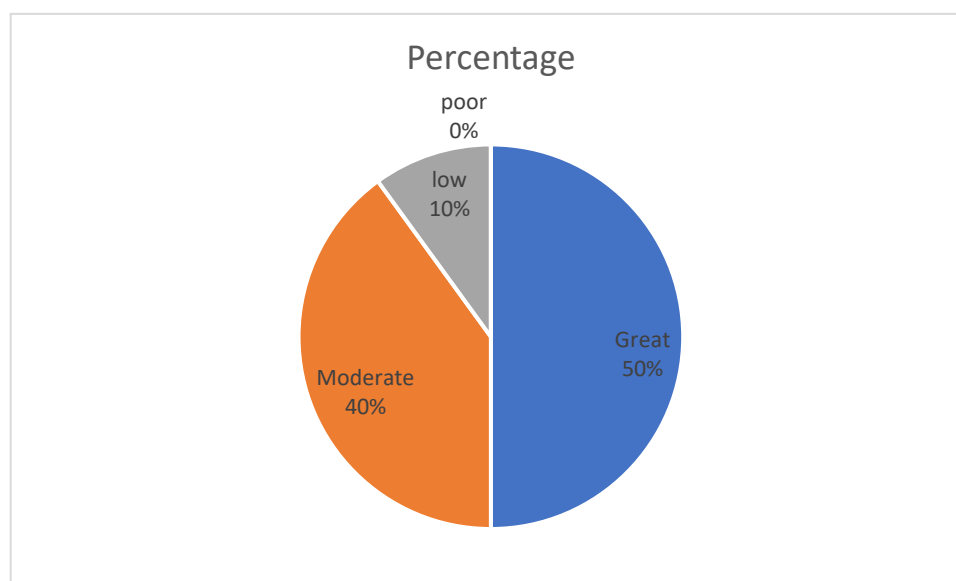
**TABLE 4.13**

**TABLE SHOWING HOW SUCCESSFUL IS KUDUMBASREE  
SCHEMES IN REDUCING POVERTY**

Particular	Number of respondents	Percentage
Great	20	50%
Moderate	16	40%
low	4	10%
poor	0	0%
Total	40	100%

**CCHART 4.13**

**CHART SHOWING HOW SUCCESSFUL IS KUDUMBASREE  
SCHEMES IN REDUCING POVERTY**



**Interpretation :-**

The chart depicts that 50% of the respondents opined great about the kudumbasree schemes in reducing poverty, 40% of the respondents as Moderate and 10% of the respondents as low.

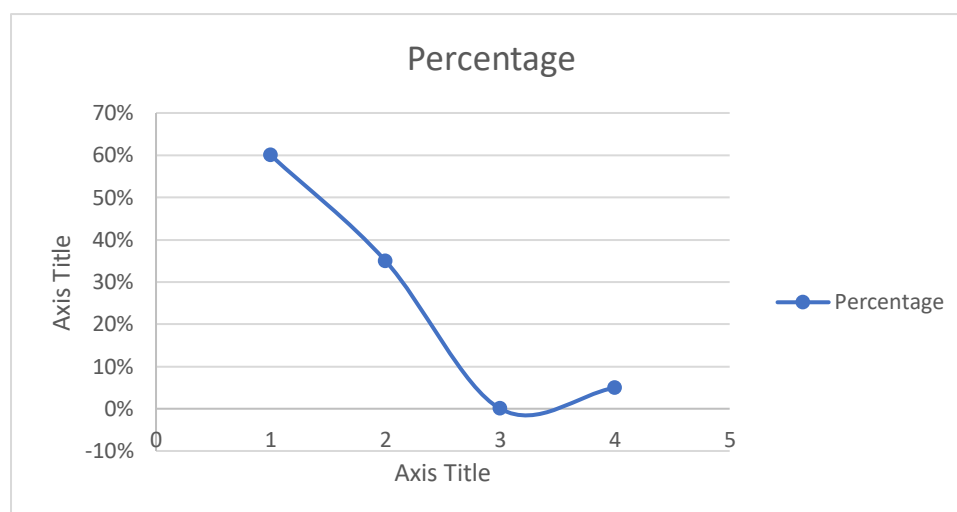
**TABLE 4.14**

**TABLE SHOWING THE REASON FOR SELECTING KUDUMBASREE CREDIT FACILITY**

Particular	Number of respondents	Percentage
Low interest	24	60%
Minimum formality	14	35%
Speed transaction	0	0%
Favorable repayment schedule	2	5%
Total	40	100%

**CHART 4.14**

**CHART SHOWING THE REASON FOR SELECTING KUDUMBASRE CREDIT FACILITY**



**Interpretation:-**

It may be observed from the above chart 60% of the respondents choose kudumbasree for credit facility because of low interest 35% of respondents due to Minimum formality and 5% of respondent due to Favorable repayment schedule.

**TABLE 4.15**

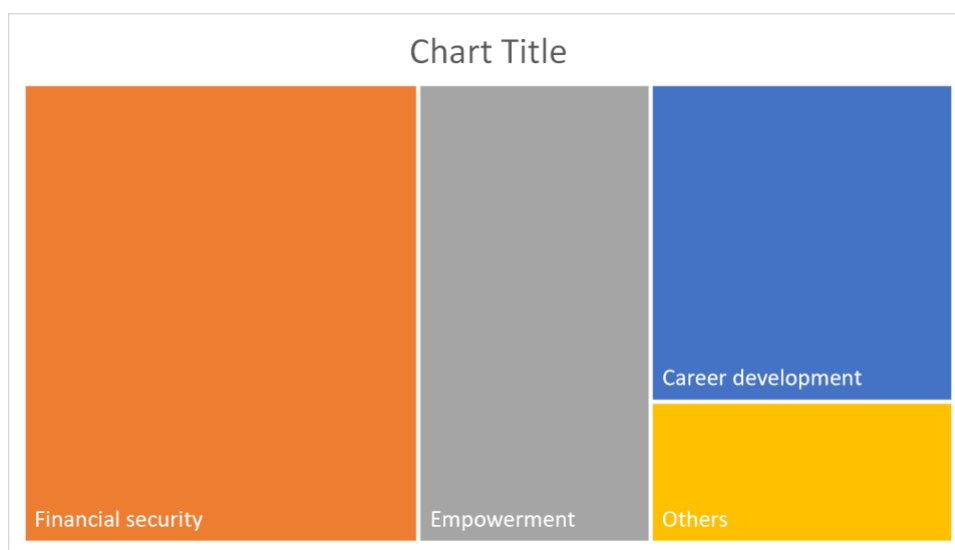


**TABLE SHOWING MOTIVATING FACTOR OF KUDUMBASREE IN KOZHIKODE DISTRICT**

Particular	Number of respondents	Percentage
Career development	9	22.5%
Financial security	17	42.5%
Empowerment	10	25%
Others	4	10%
Total	40	100%

**CHART 4.15**

**CHART SHOWING MOTIVATING FACTOR OF KUDUMBASREE IN KOZHIKODE DISTRICT**



**Interpretation:-**

From the above chart it is clear that 42.5% of the respondents choose financial security as a motivations factor, 25% of the respondent choose empowerment, 22.5\$ of the respondent choose career development and 10% of respondents choose others.

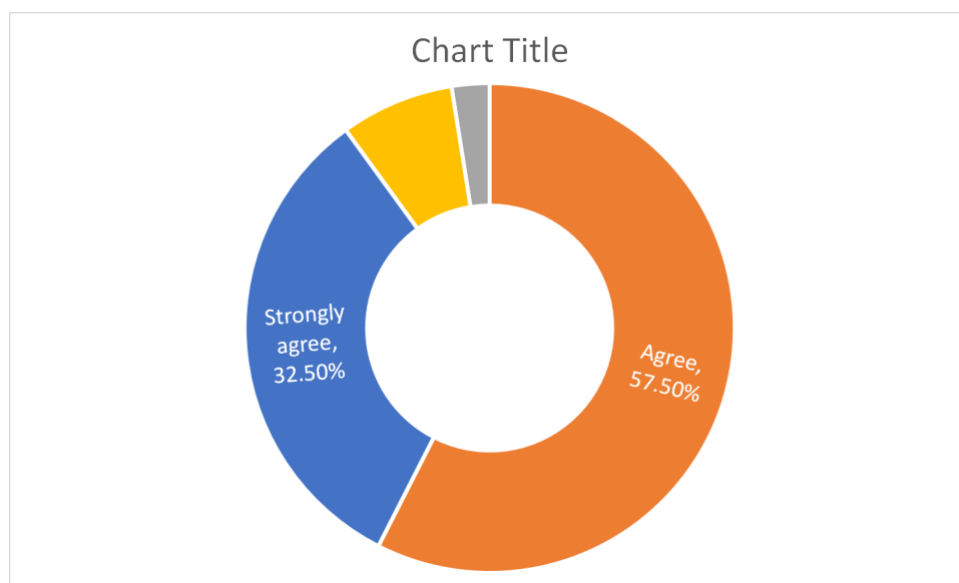
**TABLE 4.16**

**TABLE SHOWING OPINION ABOUT WOMEN FACING LACK OF  
SUPPORT FROM FAMILY**

<b>Particular</b>	<b>Number of respondents</b>	<b>Percentage</b>
Strongly agree	13	32.5%
Agree	23	57.5%
Strongly disagree	1	2.5%
Disagree	3	7.5%
Total	40	100%

**CHART 4.16**

**CHART SHOWING OPINION ABOUT WOMEN FACING LACK OF  
SUPPORT FROM FAMILY**

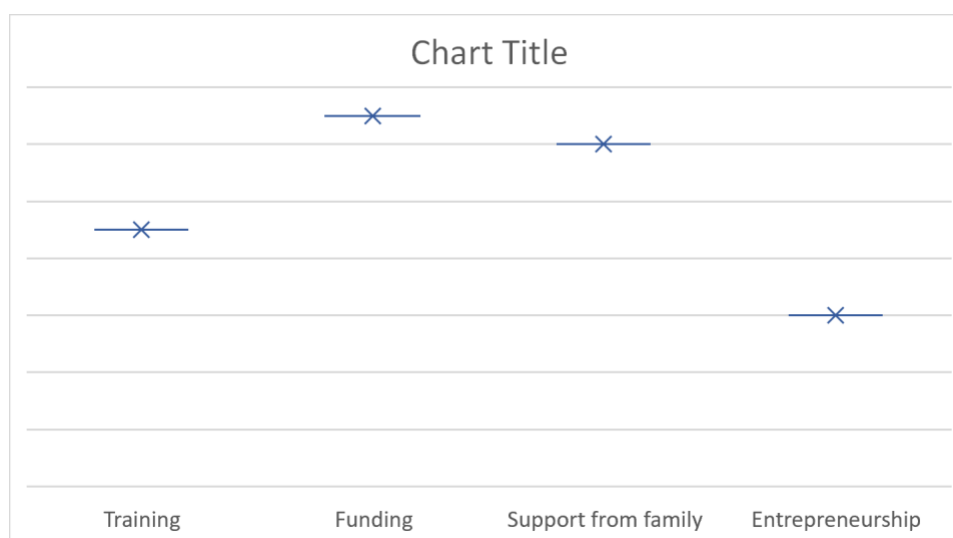


Interpretation:- The table shows that 57.5% of the respondents are agree opined about women facing level of support from family, 32.5% of respondent are Strongly agree, 7.5% of respondent are disagree and 2.5% of respondent are Strongly disagree.

**TABLE 4.17**  
**TABLE SHOWING MAJOR FACTOR FOR THE**  
**EMPOWERMENT OF WOMEN**

Particular	Number of respondents	Percentage
Training	9	22.5%
Funding	13	32.5%
Support from government	12	30%
Entrepreneurship	6	15%
Total	40	100%

**CHART 4.17**  
**CHART SHOWING MAJOR FACTOR FOR THE**  
**EMPOWERMENT OF WOMEN**



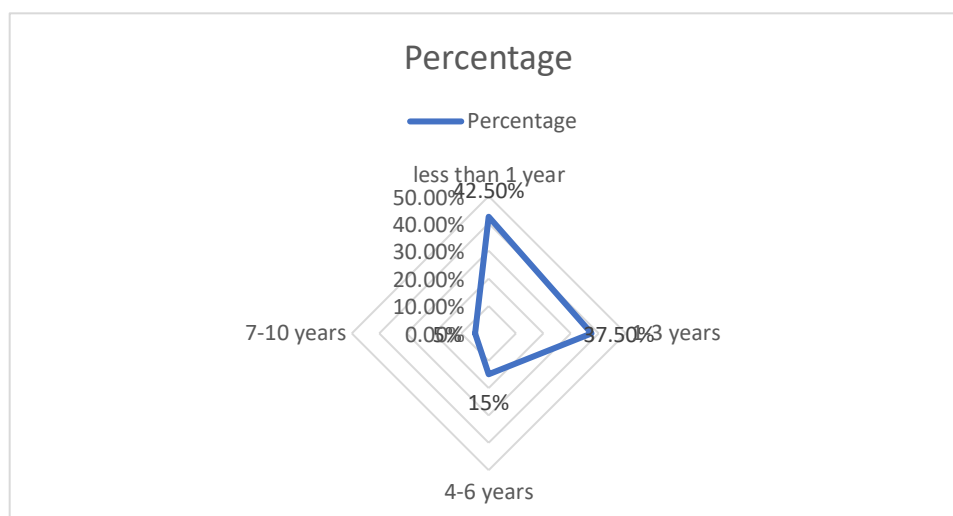
### Interpretation:-

The above chart shows that 32.5% of the respondents choose Funding as factor for the empowerment of women, 30% of the respondents choose support from government, 22.5% of the respondent choose Training and 15% of respondents choose Entrepreneurship.

**TABLE 4.18**  
**TABLE SHOWING HOW LONG HAVE YOU BEEN ASSOCIATED**  
**WITH KUDUMBASREE**

Particular	Number of respondents	Percentage
less than 1 year	17	42.5%
1-3 years	15	37.5%
4-6 years	6	15%
7-10 years	2	5%
Total	40	100%

**CHART 4.18**  
**CHART SHOWING HOW LONG HAVE YOU BEEN**  
**ASSOCIATED WITH KUDUMBASREE**



**Interpretation:-**

From the above chart it is clear that the 42.5% of the respondents have been associated with kudumbasree for less than 1 year associated with kudumbasree, 37.5% of respondent for 1-3years, 15% of respondent for 4-6 years and 5% of respondents for 7-10 years.

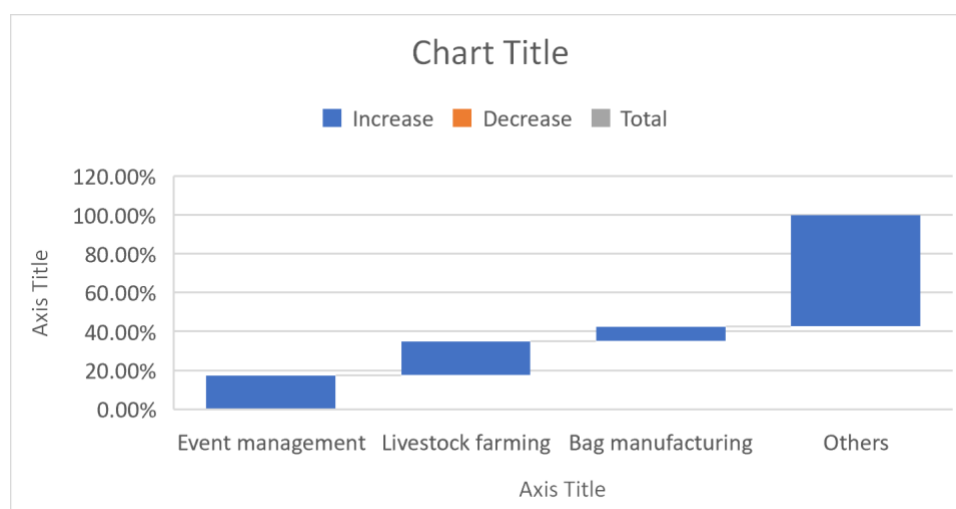
**TABLE 4.19**

**TABLE SHOWING ACTIVITIES INVOLVED WITH KUDUMBASREE**

Particular	Number of respondents	Percentage
Event management	7	17.5%
Livestock farming	7	17.5%
Bag manufacturing	3	7.5 %
Others	23	57.5%
Total	40	100%

**CCHART 4.19**

**CHART SHOWING ACTIVITIES INVOLVED WITH KUDUMBASREE**



**Interpretation:-**

The given table shows that 57.5% of the respondents are involved in other activities of in kudumbasree, 17.5% of the respondent are involved in event management, 17.5% of the respondent in Livestock farming and 17.5% of the respondent in bag manufacturing.

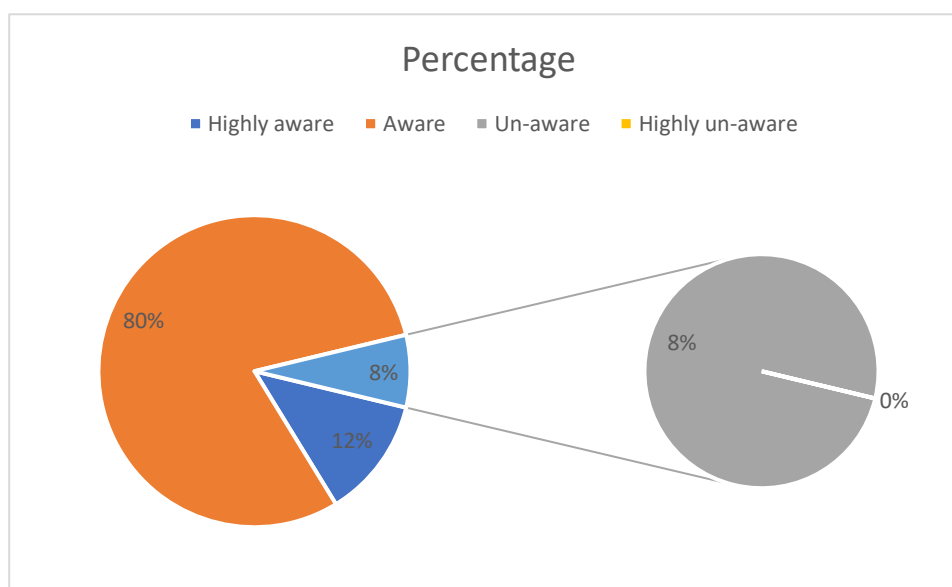
**TABLE 4.20**

**TABLE SHOWING AWARENESS ABOUT SECURITY PROVIDED BY KUDUMBASREE TO WOMEN**

Particular	Number of respondents	Percentage
Highly aware	5	12.5%
Aware	32	80%
Unaware	3	7.5%
Highly unaware	0	0%
Total	40	100%

**CHART 4.20**

**CHART SHOWING AWARENESS ABOUT SECURITY PROVIDED BY KUDUMBASREE TO WOMEN**



**Interpretation:-**

The above chart shows that 80% of the respondent are aware about the security of women, 12.5% of respondent are highly aware, and 7.5% of the respondent are unaware.

## **CHAPTER 5**

# **FINDINGS, SUGGESTIONS, AND CONCLUSIONS**

## 5.1 FINDINGS

- My project proved that most of respondent opined (40%) security system for women in kudumbasree is very good.
- Most of respondents (37.5%) highly satisfied with the financial facility of kudumbasree
- Most of responded (67.5%) 20-30 of age group.
- In my study (47.5%) of respondents are opined the family are the Important source of information about financial empowerment and securities of kudumbasree.
- This study reveal most of respondent (32.5%) Educational qualification is Graduate.
- In my study (52.5%) of respondents are opined the relatives are the Important source of information about kudumbasree loan.
- Most of respondents (65%) satisfied with the empowerment procedure by kudumbasree.
- This project reveal with bank provide kudumbasree personal loan.
- This project reveal with financial problems and security provide



Kudumbasree low interest loan.

- My project reveals with the activities conducted for empowerment of women on respondents are involve socio cultural involvement.
- This project reveal bank provide kudumbasree low interest loan.
- In my study (32.5%) of respondents are choose day to day Expenditure for loan
- I find that (50%) of respondents are great about the kudumbasree Schemes are successful in reducing poverty.
- My project reveals the services from kudumbasree credit facility Chooosed by the people because (60%) low interest.
- In my study (42.5%) of respondents are choose financial security is The motivational factor for enterprise.
- My study proved that majority if respondents opined that the (57.5%) agree in lack of support from family.
- Majority of respondents are choose Funding is the most influencing Factor of women's empowerment.
- Most of the (42.5%) respondents are less than 1 year associated with kudumbasree.
- I found that (57.5%) of respondents are other activities involved in kudumbasree.

- Most of respondents are aware about the security of women.

## **5.2 SUGGESTION**

### **5.3 CONCLUSION**

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## **APPENDIX**

## **QUESTIONNAIRE**

I am **FATHIMA MUNNA AP** B.com student from GOLDEN HILLS ARTS AND SCIENCE COLLEGE, I am conducting “**STUDY ON ROLE OF KUDUMBASREE UNITS IN PROVIDING FINANCIAL EMPOWERMENT AND SECURITY TO WOMEN WITH SPECIAL REFERENCE TO KOZHIKODE DISTRICT**” kindly give your valuable opinion based on the questionnaire. Your views shall be kept in confidential and shall be used for academic purpose only.

**Name:**

**Age:**

**1•** what is your opinion about the security of women in kudumbasree?

- a) Excellent
- b) Very good



c) Average

d) Poor

**2• Are you satisfied with financial facilities of kudumbasree?**

a) Highly satisfied

b) Satisfied

c) Dissatisfied

d) Highly dissatisfied

**3• What is your age group?**

a) Below 20

b) 20-30

c) 31-41

d) 41-50

**4• where did you get the information about the financial empowerment and securities?**

a) Friends

b) Family

c) Newspaper

d) Others

**5• What is your education qualification?**

a) Primary education

- b) Secondary education
- c) Graduate
- d) Other

**6•** where did you get the information about the kudumbasree loan?

- a) Television
- b) Friends
- c) Relatives
- d) Newspaper

**7•** Are you satisfied with the empowerment procedure followed by kudumbasree?

- a) Highly Satisfied
- b) Satisfied
- c) Dissatisfied
- d) Highly dissatisfied

**8•** which loan have you taken for financial assistance?

- a) Agricultural loan
- b) Personal loan
- c) Housing loan
- d) Educational loan
- e) Others

**9•** How kudumbasree helped women in financial problems and security?

- a) Low interest loan
- b) Subsidies
- c) Deposits
- d) Others

**10•** What are the activities conducted for the empowerment of women in your locality?

- a) Micro-credit facilities
- b) Skill development training
- c) Waste management initiatives
- d) Other programs

**11•** How the bank helped kudumbasree?

- a) Providing seeds and facilities
- b) Providing cattles
- c) Subsidies
- d) low interest loan

**12•** purpose of loan?

- a) Children's education
- b) Day to day expenditure
- c) Marriage or festivals
- d) Others

**13•** To what extent kudumbasree schemes are successful in reducing poverty?

- a) Great
- b) Moderate
- c) Low
- d) Poor

**14•** Why did you select kudumbasree credit facility for securing agriculture loan?

- a) Low interest
- b) Minimum formality
- c) Speed transaction
- d) Favorable repayment schedule

**15•** Which type if motivational factor is provided by kudumbasree in Kozhikode district?

- a) Career development
- b) Financial security
- c) Empowerment
- d) Others

**16•** Do you agree women's are facing lack of support from family?

- a) Strongly agree
- b) Agree
- c) Strongly disagree
- d) Disagree

**17•** What is the major factor for the empowerment of women?

- a) Training
- b) Funding
- c) Support from government
- d) Entrepreneurship

**18•** How long have you been associated with kudumbasree?

- a) Less than 1 year
- b) 1-3 years
- c) 4-6 years
- d) 7-10 years

**19•** What activities of kudumbasree have you been involved in?

- a) Event management
- b) Livestock farming
- c) Bag manufacturing
- d) Others

**20•** What is your level of awareness about security to women provided by kudumbasree?

- a) Highly aware
- b) Aware
- c) Unaware
- d) Highly unaware