

**“A STUDY ON VARIOUS ACTIVITIES UNDERTAKEN BY THE
KUDUMBASREE UNIT OF PULLUR PERIYA GRAMA PANCHAYATH”**

A PROJECT REPORT



Submitted by

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In partial fulfillment for the award of Bachelor degree in

COMMERCE



**SREE NARAYANA COLLEGE OF MANAGEMENT STUDIES,
PERIYA**

OF

KANNUR UNIVERSITY

MARCH 2021

KANNUR UNIVERSITY
BONAFIDE CERTIFICATE

This is to certify that project titled “**A STUDY ON VARIOUS ACTIVITIES UNDERTAKEN BY PULLUR PERIYA GRAMA PANCHAYATH**” is the bonafide work of **JISHNU PRAKASH M V** who carried out project under my supervision.

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DECLARATION

I **JISHNU PRAKASH M V**. Here by declares that the project work entitled “**A STUDY ON VARIOUS ACTIVITIES UNDERTAKENBY PULLUR PERIYA GRAMA PANCHAYATH**” has been prepared by me and submitted to Kannur University in partial fulfillment of requirements for the award of Bachelor o f Commerce is a record of original work done by me under the supervision of Asst. Prof, **Mrs. DEEPTHIDAS** Department of Commerce, SREE NARAYANA COLLEGE OF MANAGEMENT STUDIES, PERIYA

.

I also declare that this project work has not been submitted by me fully or partly for the award of any degree, diploma, title or recognition before.

Place :

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ACKNOWLEDGEMENT

I avail this opportunity to express my deep sense of gratitude to all the people who have helped me to carry out and complete the project work in partial fulfillment of my curriculum.

I would like thanks to our Principal Prof Dr K Radhakrishnan who gave me great support for completion of this project work successfully.

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My loving thanks to all my family members for helping by all means in presenting this project.

Finally I thank all the people who have helped me in one way or the other in completing my project successfully in final.

Place

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CHAPTER I

INTRODUCTION

INTRODUCTION

Poverty is a crucial problem facing all developing and under developed countries in the modern world. It is felt that the problem of poverty can be solved through concentrated efforts in rural areas. Women's households are the cruelest victims of depreciation and destination so any poverty eradication programs must aim at improving the standard of living of women's communities. It is through creating helps group are better sources for improving the standard of living of the people. Activities such as microcredit and micro enterprises under the scheme were undertaken by locally formed community development societies consisting of rural households. Their object was to eradicate absolute poverty in ten years through concentrated community action under the leadership of local self-government by facilitating organization of the poor, combining self-helps with demand-led convergence of available service and resources to tackle the multiple dimensions and manifestation of poverty holistically. The mission encouraged the resourcefulness of poor women in term of skills, entrepreneurship and managerial capabilities to empower them, poverty is a multi faced state of deprivation. Hence a multi prolonged strategy alone can help eradicate poverty.

STATEMENT OF THE PROBLEM.

Problem like unemployment and poverty are increasing day by day in our country. The various survey reports shows that millions of people in our country are below poverty line. Under such a situation, the government of India launched the National Rural Employment Guarantee Program (NREGP). The NREGP provide 100 days of guaranteed labour on demand at minimum wages was prescribed by the respective states. Irrespective of this the Kudumbasree units promote various activities like joint cultivation, bee keeping, adugramum etc to provide protection to rural households.

SCOPE OF THE STUDY

Present study is conducted to identify the effort of kudumbasree among the rural people of PULLUR PERIYA GRAMA PANCHAYATH.

OBJECTIVES OF THE STUDY

The main purpose of study is to know about the effect of kudumbasree on rural people of PULLUR PERIYA GRAMA PANCHAYATH. Specifically the study seeks attain the following objectives

- To study various activities of kudumbasree unit in PULLUR PERIYA GRAMA PANCHAYATH.
- To know about the organization and functioning of kudumbasree units.
- To check whether the kudumbasree had brought any change in the life of poor women.
- To assess whether there is any significant change in empowerment of rural women through Kudumbashree

METHODOLOGY

This report draws primarily up on qualitative data collected from kudumbasree office and meeting at panchayath office. To achieve the objective of the study, both primary and secondary data are used.

Primary source

- Questionnaire
- Interview

Secondary sources.

- Information from internet
- Magazines, newspapers and journals.

LIMITATIONS OF THE STUDY

Any study of this type bound to face certain limitations and the major limitations are

- The study was undertaken for academic purpose and due to the time constraint an in depth study was not possible
- Another limitation of the study is the, finding of the study are based on the assumption that the respondents have correct information.
- Respondent bias was one of the major limitation of research and their might not be perfect positive respondents from all the respondents.

Chapter scheme

- I.** | Chapter-Introduction
- II.** Chapter-Theoretical Framework
- III.** Chapter-Analysis and Interpretation
- IV.** Findings Suggestions and Conclusions

CHAPTER II

THEORETICAL FRAMEWORK

KUDUMBASREE: A Profile

Pullur is one of the panchayath in Kerala at kasaragod district. This panchayath was established in 1961 and consist of 17 wards. C. KRISHNANA NAIR is the first president of PULLUR PERIYA GRAMA PANCHAYATH.

The kudumbashree in PULLUR PERIYA GRAMA PANCHAYATH was started in 2001 and now there are 340 units are performing here. Among these 39 kudumbashree unit were established only for SC/ST community. The main activities undertaken by kudumbashree units in our panchayath our joint cultivation. A part from these they perform various activities like goat rearing poultry farming.

The aim of the kudumbasree scheme is to improve the standard of living of poor women in rural areas by setting up micro-credit and productive enterprise. It opened a new succession of anticipating events in development history. Rural women, who were regarded as voiceless and powers less started identifying their inner strength, opportunities for growth and their role in reshaping their own destiny. The process of empowerment became the single light to their children, their families and society at large. Kudumbasree proved that women's improvement is it strategy for poverty eradication.

Kudumbasree Launched by the government of Kerala in 1998 for wiping out absolute poverty from the state through concerted community action under the leadership of Local Self Government, Kudumbasree is today one of the largest women-empowering projects in the country. The program has 37 lakh members and covers more than 50% of the households in Kerala. Built around three critical components, micro credit, entrepreneurship and improvement, the kudumbasree initiative has today succeeded in addressing the basic needs of the less privileged women, thus providing them a more dignified life and a better future, Literal meaning of kudumbasre is poverty (share) of family (kudubam).

Kudumbashree in Kerala

As a consumer state reliant on improving most produce from neighboring states, Kerala's agricultural sectors is dominated by smallholders, with little commercial farming. Smallholder's development is therefore at the forefront of the state government development strategies, as is reducing gender disparity. It is because of this focus that kudumbashree was set up by the Kerala state poverty eradication mission (KSPeM) in 1998 and now has five million members, covering more than half of the households approach attempts to address all aspects of the poverty cycle. Kudumbashree relies heavily on their village and district structure to identify and understand the Women's needs.

Rules and Regulations

- The name of the Society shall be Kerala state poverty eradication mission in short called poverty eradication and mission (here after referred as the mission)
- The registered office of the Mission shall be situated at Thriuvananthapuram and its activities shall extend to the whole of the State of Kerala

Membership and Affiliation

- The number of members in a kudumbashree unit is extended to 10-20. One woman from each family who has the age of more than 18 can get membership in the kudumbashree unit of that specified area. More than one members from a family is not allowed.
- Every poor family shall be the member of the kudumbashree unit of that area.
- There is provision in the Bye-law to form a kudumbashree unit is only the SC/ST or such other community families.

Membership in ADS (Area Development Society)

Every kudumbashree unit has affiliated in CDS and their performance is within the ADS of that specified area is eligible to get themselves affiliated in that Area Development Society.

Membership in CDS (Community Development Society)

The kudumbashree units who perform on the basis of the rules and regulations of local government, kudumbashree mission and central & state government and obey the provisions of Bye-law shall be eligible to affiliate on the Community Development Society.

Specific Objectives

The specific objectives of kudumbashree unit in Kerala are:

- Identification of the poor families through risk indices based surveys, within the active participating of the poor and the communities to which they belongs.
- Empowering the poor women to improve the productivity and managerial capabilities of the community by organizing them into CBOs.
- Encouraging thrift and investment through credit by developing CDS to work as informal bank of the poor.

Activities of kudumbashree in Kerala

- **Samagra-value-Chain enterprise model**

One activity on a large scale targeting poor women with support across the value chain comprehensive development of either an agricultural produce or an industrial product or a traditional job. An all-inclusive program encompassing all the component from production to marketing local Government facilitated to develop project and converge resources community network support in implementation coordinated negotiation for bank finance.

- **Local Economic Development**

It is the mission of the kudumbashree program to strength both local Governments and women's community network to take on the challenges in developing their own unique, sustaining model of local economic development. This model involves community participation through women's network in micro level planning and development. It also involves convergence of resources and programmers at the level of local Government. The respondents tourist, programmers the special Urban Livelihood Projects and Samagra are some of the involving models of local economic development.

- **Social development**

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

- **Neighborhood Group (NHG)**

Meeting are convened on a weekly basis in the houses on NHG members. In the weekly meeting all members bringing their thrift, which will be collected and recycled to the system by way of sanctioning loans. The NHG has 5 office bearers who are internally selected. They are

- President
- Secretary
- IGA volunteer

- Health & Education Volunteer
- Infrastructure Volunteer
- **Swarna Jayanthi Shahari Rozagar Yojana (SJSRY)**

Swarna Jayanthi Shahari Rozgar Yojana (SJSRY) is a centrally sponsored urban poverty alleviation program initiated in 1997. 75% of the funds for SJSRY is provided by government of India while the State Government contributes 25%.

- **Interest Subsidy Scheme for Housing Urban Poor (ISHUP)**

Government of Indian has launched an initiative for provision for hosing for the Economically Weaker Sections (EWS) and Low Income Group (LIG) through the Jawaharlal Nehru national Urban Renewal Mission (JNNURM). The Ministry of Housing and Urban Poverty alleviation, Government of India has designed an Interest Subsidy scheme as an additional instrument for addressing the housing needs of the EWS/LIG segments in urban area. The scheme envisages the provision of interest subsidy of 5% to the EWS and LIG segments to enable them to buy or construct houses.

- **Jawaharlal Nehru National Urban Renewal Mission**

Jawaharlal Nehru National Urban Renewal Mission (JNNURM) aims at reform driven integrated and planned development of citied with efficacy in urban infrastructure and service delivery mechanisms, provision of basic services including improved housing to urban poor community participation and accountability of urban local bodies towards citizens. Its two components Basic Service to the Urban Poor (BSUP) and integrated housing and Slum Development Program (IHSDP) focused on improving the living conditions of the slum populations. There projects are aimed at integrated development of slums for providing shelter, basic service and other related civil amenities to the urban poor. Both have housing component along with infrastructure facilities

- **Micro Credit**

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

linkages for farming micro housing and micro insurance. They also serve as the delivery point for skill up gradation and market development support to micro enterprises

- **Pipe compost**

Nearly five months ago pipe composting unit were installed at many household after the Municipality ordered kudumbashree workers to stop collecting waste. The initiative was aimed at reducing waste generated in the municipality. However residents now have to deal with smelly backyards and hundreds of worms crawling inside their pipe-composting unit..

- **Pine apple cultivation**

The kudumbashree in our panchayath engaged in principal cultivation pineapple is mostly grow low elevation in areas with a temperature range of 15C 30C.

- **Water shed**

Water shed is defined as the area of land where all of the water that is under it or drains off it goes into the same place. Kudumbashree members undertook to improve soil health and production and productivity of agricultural crops.

- **Flower Cultivation**

The members of kudumbashree unit in kerala are engaged in flower cultivation and profit arising from the cultivation and profit arising from the cultivation are distributed among the members.

- **Sweet Marketing**

The members are engaged in sweet making in their homes. These marketing of their products will be undertaken by the kudumbashree unit and profit will be distributed among the members.

- **Tailoring activities**

The kudumbashree unit also promotes tailors activities. They provide machines to poor women and also encouraging their training.

- **BEEKEEPING**

Kudumbashree is engaged in beekeeping or agriculture. It is the maintenance of honey bee colonies commonly in hire human. The members keeps bee in order to collect honey and other products of the including been wax, propels, pollen, etc. Separate “bee yards” were maintained for this purpose.

- **Betel cultivation**

Betel leaf is an important cash crop and cultivated across the country in different states. The short term training program for farmers of betel vine is a farmer of betel vine with latest technical know-how to enhance marketability of processed betel leaves for greater economic returns.

The activities of kudumbashree in Bedadka grama panchayath

1 Social Development

- Destitute Rehabilitation
- Special school for mentally challenged children
- Balasabha for children
- Special projects for ST communities

2 Local Economic Development

They encourage and strengthen the development of the entire community through developing their own unique., sustaining model of local economic development. Kudumbashree units promote thrift and saving habit in the women. The innovative new ideas and establish new ventures and there by provide optimum utilization of resources and provide maximum output to the society.

3 Joint Liability Group (JLG)

Joint Liability Group is formed for undertaking joint cultivation program. There are 10 members is such a unit. They cultivate vegetable, paddies, bananas better cultivation. The main objective of JLG is to make the Panchayath self- reliant in vegetable production. They also help to satisfy the local consumption needs and provides poison less food products to the society. Now there are 117 JLG units in Bedadka grama panchayath

4 Micro Credit

Kudumbashree plays a vital role in enhancing the financial statue of the less privileged women in the state through its thrift and credit societies. These societies facilities them to save and provide then with cos- effective and easy credit. The saving of the women are pooled together and given out as loans to the most deserving. These loans have been used for purpose ranging from covering hospital expenses to

meeting working capital needs for micro enterprises. The community development societies facilitate bank linkages for farming micro housing insurance. They also serve as the delivery point skill up gradation and market development support to micro enterprises.

Pine apple cultivation

The kudumbashree units in our panchayath are now engaged in pineapple cultivation. But it is newly stated cultivation and not much popular like vegetable and other cultivations.

Water shed

Water shed is defined as the area of land where all of the water that is under it or drains off it goes into the same place. Kudumbashree members undertook to improve soil health and production and productivity of agricultural crops.

Flower Cultivation

The members of kudumbashree unit in Bedadka grama panchayath are engaged in flower cultivation and profit arising from the cultivation and profit arising from the cultivation are distributed among the members

MGNREGP an over view

As referred earlier Government implemented many employment programs earlier but they do not shown any good result under such a situation the government of India launched the Mahatma Gandhi National Rural Employment Guarantee program (MGNREGP) ON Feb: 2, 2006 after passing the National Rural Employment Act (NREGA) in September 2005. A distinguishing of this program is that it provides the legal right of employment and has the potential to generate more employment directly and indirectly as also transform the rural economy. In Kerala ADS members has the charge to supervising and controlling activities undertaking by MGNREGP.

Advantage of MGNREGP

It is universal self-targeting scheme and is for all rural households.

- Work site facilities such as drinking water, shade health care and crèche have to be provided
- Timely payment of wages with in a work not later than a fortnight.

CHAPTER III

DATA ANALYSIS AND INTERPRETATION

Table no 3.1.

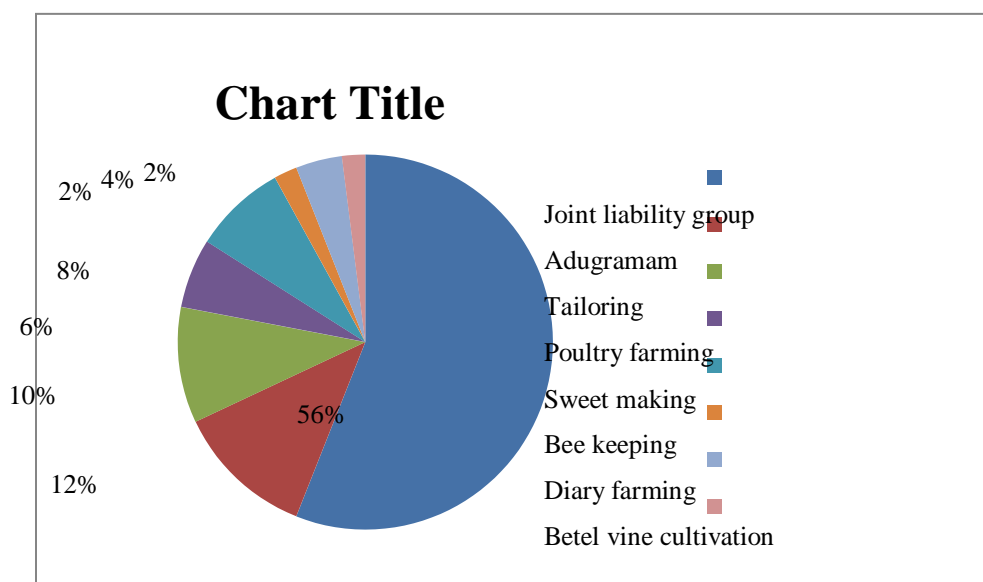
Table showing Activities of kudumbashree unit in PULLUR PERIYA GRAMA PANCHAYATH

| Option | No.of respondents | Percentage |
|------------------------|-------------------|------------|
| Joint liability group | 28 | 56 |
| Adugramam | 6 | 12 |
| Tailoring | 5 | 10 |
| Poultry farming | 3 | 6 |
| Sweet making | 4 | 8 |
| Bee keeping | 1 | 2 |
| Diary farming | 2 | 4 |
| Betel vine cultivation | 1 | 2 |
| Total | 50 | 100 |

Source: primary data

CHART NO:3.1

Figure showing Activities of PULLUR PERIYA GRAMA PANCHAYATH



Source: primary data

Interpretation:

This table indicate the activities undertaken by the kudumbashree units in pullur periya panchayath. Among these activities most of the units are involved in joint liability groups. pullur is a panchayarural area. So most of the members have their own land for cultivation and everybody is farmers. This

Will help them to undertake joint liability group more efficiently and effectively. At the same time project like sweet making bee keeping requires techniques knowledge and highly equipped machineries and involves more risks. As a rural area they cannot able to get these facilities. So women show less interest to starting such new ventures.

Table no 3.2

Table showing Loan Products

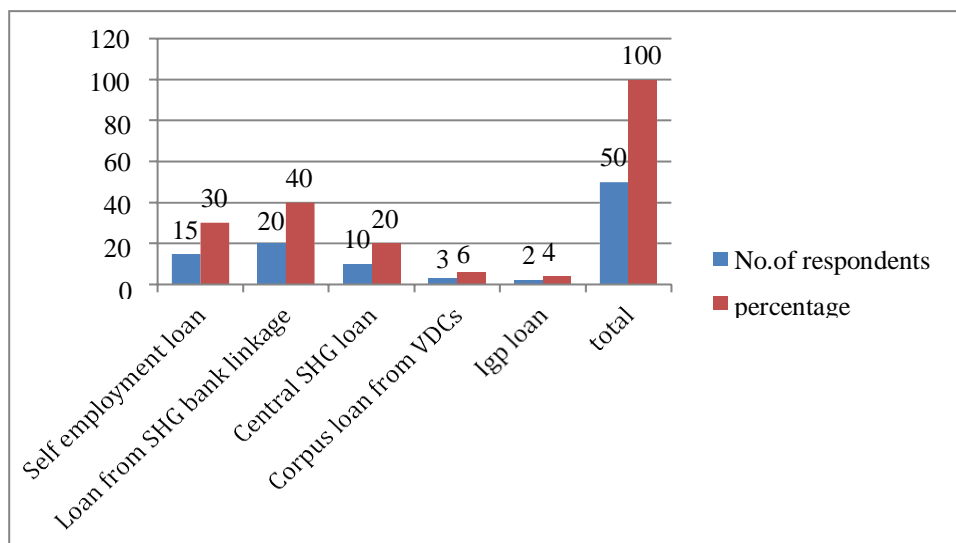
Following table gives the details about the loans and advance available to the kudumbashree units in the last three years.

| Option | No.of respondents | percentage |
|----------------------------|-------------------|------------|
| Self employment loan | 15 | 30 |
| Loan from SHG bank linkage | 20 | 40 |
| Central SHG loan | 10 | 20 |
| Corpus loan from VDCs | 3 | 6 |
| Igp loan | 2 | 4 |
| Total | 50 | 100 |

Source:primary data

CHART NO:3.2

Figure showing Loan Products



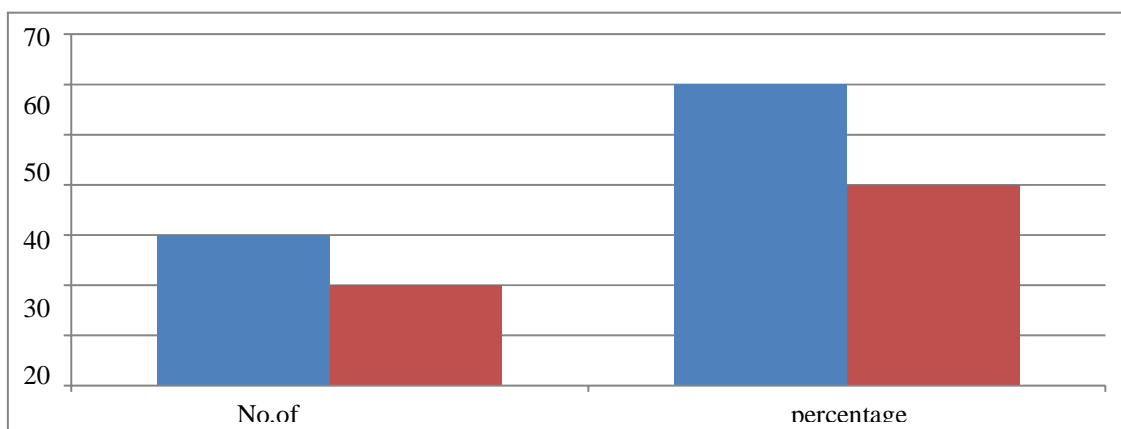
Source:primary data

interpretationn:

Among various loans available to kudumbasree units the maximum utilizing loan is linkage. Because linkage loan is provided directly through the units itself. Moreover they can avail maximum rupees at lower rate of interest. The other loans like corpus loans, IGP loan etc are unfamiliar to the members. So their interest towards these loans is comparatively low.

Table no 3.3**Table showing classification of kudumbashree units on the basis of community**

| Option | No.of respondents | Percentage |
|--|-------------------|------------|
| Units formed for all community including SC/ST | 30 | 60 |
| Only for SC/ST | 20 | 40 |
| Total | 50 | 100 |

Source:Primary data**CHART NO:3.3****Figure showing classification of kudumbashree units on the basis of community****Source:Primary data****interpretation:**

This table and chart shows that among 50 kudumbashree units are formed for all community including SC/ST and any women can become the member of such unit.. But 60% of the beneficiaries belong to general community. While 40% of beneficiaries are belongs from SC/ST communit

Table no 3.4

Table showing Classification on the basis of kudumbashree units undertaking thrift and credit activities and others activities.

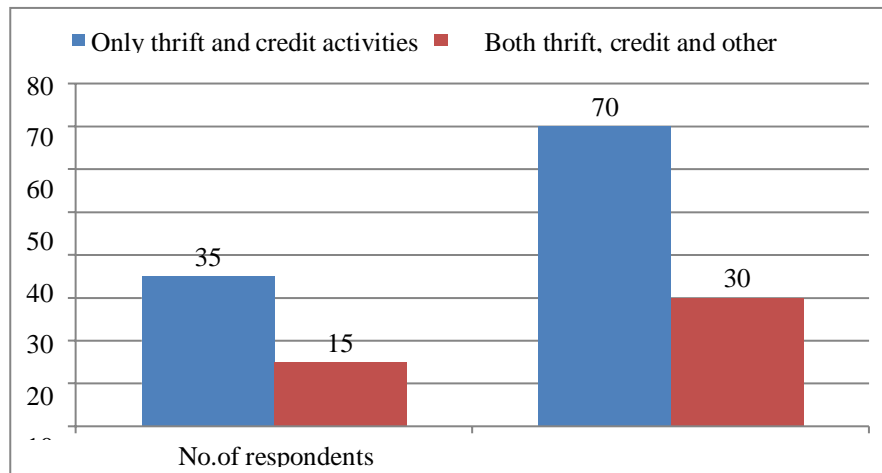
Following table shows the details about the thrift and credit activities undertaken by kudumbashree units.

| Option | No.of respondents | Percentage |
|--|-------------------|------------|
| Only thrift and credit activities | 35 | 70 |
| Both thrift, credit and other activities | 15 | 30 |
| total | 50 | 100 |

Source:Primary data

CHART NO:3.4

Figur showing Classification on the basis of kudumbashree units undertaking thrift and credit activities and others activities.



Source:Primary data

interpretation:

This diagram shows that among the 50 units 35(70%) units undertaken only thrift credit activities. While 15(30%) unit undertaken many other activities along with thrift and credit. Kudumbashree NHG act as the thrift credit societies and facilitate the poor to save and provide them with cost effective and easy credit

Table No 3.5

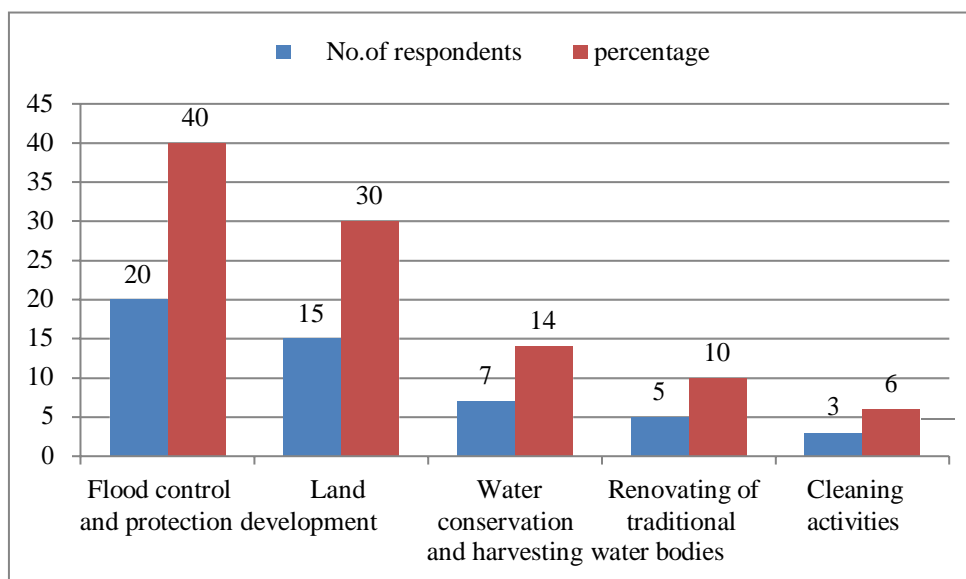
Table showing Activities undertaken by the MGNREGP

| Option | No.of respondents | Percentage |
|--|-------------------|------------|
| Flood control and protection | 20 | 40 |
| Land development | 15 | 30 |
| Water conservation and harvesting | 7 | 14 |
| Renovating of traditional water bodies | 5 | 10 |
| Cleaning activities | 3 | 6 |
| Total | 50 | 100 |

Source:Primary data

CHART NO 3:5

Figour showing Activities undertaken by the MGNREGP



interpretation:

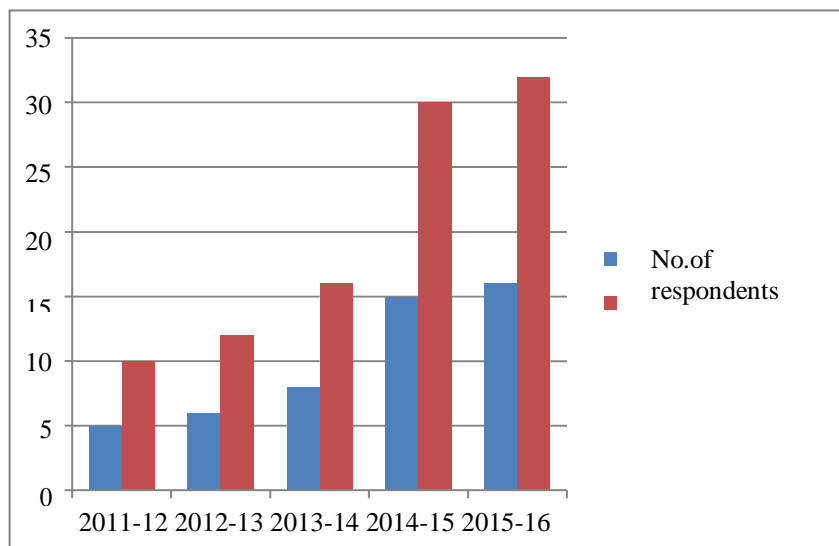
This table and chart shows that, in 2014-2015 pullur periya panchayath undertaken project according action plan 2015-2016 under MGNREGP. The total works undertaken is 50. Before 31st march 2015 out of 50 the panchayath has completed 20 projects. The remaining projects are in work in progress panchayath set up vigilance and monitoring committee in order to supervise, guide and check the quality of the project done MGNREGP.

Table No 3.6**Table showing Growth rate of kudumbashree**

Following table shows the growth rate of kudumbashree units in the last five years

| Option | No.of respondents | Percentage |
|---------|-------------------|------------|
| 2011-12 | 5 | 10 |
| 2012-13 | 6 | 12 |
| 2013-14 | 8 | 16 |
| 2014-15 | 15 | 30 |
| 2015-16 | 16 | 32 |
| Total | 50 | 100 |

Source:Primary data

CHART NO:3.6**Figour showing Growth rate of kudumbashree**

Source:Primary data

interpretation:

The performance of kudumbashree units in Bedadka panchayath shows a big growth in recent years. Before 3 years there are only 20 JLG units. Now there are JLGs performing here. Moreover they are undertaking several other activities like goat rearing bee keeping. Betel vine cultivation... Moreover they make better utilization of facilities and concessions available from Government. It leads to high level growth of kudumbashree unit in Bedadka grama panchayath.

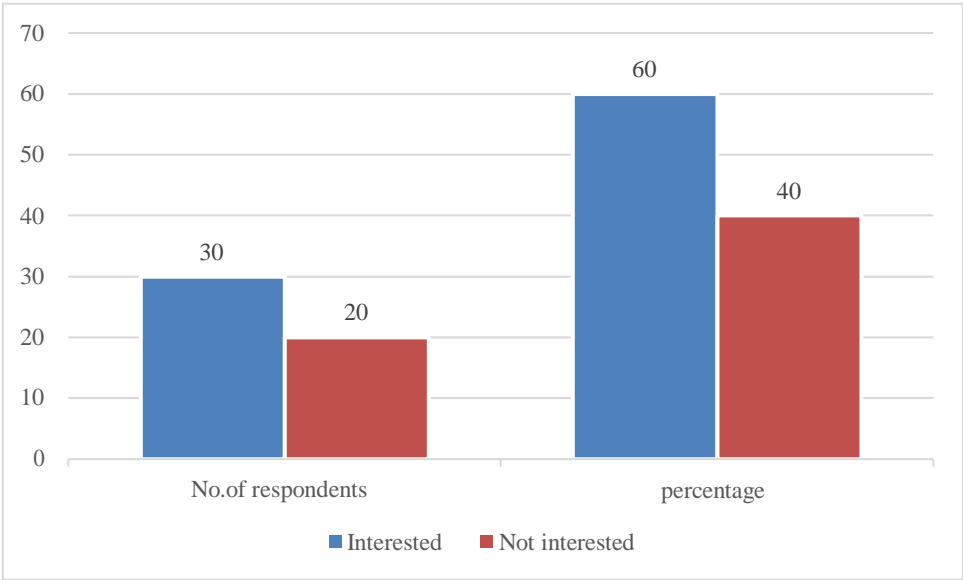
Table No 3.7
Table showing Interest in coordinating programmes.

Following table showing the interest in coordinating programmes.

| Option | No.of respondents | Percentage |
|----------------|-------------------|------------|
| Interested | 30 | 60 |
| Not interested | 20 | 40 |
| Total | 50 | 100 |

Source:Primary data

CHART NO:3.7
Figour showing Interest in coordinating programmes.



Source:Primary data

interpretation:

From the table it is observed that 60% of the kudumbashree women showed in talking up responsibilities such as coordinating programmes and 40% did not take any responsibility at all.

Table No 3.8

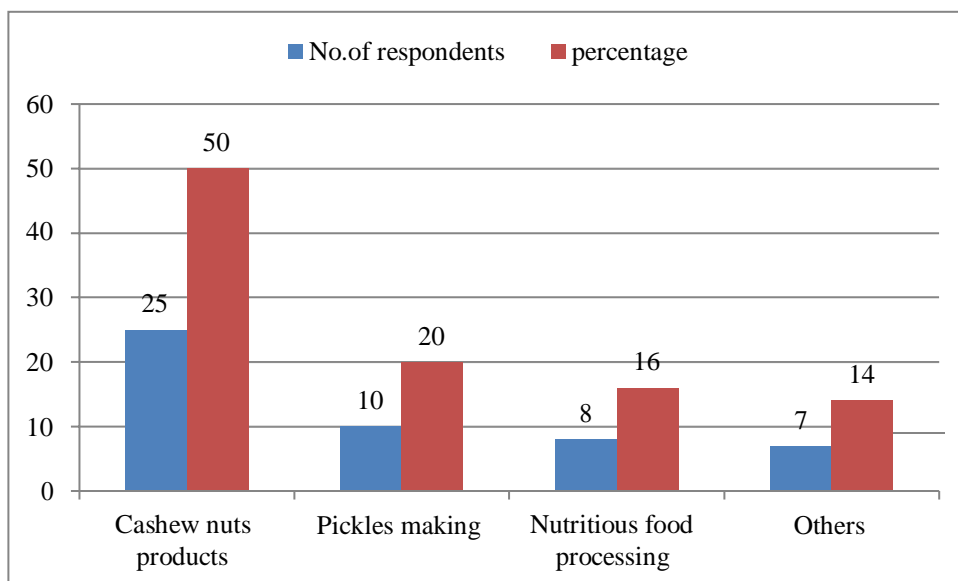
Table showing Future plans for kudumbashree activities.

| Option | No.of respondents | percentage |
|----------------------------|-------------------|------------|
| Cashew nuts products | 25 | 50 |
| Pickles making | 10 | 20 |
| Nutritious food processing | 8 | 16 |
| Others | 7 | 14 |
| Total | 50 | 100 |

Source:Primary data

CHART NO: 3.8

Figur showing Future plans for kudumbashree activities



Source:Primary data

Interpretation:

The table indicates the future plans for the activities undertaken by the kudumbashree units in pullur periya panchayath. Among these activities most of the units are involved in cashew nuts products. While 50 units have plan for undertaking pickles making, 25 units have plan for undertaking nutritious food processing. And the balance units are involved in other future plans

Table No 3.9

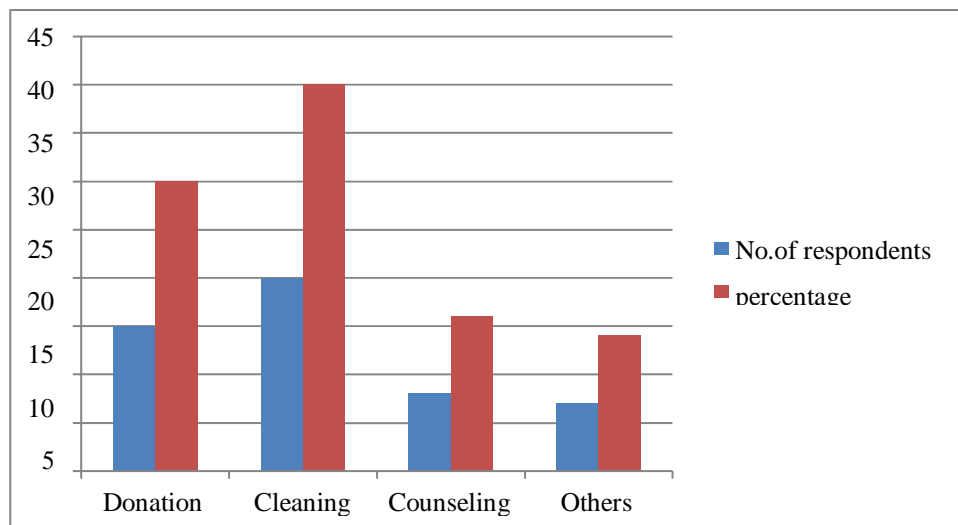
Table showing Welfare activities of kudumbashree units

| Option | No.of respondents | Percentage |
|------------|-------------------|------------|
| Donation | 15 | 30 |
| Cleaning | 20 | 40 |
| Counseling | 8 | 16 |
| Others | 7 | 14 |
| total | 50 | 100 |

Source:Primary data

CHART NO 3:9

Figour showing Welfare activities of kudumbasree unit



Source:Primary data

interpretation:

This chart shows that among 50 kudumbhasree units, 15 units are involved in donation activities. While most of them involved in cleaning activities. This cleaning activities includes town cleaning, water sources cleaning, etc. the 8 units are undertaking counseling activities for women, girls etc and 7 units are involved in other activities, it include local economic development, women health care providers etc.

Table No 3.10

Table showing Kudumbhasree units in women empowerment

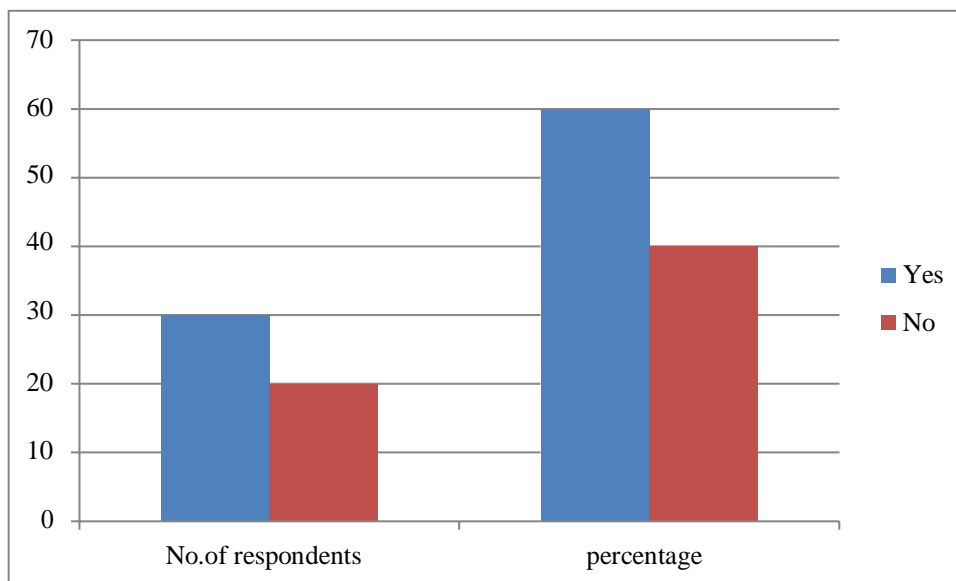
Following table gives the details about the kudumbhasree units in women empowerment.

| Option | No.of respondents | percentage |
|--------|-------------------|------------|
| Yes | 30 | 60 |
| No | 20 | 40 |
| Total | 50 | 100 |

Source:Primary data

CHART NO:10

Figour showing Kudumbhasree units in women empowerment



Source:Primary data

interpretation:

This chart shows that 60% kudumbhasree units helps in women empowerment and 40% kudumbhasree units does not helps in women empowerment. Kudumbashree, both in urban and rural area provide sufficient space for the empowerment of women, though rural NHGs are comparatively in better position in matters like group quality, bank- linkage scheme, income generating activities and balasaba.

CHAPTER IV

FINDINGS, SUGGESTIONS, AND CONCLUSION

4.1 FINDINGS

1. Among various activities in kudumbhasree unit most of them are involves in joint liability group
2. Among various loan available in to kudumbhasree unit the maximum utilizing loan is linkage
3. 60% of community are formed for all community including sc/st
4. 54% units are undertaken by only thrift credit activities
5. Hood control and protection is the major activities of undertaken by MNGREGP
6. 64% of kudumbhasree women shoved taking responsibilities such as coordinating program
7. most of the unit are involved in Cashew nuts production
8. Most of the unit involved in cleaning activities
9. 80% kudumbhasree help in women empowerment

SUGGESTIONS

1. Adequate financial support should provide to kudumbhasree unit. This will motivate them to undertake new innovations.
2. The Government should take some steps to market the products of the kudumbhashree units and ensure reasonable price for their products.
3. Proper training and classes should be conducted to give knowledge to utilize new technologies effectively and to change their mental attitude and makes them ready to take risks. Through this training and classes they will get all in formations about the financial assistance and concessions given for them to undertakes new opportunities.
4. Adequate assistance should provide to increase the quality and quantity of the kudumbhasree products.
5. Proper co-ordination between the members must be very important for the success of every unit. So self control among the members must be necessary and should avoid all kinds of conflicts to create a harmonious condition.
6. Skills Development of SHG member: through appropriate activities and training various skills of SHG members such as accounting practices, leadership, etc can be developed.
7. Continuous monitoring of kudumbashree: It is required to make a continuous monitoring of each SHG in order enhance efficiencies and empower is members.
8. Close monitoring and follow up on the effective utilization off micro credit: Guidance may be given to members in utilizing the loan, both from thrift and credit society and banks effectively and to avoid the diversion
9. An Institute for capacity building for SHGs in the state: Continuous and need-based training is required for various activities of Kudumbhasree. An exclusive institute can be set up at state level to provide training, orientation and other capacity building programme. Such an institute can devise training enterprise of the credit for the purpose other than the one mentioned in the application.
10. While considering NREGP, 100 working days in a year is inadequate to meet the daily requirements of the poor people. So it must be increase from 100 to 200 days in a year.

CONCLUSION

The introduction of kudumbhasree unit brought several benefit to the rural people, especially rural women and socially rural women and socially backward class people. It also encourages thrift and saving habits of the women and increased the living standard of the people in the economically backward area. From this study I was able to understand the effectiveness of kudumbhasree in eradication of poverty and generation of employment opportunities.

In our panchayath kudumbhasree shows a big growth in recent years. Before tree years there is only 20 unit but now there are 50 joint liability Group in our panchayath. They are engaged in many other activities also. Such as Goat rearing tailoring sweet making. In my opinion if they proper training and classes it will helps them to increase knowledge and to expand their activities.

From the above aspects, I conclude that kudumbhasree contribute much for the empowerment of women In Kerala especially in rural area. It also helped them to stand in their own legs and to increase the living standard.

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ANNEXURE

QUESTIONNAIRE

Questionnaire with the chair person of kudumbhasree unit in Bedadka grama panchayath

Date:.....

Place:.....

Signature of respondent:.....

1. Name:

2. Address:

3. Gender: Male ☐ Female ☐

4. What are the activities undertaken by kudumbhasree unit of Bedadka grama panchayath?

| | | | | | |
|-----------------------|--------------------------|-------------|--------------------------|--------------|--------------------------|
| Joint liability group | <input type="checkbox"/> | Adugramam | <input type="checkbox"/> | Tailoring | <input type="checkbox"/> |
| Poultry faming | <input type="checkbox"/> | Bee keeping | <input type="checkbox"/> | Dairy faming | <input type="checkbox"/> |
| Sweet making | <input type="checkbox"/> | | | | |

5. What are the loans and advances available to the kudumbhasree units?

| | | | |
|----------------------|--------------------------|----------------------------|--------------------------|
| Self employment loan | <input type="checkbox"/> | Loan from SHG bank linkage | <input type="checkbox"/> |
| Central SHG loan | <input type="checkbox"/> | Corpus loan from VDCs | <input type="checkbox"/> |

6. How to classify kudumbhasree units on the basis of community?

7. Units formed for all community including SCST ☐

Only for SC/ST ☐

8. How many kudumbhasree units in Bedadka grama panchayath undertaking thrift and activities?

Only thrift and credit activities ☐

Both thrift credit other activities ☐

9. What are the activities undertaken by MGNREGP in the last financial year?

| | | | |
|---------------------------|----------------------|-----------------------------------|----------------------|
| Land development | <input type="text"/> | Water conservation and harvesting | <input type="text"/> |
| Renovation of traditional | <input type="text"/> | Cleaning activities | <input type="text"/> |

10. Do you think that, the members of kudumbhasree units have the interest in co-coordinating programmes?

| | | | |
|-----|----------------------|----|----------------------|
| Yes | <input type="text"/> | No | <input type="text"/> |
|-----|----------------------|----|----------------------|

11. What are the future plans for kudumbhasree activities?

| | | | |
|----------------------------|----------------------|----------------|----------------------|
| Cashew nuts products | <input type="text"/> | Pickles making | <input type="text"/> |
| Nutritious food processing | <input type="text"/> | Other | <input type="text"/> |

11. what are the welfare activities of kudumbhasree units?

| | | | |
|------------|----------------------|----------|----------------------|
| Donations | <input type="text"/> | Cleaning | <input type="text"/> |
| Counseling | <input type="text"/> | Other | <input type="text"/> |

12. Are you satisfied with the activities, which undertaken by kudumbhasree unit

| | | | |
|-----|----------------------|----|----------------------|
| Yes | <input type="text"/> | No | <input type="text"/> |
|-----|----------------------|----|----------------------|

13. Do you think that if there is any influence of kudumbhasree unit in women empowerment?

| | | | |
|-----|----------------------|----|----------------------|
| Yes | <input type="text"/> | No | <input type="text"/> |
|-----|----------------------|----|----------------------|

14. What are the socio-economic changes of women through kudumbhasree?

| | | | |
|---------------------|----------------------|-----------------|----------------------|
| Poverty eradication | <input type="text"/> | Self employment | <input type="text"/> |
| Women empowerment | <input type="text"/> | Other | <input type="text"/> |

15. How do you rate the activities/performance of NHGs/ADS/CDS?

| | | | |
|-----------|----------------------|------|----------------------|
| Very good | <input type="text"/> | Good | <input type="text"/> |
| | <input type="text"/> | Poor | <input type="text"/> |

16. Are you receiving support from family members?

Yes

No