

**ROLE OF KUDUMBASHREE ON WOMEN EMPOWERMENT - A STUDY
IN ERNAKULAM DISTRICT**

Dissertation submitted to

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In partial fulfilment of requirement for the

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BONAFIDE CERTIFICATE

This is to certify that the project "**ROLE OF KUDUMBASHREE ON WOMEN EMPOWERMENT - A STUDY IN ERNAKULAM DISTRICT**" is a work done by **GILCHRIST JOSEPH T Y (200021065316), ADHIL KRISHNA (200021065325), ALWIN AUGUSTINE (200021065337)** in partial fulfilment of the requirement for the degree of **Bachelor of Commerce** under my guidance and supervision. It is further certifying that this dissertation or part thereof has not been submitted elsewhere for any other degree.

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DECLARATION

We **Gilchrist Joseph T Y, Adhil krishna and Alwin Augustine** hereby declare that the project entitled '**ROLE OF KUDUMBASHREE ON WOMEN EMPOWERMENT - A STUDY IN ERNAKULAM DISTRICT**' is recorded of work done by us under the guidance of Mrs. ASHA JOHN, Hod of department of commerce, Bharata Mata College Thrikkakara and is submitted to Mahatma Gandhi University, in partial fulfilment of the requirement for the award of degree of Bachelor of commerce.

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CHAPTER 1
INTRODUCTION

1.1 GENERAL INTROUDCTION

Why a woman has to choose between career and children ? Why a Woman is still not getting the education that she should get ? Why the money that should be used for Woman education is being saved for dowry ? Why a woman not found eligible to make decisions for her own ? Why a woman has to depend on men for their financial needs ?

Women are the basic unit in the family and she is shouldering all most all the responsibilities in the family. But she has to suffer inequalities and harassment all the phases of her life, from the womb to tomb. Having equal rights to education, economics, politics, and finances is a fundamental and gender-equal right. And yet, women are paid less, expected to be the primary homemaker, and restricted in terms of access to education, financial freedom, and decision-making power to name a few. This leaves them in a situation where their true potential is left untapped and at a disadvantage over their male counterparts. Although equal rights and opportunities for women is a highly important end in itself, encouraging empowerment and autonomy of women is, also an indispensable tool for the overall productivity and sustainable development of the nation. Due to the very roles and responsibilities, women play a pivotal role in the development of any society, state, or country.

As rightly said by Pandit Jawaharlal Nehru “....women empowered means mother India empowered.” Women's empowerment is defined as fostering women's self-esteem, ability to make their own decisions, and right to affect societal change for themselves and others. However, women empowerment in India is dependent on multiple factors – location (urban/rural), economic and social status, age, and education to name a few. Empowering women with the knowledge, skills and selfconfidence will improve their ability to become financially independent, achieve

self-reliance, eliminate violence against women, and provide them with an equitable representation at all levels – social, economic, and political.

The upliftment of women should be ensured these days as they play a significant role in the development of any country; and when men and women work in equal terms it contributes for real development. Lot of initiatives has been undertaken to enhance the living standard of rural women and as far as Kerala state is concerned the most remarkable initiative in this aspect is Kudumbashree. Kudumbashree, the Kerala State Poverty Eradication Mission was launched by the Government of Kerala in 1998 with an aim to eradicate poverty in rural and urban areas of Kerala through community development schemes, under the leadership of Local Self Governments. It is now considered as one of the largest women empowering projects in India., It 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. It combines different kind of activities like thrift and credit, micro enterprises, income generating activities and a wide range of welfare activities. Kudumbashree chooses a family based approach; it reaches the family through women and the community through these families. Kudumbashree forms self-help groups with members preferably from the same socio-economic background and a village-based financial intermediary usually composed of 10–20 local women. For the functioning of Kudumbashree, women have organized themselves into a three tier community based organization which comprises of NHGs, ADS, CDS. Meetings are arranged on a weekly basis, in the house of one of the NHG members. Kudumbashree through its three-tier structure firmly believes in capacitating women to understand and exercise their rights. Kudumbashree attempts to bring every poor woman in the state to NHGs and enables them to address their issues by improving female work participation, health and nutritional status, participation in decision making, local governance and their role

in planning in addition to making them as local entrepreneurs for finding their livelihoods.

This study is an attempt to evaluate the role of Kudumbashree on women empowerment .It tries to analyze whether the efforts made by Kudumbashree is sufficient for uplifting the standard of living of women.

1.2 STATEMENT OF THE PROBLEM

Regardless of a nation's development index, women have always been denied the rights they need to grow as individuals and the resources they need to do so. Women's socioeconomic conditions have been shown to improve as a result of empowerment programs. When it comes to achieving the objective of improving the situation of women in our nation, numerous government policies and administrative efforts have produced inconsistent results. While the women among certain segments are completely benefited ,the women having a place with more fragile areas are as yet not in a position to use the advantages of different projects. Due to improper implementation and lack of coordination, the majority of the programs lost their focus. Consequently, women's lives at the grassroots level were unsatisfactory as a result of economic advancement and cultural shifts. In this setting, the Kudumbashree mission was established in Kerala to help the local self-government in its efforts to fight poverty by giving women basic empowerment. Through women's empowerment, the mission aims to end poverty. Through a coordination of three levels, the mission deals with projects for (i)"economic empowerment"(ii) "social empowerment"(iii)"women empowerment" comprising of instructive endlessly programs for the disposal of brutality against women. So this study intends to investigate the exercises and to recognize the degree to which the program has affected the rustic people for their strengthening.

1.3 OBJECTIVES OF STUDY

- To identify the major factors on the empowerment of women
- To examine the socio economic characteristics of the Kudumbashree members
- To examine the impact of productive activities on economic empowerment of the Kudumbashree members
- To examine the impact of Kudumbashree on the standard of living of the members
- To find out the problems and benefits facing by Kudumbashree members

1.4 SIGNIFICANCE OF THE STUDY

Elimination of poverty, women's empowerment, and self-sufficiency are the primary goals of Kudumbashree units. Kudumbashree envisioned the mobilization of low-income families through a network of community-based organizations that included all classes of low-income women. The organization's very motto is "women empowerment." As a result, it makes sense to conduct research on Kudumbashree's impact on women's empowerment. Dissecting how far the women is significant strengthening procedures/programs embraced by Kudumbashree can make changes in the lives of its individuals by engaging them financially, socially and strategically. In a district like Ernakulam, Kerala's commercial capital, where women have a significantly high literacy rate, women's empowerment is crucial. Understanding the economic, social, and political aspects of Kudumbashree's support for the empowerment of rural and urban women is essential. The issues that women face in the way of women's empowerment are better understood thanks to this research. The aftereffect of the review will likewise help the Kudumbashree

mission to overhaul the current systems and concentrate completely on limitations looked by the individuals.

1.5 METHODOLOGY AND DATA COLLECTION

a) Scope of the study:

The study is conducted in Ernakulam district in Kerala state focusing on Kudumbashree strategies for empowering the women in the district.

b) Sampling Plan :

50 members were randomly chosen from different Kudumbashree units in Cheranelloor Gramapanchayat for the purpose of study. The data was collected through a structured questionnaire as well as face to face interactions.

c) Methodology:

The study is based on both primary and secondary data. The primary data was collected through questionnaires specially designed for this survey and through interviews. The secondary data was gathered from relevant journals, web sites and other sources.

d) Chapterisation

The study is presented through the following chapters :-

1. Introduction
2. Review of Literature
3. Theoretical Framework
4. Analysis and Interpretations
5. Findings, Suggestions and Conclusion

1.6 LIMITATIONS OF STUDY

- The study is limited to Kudumbashree units in Ernakulam district
- Chance of misinterpretation of the questions by respondents.
- Chance of sampling error

CHAPTER 2
REVIEW OF LITERATURE

REVIEW OF LITERATURE

- ❖ **Mohana Rao (2000)** in his study identified that a positive impact on the member's households can be created through self help groups which in turn helps to build self-confidence, develop skills and paves way for social empowerment of members.
- ❖ **Jose & Dr. Krishnakumar (2004)** in their study identified Kudumbashree as a change maker, a mission which empowered women to attain the goal of self-employment. Among the Kudumbashree activities which increased the confidence and capacity of poor women were meetings during a week, discussions, participation in planning and implementation process of developmental activities, socio-cultural activities, etc. The unemployed women could acquire skills and knowledge through training programmes organized by Kudumbashree trainers which in turn brought a change in their attitude towards their life style and enabled them to set up their own business units. The authors also identified that these activities alleviated the economic status of the poor women in families and society.
- ❖ **Jaya (2004)** evaluated the functioning of SHGs and identified the factors contributing to the successful functioning and sustainability of groups in Kerala. This was achieved through an exploratory study of selected SHGs in the district of Malappuram in Kerala. The findings of the study show that SHG intervention has indeed improved the living standards. Interestingly, it also inculcated saving and loan repayment habits and brought about a positive change in attitudes and social skills of 52% of the respondent women folk thereby leading to empowerment.
- ❖ **Dr. Raghavan (2006)** in his study identified Kudumbashree as a unique model of participatory development for poor women in rural and urban areas; these

projects in turn helped to wipe out poverty completely from the state. In their study the authors concluded that Kudumbashree mission ensured sustainable livelihood to many poor women and created a positive outcome through its strategies of participation and empowerment.

- ❖ **Dr. Chandrasekar & Shivaprakash (2010)** concluded in their study that information, communication and technology initiative for women were made possible under the leadership of Kudumbashree which acted as a potential tool for their empowerment and also effectively overcome their socio-economic barriers. The authors also identified that these initiatives enabled poor women to enter into IT enabled jobs and also ensured them a minimum level of income adequate to meet the family needs.
- ❖ **Beevi and Devi(2011)** conducted a study with an aim to assess the role of Self Help Groups in empowering rural women and to identify the major constraints faced by women in Kollam District of Kerala. The study revealed that micro-enterprises are a practicable pathway for improving the economic status. Some factors like education, income and mass media contact were positively and significantly related to the role of the SHGs. The effectiveness of the SHGs in promoting women empowerment was found to be limited by only factors like hesitation to take up innovative scheme; difficulty in playing dual roles by women; lack of confidence, team spirit, effective leadership, managerial skills, working capital and transportation. These thus were found to be the major constraints faced by SHGs.
- ❖ **Kalaiselvan. D. and Jeyaraj. T. (2012)** in their study on women empowerment through Selfhelp Groups in Perambalur district revealed that SHGs had great impact on both economic and social aspects of the beneficiaries. They used Garret ranking technique and factor analysis as tool in the study.

- ❖ **Sanchita Garai, Gouranga Mazumder and Sanjit Maiti (2012)** in their study on the impact of Self-Help Group in women empowerment in Nadia district of West Bengal, found that higher score among all four dimensions of empowerment was found among beneficiaries. They considered both members (beneficiaries) and non-members (non-beneficiaries) in their study.
- ❖ **Kenneth and Seena (2012)** studied the impact of various programmes that were introduced in order to raise the women from below poverty line in Puthanvelikkara Grama Panchayat of Ernakulam, Kerala. The Questionnaire method was adopted in this study for collecting primary data. The results of the study show that economic development is the base for other developments and Kudumbashree units drastically changed economic independence of the women and their living status.
- ❖ The state of Kerala has initiated a Kerala State Poverty Eradication Mission called Kudumbashree). The ideas was to make use of collective farming and shared resources such as technology and capacities to overcome the limitations that people have on the farmer's individual level and boost the progress of the entire group towards sustainable financial and economical stability. The collection and assembly of human capabilities and working together to achieve a goal is a great success story. Factors like motivation, facilitation of group dynamics and education provided by Kudumbashree made a big difference in mobilizing the poorer farmers to achieve a means of living (**V.K. Sajesh and P. Ramasundaram, 2013**).
- ❖ The poverty in remote and rural areas in Kerala has been slowly decreasing over the years since 1980. The Government's Intervention Programs have made an important contribution to this development. A variety of micro financing

institutions as well as self-help groups enabled especially women to make a better living for themselves. These institutions are very much accepted and appreciated in Kerala. Financial exclusion means that groups, households, families and so on don't have proper access to finance services. But an adequate access to financial means is absolutely necessary to integrate the poorer sections of the society also and give them ways to earn their living. They should have access to transaction service, access to credit, insurance services and saving services. Financial inclusion is a process of making financial service affordable to lower levels of society which includes disadvantaged and low income groups (**Pragabhal Das K V, 2017**).

CHAPTER 3
THEORETICAL FRAMEWORK

3.1 WOMEN EMPOWERMENT

Empowerment in its belletrist scenario means to give power or allow supremacy . When we use the term women empowerment ,it means to provide means and ways through which an attitude of feminism can be achieved in the society .Even from many centenary women are facing serious breach of their rights in many manner.It is not only the case of a single nation,but also women rights have been violated in almost all nations. From the right to vote to getting the basic fundamental rights, women should be treated equally as that of men.Women's empowerment and feminism have become a significant worldwide protest in recent years, and it became breakthrough on women rights.UN Women,UNIFEM, International Women's Empowerment Day and other similar events and organizations were gained popularity.Even though many countries adopted a progressive socioeconomic development strategy,they had a history of breaching fundamental rights of a women.When expressing differently, globally,women have been obstinate to reach their current status. Meanwhile countries like Germany,France,Belgium etc continue to make progress,women empowerment faces stagnation in the third-world countries like India.Women are not safe and not that much protected in a country like India so that women empowerment is more significant than ever.

Moreover, the education, employment and freedom scenario is not at all progressive in nature.When the male members of the family is allowed to achieve higher education and have the opportunity to build a career according to their dreams,aspirations and ambitions, the situation of women is not that much encouraging and pleasing. Women are not allowed to continue their higher education and they are very often married off at a very small age. In some areas, most commonly in North India,women are treated as a slave to man, they need to face oppression and male always take supremacy over them.They are not allowed to

go for an employment or education and always deny and breach all their rights and freedoms. What's more even though Protection of Women from Domestic Violence Act is passed in 2005, women are facing serious domestic violation and mistreatment in the society especially due to dowry. Husbands treat their wives as a private object and believe that they have the freedom to beat up, abuse and can do whatever they want. Even they are restricted to express their opinions and are not allowed to wear dress according to their wishes and comforts. Even now equal pay for equal work for men and women is not at all common in India.

Women Empowerment, It's a word that has become the headlines of news medias, social medias and election campaigns of 21st century. even though the report suggests that women are getting all their rights and equality of opportunity as that of man but it is evident that there exist a greater disparity between what rights, privileges, reservations, freedom, special provisions, equality and opportunities mentioned in Indian constitution, bills acts and amendments passed in parliament about women empowerment, Court judgments, Government policies and news reports till this date against what their actual situation is in the present scenario. Social empowerment, Political empowerment, Economical empowerment and Cultural Empowerment are the four important spheres everyone should take in to consideration when there is a discussion, study or debate about the plight and needed empowerment of women.

3.2 TERMINOLOGY

Promoting women's self-worth, their ability to make their own decisions, and their right to influence social change for themselves and others are all examples of women's empowerment. It is in close alignment with female empowerment, which is a fundamental human right that is also essential to creating a world that is more peaceful and prosperous.

3.3 HISTORY OF WOMEN EMPOWERMENT IN INDIA

As a result of provisions in both the constitution and the law, women in India now enjoy a status that is one of a kind—equality with men. In any case, the Indian ladies have made some amazing progress to accomplish the current positions. First, Draupadi's husband's use of her as a commodity on the Mahabharata dice as a starting point for gender inequality in India. History demonstrates that women were forced to dance in both private and public settings to please men. Secondly, in Indian culture, a female was continuously reliant upon male individuals from the family even most recent couple of years prior. Thirdly, a woman was not permitted to speak loudly in the presence of her elderly in-laws. In the family, she was held accountable for everything. Thirdly, as a widow, her dependence on male family members grows even more. She is not permitted to mix with other family members at many social events. Other hand, she has almost no offer in political, social and financial existence of the general public. The mid twenty 100 years, it was ascent of the Public Development under the administration of Mahatma Gandhi who was agreeable to eliminating every one of the incapacities of womens. At the same time, social reformers like Raja Ram Mohan Rai, Iswar Chandra Vidyasagar, and others focused on women's education, preventing child marriage, ending the evil practice of sati, and ending polygamy, among other things. Their liberation from social vices and religious taboos was made possible by the National Movement and other reform movements. We could talk about the Act of Sati (abolition) of 1829, the Hindu Widow Remarriage Act of 1856, the Child Restriction Act of 1929, the Women Property Right Act of 1937, and other related laws in this context. The constitution-makers and national leaders of India recognized the social equality of women and men following the country's independence. The Hindu Marriage Act, 1955 has decided the age for marriage, accommodated monogamy and guardianship of the mother and allowed the disintegration of marriage under unambiguous conditions.

Under the Hindu Adoptions and Maintenance Act of 1956, a widow, divorcee, or unmarried woman of sound mind may also adopt a child. In a similar vein, the Dowry Prohibition Act of 1961 stipulates that anyone who gives, takes, or assists in the giving or taking of dowry will be subject to a fine of up to Rs. 5000 or both if found guilty. Equal rights for men and women are guaranteed by India's Constitution, which also gives women special treatment. Three of the constitution's articles contain these. According to Article 14, the government cannot deny anyone equality before the law or equal legal protection. According to Article 15, no citizen shall be subject to sex discrimination by the government. Article 15(3) makes a unique arrangement empowering the state to make positive separation for ladies. The state is obligated under Article 42 to provide maternity leave and just and humane working conditions. Most importantly, every citizen is obligated by Articles 15 (A) and (E) to abstain from practices that violate the dignity of women.

3.4 KUDUMBASHREE

Kudumbashree is the ladies strengthening and neediness eradication program, authorized by the State Neediness Destruction Mission (SPEM) of the Public authority of Kerala. It is an imaginative program of the public authority of Kerala presented for the end of outright neediness in ten years through coordinated local area activity under the initiative of nearby self government. In 1998, the Kudumbashree project began in Kerala. The programs now have 37 million members and serve more than half of the state's households. It had worked around three essential parts, miniature credit, business venture and strengthening. Ladies strengthening is one of the significant goals of Kudumbashree alongside destitution annihilation. The Kudumbashree program's primary objective was to raise the standard of living of low-income rural women by establishing productive businesses and microcredit. Poor women are involved in the community-based self-help program known as Kudumbashree. Kudumbashree was recognized as a joint

initiative of NABARD and the Kerala government that was carried out through the community wing of the local government. As a means of combating poverty, the Kudumbashree program sought to empower women.

3.5 IMPACT OF KUDUMBASHREE ON WOMEN EMPOWERMENT

In the state of Kerala, Kudumbashree became a lifeline for many poor women. The state's women have taken an active role in the planning and execution of a variety of anti-poverty programs. Women gain tremendous self-esteem and morale by participating in a variety of income-generating and developmental activities. Women who were thought to be voiceless and powerless began to recognize their own inner power, strength, growth opportunities, and role in reshaping their own destiny. Empowerment transforms them into a shining example for their children, families, and society as a whole. It opens up new vistas in the history of development. In "God's Own Country," a new model of participatory economics has emerged. Other social forces, factors, and relationships in society have a significant impact on gender relations. Women have experienced a significant increase in their mental and physical personal space as a result of both an enormous and rapid increase in their knowledge, awareness, and skills in new areas and the expansion of institutional space, which has provided them with access to a new and previously unexplored world. Long-term socioeconomic advantages will undoubtedly result from women's empowerment through Kudumbashree. It is possible to draw the conclusion that the Kudumbashree program has the potential to significantly alter the lives of the poor in the years to come. A crucial component of national development is women's empowerment. Women who are in control are a nation's strength. Kudumbashree provides women with numerous opportunities for economic empowerment. Kudumbashree rolls out radical improvements in the socio-monetary existence of women in Kerala by and large and especially rustic regions. Kudumbashree's success benefits not only the women herself but also their families.

Kudumbashree project helped the womens engage in systems embraced in Kerala state. Engaging ladies and working on their social and financial status are fundamental elements for understanding the maximum capacity of monetary and political improvement of the whole society and it guarantees a reasonable turn of events. As a result, the study came to the conclusion that Kudumbashree can help women gain economic independence.

CHAPTER 4
DATA ANALYSIS AND INTERPRETATION

4.1 CLASSIFICATION ON THE BASIS OF AGE

Table 4.1

SL.No	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	25-35	3	6%
2	35-50	21	42%
3	50-60	17	34%
4	above	9	18%
Total		50	100

Source:Primary data

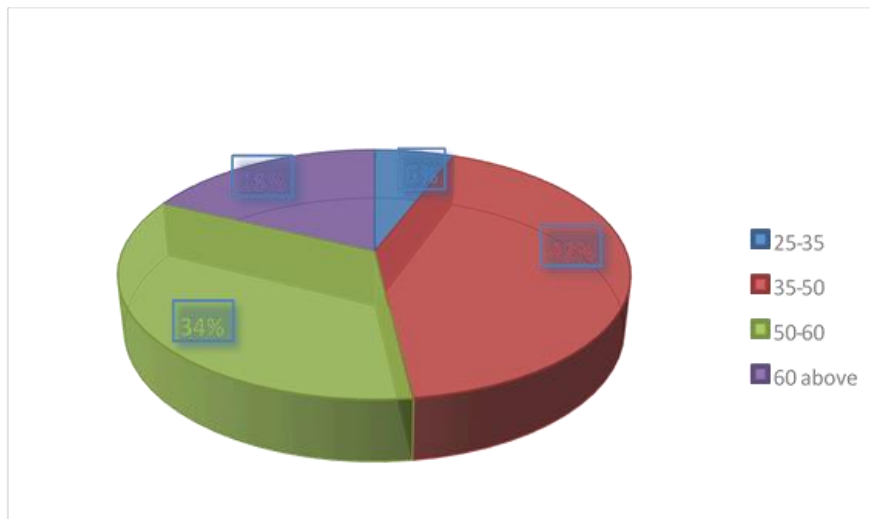


Figure 4.1

INTERPRETATION

It is evident from table and figure 4.1 that the majority of the respondents are of the age group 35- 50 ie,42%.52% of respondents are belonging to 50 plus age group.Only meagre share of respondents include in the category of 25-35 ie,6%

4.2 CLASSIFICATION ON THE BASIS OF EDUCATIONAL QUALIFICATION

Table 4.2

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	>10	6	12%
2	SSLC	12	24%
3	Pre-Degree	27	54%
4	Degree	5	10%
Total		50	100

Source:Primary data

INTERPRETATION

When classify the respondents on the basis of educational qualification,can understand that almost 78% of the respondents had educational qualification of pre-degree or SSLC ie,27 and 12 respectively.It is evident from the table 4.2 almost 10% of the respondents holds a graduation and 12% of the respondents didn't even studied up to SSLC.

4.3 CLASSIFICATION ON THE BASIS OF EMPLOYMENT STATUS

Table 4.3

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Unemployed	28	56%
2	Private employee	15	30%
3	Self-employed	5	10%
4	Govt.employee	2	4%
Total		50	100

Source:Primary data

INTERPRETATION

Kudumbashree provides empowerment and opportunities for unemployed women,they took Kudumbashree as a platform for the interaction and involvement with the societal activities.ie, evident from the table 4.3 more than 50% of the respondents are belonging to the unemployed category.Private employees with 30% share comes after it.Govt. employees with least share of 4%.

4.4 CLASSIFICATION ON THE BASIS OF THEIR ANNUAL INCOME

Table 4.4

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	No income	16	32%
2	Below 1 Lakh	12	24%
3	1Lakh-3Lakh	19	38%
4	Above 3 Lakh	3	6%
Total		50	100

Source:Primary data

INTERPRETATION

As the table 4.3 suggest 56% of respondents are unemployed,it also reflected in table 4.4 that means 32% of respondents are belonging to no income group.Majority of the respondent belonging to the income category of 1Lakh - 3Lakh.Respondents belonging to all income categories are part of Kudumbashree which can be justified by evaluating the table 4.4 ie,women with annual income of below 1 lakh and above 3 lakh with share of 24% and 6% respectively all part of Kudumbashree.

**4.5 CLASSIFICATION ON THE BASIS OF WHETHER THEY
ACTIVELY PARTICIPATE OR NOT**

Table 4.5

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Yes	31	62%
2	No	7	14%
3	May be	12	24%
Total		50	100

Source:Primary data

INTERPRETATION

It is evident from the table 4.5 that most of the members of the Kudumbashree are highly motivated to actively participate in its affairs ie,62%.24% of respondents answered as 'may be' and 7% of respondents with non active participation follows it.

4.6 RESPONSE BASED ON WHETHER KUDUMBASHREE CAN ACHIEVE THE FINANCIAL UPLIFTMENT OF ITS MEMBERS

Table 4.6

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Can achieve	24	48%
2	don't think so	9	18%
3	I'm not sure	17	34%
TOTAL		50	100

Source:Primary data

INTERPRETATION

It can understand from the table 4.6,most of the respondents believe that Kudumbashree can achieve the financial upliftment of its members ie,48%.17% of respondents didn't have any solid opinion so they opt for ' I'm not sure'.

4.7 RESPONSE ON THE KIND OF EMPOWERMENT

KUDUMBASHREE AIMS AT

Table 4.7

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Socio-cultural	19	38%
2	Socio-economical	17	34%
3	Socio-psychological	14	28%
Total		50	100

Source:Primary data

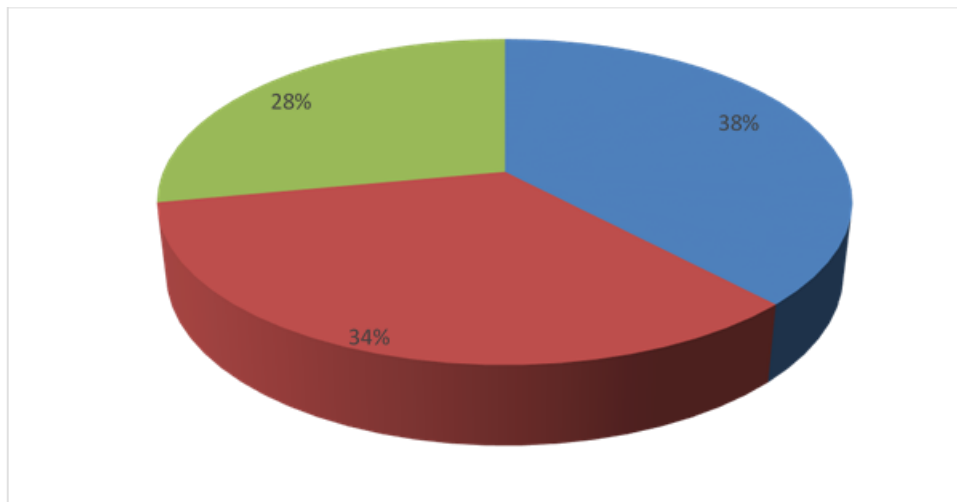


Figure 4.7

INTERPRETATION

The table 4.7 indicates that there is not much noticeable difference between kind of empowerment Kudumbashree aims at. Though socio cultural have a slight weightage over other responses . Socio economical and socio psychological with 34% and 28% responses respectively.

4.8 RESPONDS BASED ON WHETHER KUDUMBASHREE INITIATE ANY SKILL DEVELOPMENT PROGRAMS

Table 4.8

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Yes	13	26%
2	No	15	30%
3	Not sure	22	44%
Total		50	100

Source:Primary data

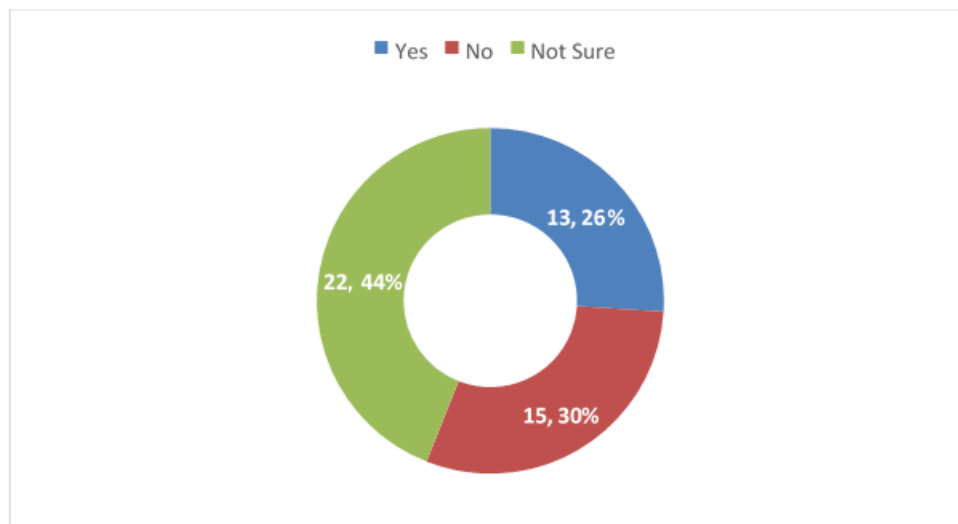


Figure 4.8

INTERPRETATION

From the table 4.8 it is sure that majority of the respondents are not that much aware about the skill development initiatives of Kudumbashree, that's why 44% of the people came with the answer not sure. There is no noticeable difference between the response "yes" or "no"

**4.9RESPONSE ON WHETHER KUDUMBASHREE UNIT
EXAMINES THE FINANCIAL HEALTH OF ITS MEMBERS**

Table 4.9

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Frequently examined	9	18%
2	Examined	12	24%
3	Never examined	11	22%
4	Don't know	18	36%
Total		50	100

Source:Primary data

INTERPRETATION

42% of the respondents believe that Kudumbashree has frequently examines the financial health of its members.In that 18% of the respondents came with the answer 'frequently examined'.Only 22% of the respondents have the negative opinion.

**4.10 RESPONSE BASED ON PURPOSE FOR WHICH LOANS
ARE TAKEN FROM THE KUDUMBASHREE**

Table 4.10

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Child education	8	16%
2	For meeting debts	19	38%
3	For starting small scale business	7	14%
4	Other purposes	16	32%
Total		50	100

Source:Primary data

INTERPRETATION

By analyzing the table 4.10 we can understand that Kudumbashree always offer a helping hand to its members for meeting debts that's why 38% of respondents came with the response 'for meeting debts'.32% of respondents have the response 'for other purposes'.Child education and loans for starting small scale business came after with 8% and 7% respectively.

4.11 AWARENESS OF RESPONDENTS ABOUT THE SAVINGS AND DEPOSIT POLICY OF KUDUMBASHREE

Table 4.11

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Aware	32	64
2	Not aware	18	36
Total		50	100

Source:Primary data

INTERPRETATION

Kudumbashree has managed to make its members aware about the savings and deposit policy, it is reflected in the table 4.11 that majority of the respondents marked the response as 'yes' ie, 64%. Only 36% of the respondents are not aware about the policy.

4.12 RESPONSE BASED ON WHETHER THEIR UNIT ENGAGE IN PRODUCTION AND SALE OF PRODUCTS

Table 4.12

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Frequently	9	18%
2	Occasionally	21	42%
3	Rarely	17	34%
4	Never	3	6%
Total		50	100

Source:Primary data

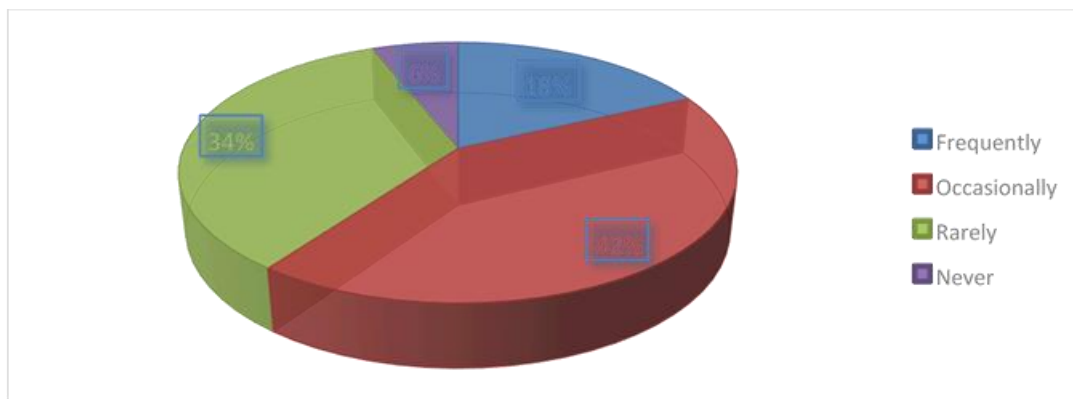


Figure 4.12

INTERPRETATION

By analyzing the table 4.12, it is understandable that Kudumbashree always engage in the production and sale of seasonal and festival products. It is clear from the response of the respondents, that's why majority chooses for the option occasionally and rarely with 42% and 34% respectively. Only few units engage in equal production of products ie, only 18%.

**4.13 RESPONSE BASED ON TYPE OF ECONOMIC ACTIVITY
CONDUCTED BY THEIR KUDUMBASHREE UNIT**

Table 4.13

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Food products	19	38%
2	Stitching units	11	22%
3	Cottage industries	2	4%
4	Others	18	36%
Total		50	100

Source:Primary data

INTERPRETATION

Table 4.13 suggests that many of the Kudumbashree units are engaged in the production of food products like pappad,pickles,chip etc.ie,38%.Other products came behind that and it is also evident that Cottage industrial products are leastly manufactured by Kudumbashree units.

4.14 RESPONSE BASED ON FREQUENCY OF ENGAGEMENT IN ECONOMIC ACTIVITY

Table 4.14

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Regular	11	22%
2	Seasonal	39	78%
Total		50	100

Source:Primary data

INTERPRETATION

Kudumbashree are very famous for their seasonal and festival activities.ie,also evident in table 4.14 ie,78% of the respondents opt for 'seasonal'.Only 22% of respondents goes with 'regular'.

4.15 RESPONSE BASED ON WHETHER PRODUCTS OF THEIR UNIT FOLLOW QUALITY ASSURANCE

Table 4.15

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Certified	18	36%
2	Partially certified	17	34%
3	Never	15	30%
Total		50	100

Source:Primary data

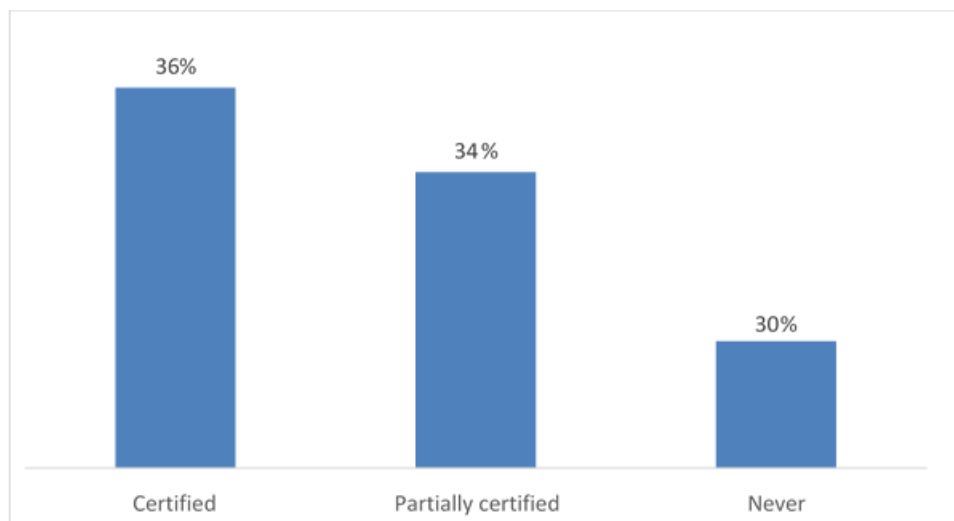


Figure 4.15

INTERPRETATION

More than 35% of the products marketed by the Kudumbashree has quality assurance issued by the government, in that 36% of respondents responded as 'certified'. Only 30% of respondents had gone against government certified quality measures.

4.16 RESPONSE BASED ON CUSTOMER SATISFACTION AND DEMAND

Table 4.16

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	High demand	13	26%
2	Seasonal demand	29	58%
3	Low demand	8	16%
4	No demand	Nil	%
Total		50	100

Source:Primary data

INTERPRETATION

As table 4.16 suggest 58% of the respondents believe that Kudumbashree products has got seasonal demand.26% of the respondents goes with high demand.Any respondents do not feel that there is no demand for Kudumbashree products.

4.17 RESPONSE BASED ON FREQUENCY OF GETTING INCOME THROUGH KUDUMBASHREE ACTIVITIES

Table 4.17

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Regular	8	16%
2	Irregular	42	84%
Total		50	100

Source:Primary data

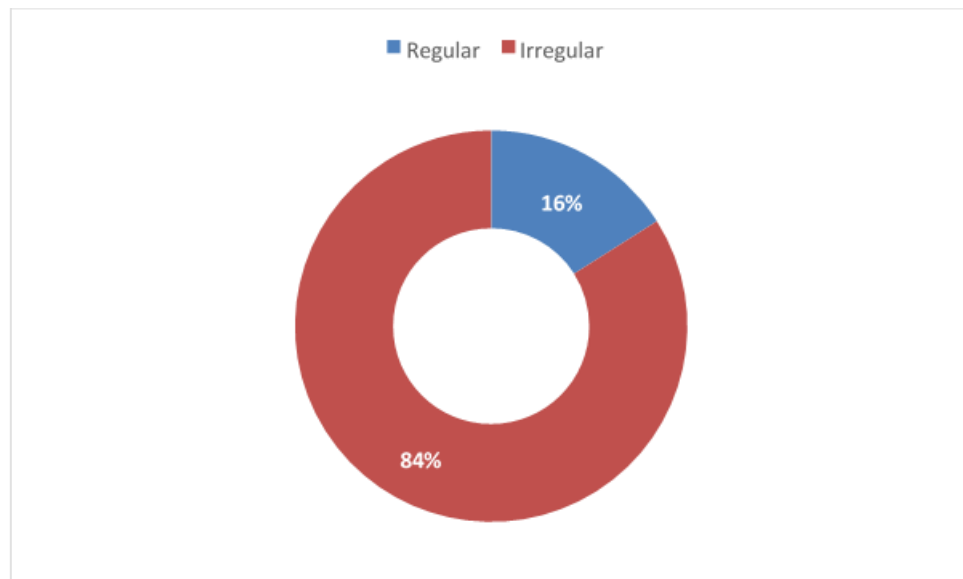


Figure 4.17

INTERPRETATION

As mentioned in many tables, Kudumbashree deals with seasonal and occasional production of products,so that the income obtained from the economic activity is also irregular and uncertain.That's why 84% of the respondents marked as 'irregular'

**4.18 RESPONSE BASED ON INTENSITY OF SUPPORT
OBTAINED FROM THE GOVERNMENT**

Table 4.18

SL.NO	CLASSIFICATION	NO.OF RESPONDENTS	PERCENTAGE
1	Yes	8	16%
2	No	5	10%
3	Sometimes	37	74%
Total		50	100

Source:Primary data

INTERPRETATION

Most of the respondents believe that there is something uncertainty about the government support. That's why 74% of respondents marked as 'sometimes'. Only 10% of respondents feels that there is no proper support from the Government for Kudumbashree activities.

4.19 RESPONSE BASEDON WHETHER ANY AWARENESS PROGRAMMES CONDUCTED BY KUDUMBASHREE UNIT FOR WOMEN EMPOWERMENT

Table 4.19

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Always	6	12%
2	Occasionally	23	46%
3	Rarely	16	32%
4	Never	5	10%
Total		50	100

Source:Primary data

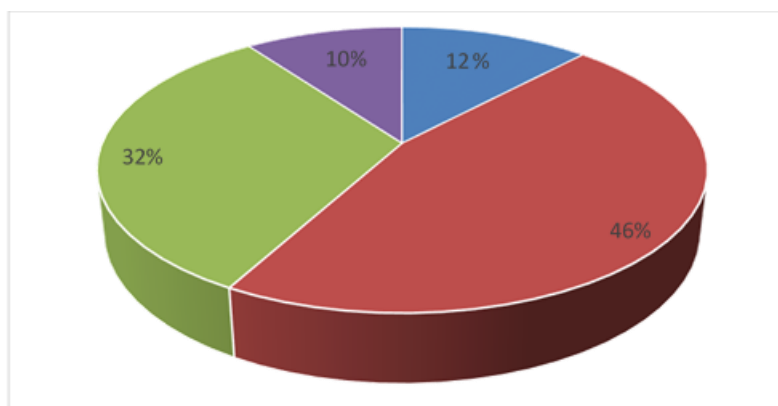


Figure 4.19

INTERPRETATION

46% of people believe that kudumbashree has conducted awareness programmes occasionally. Only very few respondents opt for 'never' ie, 10%. 12% and 10% of the respondents marked as 'always' and 'rarely' respectively

**4.20 RESPONSE BASED ON WHETHER THEIR UNIT
FOLLOWS "JANAKIYA ADUKKALA" PROGRAMME**

Table 4.20

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Yes	12	24%
2	No	38	76%
Total		50	100

Source:Primary data

INTERPRETATION

It is already understood that the Kudumbashree has engaged in seasonal products that is also reflected in this table,as 'janakiya adukkala' is a routine and regular economic activity that's why 76% of the respondents gone against and only 24% has supported the statement.

4.21 RESPONSE ON 'HAS THERE BEEN ANY CHANGE IN LIVING STANDARD AFTER BECOMING A KUDUMBASHREE MEMBER'

Table 4.21

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Improved	23	46%
2	No change	3	6%
3	May be	24	48%
Total		50	100

Source :Primary data

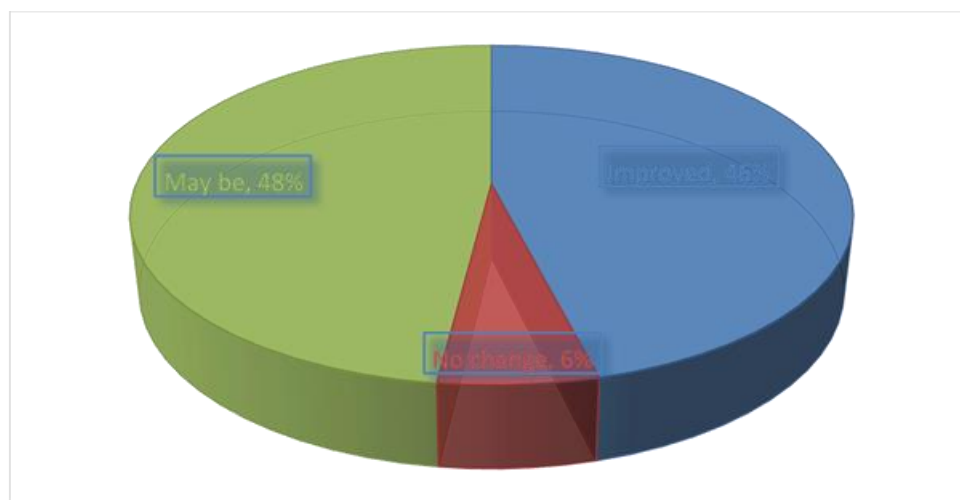


Figure 4.21

INTERPRETATION

The formation of Kudumbashree is justified by analyzing table 4.21 because only 6% of the respondents believe that there is no change in their living standard.46% and 48% of the respondents marked as 'improved' and 'may be' respectively.

**4.22 ARE KUDUMBASHREE MEMBERS EMPOWERED TO
ENGAGE IN SOCIAL ISSUES**

Table 4.22

SL.NO	CLASSIFICATION	NO. OF RESPONDENTS	PERCENTAGE
1	Empowered	20	40%
2	Somewhat	26	52%
3	No change	4	8%
Total		50	100

Source: Primary data

INTERPRETATION

By analyzing the table it is understood that 46 of the respondents feels Kudumbashree made its members empowered to engage in social issues, In that 52% of the respondents are not that much sure about the statement so that they marked as ‘Somewhat’. Only 8% respondents marked against the empowerment.

CHAPTER 5
FINDINGS,SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- It is clear that 42% of the respondents are belong to the age group 35-50.Only 6% of the respondents came below 35 years.The study hence would reflects that the thoughts and opinions of this age group which also would help to find house wives and middle aged women engage in a society and how their experience and free time make kudumbasree an economic activity. 52% percentage of respondents are belonging to 50+ age group, this reflects kudumbashree as a socio economical,socio physiological,socio cultural activities for aged and senior citizens.
- On the basis of financial background and occupation,more respondents belong to the income group of 1 lakh -3 lakh because 30 % of the respondents are private employees.Most respondents are unemployed that's why 32% of the respondents belongs to no income category.
- Most of the Kudumbashree members have reasonable and basic educational qualifications.Only 12% of respondents went below basic educational benchmark ie,SSLC.Kudumbashree provides empowerment opportunity or both educated as well as uneducated women.
- Over 62% of the respondents are actively participated in the affairs of Kudumbashree.Kudumbashree has succeeded in motivating members for active participation
- 48% of the respondents believe that Kudumbashree can achieve the financial upliftment of its members and they need socio-cultural, socio-economical as well as socio-psychological empowerment through Kudumbashree.
- Analyzing the overall response related to whether Kudumbashree initiate any skill development programmes, the outlook derived from the responses is Kudumbashree needs to arrange or initiate more skill development

programmes. Now 74% respondents seem doubtful in Kudumbashree's initiative for skill development.

- It is found out that even though only 42% of the respondents believe that Kudumbashree examines the financial health, Kudumbashree provides loans for the financial upliftment of its members. In that 38% of loans are provided for meeting debts.
- It can be confirmed that majority of the respondents are aware about the savings and deposit policy of Kudumbashree.
- It can be understood that more than 70% of economic activity done by Kudumbashree units is seasonal, irregular and occasional.
- Food products with 38% contribute major share in production and sales. Even though their dress materials, handicraft products and other products have good customer demand, food products are mostly demanded.
- By analyzing the responses, it can't be proved that Kudumbashree units follow quality standards in their products.
- From the response based on customer satisfaction, as Kudumbashree engaged in seasonal products it is also reflected in demand they got from their product. 58% of respondents believe that products of Kudumbashree had seasonal demand.
- It seems like Government extends their support towards Kudumbashree only sometimes. 74% of respondents believe that there is uncertainty in getting Government support and it is certain that there is no privilege in getting Government jobs.
- 46% of the respondents respond that Kudumbashree conduct only occasional awareness programmes for women empowerment and it is also understandable that 'Janakiya Adukkala' project is not common in their Kudumbashree unit.

5.2 SUGGESTIONS

- The findings were suggesting to do economic activities frequently and regularly instead of seasonal and occasional engagement.
- The analysis shows that it will be better if Kudumbashree provide skill development,practical sessions,entrepreneurial development training,spoken English classes etc.
- The analysis indicates that the Kudumbashree must open more outlets of 'janakiya adukkala' so this project will become more popular and attracts people,it will bring economic harmony to the Kudumbashree members.
- Respondents suggested that Kudumbashree must arrange meetings regularly and ensure the compulsory attendance,active participation and healthy contribution for the women empowerment .
- The respondents were of the opinion that the government must extend more support to Kudumbashree and must provide a source of finance for the working of Kudumbashree.
- By analysing the interpretation,many respondents believe that all Kudumbashree products must pass through quality assurance processes and must provide a separate symbol for quality assured products of Kudumbashree.

5.3 CONCLUSION

One of Kudumbashree Mission's main themes is women's empowerment, economic empowerment, and social empowerment. The Mission's strategy is to help the poor become financially independent and to contribute to the growth of the local economy. The purpose of this study is to learn more about Kudumbashree's impact on women's economic empowerment. Since it is common knowledge that employment (work), financial capacity, collective action, social relationships, and other contribute to the empowerment of women; To get a better result, the burden of domestic work should be reduced and educational opportunities should be expanded.

The study concludes that moderate level of empowerment is found among the members of kudumbashree. There is a positive sign of empowerment found in various domains of empowerment of these members. Though kudumbashree aims at socio-political, socio-cultural and socio-psychological upliftment of women, it mainly focuses on their socio-economic empowerment. Kudumbashree has made significant contributions towards the financial upliftment of women through seasonal and non-seasonal livelihoods. It always monitors and ensures women empowerment. That's why it always promotes skill development sessions like stitching and handicrafts, self-defence classes, seminars and practical sessions. It can be estimated from this study that Kudumbashree lacks adequate financial sources to carry out their programmes and implements their agendas as well as support from the government. Kudumbashree becomes a helping hand to its members who used to depend on the male benefactors of the family as most of the members are housewives kudumbashree becomes a key stone in teaching women that financial self sufficiency is the foundation of personality development as well as women empowerment. So kudumbashree provides an important role in creating for women a fertile environment where they can nurture trim and enrich their living standards.

As a result, women's status in the family has significantly improved. Strengthening of women through Kudumbashree will without a doubt have long haul financial advantages. It is possible to draw the conclusion that the Kudumbashree program has the potential to significantly alter the lives of the poor in the years to come. "The women must awaken the people in order to awaken the people. The family, the village, and the nation follow her wherever she goes.

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APPENDIX

QUESTIONNAIRE

“ROLE OF KUDUMBASHREE ON WOMEN EMPOWERMENT” - A STUDY IN ERNAKULAM DISTRICT ”

1.Age

- a)25-35
- b)35-50
- c)50-60
- d)60 above

2.Educational qualification

- a)>10
- b)sslc
- c)pre-degree
- d)degree

3.Employment Status

- a)Unemployed
- b)pvt.employee
- c)Self-employed
- d)Govt.employee

4.Annual income

- a)no income
- b)below 1lakh
- c)1lakh-3lakh
- d)above 3lakh

5.Do you actively participate in the affairs of your Kudumbashree unit

- a)yes
- b)no
- c)may be

6.Do you think Kudumbashree can achieve the financial upliftment of its members

- a)can achieve
- b) I don't think so
- c)I'm not sure

7.what kind of empowerment Kudumbashree aims at?

- a)socio-cultural
- b)socio-economical
- c)socio-psychological

8.Has this Kudumbashree unit taken any initiative to execute government's skill development programmes

- a)yes
- b)no
- c)not sure

9.Whether kudumbashree units examine the financial health of its members

- a)frequently examined
- b)examined
- c)never examined
- d)don't know

10.For what all purpose this Kudumbashree unit provides loans for its members

- a)child education
- b)for meeting debts
- c)for starting small scale business
- d)other purposes

11.are you aware about the savings and deposit policy of Kudumbashree

- a)aware

b)not aware

12.Does your unit engage in production and sale of products

a)frequently 50

b)occasionally

c)rarely

d)never

13.what kind of economic activity is conducted by your Kudumbashree unit

a)food products

b)stitching units

c)cottage industries

d)others

14.are your unit's engagement in economic activity is regular or seasonal

a)regular

b)seasonal

15.whether this unit follow government certified quality measures as a part of quality assurance

a)certified

b)partially certified

c)never

16.are you getting customer satisfaction and customer demand for your products

a)high demand

b)seasonal demand

c)low demand

d)no demand

17.Do you get regular or irregular income through kudumbashree activities

a)regular

b)irregular

18.Does Kudumbashree's activities receive proper support from the government?

a)yes

b)no

c)sometimes

19.whether your unit conducts seminars,sessions ,workshops etc for making the members aware of the importance of women empowerment

a)always

b)occasionally

c)rarely

d)never

20.Whether your unit follows the trend of "janakiya adukkala"initiative of Kudumbashree

a)yes

b)no

21.Has there been any change in your living standard after becoming a kudumbashree member

a)improved

b)no change

c)may be

22.Are Kudumbashree members empowered to engage in social issues

a)empowered

b)somewhat

c)unempowered

