

CHAPTER 1

INTRODUCTION

Women whose contributions were not accounted and valued in the olden times, now plays a significant role in the development of any society; her status has improved with time. Kudumbhashree, the Kerala State poverty eradication mission, a community network of Neighbourhood groups which covers the entire state addresses three levels of empowerment viz economic, social and women empowerment. Kudumbhashree through its three-tier structure firmly believes in capacitating women to understand and exercise their rights. Kudumbhashree 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.

Kudumbhashree means prosperity of the family, is the state poverty eradication mission initiated by the Government of Kerala for devoting the absolute poverty from the state. It is a holistic, participatory, women oriented innovative poverty reduction approach implemented through local self-Government's. The mission follows a process approach rather than a project approach. Kudumbhashree envisages prosperity of the poor families in the state with multiple programmes that will provide them information, create awareness, build up their capability and capacity, enhance their confidence and show them opportunity for better social security and empower them physically, socially, economically and politically.

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 an essential factor for the sustainable growth of the society. In Kerala, a southern state of India Kudumbhashree, the women's empowerment organization, has given women a social and economic equality. Kudumbhashree is a group of women working under the Kerala State Poverty Eradication Mission and under the jurisdiction of each local self-government institutions.

1.2 SIGNIFICANCE OF THE STUDY

In the modern world, scarcity is a significant problem that affects both developing and impoverished nations. A concentrated effort on the part of the government is seen to be the only way to address the problem of poverty. The Paucity must be filled by empowering women and including them in the development process. It is believed that true advancement can only happen when men and women collaborate on an equal basis. Achieving progress in all disciplines depends on gender equality and the empowerment of women. One of Kudumbhashree's primary objectives is the eradication of poverty, combined with the empowerment of women. The main objective of the Kudumbhashree scheme is to raise the standard of living for under privileged rural women by establishing micro credit and profitable No businesses. Therefore, it's important to assess the causes that led the woman to enlist in Kerala's Kudumbhashree units. Since there isn't many previous research on the subject at hand, an effort has been made to determine what elements motivate women to enlist in Kerala's Kudumbhashree units.

1.3 STATEMENT OF THE PROBLEM

The emergence of Kudumbhashree among rural women for their overall development is at recent origin and their increase in no is rapid. Women population in India constitute around half of the country's population. Hence they are regarded as the "Better half of the society". Kudumbhashree is supposed to enables the rural women who are below the poverty line to be self-sufficient & self-reliant in social, economic

& political spheres. The Kudumbhashree & its financial policies are considered as significant & emerging trend in the present scenario for the economic empowerment of women. Micro finance programme are promoted as an important strategy for women's empowerment. Micro finance builds mutual trust & confidence between bankers & rural poor to encourage banking in a segment of population where formal financial institutions usually find it difficult to reach. The present project examines the economic impact of micro finance & whether it contributes to their financial management in Kannur District is selected for the study.

1.4 OBJECTIVES OF THE STUDY

- To know the employment opportunity provided by Kudumbhashree unit.
- To have an idea about the financial assistances provided by the Kudumbhashree.
- To know the changes in standard of living of women in Kudumbhashree.

1.5 SCOPE OF THE STUDY

The present study is to analyses the role of Kudumbhashree in Kannur District. Area of study is limited to Kannur district.

1.6 METHODOLOGY OF THE STUDY

SOURCES OF DATA

For the successful completion at the present study the data required for analysis had been collected from two sources, namely.

1. Primary sources
2. Secondary sources

1. Primary data

The sources of primary data are:

1. Direct observations
2. Schedule
3. Personal interview with Kudumbhashree members
4. Informal talk with Kudumbhashree member's primary data were collected from the 100 respondents. (Kudumbhashree members) from various wards of Kannur. Mainly through observations, direct interview & schedules.

2. Secondary data

The secondary data

1. Kudumbhashree annual report, municipality developmental reports etc.
2. Magazines & journals etc.
3. Internet

Sample Size

In this project 100 samples were selected.

Sample Technique

In this study, convenient method of samplings is selected.

Tools and technique used for data collection

Questionnaire

Personnel Interview

Tools for analysis

Statistical tools like tables, percentages and simple bar diagrams are used for analysis.

1.7 LIMITATIONS OF THE STUDY

- The topic selected for the study was vast & requires much more time for the study. Therefore, time was a major limiting factor.
- Kudumbhashree was spread across the country & the pattern of growth at Kudumbashree is not uniform since the study confined to 100 samples, result may not be completely Accurate.
- The respondent's unwillingness to disclose all the details about the Kudumbhashree & the personal information limits the scope of the study.

1.8 CHAPTER SCHEME

The study has been organized and presented in 4 chapters as discussed below.

- The first chapter is introductory parts which includes statement of the problem, objectives, Methodology, significance of the study, and limitations of the study.
- The second chapter include review of literature.
- The third chapter is the analysis and interpretation of data.
- The fourth chapter is including the findings, suggestions and conclusion.