

CHAPTER I

INTRODUCTION

1.1 INTRODUCTION

Kudumbashree, the poverty eradication mission of the state of Kerala is a community based self-help initiative involving poor women. It has been envisaged as an approach to poverty alleviation focusing primarily on micro finance and micro-enterprise development, and integrally linked to local self-government institutions. National Bank of Agriculture and Rural Development (NABARD) initiated women Self Help Groups (SHGs) in India with the support of local NGOs. The formation of SHGs led to the implementation of Swarnajayanti Gram SwarozgarYojana(SGSY), launched by the Ministry of Rural Development. In a similar line Kudumbashree is sponsored by local self-government institutions in Kerala. Though local government institutions are not organically linked to Kudumbashree, they are active partners in the programme.

Under Kudumbashree, women have organized themselves under a three – tier community based organization. The bottom of the KDMS programme is formed by the Neighborhood Groups (NHGs) comprising of 20-40 women members selected from poor families. Area Development Society (ADS) is formed at the level of ward of local government by federating 8-10 NHGs. The Community Development Society (CDS) formed at the village Panchayath level or at the municipality (town) or corporation (city) is a federation of ADSs. CDS, the highest tier, is the federation of all the ADSs in the respective Panchayath (rural) or municipality (town) or corporation (city).The KDMS system works in close association with both the urban and rural local governments through a network of Community Based Organizations working with women.

As on March 2008, KDMS has covered 36, 53,655 families through 1, 85,309 NHGs, 16,950 ADSs and 1058 CDSs. It also plays an important role as a nodal agency for anti-poverty programs sponsored by central, state and local governments with focus on micro enterprise development. It has become a conduit for a variety of government programs. This poor women-oriented self-help group programme strives to tackle poverty in an integrated manner through an effective convergence of resources and actions.

Micro finance, especially provision of thrift and credit services using bank linkage appears to have proved its viability. Thrift and Credit activities at the level of NHGs promote saving habit among the poor and help them access loans for both consumption and investment purposes. These Thrift and Credit Societies play a significant role in channelizing rural savings

for the poverty eradication programme of Kudumbashree. It has developed training modules for micro-enterprise management and conducted several training programs. Kudumbashree is implementing the projects for the destitute. Various development activities in the state of Kerala are being brought together through the group dynamics developed under the Kudumbashree programme. This has resulted in convergence of resources leading to poverty reduction.

It is significant to examine the functioning of KDMS programme in the state of Kerala which has caught the attention world-wide, due to high social and equitable development in the backdrop of limited economic growth. Kerala, despite having a relatively low GNP, has achieved life expectancies comparable to industrially advanced countries. Among various Indian states it has an impressive Human Development Index (HDI). From the gender perspective also, it has made impressive performance. The sex ratio in Kerala state is 1,058 females per 1,000 males compared to all India ratio of only 933 females per 1,000 males. In terms of HDI Kerala has consistently held the top position among the major states for 1981, 1991 and 2001 (Planning Commission 2002). The gender gap in literacy rates is much smaller in Kerala, compared to other regions in India. Education of women has been linked to the low fertility rates, which together are key indications of the emancipation of women. Infant mortality rates stand impressive in Kerala at one fifth of India's rate.

Kudumbashree was conceived as a joint programme of the Government of Kerala and NABRD implemented through Community Development Societies (CDSs) of Poor Women, serving as the community wing of Local Governments. Kudumbashree is formally registered as the "State Poverty Eradication Mission" (SPEM), a society registered under the Travancore Kochi Literary, Scientific and Charitable Societies Act 1955. It has a governing body chaired by the State Minister of LSG. There is a state mission with a field officer in each district. This official structure supports and facilitates the activities of the community network across the state.

Kudumbashree differs from conventional programs in that it perceives poverty not just as the deprivation of money, but also as the deprivation of basic rights. The poor need to find a collective voice to help claim these rights. The grassroots of Kudumbashree are Neighbor Hood Groups (NHG in short) that send representatives to the ward level Area Development Societies (ADS). The ADS sends its representatives to the Community Development Society (CDS), which completes the unique three-tier structure of Kudumbashree. Today, there are 4.58 lakhs NHGs, over 19,700 ADSs and CDSs in Kudumbashree. It is this network that brings women to the GramaSabhas and helps them bring the needs of the poor to the attention of the local

governments. The Community Development Societies are also very active in Government programs and play significant roles in development activities ranging from socio-economic surveys and enterprise development to community management and social audit. Though its efforts to engage women in civil society in development issues and opportunities, Kudumbashree in association with the local self-government of Kerala is charting out new meaning and possibilities for local economic development and citizen centric governance.

Kudumbashree, the State Poverty Eradication Mission was launched in 1998, with the objective of eradicating poverty with focus on micro credit and self-help groups, thereby enhancing living standards of poor women in the State. This self-help group programme, through its 13 years of concerted and continuous action, has created sustainable living options for the under privileged sections of the society.

1.2 STATEMENT OF THE PROBLEM

Kudumbashree plays a very significant role in the development of rural area by means of providing number of benefits such as providing loans, giving self-employment opportunities, social welfare programs and construction of roads etc. All the studies undertaken with respect to kudumbashree units are women empowerment through kudumbashree but kudumbashree gives number of benefits to rural community and helps in the development of that area that is notable achievement. So this aspect is examined in this study.

1.3 SIGNIFICANCE OF THE STUDY

Rural development is an important element of economic development of a nation. Many studies were conducted with respect to kudumbashree units in general but no serious study has been conducted with respect to benefits given by kudumbashree towards rural community for their development. Hence it is believed that this study is meaningful and relevant.

1.4 SCOPE OF THE STUDY

The study is conducted to evaluate the benefits given by kudumbashree towards rural community. The findings and conclusion from this study are based on response of kudumbashree members. The study will be helpful to the society and its members.

1.5 OBJECTIVES OF THE STUDY

The study has the following objectives;

1. To evaluate the women empowerment through kudumbashree.
4. To evaluate the satisfaction level of kudumbashree members.
4. To understand the role of kudumbashree in the development of rural area.
4. To analyze the problem faced by kudumbashree members.

1.6 METHODOLOGY

In common words research means to search for knowledge. One can also define research as a scientific and systematic search for information on specific topic. In fact research is an art of scientific investigation.

Research methodology is the way to systematically solve the research problems. It describes the procedure which has been used in the research.

The present study title ‘Benefits given by kudumbashree towards rural community’ has been designed as an analytical and descriptive study. The study has been undertaken to identify services provided by the units, developments and women empowerment etc.

1.1 RESEARCH DESIGN

Research design is the arrangement of condition for collection and analysis of data in a manner that to combine relevance to the research purpose. The research design refers to pre-planning of what a researcher does in this study. The study designed as an analytical one based on the survey method. The collected data were presented in tables and these tables were analysed systematically.

1.6.2 AREA OF STUDY

The Azhikode Panchayath was purposely selected for the area of study.

1.6.3 SOURCES OF DATA

Both primary and secondary data were collected for the purpose of study.

Primary Data:

Data that has been collected from first-hand-experience is known as primary data. Primary data has not been published yet and is more reliable, authentic and objective. Here

primary data is collected from 50 respondents in Azhikode Grama Panchayath by a pre-standard questionnaire.

Secondary Data:

Data collected from a source that has already been published in any form is called as secondary data. These secondary data is collected from various books, journals, magazines, internet, periodicals, etc.

1.6.4 POPULATION

The population selected for the study is people from Azhikode Panchayath

1.6.5 SAMPLE SIZE

In this project 50 samples were selected from Azhikode Panchayath

1.6.6 SAMPLING TECHNIQUE

The sampling technique used in this study is convenient sampling. A convenient sampling is one in which the only criterion for selecting the sampling units which is convenience of the sampler.

Commonly used convenience samples are associates, friends, and family members. The method of convenience samplings also called chunk. The chunk refers to that fraction of population being investigated neither by probability nor by judgment but by convenient.

1.6.7 TOOLS FOR DATA ANALYSIS

In this study questionnaire is used to collect data from kudumbashree members. The questionnaire contains multiple choice questions, rating scale questions and ranking scale questions, etc.

a) PERCENTAGE METHOD

The tool which is used for the data analysis is percentage. Percentage is a number or ratio expressed as a fraction of 100. It is often denoted using the per cent sign “%”. Percentage is used to express how large or small one quantity is relative to another quantity. The formula used to calculate percentage is

Percentage = amount/total* 100

1.8 LIMITATIONS OF THE STUDY

Certain limitations were encountered during the course of study which is as follows;

1. The study depends entirely on the response of kudumbashree members.
4. The sample size is very small. Hence the accuracy of the results obtained may be less.
4. The conclusions and interference are drawn on the basis of the data received through questionnaires and interviews, it may be coloured by personal bias.
4. The collected data are based on current factors and experiences of the respondents and is not based on any quantitative facts or tracked data.