

KUDUMBASHREE ACTIVITIES – AN OVERVIEW

Contents	4.1 <i>Introduction</i>
	4.2 <i>Kudumbashree: Community Based Organization</i>
	4.3 <i>Empowerment Strategies</i>
	4.4 <i>Empowerment Strategies in the Social Development Sector</i>
	4.5 <i>Other empowerment programmes</i>

4.1 Introduction

In India, the welfare of women has become one of the primary goals of the nation right from the day of independence. The women development received priority in all the poverty eradication programmes launched during the Fifth plan and subsequent Five Year Plans. The emphasis of these programmes is on economic betterment of women by providing them employment and income generating assets. The prominent poverty eradication programmes like the Integrated Rural Development Programme (IRDP), the programme for Training of Rural Youth and Self-Employment (TRYSEM), the National Rural Employment Programme (NREP), the Rural Landless Employment Guarantee Programme (RLEGP), the Jawahar Rojgar Yojana (JRY) were included as special components for the women who are viewed as special targeted groups for providing assistance for undertaking various activities.

To back up its various schemes and programmes initiated for the development of women in various plans, the government prepared several policy instruments to guide its efforts for women development in the form of

action-plans and policy documents. All these policy initiatives and administrative measures have attained mixed results in achieving the goal of improving the conditions of women in the country.

In this context, Kudumbashree with a wide network of NHGs is very important as these groups promote collective strength of the poor and provide remarkable support in the events of crisis, thereby reducing dependence of the poor on the rich. NHG should be seen as a strategy of empowerment of the poor based on trust and mutual support. Kudumbashree placed the women, particularly poor women at the centre and recognizes the fact that her labour and enterprise create the wealth of the nation and her hard work leads to the country's wealth. She needs security, a decent life, a share in the property of the nation and a dream of good life for her children. Kudumbashree has brought about a visibility for the poor women which did not exist before. It believes that micro credit can be used as a significant and powerful component in the overall socio-economic development agenda for the poor. Naturally micro finance and micro enterprise development gets paramount importance in the programme. When a woman joins a micro finance programme, it also speeds up the process of capitalization in her life. The moment she starts savings, she build up an asset over the period of time which ultimately helps her in either starting up a new enterprise or upgrading her existing one or to meet her future consumption expenditure.

This chapter evaluates the Kudumbashree activities in Ernakulam district which are spread in 89 panchyats, 8 municipalities and one municipal corporation. Data collected from kudumbashree annual reports, economic reviews, kudumbashree publications, NABARD publications, websites of kudumbashree, and state planning board are made use of the study. Ernakulam is the commercial capital of Kerala. It has a geographical area of 3068 sq.k.m

and a population of 32.79 lakhs of which 16.17 lakhs are males and 16.62 lakhs are females (2011 census). Sex ratio (number of females per thousand males) of the district is 1028. The female literacy rate is 94.27 per cent. The population density per sq. kilo meter is 1069. The office of the district Kudumbashree mission coordinator started functioning in the district collectorate building in 24th May 1999.

4.2 Kudumbashree: Community Based Organization

Kudumbashree is the largest women based organization in Kerala and has been identified as one of the twenty best practices in governance identified by UNDP. The objective is to involve the poor women actively in planning, managing and monitoring of programmes for their development. For the effective convergence of the programme, a three tier community based organization is set up in each panchayat, municipality and corporation. The lowest tier constitutes the Neighbourhood Groups (NHGs) at the grass root level.

Originally poor women from each family are formed into NHGS and later women from families above poverty line are also permitted to join the NHGS. The NHGS are organized together at the ward level into Area Development Society and federated at panchayat / municipality level as Community Development Societies (CDS) which in turn are registered as charitable societies. Through their community based organizations, Kudumbashree has become a partner in a broader societal struggle for systemic change.

The profile of kudumbashree in the district as on 31-03-2010 is given in Table 4.1

Table 4.1: Profile of kudumbashree

Area	No. of NHGs	No. of ADS	No. of CDS
Urban	1943	236	10
Rural	13820	1352	88
Total	15763	1588	98

Source: Kudumbashree Report.

Table 4.1 shows the profile of Kudumbashree in rural and urban areas. There are 13820 NHGs, 1352 ADS and 88 CDS in the Panchyats while the corresponding figures for the municipalities and the corporation constitute 1943, 236 and 10.

Table 4.2: Major Achievements of Kudumbashree up to 31 March 2010

No	Particulars	District	state
1	NHGs	15763	213410
2	ADS	1588	14915
3	CDS	98	1050
4	Number of families covered	278545	8355030

Source: Kudumbashree Report.

Kudumbashree in the state encompasses 213410 NHGS, 14915 ADS and 1050 CDS and the corresponding figures in the district are 15763 NHGS 1588 ADS and 98 CDS. This network has coverage of 83 55,030 families in the state and 278545 families in the district.

4.3 Empowerment Strategies

Empowerment is a process as well as the result of the process where the powerless gain greater control over resources and decision making leading to drastic changes in their lives. The changes are reflected in their financial independence, political awareness and increased commitments to social activities. Kudumbashree NHGs in the district adopt various strategies for the empowerment of its members which are detailed below.

4.3.1 Micro- Credit

In modern economy, the micro credit approach is considered as the best strategy to empower women economically because direct involvement of women in the economic activities is imperative to achieve sustainable development and to alleviate poverty. Micro- credit is defined as the credit and repeated credit provided in small measurement to suit the recipient's requirements with a comfortable pace of repayment and at an appropriate rate of interest.¹

Kudumbashree has provided larger space for micro credit programmes by setting up thrift and credit societies. The most important activity that is being implemented through the CDS system is the formation of thrift and credit societies, which facilitates easy and timely credit to the unreached. These societies have been formed to mobilize the small savings of the women with the objective of encouraging them to save whatever they can to widen the resource base of the group.

The poor women bring their savings to the weekly meetings and the income generating volunteer who is responsible for thrift operations collect the money. This amount is utilized for lending the members for consumption needs and contingent needs and a member can avail loan up to a maximum of 4 times of her savings. The amount of loan and the priority of disbursement

are decided by the NHGs. The repayment is collected weekly during the routine NHG meetings. The income towards interest from thrift is generally used for relending. The most important aspect of the thrift and credit operation is the prompt repayment of the loans. The thrift amount collected each week should be deposited in a commercial bank and based on the requirements of the members, the required amount is withdrawn

The Thrift and credit societies are growing as informal banks at the doorsteps of the poor women. Since these are operated and managed by the women themselves, they are the owners, officers and beneficiaries. The banking transactions are done by the members on rotation basis and so everyone gets the chance to have knowledge about banking transactions. Status of thrift and credit operation in kudumbashree is given in Table 4.3.

Table 4.3: Status of Thrift and Credit in the District ` in lakhs

Location	Total Thrift	Total Credit	Thrift per NHG	Credit per NHG
Urban	1660.41	2086.46	0.85456	1.07383
Rural	9278.40	35883.31	0.67137	2.59648
Total	10938.81	37969.77	1.52593	3.67031

Source: Kudumbashree report.

Table 4.3 reveals that in urban areas the NHGs mobilise an amount of `1660.41 lakhs as thrift saving while for the rural NHGs, the same is `9278.40 lakhs. The thrift savings per NHG come Rs 85456 for urban areas and `67137 for rural areas. The credit disbursement comes to `2086.46 lakhs for urban NHG and the credit per NHG comes to `1.07383 lakhs. The corresponding figures for rural NHGs are `35883.31 lakhs and `2.59648 lakhs.

The total credit disbursement is 347 per cent of the thrift saving revealing the access to the ‘new’ credit opportunity opened before the women household which in turn save them from the burden put on their back by the greedy money lenders. But the opportunity is better utilized by the rural NHGs as the credit per NHG is `2.59648 lakhs which is much higher than that of urban NHGs.

Details regarding thrift mobilization and credit disbursement in the district is compared with that of state and are given in Table 4.4

Table 4.4: Thrift and Credit Operations (cumulative)
(District vs. State) ` in lakhs

Year	Thrift		Credit.		Velocity of Lending	
	EKM	Kerala	EKM	Kerala	EKM	Kerala
1999-00	84.61	884.12	26.03	561.08	0.31	0.63
2000-01	361.04	2487.62	297.04	1764.21	0.82	0.71
2001-02	517.45	15836	600.62	16392.05	1.16	1.04
2002-03	1520.82	24982.04	1967.61	39043.71	1.29	1.56
2003-04	2235.73	40293.18	4214.33	59150.22	1.88	1.47
2004-05	3100.34	47357.09	4851.54	64420.10	1.56	1.36
2005-06	5671.13	56322.00	9060.79	91128.09	1.59	1.62
2006-07	6318.93	770668.20	12232.57	132066.88	1.94	1.71
2007-08	6687.41	99897.48	17398.16	274610.05	2.60	2.75
2008-09	7938.78	109208.31	26683.11	3,07128.02	3.36	2.81
2009-10	10938.81	119307.35	37969.77	3,28,225.42	3.47	2.75
CAG	62.61	63.31	107.20	89.11		

Source: Compiled from Economic Review and Kudumbashree Reports

The thrift and credit operation of NHGs is monitored regularly on the basis of the velocity of lending. It is arrived at by dividing the credit by thrift mobilized. The sustainable thrift and credit operations of the NHG show a lending rate more than one.

From the Table 4.4, it is clear that there is considerable increase in the amount of both thrift and credit from the date of its inception to the year 2010, for the district and the state. The thrift is increased from 84.61 lacs to 10938.81 lacs showing a CAG of 62.61 for the district and it is 63.31 for the state. The credit disbursement shows a tremendous increase from the year, 2005-06 onwards and the CAG of credit disbursement is 107.20 for the district while it is 89.11 for the state.

The velocity of lending reveals an appreciable performance of NHGs in the district, compared to that of the state. Barring the years 1999- 00, 2002-03, 2005-06 and 2007-08, the velocity of lending in the district outweigh the state. It is increased from 0.31 in the year 1990-00 to 3.47 in the year 2009-10 indicating the at most utilization of the programme by the women. Except for the years 1999-00, and 2000-01, the NHGs in the district have sustainable thrift and credit operations. The velocity of lending increased from 0.31 to 3.47 in the year 2009-10 showing the maximum and highest utilization of the programme by the poor household women.

Kudumbashree programme was launched initially in the urban local bodies and in the year 2000-01 it was extended to the selected panchayats and was universalised in 2002-03. The thrift collections and credit disbursement of the district is further classified as rural and urban and the same is disclosed in Table 4.5

Table 4.5: Thrift & Credit Operations of the District. (Rural vs. Urban) (in lakhs)

Year	Thrift		Credit	
	Urban	Rural	Urban	Rural
1999-00	84.61	-	26.03	-
2000-01	333.03	28.01	270.42	26.62
2001-02	415.43	102.02	516.49	84.13
2002-03	546.54	974.28	652.60	1315.01
2003-04	649.02	1586.71	832.22	3382.11
2004-05	740.14	2360.20	933.23	3918.31
2005-06	1021.81	4649.32	1281.51	7779.28
2006-07	1138.91	5180.02	1502.56	10730.01
2007-08	1207.05	5480.36	1606.03	15792.13
2008-09	1404.00	6534.78	1935.01	24748.10
2009-10	1660.41	9278.40	2086.46	35883.31
CAG	34.67	90.55	55.02	122.71

Source: Compiled from Economic Review and Kudumbashree Reports

The rural vs. urban split off of thrift & credit shows that rural areas excel in performance compared to their urban counter parts, based on the CAG. The CAG of rural thrift is about 3 times higher than that of urban thrift collection

In order to identify whether there is significant difference in the thrift & Credit operations in the rural and urban areas of the district, the following hypothesis is framed.

H1 There is no significant difference in the thrift and credit operations of the NHGs in the rural and urban areas of the district.

To test the hypothesis, Wilcoxon Signed Rank Test is conducted and the result is given in table 4.6

Table 4.6: Wilcoxon Signed Ranks Test-Thrift

		N	Mean Rank	Sum of Ranks
Rural - Urban	Negative Ranks	2(a)	1.50	3.00
	Positive Ranks	7(b)	6.00	42.00
	Ties	0(c)		
	Total	9		

A Rural < Urban

B Rural > Urban

C Rural = Urban

Wilcoxon Signed Ranks Test- Credit

Ranks

		N	Mean Rank	Sum of Ranks
Rural - Urban	Negative Ranks	0(a)	.00	.00
	Positive Ranks	9(b)	5.00	45.00
	Ties	0(c)		
	Total	9		

A Rural < Urban

B Rural > Urban

C Rural = Urban

Test Statistics _ Thrift

Particulars	Rural - Urban	Result
Z	-2.310(a)	significant
Assy mp. Sig. (2 - tailed)	.021	

Source: Calculated from Table 4.4

- a. Based on Negative ranks.
- b. Wilcoxon Signed Rank test

Test Statistics _ Credit

Particulars	Rural - Urban	Result
Z	-2.666(a)	significant
Assy mp. Sig. (2 - tailed)	.008	

Source: Table 4.4

- a. Based on Negative Rank test.
- b. Wilcoxon Signed Rank test.

Since the p value is $<.05$ at 0 .05 level of significance, the hypothesis is rejected. That is there is significant difference in the thrift collection and credit disbursement of the NHGs in the rural and urban areas of the district.

4.3.2 Micro Enterprises

Kudumbashree views micro enterprises development as an opportunity for providing gainful employment to the women and thereby improving their income and living standards. Kudumbashree believes micro enterprise as the best tool to bring down the incidence of poverty and has acquired vast experience in this field over the years.

Kudumbashree has gained experience in venturing into innovative micro-enterprises such as IT @ school programme, paper bag and cloth bag

unit, solid waste management, vanilla nurseries, agri-horti-herbal nurseries, kerashree coconut oil production, ornamental fish culture and handy craft units implemented in rural and urban areas. The Rural Micro Enterprises (RME) Programme was initiated to help women to start individual and group enterprise. The minimum number of people required for a group enterprises is ten and the project cost should be ` 250000 or above. Available data relating to micro – enterprise is presented in Table 4.7

Table 4.7: Status of Rural Micro Enterprise (RME) (number)

Year	Group RME		Individual RME	
	EKM	Kerala	EKM	Kerala
2005-06	82	345	0	135
2006-07	192	2268	5	183
2007-08	269	3165	10	919
2008-09	344	4013	13	1961
2009-10	419	5678	24	2156
AAG	55.98	166.31	71.54	140.27

Source: Compiled from Economic Review and Kudumbashree Reports

The Average Annual Growth (AAG) of both group enterprises and individual enterprises in the district was far less compared to that of the state. However, within the district, an increasing trend is noticed for the group as well as individual micro enterprises.

4.3.3 NHG – Bank Linkage Programme

One of the most important objectives behind launching NHGs was to establish formal banking system in rural areas. Besides opening up of accounts and depositing thrift savings in the banks, kudumbashree NHGs enter into a

formal linkage programme with the banks, which in turn extend formal financial services for providing credit inputs to the NHGs. NABARD has developed a 15 point index for rating NHGs on the basis of which they will be allowed to link with various banks under the Linkage Banking Scheme. Once the groups are linked they will be eligible to receive finance in the ratio ranging from 1:1 to 1:9. The assistance so received can be utilized by the NHGs for internal lending and taking up of micro enterprises.

Linkage banking programmes helps the kudumbashree NHG women and their families to get out of the clutches of the exploitative informal source of credit. At the same time, the banks would also benefit in the process through reduced transaction costs and increased deposits.

The details of linkage banking achievements in the district are given in Table 4.8

Table 4.8: Linkage Banking: Achievements (cumulative) ` in lakhs.

Year	No. of NHGs Graded		No. of NHGs Linked		Amount of Loan disbursed	
	EKM	Kerala	EKM	Kerala	EKM	Kerala
	No.	No.	No.	No.	No.	No.
2003-04	1731	41018	1581	21149	325.25	6354.71
2004-05	3318	60015	2919	39478	1814.78	28414.00
2005-06	6883	84015	5873	78680	2156.76	40636.69
2006-07	7423	92024	7312	86805	3059.78	48385.98
2007-08	7656	95002	7410	89316	4934.22	58918.95
2008-09	10011	99915	9687	93979	5174.22	71200.40
2009-10	12314	114248	11249	108032	5964.95	80550.76
CAG	38.68	18.62	38.69	31.23	62.39	57.70

Source: Compiled from Economic Review and Kudumbashree Reports

Table 4.8 clearly shows the picture of linkage banking from the year of starting the scheme. There is an increasing trend with regards to number of NHGs graded, number of NHGs linked and the amount of loan disbursed in the district as well as in the state. The CAG of these factors are higher compared to that of the state indicating the efficiency of the NHGs in the district, in opening up the formal banking system.

4.3.4 Lease Land Farming

Development is both a physical reality and a state of mind in which society has, through some combination of social, economic and institutional process, secured the means for obtaining better life.

Even though the policy makers and planners have realized the failure of growth strategies in bringing poor women of the country into the mainstream, they would not find an effective alternate solution. In this context, kudumbashree poverty eradication mission, with clear vision, found lease land farming as an opportunity to break the vicious circle of the poverty of women. Kudumbashree identified that in kerala, though there is shortage of land, large areas of cultivable land is kept idle and at the same time thousands of poor families who are ready to do anything for a livelihood do not have land to cultivate. When paddy cultivation became a non – lucrative affair, farmers of the state deserted paddy fields. The reluctance of the new generation to take up agricultural and allied activities is the main problem which converts the paddy fields into bare lands. Besides, as a part of growing urbanization, high buildings are constructed by filling the paddy fields. These major threats are taken up by Kudumbashree.

Kudumbashree utilize this opportunity by encouraging the members to start paddy cultivation which is beneficial both to the landless poor women of

kudumbashree and the land owners who are not interested in paddy cultivation. Kudumbashree recognized the programme on “women in agriculture’ as a powerful tool for poverty eradication. The micro enterprise strategy adopted by Kudumbashree has helped a large number of NHGs to engage in agriculture related activities like vegetable farming, crop nurseries, mushroom cultivation, vermin compost production, dairy and the like.

The details of lease land farming in the district along with the state are given in Table 4.9

Table 4.9: Lease Land Farming

Year	No. of NHGs engaged		No. of families benefited		Area cultivated (Acres)	
	District	State	District	State	District	State
2004 – 05	1788	15869	17204	186052	2830	21886
2005 – 06	2391	27316	26950	223779	5194.42	52873.18
2006 – 07	3044	28705	27949	283984	7116.95	53237.98
2007 – 08	3184	31710	29948	307960	7999.48	74301.44
2008 – 09	3672	44883	32057	320098	8441.71	111663.80
2009 – 10	3831	49112	38002	351310	8915.01	122131.12
CAG.	16.46	25.35	17.18	13.50	25.80	41.04

Source: Compiled from Economic Review and Kudumbashree Reports

Table 4.9 depicts a very good picture of lease landing farming in the district, in terms of number of NHGs engaged in the programme, the number of families benefited and the area cultivated by the members. It shows that the no. of families benefited increased from 17204 in the year of starting the

programme to 38002 in the year 2009–10, and the picture is better compared to state level growth as the CAG is 17.18 for the district while for the state it is 13.50.

Two major achievements in agricultural sector of the district are:

- 1). **Haritha shree:** - It is an agriculture venture where five or more kudumbashree women (from the same NHG or different NHGs) as a group lease the land for agricultural purpose. For this they got assistance from the district kudumbashree mission in the form of incentives and production bonus.
- 2) **Samagra Pineapple Project:** - It is a joint venture by district panchayat, Kudumbashree mission & Nadukkara Agro – processing company. Under this Project, there are 41 panchyats, 623 groups and 3115 beneficiaries who jointly cultivate pineapple in an area of 500 hectares.

4.3.5 Monthly Markets

During the year 2007, monthly markets were started as a part of marketing. Seven monthly markets of two days duration each were conducted every year. These markets were opened near public places like railway station and bus stand. NHG members conducting group enterprises as well as individual enterprises participated in the market and the profits and co–operation from the society encourage them further.

Besides monthly market, special marketing in the name of ‘ Vipanana Mela’ were conducted during festival season of Onam, X’mas, Ramzan and other events like Aluva Sivarathri, Marine drive flower show, Federal Bank day,

Kochi Volvo race day, Maradu Desiya Harithoslave and Thiruvyranikulam Nada thuruppu.

4.4 Empowerment Strategies in the Social Development Sector

Since empowerment is an active, multi-dimensional process which enables women to realize their potential and powers in all spheres of life, Kudumbashree provide equal importance to social empowerment aspect. The various schemes and projects in this respect in Ernakulam district are:

4.4.1 Balasabha

The vision of the Eleventh Five Year Plan is to end the multi-faceted exclusions and discrimination faced by women and children and to ensure that every women and child in the country is able to develop to her/his full potential and share the benefits of economic growth and prosperity. Success will depend on the ability to adopt a participating approach that empowers women and children and makes them partners in their own development. The roadmap for this has already been laid in the National Policy on women 2001 and the National Plan of Action for Children 2005.

“Catch them young and give up the poverty at bud” is the guiding slogan that inspired kudumbashree to think of programmes for poor children. A planned assistance in various stages in life helps the children to acquire confidence and move to the right path. These thinking were developed into ‘Bala sabha’ –the grass root level groups of the children of poor families. They can be viewed as side shoots of NHGs formed under kudumbashree mission and part of the Mission’s holistic approach to wipe out poverty. Bala Sabhas provide an ideal atmosphere for informal learning. They also supplement services required for the proper development of children.

Thrift mobilization programme for children of Balasabha encouraged them to cultivate saving habits and acquire knowledge of banking transaction. The details of balasabha in the district is given in table 4.10

Table 4.10: Bala Sabha.

Year	No. of Balasabha.	No. of children	Thrift (` in lakhs)
2004 – 05	74	1003	-
2005 – 06	1045	18374	-
2006 – 07	2380	42908	1.92
2007 – 08	2425	61282	2.18
2008 – 09	3735	68334	2.52
2009 – 10	4604	73425	4.81
C A G	128.44	134	35.79

Source: Compiled from Economic Review and Kudumbashree Reports

It remarkable to note the tremendous increase in the number of bala sabha and the number of children in the district. From the two digit figure of 74, during the initial year 200 –05, the number of bala sabha increased to a four digit figure of 4609 indicating a CAG of 128.44. Similarly, the number children increased from 1003 to 73425 revealing the CAG of 134. The thrift saving also shows an increasing trend.

4.4.2 Buds–school (a special school for disabled children)

For the first time in India that a panchyat and a grass root group of women have come together to create an initiative to meet the needs of children with disabilities. Through a screening process conducted by a team of doctors, children with a variety of disabilities were identified from BPL families. Each

of these children was issued disability certificate that allows them to receive financial assistance from the Social Welfare Department. They will also be issued disability cards that will make them eligible for a variety of govt. benefits.

4.4.3 Shree- Padavi Swayam Padanam (Gender Studies)

To know more about empowerment of women, status of women in the present society, gender discrimination, and to work for social justice and equal status, a scheme known by the name “Shree – Padavi Sayum Padanam” is started and functioning in CDS and ADS level from the year 2009. A team of women is selected from CDS committee and ADS and training is given to them in the first stage. They are then assigned the duty of conducting classes on the above topics. A hand book is also prepared for this programme and with the help of these also the benefit of the scheme is extended to all the NHGs. During the year 2009 ` 10.54 lacs are expended for conducting workshop in this connection for the CDS committee member

This is a novel empowerment strategy followed by the mission, as it utilizes the potentials of NHG women itself to empowers other NHG members.

4.4.4 Ashrya – Destitute Rehabilitation Project

Most of the anti-poverty programmes implemented in the state, though seemingly well-conceived, have failed to reach to the rock bottom of poor who live in utter distress and despair. The poor remained mere beneficiaries’ of others decisions as they were not involved in the implementation of the programmes. Being implemented by different agencies, there is no

coordination with one another. All most all programmes adopted income criteria for identifying the poor, which lacked people's involvement.

Ashraya is a destitute rehabilitation project implemented in the state through LSG Bodies. In Ernakulam district 80 LSG Bodies implemented the project through Kudumbashree Mission. The destitute families were identified using transparent risk indices framed by the mission and a participatory need assessment was made to assess the needs of each family.

Up to the year 2009, `10 lakhs were granted from the mission as challenging fund and from 2009 onwards, the fund was raised to ` 15 lacs. The family members got aids for housing facility, drinking water, cloth, food and medical treatment .Kudumbashree members play a crucial role in identifying the destitute families. The destitute in the localities were identified by the NHG members themselves and they take the initiative to enrol them in the list of destitute.

4.4.5 Eksat –HRD Training Centre

EKSAT – stands for empowerment through knowledge, skills, attitudinal change and training.

Eksat is the HRD training centre promoted by kudumbashree, since its inception in December 2005, Eksat has provided training on capacity building, EDP, accounting skills, building of organisation capabilities for SHGs, NGOs and CBOs. Eksat conducted training programmes in the area of child development also. They are remunerated by the kudumbashree mission. The services of Eksat were also utilized by local self- government institutions, government departments, NGOs and even by private institutions.

A team of women were selected from NHGs to work together for a better world. The team consists of 28 women having competency, knowledge and skill in different fields which they acquired through training provided by kudumbashree mission. Besides, the team members attended various skill training, management training and personality development courses at their own cost. The commitment towards their responsibility, the feedback from the trainees and the ever changing technology, management practices in the business world prompt them to update their knowledge, skill and competencies as trainers. Thus the team is empowered enough to rebuild the women and the society through their multifaceted programmes.

Major training programs of Eksat conducted in the district from the year of its inception were detailed in table 4.11

Table 4.11 EKSAT – Training Programme

Types of Training(Number)				
Year	GOT	EDP	Skill	No. of groups Started IGAS
2006 – 07	400	400	400	74
2007 – 08	1400	500	240	112
2008 – 09	2800	1200	825	340
2009 – 10	4100	3000	2050	1005

Source: EKSAT Records

The programmes of Eksat are divided in 3 groups they are:

- 1) GOT – General Orientation Training.
- 2) EDP – Entrepreneurial Development Programme
- 3) Skill Training

Table 4.11 very clearly shows the great achievements of 'Eksat' in the district. GOT training increase from 400 to 4100 within a period of 4 years. The increase is more than 10 times from the starting number. EDP and skill trainings are also increased from 400 to 3000 and 2050 indicating the efficiency of Eksat .The empowerment of a small team acts as the catalyst for empowering thousands of others.

During the year 2006–07, seventy four group enterprises were started by the NHG members after undergoing EKSAT training programme. The number of enterprises increased every year and during the year 2009–10, it reaches 1005. The major programmes of Eksat are:

- 1) Karma – A micro enterprise development programme for entrepreneurs.
- 2) Amma – A special training programme for mothers and high school girl students.
- 3) Excellence – A special training programme for facilitating excellence in different fields.
- 4) Time – A programme for developing management excellence
- 5) Career guidance – A counselling programme for students and educated unemployed youth.
- 6) Plus and Minus – A training programme for human relationship management.

4.4.6 Bhavan shree – Micro housing scheme

In order to cater the housing needs of the poor families in kerala, kudumbashree designed an innovative housing programme called

Bhavanashree. Kudumbashree implementing this programme with the active support of nationalised, scheduled, commercial and private sector banks in Kerala.

4.5 Other empowerment programmes

4.5.1 Interest- subsidy scheme

For the economic betterment of the kudumbashree NHG women, the state Govt. started Interest subsidy scheme in the year 2009, thereby at a cheaper rate (@ 4%) loans were available. Under this scheme, all the NHGs having bank linkage are eligible for bank loan at the rate of 4%, which they previous obtained at the @ 9%.

4.5.2 Development of SC/ST women

From the year 2008, special consideration is given to women belonging to SC/ST category. The state govt. allotted ` 5lakh to the district mission for the development of SC/ST women. In Ernakulam district there are 42 SC/ST NHGs and the mission design new schemes for the SC/ST women.

4.5.3 National Rural Employment Guarantee Scheme (N R E G S)

Training is given to N R E G S mates, and certificates and photo identity cards were distributed to them. 10854 mates were recognized in the district till the year 2010 and `10.22 lakhs were expended for this.

4.5.4 Legal literacy workshop

Kudumbashree in collaboration with Kerala state legal service authority, conducted one day legal literacy workshop in every CDS every year. 15000 NHG women have participated in this workshop so far.

4.5.5 Karma – 2009

Leadership camp for CDS committee members were conducted every year.

4.5.6 Training for NHG President/Secretary

Training for accounting, minutes books writing and project preparation were conducted every year.

The analysis of the different empowerment strategies of kudumbashree in the district depicts a favourable picture. It is evident from the above facts that unlike the poverty eradication programmes implemented in the third world countries, Kudumbashree has a true vision of development. It gives importance to the empowerment of the indigent masses especially the poor women of Kerala.

Reference

- [1] Nashi, S.K., “Micro-Finance : A Study on Stree Shakti (SHG) Programme”, *Southern Economist*, Vol.43, No.8, August 2004, p.9.

.....❧.....