

KUDUMBASHREE NHGs IN ERNAKULAM DISTRICT: SPACE FOR WOMEN EMPOWERMENT

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Empowerment of women is essential to gender equality which requires a realignment of power in decision making at the house hold and institutional levels in the society. Empowerment is a necessary condition for enabling women to seek justice and equality. Without economic strength woman is not able to excise her rights and entitlements. When a woman is empowered, her competencies towards decision making will surely influence her family's behaviour. Similarly, progress of the nation requires the active participation of women in all aspects of civic life and it is essential to acknowledge the contribution of them in the nation building process. Recognizing the achievements of ordinary women who have made transformative changes in their societies is a way to support their empowerment at the grass root level.

In this context, the emergence and the rapid multiplication of Kudumbashree NHGs based on micro- credit is a novel strategy that is gaining increasing importance in the development scenario. Kudumbashree NHGs are viewed as a strategy for both women's empowerment and poverty eradication; they are

informal groups of rural/urban poor women recognized as a people's movement at the grass root level to fight against poverty and to accelerate economic, social and political empowerment. The empowerment strategies of kudumbashree provide ample scope for empowerment of its members, as the secondary data analysis reveals. There fore it is essential to examine the activities of NHGs in the district in their way to empowering the women.

This chapter focusses on the quality and operations of kudumbashree NHGs in Ernakulam district to study whether the NHGs provide space for empowerment of women by making changes in the economic, social and political life of its members.

The quality as well as the operations of the NHGs is evaluated with the data collected from 300 Kudumbashree NHGs (270 groups from rural area and 30 groups from urban area) from the district. All the selected NHGs have completed a tenure of 5years and the average number of members in each group ranges between 15- 20.

5.1 Group Profile

Group or collective process always provides a support for individual empowerment. It exposes its members to local networks and this social interaction results in awareness about local realities. Kudumbashree NHG is the basic unit of women folk where they are free to ventilate their feelings, learn many new things and make joint effort to find out solution to their grievances. The stage of formation of the group may be said to be the 'foundation stone' for empowerment. The members of kudumbashree NHG constitute women folk with diverse characteristics in terms of caste, age, educational qualification and marital status and the details of which are given in Table 5.1.

Table 5.1: Profile of group members

SI No	Particulars		No. of Women.		Per cent.	
			Rural	Urban	Rural	Urban
1	Age	25 – 35	729	98	13	16
		35 – 45	2522	312	48	51
		45 – 55	1651	120	31	20
		55_ 65	393	79	8	13
			5295	609	100	100
2	Education	Illiterate	31	28	1	5
		Primary school	1601	111	30	18
		High school	1938	128	37	21
		SSLC	1024	216	19	35
		Plus two	607	102	11	17
		Degree/Diploma	94	24	2	4
			5295	609	100	100
3	Religion	Hindu	2637	256	50	42
		Muslim	582	67	10	11
		Christian	2076	286	40	47
			5295	609	100	100
4	Economic Status	a) BPL	4024	378	76	62
		b) APL	1271	231	24	38
	Social Status		5295	609	100	100
		a) SC/ST	1095	87	21	14
		b) OBC	2173	452	41	74
		c) General	2027	70	38	12
			5295	609	100	100
5.	Marital Status	Married	4324	518	82	85
		Unmarried	566	24	10	4
		Widow	311	43	6	7
		Divorcee	94	24	2	4
			5295	609	100	100
6.	Occupation	No specific job	2700	314	51	52
		Farm labourers	635	28	12	5
		Construction Workers	1377	34	26	6
		Private job	318	181	7	29
		Others	265	52	4	8
			5295	609	100	100

Source: Compiled from Primary Data.

5.1.1 Distribution of Members on the Basis of Age

Age of women is expected to have a bearing on the understanding of social issues and poverty related economic issues. According to Table 5.1, women in 35 to 45 years of age group are in majority in all the studied NHGs in the district, which is considered to be the dynamic period in a person's life. Members in the age group of 45 to 55 came next both in rural and urban areas. The percentage of members above 55 years of age is only 8 per cent in rural areas and 13 per cent in urban area, while that of those in the age group of 25–35 is 13 per cent in rural area and 16 per cent in urban area.

5.1.2 Distribution of Members on the Basis of Education

Education level of individual members, to a great extent helps to assimilate the inputs provided during training/orientation programmes since they are the important strategies adopted by kudumbashree for women empowerment. According to table 5.1, majority (37 per cent) of the members in rural area have schooling upto 10th standard while for urban NHGs, majority of its members (35%) have passed 10th standard. Eleven per cent (rural) and seventeen per cent (urban) of members have plus two qualifications. Among the members who had schooling up to primary education in both rural and urban area, constitute 30 and 18 per cent respectively. Similarly degree / diploma holders constitute 2 per cent and 4 per cent respectively in rural and urban area. Comparatively, the percentage of women who had education SSLC and above is more in urban area than in rural area.

The discussion on the educational status of the members reveals that an impressive percentage of members had good education which is certainly expected to have a significant bearing on the functional aspect of the NHGs.

5.1.3 Distribution of Members on the Basis of Religion

Religion is an important phenomenon that people adhere to most strongly and since the availing of economic and social opportunities is sometimes determined by religious status, it is to be considered in studying socio – economic status. Table 5.1 reveals that 50 per cent of the members in rural NHG s are Hindus while for urban NHG, the majority of members (47%) are Christians. The representations of Muslim members are 10 per cent and 11 per cent respectively in rural and urban NHGs.

5.1.4 Distribution of Members on the Basis of Economic and Social status

In order to become members in kudumbashree it is not compulsory that all the members should be from BPL families. Table 5.1 reveals that majority of the members both from rural and urban NHGs (76 per cent and 62 per cent respectively) belong to BPL category and the remaining are from APL category. The presence of APL members further reveals that women from well–off family are also attracted towards kudumbashree NHGs.

The kudumbashree programme envisaged the coverage of socially and economically weaker sections, particularly social groups like SC/ST and backward classes. The distribution of the members according to social status as per table 5.1 reveals that 21 per cent (rural) and 14 per cent (urban) constitute SC/ST. Other backward classes (OBC) constitute 41 per cent (rural) and 74 per cent (urban) and the remaining from general category.

The distribution pattern revealed fair coverage of socially and economically weaker sections.

5.1.5 Distribution of Members on the Basis of Marital Status

Marital status affects the life of women in certain factors relating to mobility and social participation. Out of the 300 NHG members, majority (82 per cent rural and 85 per cent of urban) are married, while 10 per cent (rural) and 4 per cent (urban) are unmarried. Widows constitute 6 per cent (rural) and 7 per cent (urban) and the remaining are divorcees.

5.1.6 Distribution of Members on the Basis of Occupation

The occupation of the women at the time of joining kudumbashree decides the economic condition as well as the social status. Table 5.1 shows that 51 per cent (rural) and 52 per cent (urban) of the respondents have no specific job when they joined as a NHG member and, 26 per cent of the respondents from rural NHG are construction workers, 12 per cent are farmers, 7 per cent are private employees and the remaining are engaged in some other activities like self-employment, and maidservants. In urban area, 29 per cent of the respondents have some kind of jobs in private institutions and the percentage of farm labours and construction workers are 5 per cent and 6 per cent respectively

5.2 Indicators of Group Quality

A group is any collection of individuals who have mutually dependent relationships and relationships give an individual, who earlier felt lonely and miserable, recognition and make his/her life pleasant and comfortable. Kudumbashree NHGs are the platforms where women at the grass root level gets opportunities, for sharing their joy and misery along with making changes in their life leading to a world of new experiences. This happens when she becomes active member in a vibrant kudumbashree unit which functions systematically following the rules and regulation prescribed by kudumbashree mission.

The groups (NHGs) have to follow certain rules which are considered as the indicators of group quality and are presented in Table 5.2

Table 5.2: Indicators of group quality

Sl. No	Particulars		No. of Respondents		Per cent	
			Rural	Urban	Rural	Urban
1.	Regularity in conducting weekly meetings	Yes	270	30	100	100
		No	0	0	0	0
		Total	270	30	100	100
2.	Attendance percentage	Below 75	27	4	10	13
		75 – 85	48	15	18	51
		85 – 95	184	10	68	33
		Above 95	11	1	4	3
		Total	270	30	100	100
3.	Fine for absenteeism	Yes	138	12	51	40
		No	132	18	49	60
		Total	270	30	100	100
4.	Leadership rotation	Yes	159	16	59	53
		No	111	14	41	47
		Total	270	30	100	100
5.	Keeping Records	Yes	259	24	96	80
		No	11	6	4	20
		Total	270	30	100	100
6.	Level of participation of the members in group discussion	Below 50%	8	6	3	20
		50% – 75%	86	5	32	17
		75% - 100%	176	19	65	63
		Total	270	30	100	100
7.	BPL representation in leadership committee	<3	98	6	36	20
		3	34	14	13	47
		4	117	8	43	28
		5	21	2	8	5
		Total	270	30	100	100
8.	SC/ST representation in leadership committee	Nil	5	13	2	43
		<3	222	10	82	33
		3	11	7	4	24
		4	27	0	10	0
		5	5	0	2	0
Total	270	30	100	100		

Source: Compiled from Primary Data.

5.2.1 Weekly Meetings

Regular meetings are considered as mechanism for sharing information and making decisions. It is gratifying to note that all the NHGs in the district are conducting regular weekly meetings. For majority of the NHGs, the venue of meetings is the member's residence. In kudumbashree guide lines also it is instructed that the meetings should be held in the member's residence and most the NHGs in the district are complying with the instruction.

5.2.2 Attendance

The success of the group relies on the presence of all the members in group meetings. The survey reveals that 68 per cent of the groups in the rural areas had attendance between 85 and 95 per cent and in urban area, the corresponding per centage is 33. Four per cent of the NHGs in rural areas and 3 per cent in urban area have reported an attendance of above 95 per cent. Only 10 per cent (rural) and 13 per cent (urban) NHGs have attendance below 75 per cent.

5.2.3 Fine for Absenteeism

For encouraging the participation of members in meetings, NHGs can fix fine for absenteeism. Fifty one per cent of NHGs in rural and 40 per cent of NHGs in urban area are charging fine ranging from ` 1 to ` 5. However, there are provisions in all the NHGs for waiving penalty in case of genuine reasons.

5.2.4 Leadership Rotation

Though kudumbashree NHGs are informal groups, for the smooth functioning of the group activities, group leaders must be elected. The NHGs are instructed to rotate leaders so as to maintain a balance between confidence

and knowledge among them. The present study reveals that only 59 per cent of the NHGs in rural area and 53 per cent in the urban area practising leadership rotation. Low leadership rotation is an area of concern because it may lead to major information asymmetry and causation of moral hazards. Enquired about the reasons for non-rotation, 60 per cent of the respondents from rural NHGs and 14 per cent from urban pointed out that it is due to non-readiness to take leadership and the remaining opined that non-rotation occurs due to lack of leadership qualities.

5.2.5 Record Keeping

Another important indicator of group quality is its ability to maintain systematic records. Clear instructions are given to the NHGs by the kudumbashree mission, regarding keeping different types of records. In order to ensure transparency, participation and continuity of the group, it is important that all transactions of the group should be recorded. Further, the requirement of record keeping creates demand for literacy among the members. Along with keeping formal records relating to membership, proceedings of the meetings and financial transactions, some groups maintain some informal records for the smooth functioning of their groups. NHGs in the survey show a good sign in this respect as 96 per cent (rural) and 80 per cent (urban) of the respondents reported that records were maintained systematically in their groups.

5.2.6 Group Discussion

Active involvement in group discussions is as important as regularity of meetings. Meetings are powerful platforms for women to organize themselves and to share personal problems and gradually they reach a stage to talk about social issues and community problems. In order to maintain transparency and

trust within the group, there is discussion relating to thrift and credit operations, bank-linkage matters, repayment of loans, issues regarding income generating activities and other social issues as well. Table 5.2 shows a favourable trend in this regard for rural NHGs compared to urban NHGs. Out of 270 NHGs in rural area, only 8 groups representing 3 per cent reported that the level of their members' participation in group discussion is below 50 per cent while for urban NHGs the corresponding percentage is 20. Sixty five per cent of the NHGs (rural) reported that their participation in group discussion is 75 to 100 per cent while for urban NHGs the corresponding per cent is 63.

5.2.7 BPL Representation

As per the modified bye law of kudumbashree, maximum representation should be given to BPL as well as SC/ST members in the 5 member leadership committee. The survey revealed that all the NHGs should follow the instruction. Eight per cent of the NHGs (rural) and 5 per cent (urban) have 100 per cent BPL women representation in leadership committee. Forty three per cent of NHGs (rural) and 28 per cent (urban) have 4 members and the remaining also has representations.

5.2.8 SC/ST Representation

SC/ST representation in five member committee revealed a positive picture of rural NHGs, as they gave maximum representation for SC/ST women. As per the survey, in 5 NHGs (rural) all the members in the leadership committee are schedules caste while in urban NHG, there is no single NHG giving 100 per cent SC/ST representation. Besides, 13 urban NHGs representing 43 per cent have no SC/ST representation in the leadership committee, and the corresponding per cent for the rural NHGs is only two.

As per the survey, it was found that NHGs in the rural areas are comparatively in a better position in maintaining the quality aspect of a group.

5.3 Kudumbashree NHGS: Space for Economic Empowerment

Kudumbashree NHG network has a role to play in facilitating economic/financial independence of the poor women. Women who participated in vibrant NHGs developed a strong sense of self-worth and faith in their ability to fight against financial constraints. In order to accomplish the objective of empowering women economically, the NHGs should be financially strong and function systematically, utilizing all the available opportunities. Improper functioning results in loss of confidence by women on these groups and may eventually lead to liquidation of the groups. In view of this, an assessment is done among the NHGs both in urban and rural areas based on certain selected economic indicators, the details of which are given in Table 5.3

Table 5.3: Economic Indicators

Sl. No	Particulars.		Respondents			
			Rural		Urban	
			No.	%	No.	%
1.	Weekly savings	Yes	270	100	30	100
		No		0		0
		Total	270	100	30	100
2.	Special savings	Yes	87	32	8	27
		No	183	68	22	73
		Total	270	100	30	100
3.	Thrift loan	Yes	270	100	30	100
		No		0		0
		Total	270	100	30	100
4.	Non borrowers	Yes	42	16	12	40
		No	228	84	18	60
		Total	270	100	30	100
5.	Income Generating Activities(IGAs)	Yes	241	89	18	60
		No	29	11	12	40
		Total	270	100	30	100
6.	Assistance in selection of IAGs.	Yes	125	52	6	33
		No	116	48	12	67
		Total	241	100	18	100
7.	Bank linkage	Yes	240	89	10	33
		No	30	11	20	67
		Total	270	100	30	100
8.	Bank loan	Yes	168	62	10	33
		No	102	38	20	67
		Total	270	100	30	100
9	Knowledge about bank interest rate	Yes	194	68	23	75
		No	76	32	7	25
		Total	270	100	30	00
10	Utilization of bank loan	For group enterprises	141	84	9	90
		For group and individual enterprises	27	16	1	10
		Total	168	100	10	100
11	Difficulty in getting bank loan	Yes	24	14	6	60
		No	144	86	4	40
		Total	168	100	10	100
12.	Revolving fund	Yes	138	51	11	37
		No	132	49	19	63
		Total	270	100	30	100

Source: Compiled from Primary Data.

Direct involvement of women in economic activities is imperative to achieve sustainable development and to alleviate poverty. An important component of the development strategy is empowering women economically and micro – finance is emerging as an important measure in this direction.

5.3.1 Weekly Savings

Mobilization of weekly savings is one of the basic features of NHGs and table 5.3 reveals that all the NHGs in the district give prime importance to this. It is seen that 84 per cent of the sample NHGs have a weekly savings `10 and for the rest, savings ranges between `15 to `50. These savings are kept in the common fund and lent to members at a rate of interest of 12 per cent per annum. For some groups, there is change in the amount of interest ie for `100 `2/-per month. The interest collected and the monthly subscription are pooled together with the common fund.

5.3.2 Special Savings

In addition to regular savings, 32 per cent (rural) and 27 per cent (urban) of the groups have special savings scheme in anticipation of expenditure in future for education and marriage of their children as well as for celebrating festivals.

5.3.3 Thrift Loan

One of the crucial activities of NHGs is internal lending and thus catering to the credit requirements of the poor. The thrift credit model of informal banking provides the opportunity to meet the credit needs instantly from their own pooled fund. The quantum of loan and the rate of interest are decided by the group. The NHGs in the district play a significant role in catering to the credit requirements of the poor member households. The entire

sample NHGs in the survey utilized the informal banking facility thereby protected themselves from the exploitation of money lenders.

5.3.4 Non Borrowers

Even though the prime aim of the members while joining the NHGs is to take loans, non-borrowing members were found in 16 per cent (rural) and 40 per cent (urban) of the NHGs.

5.3.5 Income Generating Activities (IGAs)

An important strategy followed by kudumbashree is encouraging women either to start or participate in any income generating activity, which liberate them from financial constraints. For this, kudumbashree arrange different skill training programmes through which the members get knowledge and confidence. The survey revealed that unlike in a traditional society where women were reluctant to come forward and involve in any business, kudumbashree women showed the willingness and courage to start income generating activities (IGAS). Eighty nine per cent of the rural NHGs have IGAS while for the urban NHGs, the percentage is 60 showing the vibrant participation of NHGs in IGAs.

5.3.6 Assistance in Selecting IGAs

The selection of an IGA is mainly based on the market potential of the product and skill of the members. Though discussion relating to IGAs is done within the groups, they also seek advice before finalising the decision. Fifty two per cent (rural) and 33 per cent (urban) of the NHGs reported that they received assistance from sources like Banks, District Kudumbashree Mission, Panchayats and ADSs.

5.3.7 Bank Linkage

Linking NHGs to the Banks is a model evolved in order to improve the access of the poor to formal banking services. NABARD has identified certain indicators for grading the NHGs and based on the grading NHGs are linked to various banks where they can operate their bank account and also obtain loans. As per the survey, 89 per cent of rural NHGs and 33 per cent of urban NHGs were linked to various banks. This showed the efficient performance of rural NHGs compared to urban NHGs. Out of the 240 rural NHGs having linkage banking, 38 per cent of the NHGs were linked to private sector banks, 41 per cent with nationalised banks, 14 per cent with state bank group and the remaining 7 per cent with the co-operatives. All the urban NHGs in the survey were linked to nationalised banks.

5.3.8 Bank Loan

In addition to linkage banking facility, bank loans are available to NHGs for starting micro enterprises. Linkage loans are utilized by the members for consumption as well as productive purposes. But bank loans are availed only for starting micro enterprises/IGAs. Sixty two per cent of the rural NHGs and 33 per cent of the urban NHGs have availed the bank loans.

5.3.9 Bank Interest Rate

An enquiry was also made among the respondents regarding the interest rate of bank loan and it is seen that 32 per cent of the rural NHGs and 25 per cent of urban NHGs are not aware of the rate of interest which they are supposed to pay on their bank loans. The remaining respondents reported that interest rate varies between 7 per cent to 9 per cent.

5.3.10 Utilization of Bank Loan

Regarding the utilization of the bank loan, 84 per cent of the rural NHGs and 80 per cent of the urban NHGs have reported that, they utilize the loan amount for starting group enterprises and 16 per cent (rural) and 10 per cent (urban) of the NHGs utilize it for starting individual entrepreneurial activities also.

5.3.11 Difficulty in Availing Bank Loan

Eighty six per cent of the rural NHGs obtained bank loans easily whereas 60 per cent of their urban counterparts experienced difficulties in getting the loans, the survey reveals.

5.3.12 Revolving Fund

One of the major issues faced by micro enterprises is the shortage of working capital due to delay in payments by wholesalers and departments. Revolving fund is meant for meeting urgent requirement of working capital and the enterprises are eligible for R.F @10% of the total project cost subject to a maximum of `250000 per group. It is seen that 51 per cent of the rural NHGs and 37 per cent of the urban NHGs received R.F indicating the initiatives of the group in encouraging micro enterprises.

Based on the responses from the NHGs, the survey established that rural NHGs commitment in empowering its members outshine urban NHGs.

Identified indicators are shown in Table 5.4 along with their mean values, S.D and t values

Table 5.4: Economic Indicators and its Significance

Sl. No	Economic Indicators	Mean		S.D		t
		Rural	Urban	Rural	Urban	
1.	Weekly thrift(`)	13.28	16.00	4.67	12.21	-1.21
2.	Women having IGAs(No.)	10.42	4.86	5.71	3.39	*7.83
3.	Bank loans(`)	178,214.29	1450000	335732.66	94868.33	1.24
4.	Repayment(`)	132095.92	132000	213929.41	87850.88	0.005
5.	Subsidy(`)	89704.55	65500	158477.44	55412.59	1.73
6.	Individual entrepreneurs(No.)	2.08	1.67	1.39	0.52	*3.22
7.	Members undergone skill training(No.)	7.94	5.33	4.98	2.96	*4.21
8.	Thrift saving (`)	67657.42	84269.00	69770.11	124172.21	0.72
9.	Thrift loan total) (`)	377488.24	182716.67	379302.13	263974.92	*3.64
10.	Revolving Fund(`)	19392.21	10000	14009.89	0.00	*11.02
11.	Members engaged in agricultural activities. (No.)	9.14	3.47	6.11	2.53	*-5.04

Source: Compiled and Calculated from Primary Data.

*Significant at 0.05 level.

The expression of the economic indicators in financial terms reveals the extent of participation of the NHGs in empowerment activities which in turn indicate the space provided by the NHGs for economic empowerment. Table 5.4 shows that all the mean value are larger (except for weekly thrift and total thrift saving) for rural NHGs and to examine whether there is significant

difference in the mean values, t-test is done. Out of the eleven indicators selected, except for 5 items (weekly thrift, bank loan, repayment, subsidy and total thrift savings) there is significant difference in the mean values and so it can be concluded that rural NHGs's efforts for economic/financial empowerment of its members are comparatively better than that of urban NHGS.

5.4 Kudumbashree NHGs- Space for Social Empowerment

In a society, the participation of women in the development process has to be ensured through tangible measures taken at various levels, which result in empowerment of women in real sense. The National Policy for Empowerment of Women 2001 advocates the creation of an environment through economic and social policies for the full development of women enabling them to realize their full potential.

Kudumbashree NHGs are the platforms for women to realize their potential, voice their demand, to participate in development activities, respond against all types of social evils and finding ways for empowerment. Further NHGs are formed on the premise that group formation is crucial to the empowerment process as women draw strength from groups. They are able to acquire confidence to renegotiate gender relations within the house hold as well as in the society.

Since kudumbashree is a poverty eradication project of the state, it has clear cut strategies for the economic empowerment of the women. At the same time, as empowerment is multi-dimensional, equal importance should be given to social empowerment. Therefore an attempt is also made to study the steps taken by kudumbashree NHGs to lead its members towards social empowerment sphere. Table 5.5 illustrates the responses of NHGs towards social indicators.

Table 5.5: Social Indicators

Sl. No	Particulars	Positive responses			
		Rural		Urban	
		No.	%	No.	%
1	Celebration within the group	259	96	30	100
2	Participation in (a) Cultural Programmes	184	68	12	40
	(b) Melas, trade fairs etc.	224	83	12	40
3	Conducting tour/picnic	65	24	6	20
4	Protest against social evils	100	37	16	53
5	Position held by members	89	33	16	52
6	Development works in locality	200	74	16	53
7.	Contract work for local self Govt. Bodies	135	50	8	27
8	Contribution to victims of natural calamities like Tsunami	224	83	30	100
9	Participation in trainings/work – shops etc.	216	80	28	92
10.	Relation with other NHGs	89	33	8	27
11.	Conducting/participating masachanda (monthly market)	181	67	19	66
12.	Balasabha	232	86	9	30
13.	Contributories to kudumbashree publications	54	20	14	48
14.	Computer literacy programmes	127	47	24	80
15.	Participation in Blood donation camp medical camp etc.	143	53	22	73

Source: Compiled from Primary Data.

Involvement in different types of social activities enabled the women to experience the breeze of freedom. All the kudumbashree NHGs participated in the survey are involved in any one or other type of a social activity, which will improve the confidence and create opportunity for the members to be conscious of their collective strength.

5.4.1 Celebrations

When the functioning of the groups becomes sustainable, they begin to take part in social and cultural activities. Involvement in cultural activities can go a long way to liberate women from their traditional roles as mere housewives. All the NHGs in the urban area and 96 per cent of NHGs from rural area, participated in the survey pointed out that they used to celebrate festivals like Onam, X'mas, and Ramzan with gaiety, a practice which helped in forging communal harmony among them. They also used to celebrate annual days of their respective groups with various programmes.

5.4.2 Cultural Programmes

Sixty eight per cent of the NHGs (rural) and 40 per cent (urban) have participated in various cultural programmes like, kudumbashree sangam, Block Kalosalvam, Grmoslvam and the like organised at the district and state levels. Eighty three per cent of rural NHGs and 40 per cent of urban NHGs have participated in various 'melas' like Onavipanamela, IRDP mela organized by the government of Kerala. Besides, they also used to open stalls in connection with different festivals in their localities.

5.4.3 Tour

Out of the 300 kudumbashree NHGs surveyed, 24per cent of rural and20 per cent of the urban groups have conducted tour/picnic programmes to

different places for sightseeing. These types of tours help in improving the interpersonal relations among the group members. The success and the experience from the tour motivate the groups to conduct similar tours every year and the discussion of the researcher with the leaders of the NHGs reveals that all the NHGs are ready to conduct tour programme in the coming years. In the reference year, a 3-day tour programme is conducted by the District kudumbashree mission for the entire CDs chairpersons. The event provides the chairpersons the opportunity to discuss their experiences and performances of their NHGs in an informal way.

5.4.4 Protest against Social Evils

Answering to a question on their mentality to protest against local evils, 37 per cent of NHGs (rural) and 53 per cent (urban) have pointed out that they have protested against social injustice and social evils. The collective strength of the members creates a synergy that can make an impact on their social life. The evils against which they have initiated public campaigns are illicit liquor, gambling, opening of liquor shops near schools, robberies and unproved murders in their concerned areas of operation. The efforts made by kudumbashree NHGs towards these types of local and social evils are credible.

5.4.5 Positions Held

Involvement in social activities has led to a change in woman's self-esteem and self-confidence, level of knowledge and overall awareness of her rights. Positive change in her capacity to take decision enhances her ability to speak out. As a result, she began to hold responsible positions at various levels. In this survey, 33 per cent of the rural NHGs, and 52 per cent of the urban NHGs have reported that some of their members are holding various

positions in the society. With every success the group enjoys, the members become stronger and they have had more opportunities to take leadership roles. There are 39 members holding positions like panchyat member / municipal councillor' in local bodies. Women from urban NHGs hold positions in school PTA and cultural groups / residence associations while women from rural NHGs have their presence in panchyat grama sabha, cultural groups, school PTA and religious groups. These positions have definitely helped them to improve their quality of life and also have offered new linkages in the community and society.

5.4.6 Development Works

Role as contributor is better than role as beneficiary. The very meaning of empowerment is achieved only when women played their role as contributors in the development of the nation. Seventy four per cent of the rural NHGs have participated in the maintenance and the management of community assets such as village roads, local ponds and canals, hospitals and waiting sheds. Unlike rural NHGs, urban NHGs confined their development works to hospital cleaning and waste management. Out of the 30 urban kudumbashree NHGs, only 16 groups (53per cent) are engaged in in development works in their concerned locality.

5.4.7 Contract Works

NHGs have to participate in development process by undertaking contract work on behalf of the govt. Fifty per cent of the rural NHGs and 27 per cent of urban NHGs undertake certain contract work on behalf of their local self govt. bodies. They have undertaken survey in connection with checking of the electoral roll of the Panchyats/ municipality. Some groups assist in the preparation of electoral roll and printing ration cards while others

conducted survey for finding out the beneficiaries for Ashrya Destitute scheme and EMS Bhavana Scheme. Recently BPL survey for identifying BPL families, is done with the active participation of kudumbashree NHGs. They also conduct health surveys.

5.4.8 Contributions

The social outlook of the women has also changed considerably after they joined NHGs. It is evident by the fact that all the urban NHGs and 83 per cent of the rural NHGs in the survey have contributed their one week's thrift savings to Tsunami fund raised by the state government. Similar contributions are made whenever there is a mishappening like severe diseases and accidents to the NHG members /family members.

5.4.9 Training

Kudumbashree arrange trainings / workshop connected with social aspects. 92 per cent of the urban NHGs and 80 per cent of the rural NHGs have succeeded in participating their members in training / workshops/ orientation conducted by kudumbashree district mission. These are the programmes over and above skill training programmes conducted for starting micro enterprises.

5.4.10 Relations

NHG's can join together to form a network which enable them to share their problems, plan jointly to tackle these problems and share their resources to achieve their own objectives. NHG's are stronger if it joins with other NHG's. Responding to a question on whether the NHG's have relations with other NHG's, 33 per cent of the NHG's (rural) and 27 per cent (urban) have responded positively to this query. They receive help and co – operation from

other NHGs and also give the same in conducting melas, monthly market (masa chantha) which assist in enhancing mutual help and co-operation.

5.4.11 Masa Chandha (monthly markets)

Due to globalization, products of many companies are available throughout the country at affordable prices. In spite of this, the survival of kudumbashree NHGs and their products are ofcourse commendable. It is true that their products can not compete with the multi-national companies, and for a long time, marketing is a problem for NHGs having micro enterprises. Some of the groups stop their enterprises solely because of the competition in the market as well as the lack of a common platform for marketing their products. This adverse situation leads to the opening of monthly markets (masa chantha) for kudumbashree products. In a monthly market, products from different NHGs are displayed under one roof and this practice again boosts the confidence level of women. A two day market is opened in certain selected areas like near the railway station, bus station, main junctions and there by the NHGs got the venue for demonstration, display and marketing of their products. The marketing problem can be reduced to a great extent through this practice. Repeated purchase by the consumers confirmed the quality of the products which in turn improve the morale of the women and motivate them to produce and market variety of products. Sixty seven per cent(urban) and 66 per cent(rural) NHGs participated in monthly markets.

5.4.12 Balasabha

In the process of women empowerment, kudumbashree gives due importance to the children of its members. In order to tap the creative energies of children, grass root level groups of the children of BPL families were formed under kudumbashree mission. 'Bala sabas' are the off shoots of

kudumbashree NHGs. The mission organises the children of the poor families of the state into Bala sabha (children's NHGs) as a part of its holistic approach to wipe out poverty. Bala sabas provide an ideal atmosphere for informal learning. They also supplement services required for the proper development of children. Rural NHGs gave utmost importance to this aspect as the survey reveals. Eighty six per cent of NHGs in rural area have Balasabas totalling 2408 children while for the urban NHGs the corresponding number is 122 spread over 9 NHGs

5.4.13 Contributories

As empowerment is an on-going process, one should catch the opportunities which provide him/her a space for exposure. In the path of women empowerment, kudumbashree opens the door before its members, for expressing their talents, ideas and outlook. "Kudumbashree"- the monthly journal of kudumbashree Mission is good platform for exposure for NHG women as it provide opportunities to the women to contribute in the form of short stories, articles, poems, cartoons and the like. Successful stories of different NHGs and experiences of many members published in the journal motivate the others to be contributories in the journal. It is applaudable to note that forty eight per cent (urban) and 20 per cent (rural) of the NHGs reported with pride that their group members are contributories in the journal. Their contributions are mainly in the form of short stories, drawings, cartoons and poems (nadanpattu). Some group leaders said that, all the members are very eager to see and read the journal. This further develops the culture of reading newspapers and other magazines.

5.4.14 Computer Literacy Programme

For many, especially for women, IT was beyond their reach, as they were not techno savvy. But kudumbashree changed the misconception about IT and used it as an effective tool in the field of women empowerment. Many kudumbashree NHGs run IT units after undergoing training in IT. Kudumbashree has launched massive training and capacity building programme to improve the employability of the poor women. NHG women in urban areas effectively utilize the opportunity. Eighty per cent of the urban NHGs have computer literate members, two groups have IT units, where a total of 12 women do different computer related jobs and earn reasonable profit. In all the other groups, women have computer training in the areas of DTP, MS office and processing. In the rural areas, though the per cent is only 47, many group leaders reported that, their members are planning to go for computer training programmes. Among the rural NHGs, 4 groups have IT units.

5.4.15 Blood Donation

Kudumbashree is the manifested form of women empowerment which acquired strength through the commitments and social responsibility of its members towards the community and to the society. An empowered group is always conscious of a societal need. Misconceptions regarding blood donation, eye donation and the like among poor women are turned to be the responsibility for kudumbashree NHG women. Seventy three per cent of the urban NHGs proved their commitment by participating in the blood donation camps. They also participated in eye donation camps and medical camps. Rural NHGs are also in the picture even though their percentage for the same is 53.

Thus the study established that kudumbashree NHGs in the district are playing active role in the social empowerment of women

5.5 Kudumbashree NHGs: Space for Political Empowerment

Participation of women in decision making process is an integral part of democratic process and is essential for strengthening the quality of civic life. Women's unique experiences and perspectives would enable them to find solution to their problems and this empowerment process facilitate the entry of a large number of women into decision making areas which makes radical changes in the existing situation. The participation of women is considered essential not only for ensuring political participation in the governance but also for realizing the goals of rural/urban development which enable them to involve in nation building process as voters, candidates, planners, members of various committees, core groups and associations.

Kudumbashree, with the aim of women empowerment has much to do in this field as well. Women who have participated in vibrant NHGs have developed a strong sense of self-worth and faith in their ability to interact with power structures. Table5.6 illustrates role played by kudumbashree NHGs in the political empowerment of its members.

Table 5.6 Political Indicators

Sl.No	Particulars		Respondents			
			Rural		Urban	
			No.	%	No.	%
1	Participation of members in ward/Gramsabha	Yes	243	90	26	(87)
		no	27	10	4	(13)
		Total	270	100	30	100
2	Exercising voting right by the members in General Election without compulsion	Yes	259	96	28	(93)
		no	11	4	2	(7)
		Total	270	100	30	100
3	Member's knowledge about Women Reservation Bill	Yes	237	88	30	(100)
		No	33	12	0	(0)
		Total	270	100	30	100
4	Members confidence in contesting Election to LSGB	Yes	201	74	20	(67)
		No	69	26)	10	(33)
		Total	270	100	30	100
5	Members participation election campaigns	Yes	65	24	8	(27)
		No	205	76	22	(73)
		Total	270	100	30	100
6	Willingness to politicize kudumbashree	Yes	33	12	4	(13)
		No	237	88	26	(87)
		Total	270	100	30	100

Source: Compiled from Primary Data.

5.5.1 Participation

For the grass root level participation in politics, kudumbashree identified grama sabha /ward sabha as the powerful strategy where women voice their demands and raise their grievances in a formal way. Table 5.5 shows that

ninety per cent (Rural) and 87 per cent (urban) of the groups in the sample have representation in the GramaSabha/WardSabha .

5.5.2 Exercising Voting Right

For all the women members, to become a part in the whole process of political decision making and democratic governance, the very basic right of a citizen—the voting right—is to be exercised without compulsion. For a long time, general elections and voting process are mere exercises for most of the women, while some are not bothered about all these activities. However, there are drastic changes in these fields. Involvement in kudumbashree makes changes in the outlook of its members towards constitutional rights. According to table 5.6, 96 per cent of the rural NHGs and 93 per cent of the urban NHGs reported that nearly 80 per cent of their members exercised their voting right without compulsion in the last general election to assembly.

5.5.3 Women Reservation Bill

Women reservation in LSGBS – the great land mark in the political scenario of the country was received by kudumbashree members with applause because of their awareness and knowledge of fundamental rights, gender discrimination and constitutional rights. Eighty eight per cent (rural) and 100 per cent (urban) of the NHGs have knowledge regarding Women Reservation Bill.

5.5.4 Contesting in Election

Real empowerment is one where it opens doors to higher levels of achievements. The awareness of political implications, motivate the NHG members to contest in the election to local self-government institutions (panchayats /municipal councils). Seventy four per cent (rural) and 67 per cent (urban) of the

NHGs reported that they have members in their group with sufficient calibre and confidence to contest in the election.

5.5.5 Election Campaign

Democracy cannot thrive unless and until there is equal participation of men and women in politics. Gender disparity weakens the democratic fabric of our country and the realization of these motivates the kudumbashree NHGs to come forward in conducting election campaigns for women candidates. Even though the responses are less, 24 per cent (rural) and 27 per cent (urban) of the NHGs have the interest and courage in participating election campaigns.

5.5.6 Politicizing Kudumbashree

The climate of present day politics dominated by elements of criminalization, corruption, muscle power and violence inhibits women's full participation in the political process. Answering to a question regarding their opinion of politicizing kudumbashree, 88 per cent (rural), and 87 per cent (urban) of the NHGs responding negatively shows their great dislike in politicizing kudumbashree. They strongly argue for a self-made woman's organization stands always for women empowerment by fighting against all types of discriminations.

Table 5.6 shows almost similar pattern of positive response both from rural and urban NHGs towards political indicators leading to the conclusion that kudumbashree NHGs also provide sufficient space for political empowerment of women.

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