

CHAPTER IV

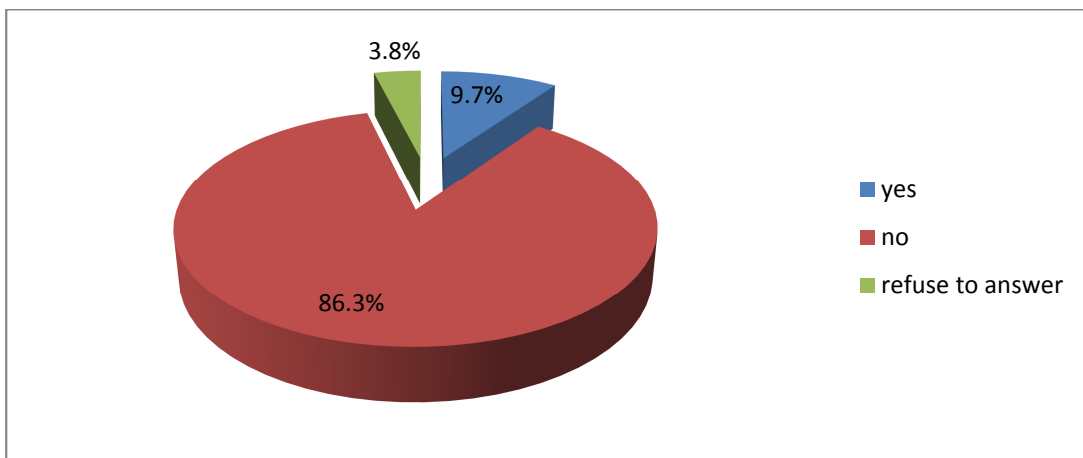
DIMENSIONS OF WOMEN EMPOWERMENT THROUGH KUDUMBASREE IN THE STUDY AREA OF KOTTAYAM DISTRICT

EDUCATIONAL EMPOWERMENT

4.1. Formal Training

Empowerment of women is multidimensional. As per study, it is primarily educational, social, political and economic. First among them is the educational empowerment. Education itself is of different type; it is in the form of formal training, informal, non formal etc. A lot of training is needed for the NHG activities throughout its operations. There are different competent authorities associated with the organisation and operation of Kudumbasree Neighbour Hood Groups. The most responsible among them is the Panchayath, Government Department concerned, the Reserve Bank of India, NABARD, local banks, agriculture department and other associated agencies etc. Hence it is to be investigated properly whether the members of NHG's of the study area has received adequate training for a successful work. The table shows responses of the members, when they were asked whether they have received adequate training.

FIG: 4.1 FORMAL TRAINING RECEIVED BY RESPONDENTS



SOURCE: SURVEY DATA

From the total 360 respondents, unfortunately only 35 members responded yes that they have received enough training from different authorities to better their NHG activities. This is only 9.7% of total respondents. But the vast majority of 86.3% confirmed that they have not received proper training for NHG operations. And a small per cent of 3.8% refused to respond the researcher finds two main reasons for the lack of training at NHG level, that it lacks funds and secondly, NHG is an informal structure inside a formal structure. The training they received in rare occasions was effective especially by the mission office, the agriculture department and Kerala Legal Service Authority. Hence most of the respondents were satisfied and they requires continuation of formal training. Further the respondents responded for the question that how much training did you get for the NHG operations necessarily shown below.

TABLE 4.1. TRAINING RECEIVED BY MEMBERS OF NHG.

| Different Types Of Formal Training | Total | Frequency | Percentage |
|------------------------------------|-------|-----------|------------|
| Leadership | 360 | 18 | 5 |
| Administration | 360 | 11 | 3 |
| Entreprising | 360 | 48 | 13.3 |
| Accounting | 360 | 8 | 2.2 |
| Production | 360 | 10 | 2.7 |
| Marketing | 360 | 2 | 0.5 |
| Sales | 360 | 2 | 0.5 |
| Legal | 360 | 39 | 10.8 |
| Management | 360 | 2 | 0.5 |
| Banking | 360 | 12 | 3.3 |

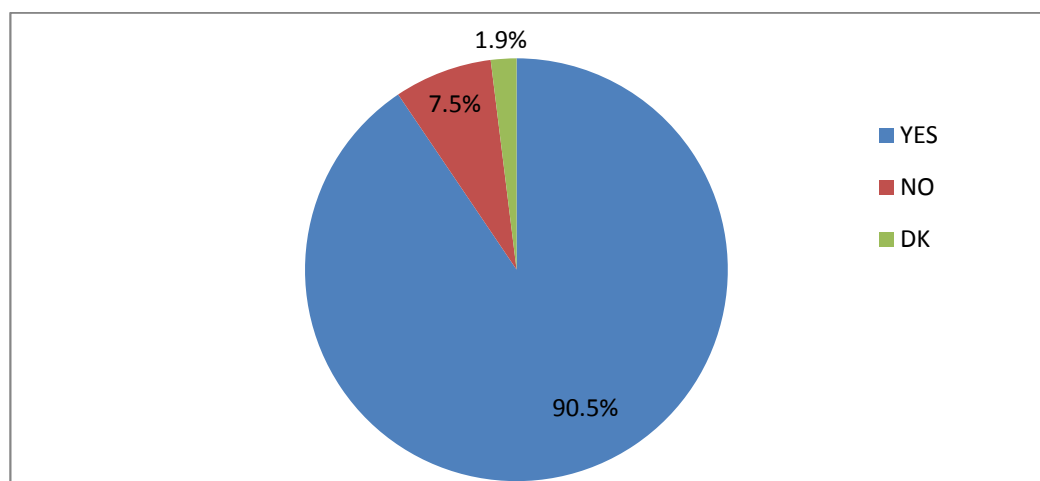
Source: Survey Data

The above mentioned areas of formal training are very essential for NHG operations. But unfortunately a negligent minority had got such training. The training of leadership has got only 5% of total respondents. Most of the people are unaware about leadership qualities and principles when they get an opportunity to do so. Formal training in administration is another important aspect for NHG operation ,but the table shows only 3% of respondents had received such training . Quality of administration both in the organisation and their future ventures is very important in the group activities. So the training in this respect is very important. One of the most important training to be provided for the NHGs is the training in the entreprisation by which most of the NHGs are generating their income. According to the table there are only 13.3% of the members of the NHGs agreed that they have got training in conducting petty trades and business. Another important area where the proper systematic training to be provided is the accounting section where as no such moves has not been taken by any of the responsible authorities and there are only 2.2% of the NHG members had been given training in accounting in the surveyed area. Production of goods and services are another vital area to impart formal training as they are the most important economic activity of the NHGs. But the table show only a negligible 2.7% of the members of the NHG in the surveyed area has received such training. Marketing is also one of the most important area to be trained but unfortunately the table shows only 0.5% of the members with such training. Sales needs a lot of training as it is one of the base of micro financing through NHGs. The table shows it was very scant consideration given to the factor of sale and the figures show that only 0.5% of the members are trained in this respect. The next important training is legal training, even though it was given but a negligible portion of members has been trained for legal affairs and it is only 10.8% of the total. The fundamentals of management is also necessary for the successful NHG operation, but it is only 0.5% of members of the total had been subjected to this training. Banking is another area to be well trained, even though the banks itself are doing it well, the members who received this kind of training is 3.3% of the total members.

Hence it can be easily inferred that the lack of the training is negatively affecting the NHG operations. But the training is not common and different agencies simultaneously take this task. so the effect of the training is comparatively less. as

per the table the training in enterprising and legal training only has crossed 10%. Hence it is clear the NHG members have not yet received training as per their requirement and more training is to be imparted to the members to do their best.

FIG 4.2: REQUIREMENT OF FURTHER FORMAL TRAINING.



SOURCE: SURVEY DATA

The diagram no 4.2 shows the number of respondents who are in need of more formal training for more achievement through Kudumbasree activities. A whopping 90.5% of the members of the NHG are in the requirement of more formal training in different areas. Further only a 7.5% of the respondents do not want more training in the future. Likewise a negligible 1.9% of the members of NHG responded don't know. So it is absolutely clear that further training in this respect is very essential to conduct various types of activities as the members of the Kudumbasree. As it is a basic pre requisite of the group activities the competent authorities must be more careful to impart training in concerned field. If the members are not directed properly by periodic systematic training, it will not make positive changes in the life of the Kudumbasree NHG members.

Effective training is very essential for the successful working of the kudumbasree micro finance system in various aspects without which no system is rolling properly. Periodic training will boost the confidence of the members and enable them to face any hard realities of the life. Hence the responsible authorities must be ready to impart education and training for the members of NHGs. The

below mentioned table explains the most important they needed in the kudumbasree activities.

TABLE 4.2: TYPE OF TRAINING REQUIRED BY THE NHG MEMBERS.

| Types of Training | No. of Respondents | % |
|-------------------|--------------------|------|
| Entrepreneurship | 278 | 77.2 |
| Legal | 3 | 0.8 |
| Accounting | 11 | 3 |
| Agriculture | 46 | 13 |
| Admin/Management | 6 | 1.6 |
| Banking | 9 | 2.5 |
| Leadership | 7 | 2 |
| Total | 360 | 100 |

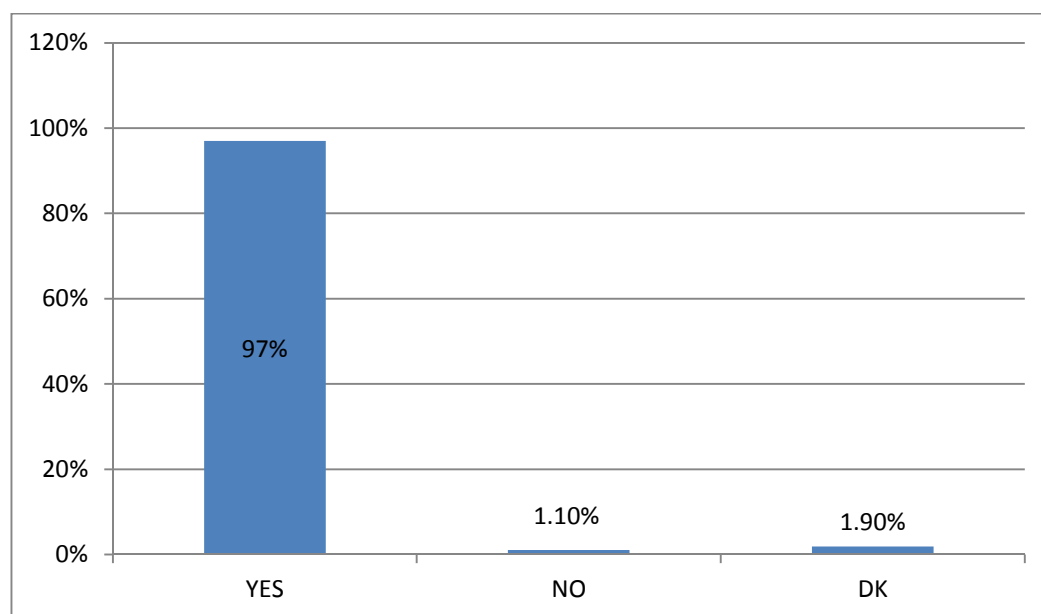
SOURCE: SURVEY DATA

It was asked to the members of the NHG in the surveyed area, what type of training you need has been responded as per the table. Hence it is obvious that a vast majority NHG members in the study that means 77.2% of the members opined entrepreneurship training is the most important and it is the key factor in the microfinance system of income generation.0.8% of the members needed the training in common laws.3% of the demanded training in accounting as the are very weak in arithmetic. Further a nominal 13%of the members needed training in farming and agriculture as they have availability of farms and paddy fields under kudumbasree system. A very negligent NHG members needed training in administration and management.2.5%of them were in demand of training in banking and only 2% of them demanded training in leadership.

In addition to the formal education and training the members of NHG get a lot of informal non formal education and training through their group interaction. The study finds that, this have of great importance and value throughout the entire

life time. The NHG members of the sampled area have the opinion that, these type of informal education and training will help them forever.

FIG.4.3 NON FORMAL TRAINING FROM NHG ACTIVITIES FOR OVERALL LIFE



SOURCE: PRIMARY DATA.

As per the chart, showing above 97% of the members of NHG in the sampled area has agreed that they have gained a lot of informal non formal education and training and education which are useful for the entire life time .They ardently believe that this type of education, information and knowledge shall make positive influence in their socio, political, economic and cultural life. So it is the additional benefit of the NHG operation, that is through the free and in formal transaction of knowledge and information. In this regard it can be obviously said that they have even empowered a lot by getting these kind of informal transaction of knowledge by various means .there is only a negligible 1.1%of the members said that they have not such gains from NHG operations and only 1.9% among the samples said they do not know anything in this regard.

The way of life and life style of each and every NHG members of the surveyed area has been changing by inculcating different types of skills and values. Through this the NHG members have got correct orientations and outlook about

almost all aspects of their life. Some of the values and skills have to be examined, which are drawn up from asking questions and supplementary questions to the members of the NHGs surveyed.

The most important among them is the skills of public contact and interaction by which they are collecting information and knowledge informally. As their educational background was very poor they had no more opportunity and experience to make enough public contact. They were detained in the kitchen for a long time and was under the clutches a highly traditional and prejudiced society where women are inferior than men. However the members of NHG surveyed agreed that they have improved a lot in this respect excellently to make public contact and interact with each other. The ability to expose and express the will is another quality they got from the group activities .Another notable change in the personality of the group members are the communication skill including the language. In short they win their own voice and the method of articulation on time which made them powerful and empowered.

As they have been informally trained and socialised they have got ample of opportunities to experience with different types of democratic skills and values. Pacific settlement of disputes through democratic means have been adopted frequently by them and the principle of majority are also followed. Keeping healthy practices of democratic means of representation and leadership are another skill they achieved while there NHG life. Another commendable thing which have to be highlighted is the increase in their ability and skill of questioning and protesting .After joining NHGs they learned to ask questions for clarification in any unfair situations, and if it is so they were informally trained to protest towards the unfair situation and also to dissent with it. Public opinion is one of the most important element of a true democracy, now almost all the members of the NHGs are able to form their opinion towards different events and incidents in the society.

In addition to this they are well versed with various types of democratic values like equality, freedom, rights, secularism, religious toleration, national integrity, the concept of human rights and the concept of gender justice. All the above mentioned values have been influenced there personal and social life very

much. And it can be commended as one of the worthy contributions of the NHG activities by which the society is changing by a anew socio political culture.

Another notable change observed among the group members are their ability to deal with banks. Actually as they were poor and non earning members of the family they were not supposed to deal with banks. But after they joined NHGs they were compelled to deal with banks for cash transaction and various other services. Now they are well versed with cash deposit, withdrawal, crediting of cheques, cheque transactions, availing loan facilities, interest calculations ,compounding, lending and borrowing etc. Further as part of this they have well experienced with savings, investments, and insurance. As a result of all this they have also little bit improved their mathematical skills also. Hence it can be undoubtedly say by the researcher, that the NHG operations in the surveyed area immensely provided such general economic skills to the members of NHGs.

After joining NHG the members exhibited great improvement in planning and administration of their money, time and other resources. The members prepared a plan of action, codified and regulated all their works for the future prospects. As they were engaged with economic activities , it was quite important to have such planning and administration for the future. Some of the training in this respect was formal but the majority of knowledge and skills was informally they gained.

A new trend developed in the social life of the NHG members is the informal knowledge and training in the use of grievance redressal system concerned. Formerly the women population in this standard was exploited in different dimension and they were suppressed and oppressed, further they were tolerating all types of exploitation ,cruelties and torturing even though there was a lot of grievance redressal machinery there. Now a days, the women of these categories are well versed with these kinds of machineries and able to avail its benefits without any hesitation.

Informal skill in organisation and management is another significant progress in the NHG operation. The potentiality of organized life at the bottom level of the society has trained them an organized life in any situation. This organized life required more management skills to sustain these achievements. So it can be read as

a beginning of fundamental change at the grass root level. As part of the organized life they were equipped with self confidence to face the future challenges and there by sprouted up a new feeling of security.

Finally, it can be observed that their ability and potentiality to access the government and its services. Before joining the NHG the members in the surveyed are were not enough competent to access and avail government services. Now this time they are aware how to get such services without delay, corruption and malpractices and if it is so they are able to face it legally or by accessing the government directly. This is the significant change noted by the researcher and counted as one of the signs of empowerment.

INFORMAL LITERACY

As part of the NHG operations the members get different types of literacy. Mainly it is of seven types. The researcher investigated into the impact of group operations in inculcating different types of literacy and measured the level of literacy before and after joining NHG. These types of literacy are very important for a sophisticated social life. The results of the survey shows there is tremendous changes in different kinds of literacy before and after joining NHG.

Table 4.3: Legal Literacy

| Response towards Legal Literacy | Range of Understanding | Respondents | | | |
|---------------------------------|------------------------|--------------------|------|--------------------|------|
| | | Before NHG | | After NHG | |
| | | No. of Respondents | % | No. of Respondents | % |
| Yes | High | 3 | 0.83 | 23 | 6.3 |
| | Average | 14 | 3.8 | 71 | 19.7 |
| | Low | 16 | 4.4 | 100 | 27.7 |
| Total Yes | | 33 | 9.1 | 194 | 53.7 |
| No | | 315 | 87.5 | 121 | 33.6 |
| No Response | | 12 | 3.3 | 12 | 3.3 |
| Total | | 360 | 100 | 360 | 100 |

Source: Survey Data

The above table demonstrates the percentage of legal literacy before and after NHG among a group of 360 respondents.

BEFORE NHG:

A total of 33 respondents out of the 360 studied said that they had some kind of legal awareness prior to the NHG. Of these, 3 had high level of awareness, 14 had average legal literacy and 16 of them had only low legal awareness which were 0.83%, 3.8% and 4.4% respectively.

Of the 360 individuals surveyed, a whopping 315 said that they had no legal awareness at all before NHG. Surprisingly, 12 respondents did not want to answer the questionnaire.

AFTER NHG

Of the 360 respondents, 194 said that they had gained legal awareness after NHG. Of these, 23 said they had gained highly, 71 said their gain was average while 100 respondents said they had a low gain. The impact of the NHG on the legal awareness among the respondents was a healthy 53.7% gain.

However, 33.6% of the respondents said they did not have any legal awareness even after NHG while 3.3% of the respondents did not provide any response. These figures leave scope for future NHG operations in a more inclusive manner.

Table 4.4: Digital Literacy

| Response Towards Digital Literacy | Range Of Understanding | Respondents | | | |
|-----------------------------------|------------------------|--------------------|------|--------------------|------|
| | | Before NHG | | After NHG | |
| | | No .Of Respondents | % | No. Of Respondents | % |
| YES | HIGH | 1 | 0.2 | 4 | 1.1 |
| | AVERAGE | 28 | 7.7 | 78 | 21.6 |
| | LOW | 42 | 11.6 | 91 | 25.2 |
| TOTAL YES | | 71 | 19.7 | 172 | 47.7 |
| NO | | 278 | 77.2 | 176 | 48.8 |
| REFUSE TO RESPOND | | 11 | 3 | 11 | 3 |
| TOTAL | | 360 | 100 | 360 | 100 |

Source: Survey Data

The table demonstrates the percentage of digital literacy before and after joining NHG of total 360 respondents.

BEFORE NHG:

A total of 19.7% respondents out of the total studied said that they had some kind of digital awareness prior to the NHG. Of these, 1 had high level of awareness, 28 had average digital literacy and 42 of them had only low digital awareness which were 0.2%, 7.7% and 11.6% respectively.

Of the 360 individuals surveyed, a whopping 77.2% said that they had no digital awareness at all before joining NHG. 3% of respondents did not want to answer the questionnaire.

AFTER NHG:

Of the 360 respondents, 47.7% said that they had gained digital awareness after NHG. Of these, 1.1% said they had gained highly, 21.6% said their gain was average while 25.2% respondents said they had a low gain. The impact of the NHG on the digital awareness among the respondents was a 28.4% gain.

However, 48.8% of the respondents said they did not have any digital awareness even after NHG while 3.% of the respondents did not provide any response. It is expected to increase the level of digital literacy in the long run.

TABLE.4.5 FINANCIAL LITERACY

| Response Towards Financial Literacy | Range of Understanding | Respondents | | | |
|-------------------------------------|------------------------|-------------------|------|-------------------|------|
| | | Before NHG | | After NHG | |
| | | No.Of Respondents | % | No.Of Respondents | % |
| Yes | High | 16 | 4.4 | 26 | 7.2 |
| | Average | 34 | 9.4 | 112 | 31 |
| | Low | 90 | 25 | 164 | 45.5 |
| No | | 213 | 59.1 | 51 | 14.1 |
| Dk | | 7 | 2 | 7 | 2 |
| Total | | 360 | 100 | 360 | 100 |

Source: Survey Data

Financial literacy includes the awareness about income generation, investment, availing loans, efficient handling of money, intelligent deposits and sources of funds for future activities and life. Hence, economic literacy enabled the members to survive economically and actually this an informal training they get while among their group operations. The above table demonstrates the percentage of financial literacy before and after NHG among a group of 360 respondents.

BEFORE NHG:

A total of 38.8% respondents out of the 360 studied said that they had some kind of financial awareness prior to the NHG. Of these, 4.4% had high level of awareness, 9.4% had average financial literacy and 25% of them had only low financial awareness.

Of the 360 individuals surveyed, a whopping 213 said that they had no financial awareness at all before NHG. Surprisingly, 7 respondents did not want to answer the questionnaire.

AFTER NHG:

Of the 360 respondents, 84% said that they had gained financial awareness after NHG. Of these, 7.2% said they had gained highly, 31% said their gain was average while 45.5% respondents said they had a low gain. The impact of the NHG on the financial awareness among the respondents was a healthy 44.2% gain.

However, 14.1% of the respondents said they did not have any financial awareness even after NHG while 2% of the respondents did not provide any response. These figures leave scope for future NHG operations in a more inclusive manner.

TABLE 4.6.BANKING LITERACY

| Response Towards Banking Literacy | Range of Understanding | Respondents | | | |
|-----------------------------------|------------------------|--------------------|------|--------------------|------|
| | | Before NHG | | After NHG | |
| | | No. of Respondents | % | No. of Respondents | % |
| YES | HIGH | 18 | 5 | 40 | 11.1 |
| | AVERAGE | 37 | 10.2 | 95 | 26.3 |
| | LOW | 94 | 26.1 | 147 | 40.8 |
| NO | | 203 | 56.3 | 70 | 19.4 |
| DK | | 8 | 2.2 | 8 | 2.2 |
| TOTAL | | 360 | 100 | 360 | 100 |

Source: Survey Data

Table 4.10

Banking literacy means the capacity of respondents to make financial dealing with various types of banks. Awareness of rate of interest of reserve bank and changes in rates of banks as per the reserve bank rates, method and process of banking transaction, crediting, debiting, interest compounding, availability of loan, structure of investment and credit etc. The above table demonstrates the percentage of banking literacy before and after NHG among a group of 360 respondents.

BEFORE NHG:

A total of 41.3% respondents out of the 360 studied said that they had some kind of banking awareness prior to the NHG. Of these, 5% had high level of awareness, 10.2% had average banking literacy and 26.1% of them had only low banking awareness.

Of the 360 individuals surveyed, a whopping 56.3% said that they had no banking awareness at all before NHG. Surprisingly, 2.2% respondents did not want to answer the questionnaire.

AFTER NHG:

Of the 360 respondents, 78.2% said that they had gained banking awareness after NHG. Of these, 11.1% said they had gained highly, 26.3% said their gain was average while 40.8% respondents said they had a low gain. The impact of the NHG on the banking awareness among the respondents was a healthy 37% gain.

However, 33.6% of the respondents said they did not have any legal awareness even after NHG while 3.3% of the respondents did not provide any response. These figures leave scope for future NHG operations in a more inclusive manner.

TABLE.4.7 E GOVERNANCE LITERACY

| Response Towards E Governance Literacy | Range Of Understanding | Respondants | | | |
|--|------------------------|--------------------|------|--------------------|------|
| | | Before NHG | | After NHG | |
| | | No. Of Respondents | % | No. of Respondents | % |
| YES | HIGH | 0 | 0 | 26 | 7.2 |
| | AVERAGE | 6 | 1.6 | 62 | 17.2 |
| | LOW | 11 | 3 | 146 | 40.5 |
| NO | | 336 | 93.3 | 119 | 33 |
| DK | | 7 | 2 | 7 | 2 |
| TOTAL | | 360 | 100 | 360 | 100 |

Source: Survey Data

It means potentiality of respondents to avail Government services cheaply and speedy through E-Governance. The average knowledge of group members regarding various services, Akshaya centres, method of approach, certification and documentation etc are taken into account. The above table demonstrates the percentage of E-Governance literacy before and after NHG among a group of 360 respondents.

BEFORE NHG:

A total of 4.6% of respondents out of the 360 studied said that they had some kind of E-Governance literacy and awareness prior to the NHG. Of these, 0% had high level of awareness, 1.6% had average E-Governance literacy and 3% of them had only low E-Governance literacy awareness.

Of the 360 individuals surveyed, a whopping 93.3% said that they had no E-Governance awareness at all before NHG. Surprisingly, 2% respondents did not want to answer the questionnaire.

AFTER NHG:

Of the 360 respondents, 64.9% said that they had gained E-Governance awareness after NHG. Of these, 7.2% said they had gained highly, 17.2% said their gain was average while 40.5% respondents said they had a low gain. The impact of the NHG on the E-Governance awareness among the respondents was a healthy 60.3% gain.

However, 33% of the respondents said they did not have any E-Governance awareness even after NHG while 2% of the respondents did not provide any response. These figures leave scope for future NHG operations in a more inclusive manner.

TABLE.4.8 .ENVIRONMENT LITERACY

| Response Towards Environment Literacy | Range of Understanding | Respondents | | | |
|---------------------------------------|------------------------|--------------------|------|--------------------|------|
| | | Before NHG | | After NHG | |
| | | No. of Respondents | % | No. of Respondents | % |
| YES | HIGH | 37 | 10.2 | 60 | 16.6 |
| | AVERAGE | 98 | 27.2 | 114 | 31.6 |
| | LOW | 129 | 35.8 | 160 | 44.4 |
| NO | | 89 | 24.7 | 19 | 5.2 |
| DK | | 7 | 2 | 7 | 2 |
| TOTAL | | 360 | 100 | 360 | 100 |

Source: Survey Data

Environment literacy considers sustainability of environment, environment protection measures, public hygiene, exploitation of natural resources, finding and conservations of sensitive areas and bio diversities, pollution, resources management

and its utilization etc. The above table demonstrates the percentage of environment literacy before and after NHG among a group of 360 respondents.

BEFORE NHG:

A total of 73.2% respondents out of the 360 studied said that they had some kind of environment awareness prior to the NHG. Of these, 10.2% had high level of awareness, 27.2% had average environment literacy and 35.8% of them had only low environment awareness.

Of the 360 individuals surveyed, a whopping 24.7% said that they had no environment awareness at all before NHG. Surprisingly, 2% respondents did not want to answer the questionnaire.

AFTER NHG:

Of the 360 respondents, 92.6% said that they had gained environment awareness after NHG. Of these, 16.6% said they had gained highly, 31.6% said their gain was average while 44.4% respondents said they had a low gain. The impact of the NHG on the environment awareness among the respondents was a healthy 19.4% gain.

However, 5.2% of the respondents said they did not have any environment awareness even after NHG while 2% of the respondents did not provide any response. These figures leave scope for future NHG operations in a more inclusive manner.

TABLE. 4.9 HEALTH LITERACY

| Response Towards Health Literacy | Range of Understanding | Respondents | | | |
|----------------------------------|------------------------|--------------------|------|-------------------|------|
| | | Before NHG | | After NHG | |
| | | No. of Respondents | % | No.Of Respondents | % |
| YES | HIGH | 26 | 7.2 | 58 | 16.1 |
| | AVERAGE | 41 | 11.3 | 100 | 27.7 |
| | LOW | 73 | 20.2 | 153 | 42.5 |
| NO | | 212 | 58.8 | 41 | 11.3 |
| DK | | 8 | 2.2 | 8 | 2.2 |
| TOTAL | | 360 | 100 | 360 | 100 |

Source: Survey Data

Health literacy take into account food and nutrition, quality of food, food adulteration, personal hygiene, family planning, immunization, medical protocol and medicines, alternative medicines, communicable and non-communicable diseases etc. The above table demonstrates the percentage of health literacy before and after NHG among a group of 360 respondents.

BEFORE NHG:

A total of 38.7% respondents out of the 360 studied said that they had some kind of health awareness prior to the NHG. Of these, 7.2% had high level of awareness, 11.3% had average health literacy and 20.2% of them had only low health awareness .Of the 360 individuals surveyed, a whopping 58.8% said that they had no health awareness at all before NHG. Surprisingly, 2.2% respondents did not want to answer the questionnaire.

AFTER NHG:

Of the 360 respondents, 86.3% said that they had gained health awareness after NHG. Of these, 16.1% said they had gained highly, 27.7% said their gain was average while 42.5% respondents said they had a low gain. The impact of the NHG on the health awareness among the respondents was a healthy 47.6% gain.

However, 11.3% of the respondents said they did not have any health awareness even after NHG while 2.2% of the respondents did not provide any response. These figures leave scope for future NHG operations in a more inclusive manner

TABLE 4.10 . TYPE OF LEGAL EDUCATION

| RTI | Range Of Understanding | Respondents | | | |
|-------|------------------------|--------------------|------|--------------------|------|
| | | Before NHG | | After NHG | |
| | | No. of Respondents | % | No. of Respondents | % |
| YES | HIGH | 0 | 0 | 16 | 4.4 |
| | AVERAGE | 36 | 10 | 94 | 26.1 |
| | LOW | 79 | 30 | 165 | 45.8 |
| NO | | 238 | 66.1 | 78 | 21.6 |
| DK | | 7 | 2 | 7 | 2 |
| TOTAL | | 0 | 100 | 360 | 100 |

Source: Survey Data

While among considering legal literacy there are so many education and legal tools are to be taken into account. The most important one is Right to Information Act 2005. It is to measure the knowledge and proficiency of respondents in RTI as a potential tool against corruption and can be used for

administrative transparency. The above table demonstrates the percentage of RTI awareness before and after NHG among a group of 360 respondents.

BEFORE NHG:

A total of 40% respondents out of the 360 studied said that they had some kind of RTI awareness prior to the NHG. Of these, 0% had high level of awareness, 10% had average RTI awareness and 30% of them had only low RTI awareness.

Of the 360 individuals surveyed, a whopping 66.1% said that they had no RTI awareness at all before NHG. Surprisingly, 2% respondents did not want to answer the questionnaire.

AFTER NHG:

Of the 360 respondents, 76.3% said that they had gained RTI awareness after NHG. Of these, 4.4% said they had gained highly, 26.1% said their gain was average while 45.8% respondents said they had a low gain. The impact of the NHG on the RTI awareness among the respondents was a healthy 36.3% gain.

However, 21.6% of the respondents said they did not have any RTI awareness even after NHG while 2% of the respondents did not provide any response. These figures leave scope for future NHG operations in a more inclusive manner.

TABLE 4.11.TYPE OF LEGAL LITTERACY

| Consumer Protection | Range of Understanding | Respondents | | | |
|---------------------|------------------------|--------------------|------|--------------------|------|
| | | Before NHG | | After NHG | |
| | | No. of Respondents | % | No. of Respondents | % |
| YES | HIGH | 34 | 9.4 | 48 | 13.3 |
| | AVERAGE | 58 | 16.1 | 96 | 26.6 |
| | LOW | 98 | 27.2 | 155 | 43 |
| NO | | 162 | 45 | 53 | 14.7 |
| DK | | 8 | 2.2 | 8 | 2.2 |
| TOTAL | | 0 | 100 | 360 | 100 |

Source: Survey Data

Since Kerala is a consumer state, it is very essential to have a minimum awareness on consumer protection. Broadly it means quality of goods, price, guaranty, warranty services, replacement and other terms and conditions on purchasing. The above table demonstrates the percentage of consumer protection awareness before and after NHG among a group of 360 respondents.

BEFORE NHG:

A total of 52.7% respondents out of the 360 studied said that they had some kind of consumer protection awareness prior to the NHG. Of these, 9.4% had high level of awareness, 16.1% had average consumer protection awareness and 27.2% of them had only low consumer protection awareness .

Of the 360 individuals surveyed, a whopping 45% said that they had no consumer protection awareness at all before NHG. Surprisingly, 2.2% respondents did not want to answer the questionnaire.

AFTER NHG:

Of the 360 respondents, 82.9% said that they had gained consumer protection awareness after NHG. Of these, 13.3% said they had gained highly, 26.6% said their gain was average while 43% respondents said they had a low gain. The impact of the NHG on the consumer protection awareness among the respondents was a healthy 30.2% awareness even after NHG. While 2.2% of the respondents did not provide any response. These figures leave scope for future NHG operations in a more inclusive manner.

TABLE. 4. 12. LEGAL LITTERACY

| Domestic Violence Act | Range of Understanding | Respondents | | | |
|-----------------------|------------------------|--------------------|------|--------------------|------|
| | | Before NHG | | After A | |
| | | No. of Respondents | % | No. of Respondents | % |
| YES | HIGH | 1 | 0.27 | 6 | 1.6 |
| | AVERAGE | 9 | 2.5 | 79 | 22 |
| | LOW | 42 | 11.6 | 112 | 31.1 |
| NO | | 301 | 83.6 | 156 | 43.3 |
| DK | | 7 | 2 | 7 | 2 |
| TOTAL | | 360 | 100 | 360 | 100 |

Source: Survey Data

How many respondents are familiar with the clauses of domestic violence act and how many of them were able to apply in domestic violence incidence. Most of the respondents agreed that this is a potentially powerful tool to defend and to be protected from domestic violence. The respondents were well informed about this act through their group discussions and peer learning. In addition to these sources Kerala state legal service authority through their effective classes, disseminating the concept and ideas of this act at the application level. The above table demonstrates the percentage of respondents Domestic Violence Act before and after NHG among a group of 360 respondents.

BEFORE NHG:

A total of 14.2% respondents out of the 360 studied said that they had some kind of Domestic Violence Act awareness prior to the NHG. Of these, 0.27% had high level of awareness, 2.5% had average Domestic Violence Act and 11.6% of them had only low Domestic Violence Act awareness.

Of the 360 individuals surveyed, a whopping 83.6% said that they had no Domestic Violence Act awareness at all before NHG. Surprisingly, 2% respondents did not want to answer the questionnaire.

AFTER NHG:

Of the 360 respondents, 54.7% said that they had gained Domestic Violence Act awareness after NHG. Of these, 1.6% said they had gained highly, 22% said their gain was average while 31.1% respondents said they had a low gain. The impact of the NHG on the Domestic Violence Act awareness among the respondents was a healthy 40.5% gain.

However, 43.3% of the respondents said they did not have any Domestic Violence Act awareness even after NHG while 2% of the respondents did not provide any response. These figures leave scope for future NHG operations in a more inclusive manner.

TABLE . 4.13.LEGAL LITTERACY

| Dowry Act | Range of Understanding | Respondents | | | |
|-----------|------------------------|-------------------|------|-------------------|------|
| | | Before NHG | | After NHG | |
| | | No.Of Respondents | % | No.Of Respondents | % |
| YES | HIGH | 24 | 6.6 | 40 | 11.1 |
| | AVERAGE | 57 | 15.8 | 100 | 27.7 |
| | LOW | 111 | 30.8 | 166 | 46.1 |
| NO | | 160 | 44.4 | 46 | 12.7 |
| DK | | 8 | 2.2 | 8 | 2.2 |
| TOTAL | | 360 | 100 | 360 | 100 |

Source: Survey data

How many respondents are familiar with the clauses of Dowry Act and how many of them were able to apply in Dowry Act incidence. Most of the respondents agreed that this is a potentially powerful tool to defend and to be protected from dowry system. The respondents were well informed about this act through their group discussions and peer learning. In addition to these sources Kerala State Legal Service authority through their effective classes, disseminating the concept and ideas of this act at the application level. The above table demonstrates the percentage of respondents Dowry Act before and after NHG among a group of 360 respondents.

BEFORE NHG:

A total of 53% respondents out of the 360 studied said that they had some kind of Dowry's Act awareness prior to the NHG. Of these, 6.6% had high level of awareness, 15.8% had average Dowry's Act and 30.8% of them had only low Dowry's Act awareness.

Of the 360 individuals surveyed, a whopping 44.4% said that they had no Dowry's Act awareness at all before NHG. Surprisingly, 2.2% respondents did not want to answer the questionnaire.

AFTER NHG:

Of the 360 respondents, 84.9% said that they had gained Dowry Act awareness after NHG. Of these, 11.1% said they had gained highly, 27.7% said their gain was average while 31.1% respondents said they had a low gain. The impact of the NHG on the Dowry Act awareness among the respondents was a healthy 32% gain.

However, 12.7% of the respondents said they did not have any Dowry Act awareness even after NHG while 2.2% of the respondents did not provide any response. These figures leave scope for future NHG operations in a more inclusive manner.

TABLE 4.14.LEGAL LITTERACY

| Vanitha Commission | Range of Understanding | Respondents | | | |
|--------------------|------------------------|--------------------|------|--------------------|------|
| | | Before NHG | | After NHG | |
| | | No. of Respondents | % | No. of Respondents | % |
| YES | HIGH | 6 | 1.6 | 28 | 7.7 |
| | AVERAGE | 44 | 12.2 | 112 | 31.1 |
| | LOW | 166 | 46.1 | 195 | 54 |
| NO | | 136 | 37.7 | 17 | 4.7 |
| DK | | 8 | 2.2 | 8 | 2.2 |
| TOTAL | | 360 | 100 | 360 | 100 |

Source : survey data.

How many respondents are familiar with Vanitha Commission as a grievance redressal mechanism specially to protect the rights and freedom of event and how many of them were able to approach and access it. Most of the respondents agreed that this is a potentially powerful tool to redress the grievances of Women population. The respondents were well informed about Vanitha Commission through their group discussions and peer learning. In addition to these sources Kerala state legal service authority through their effective classes, disseminating the concept and ideas of this act at the application level. The above table demonstrates the percentage of respondents awareness on Vanitha commission before and after NHG among a group of 360 respondents.

BEFORE NHG:

A total of 60% respondents out of the 360 studied said that they had some kind of Vanitha Commission awareness prior to the NHG. Of these, 1.6% had high level of awareness, 12.2% had average Domestic Violence Act and 46.1% of them had only low awareness about Vanitha Commission.

Of the 360 individuals surveyed, a whopping 37.7% said that they had no Vanitha Commission awareness at all before NHG. Surprisingly, 2.2% respondents did not want to answer the questionnaire.

AFTER NHG:

Of the 360 respondents, 92.8% said that they had gained Vanitha Commission awareness after NHG. Of these, 7.7% said they had gained highly, 31.1% said their gain was average while 54% respondents said they had a low gain. The impact of the NHG on the Vanitha Commission awareness among the respondents was a healthy 33% gain.

However, 4.7% of the respondents said they did not have any Vanitha Commission awareness even after NHG while 2.2% of the respondents did not provide any response. These figures leave scope for future NHG operations in a more inclusive manner.

TABLE 4.15.LEGAL LITTERACY

| Sevana Avakasa Niyamam | Range of Understanding | Respondents | | | |
|------------------------|------------------------|-------------------|-----|-------------------|------|
| | | Before NHG | | After NHG | |
| | | No.Of Respondents | % | No.Of Respondents | % |
| YES | HIGH | 0 | 0 | 12 | 3.3 |
| | AVERAGE | 0 | 0 | 40 | 11.1 |
| | LOW | 0 | 0 | 123 | 34.1 |
| NO | | 353 | 98 | 178 | 49.4 |
| DK | | 7 | 2 | 7 | 2 |
| TOTAL | | 360 | 100 | 360 | 100 |

SOURCE:SURVEY DATA

How many respondents are familiar with the clauses of Sevana Avakasa Niyamam and how many of them were able to apply in Sevana Avakasa Niyamam. Most of the respondents agreed that this is a potentially powerful tool in the delivery of Government services equally without any discrimination. The problem of corruption also is well addressed with the help of Sevana Avakasa Niyamam. The respondents were well informed about this act through their group discussions and peer learning. In addition to these sources Kerala state legal service authority through their effective classes, disseminating the concept and ideas of this act at the application level. The above table demonstrates the percentage of respondents Sevana Avakasa Niyamam before and after NHG among a group of 360 respondents.

BEFORE NHG:

A total of 0% respondents out of the 360 studied said that they had some kind Sevana Avakasa Niyamam awareness prior to the NHG. Of these, 0% had high level of awareness, 0% had average Sevana Avakasa Niyamam and 0% of them had only low Sevana Avakasa niyamam awareness .

Of the 360 individuals surveyed, a whopping 98% said that they had no Sevana Avakasa Niyamam awareness at all before NHG. Surprisingly, 2% respondents did not want to answer the questionnaire.

AFTER NHG:

Of the 360 respondents, 48.5% said that they had gained Sevana Avakasa Niyamam awareness after NHG. Of these, 3.3% said they had gained highly, 11.1% said their gain was average while 34.1% respondents said they had a low gain. The impact of the NHG on the Sevana Avakasa Niyamam awareness among the respondents was a healthy 48.5% gain.

However, 49.4% of the respondents said they did not have any Sevana Avakasa Niyamam awareness even after NHG while 2% of the respondents did not provide any response. These figures leave scope for future NHG operations in a more inclusive manner.

TABLE 4.16.LEGAL LITTERACY

| Reservation | Range of Understanding | Respondents | | | |
|-------------|------------------------|--------------------|------|--------------------|------|
| | | Before NHG | | After NHG | |
| | | No. of Respondents | % | No. of Respondents | % |
| YES | HIGH | 0 | 0 | 4 | 1.1 |
| | AVERAGE | 12 | 3.3 | 77 | 21.3 |
| | LOW | 31 | 8.6 | 126 | 35 |
| NO | | 310 | 86.1 | 146 | 40.5 |
| DK | | 7 | 2 | 7 | 2 |
| TOTAL | | 360 | 100 | 360 | 100 |

Source: Survey Data

One of the most important legal awareness checked about was the reservation process and procedure. The social justice concepts of the constitution is fulfilled by special consideration given to the weaker sections of the society to standardize it. It is necessary to understand how many respondents are familiar with the clauses of reservation and its application and how many of them were able to apply reservation practically. Most of the respondents agreed that this is a potentially powerful tool to establish social justice. The respondents were well informed about this clauses of reservation through their group discussions and peer learning. In addition to these sources Kerala state legal service authority through their effective classes, disseminating the concept and ideas of this reservation at the application level. The above table demonstrates the percentage of respondents who have different levels of awareness about reservation before and after NHG among a group of 360 respondents.

BEFORE NHG:

A total of 11.9% respondents out of the 360 studied said that they had some kind of reservation awareness prior to the NHG. Of these, 0% had high level of

awareness, 3.3% had average reservation and 8.6% of them had only low reservation awareness .Of the 360 individuals surveyed, a whopping 86.1% said that they had no reservation awareness at all before NHG. Surprisingly, 2% respondents did not want to answer the questionnaire.

AFTER NHG:

Of the 360 respondents, 57.4% said that they had gained reservation awareness after NHG. Of these, 1.1% said they had gained highly, 21.3% said their gain was average while 35% respondents said they had a low gain. The impact of the NHG on the reservation awareness among the respondents was a healthy 45.5% gain.

However, 40.5% of the respondents said they did not have any reservation awareness even after NHG while 2% of the respondents did not provide any response. These figures leave scope for future NHG operations in a more inclusive manner.

TABLE. 4.17 LEGAL LITTERACY

| Fundamental Rights/ Human rights | Range of Understanding | Respondents | | | |
|----------------------------------|------------------------|--------------------|------|--------------------|------|
| | | Before NHG | | After NHG | |
| | | No. of Respondents | % | No. of Respondents | % |
| YES | HIGH | 0 | 0 | 2 | 5.5 |
| | AVERAGE | 16 | 4.4 | 67 | 18.6 |
| | LOW | 28 | 7.7 | 84 | 23.3 |
| NO | | 308 | 85.5 | 199 | 55.2 |
| DK | | 8 | 2.2 | 8 | 2.2 |
| TOTAL | | 360 | 100 | 360 | 100 |

Source: survey Data

How many respondents are familiar with the concept of Human Rights and how many of them were able to apply human rights laws when it is needed. Most of the respondents agreed that this is one of the most important tools to defend and to be protected from exploitation. The respondents were well informed about this concept through their group discussions and peer learning. In addition to these sources Kerala State Legal Service Authority through their effective classes, disseminating the concept and ideas of this laws at the application level. Some of the respondents approach Human Rights commission individually for different types of cases The above table demonstrates the percentage of respondents Human Rights Laws before and after NHG among a group of 360 respondents.

BEFORE NHG:

A total of 12.1% respondents out of the 360 studied said that they had some kind of Human Rights awareness prior to the NHG. Of these, 0% had high level of awareness, 4.4% had average human rights and 7.7% of them had only low human rights awareness.

Of the 360 individuals surveyed, a whopping 85.5% said that they had no human rights awareness at all before NHG. Surprisingly, 2.2% respondents did not want to answer the questionnaire.

AFTER NHG:

Of the 360 respondents, 47.4% said that they had gained Human Rights awareness after NHG. Of these, 5.5% said they had gained highly, 18.6% said their gain was average while 23.3% respondents said they had a low gain. The impact of the NHG on the Human Rights awareness among the respondents was a healthy 35.3% gain.

However, 55.2% of the respondents said they did not have any Human Rights awareness even after NHG while 2.2% of the respondents did not provide any response. These figures leave scope for future NHG operations in a more inclusive manner.

TABLE 4.18. USEFULNESS OF INFORMAL EDUCATION .

| Response | No Of Respondents | % Of Total |
|------------|-------------------|------------|
| USEFUL | 345 | 95.8 |
| NOT USEFUL | 8 | 2.2 |
| D.K | 7 | 2 |

Source survey data.

Among the 360 respondents 95.8% of agreed that the formal training and informal education will be useful for the entire life time. Only 2.2% disagreed that the formal trainings and informal education they received while NHG operations will not be useful for the entire life time. There is only 2% was refuse to respond. Group activities, discussions, sharing information, periodic meeting and peer learning enabled them to get so many valuable knowledge and information for a long term use. Besides they think that they will be able to use these kinds of knowledge and education even without NHG activities.

TABLE 4.19 WHETHER INFORMAL TRAINING AND EDUCATION MAKE EMPOWERMENT

| Responses | No .Of Respondents | % Of Total |
|-----------|--------------------|------------|
| YES | 339 | 94.1 |
| NO | 14 | 3.8 |
| DK | 7 | 2 |
| TOTAL | 360 | 100 |

Source survey data

Out of 360 respondents 94.1% agreed that the formal training empowered them totally. All of them opined that throughout all their NHG activities they got different types of empowerment which led them to the headship of families. The

members if NHG empowered socially, politically, economically and culturally. They were become participants of social process, political process, culturally forwarded and economically well settled. Their level of confidence increased as they are getting economic assistants and economic sources by channelizing their own resources.

TABLE. 4.20 OPINION ABOUT CONTINUE FORMAL EDUCATION

| Responses | No. of Respondents | % Of Total |
|-----------|--------------------|------------|
| YES | 248 | 68.8 |
| NO | 105 | 29.1 |
| DK | 7 | 2 |
| TOTAL | 360 | 100 |

Source survey data

68.8% of respondents out of 360 members exhibit their wish to continue formal education after joining NHG. The reason may be this they have denied their opportunity of formal education due to financial deficiency. At present they are activated by two factors to continue their education, the formal training and informal education they received made them more interesting, the financial stability change their life situation and now they were able to spend money for further education and to complete certificate courses. Anyhow 29.1% respondents don't want to go for further education while 2% are refuse to respond.

SOCIAL EMPOWERMENT

One of the most important type of empowerment is social empowerment especially for laymen and the clients of Kudumbasree microfinance clients. The least type of social empowerment is not direct participation in the social issues but to know or to create an awareness about different types of social and allied issues and information. Before the joining of self help group the members of groups may not have opportunities and resources to make a minimum level of social participation

and a minimum of social information and awareness. But, on the contrary after joining SHGs normally they will get more social exposure opportunities and resources to ensure their participation minimally. This types of social information have the power to influence their personality and psychology of members of group positively. It is very essential to analyse the social empowerment of women in the sampled area it will make them to lead an easy and efficient social life.

TABLE. 4.21. SOCIAL PARTICIPATION BY RESPONDENTS.

| Responses | Respondents | | | |
|-----------|-------------|------------|------------|------------|
| | Before NHG | | After NHG | |
| | No. of Res | % of Total | No of Resp | % of Total |
| YES | 146 | 40.5 | 296 | 82.2 |
| NO | 192 | 53.3 | 42 | 11.6 |
| DK | 22 | 6.1 | 22 | 6.1 |
| TOTAL | 360 | 100 | 360 | 100 |

Source: survey data

One of the most important attribute of social empowerment is social participation. The nature of social participation were entirely different before joining and after joining in NHGs. Most of respondents were not even to know the social phenomenon and were apathetic in social participation. Before joining NHGs the status of respondents were very low and they don't have enough knowledge about the social system and even about their surroundings. But after joining SHG there is a significant change in social participation and awareness, they did get a social space and public sphere to extend their group activities. Now a respondent with average 10 year experience in a group have an average social experience and learning to lead a better social life.

BEFORE NHG:

A total of 40.5% respondents out of the 360 studied said that they had some kind of social awareness prior to the NHG .of the 360 individuals surveyed, a whopping 53.3% said that they had no social awareness at all before NHG. Surprisingly, 6.1% respondents did not want to answer the questionnaire.

AFTER NHG:

Of the 360 respondents, 82% said that they had gained social awareness after NHG. The impact of the NHG on the social awareness among the respondents was a healthy 41.7 % gain. However, 11.6% of the respondents said they did not have any social awareness even after NHG while 6.1% of the respondents did not provide any response. These figures leave scope for future NHG operations in a more inclusive manner.

TABLE. 4.22. READING/WATCHING NEWS BY RESPONDENTS

| Responses | Respondents | | | |
|-----------|-------------|------------|-------------------|------------|
| | Before NHG | | After NHG | |
| | No .of Res | % of Total | No of Respondents | % of Total |
| YES | 190 | 52.7 | 356 | 98.8 |
| NO | 170 | 47.2 | 4 | 1.1 |
| DK | 0 | 0 | 0 | 0 |
| TOTAL | 360 | 100 | 360 | 100 |

Source survey data.

The respondents were asked about the habit of reading newspapers, journals and periodicals regarding the printed media and their habit of watching news on television. Almost all people have facility to watch television and read newspapers and periodicals. The table shows the nature of reading and watching news as the preliminary step of social participation before and after joining NHGs. No people said that at present they don't have enough sources to read and watch the news.

BEFORE NHG:

As per the table a total of 52.7% respondents out of the 360 studied said that they had some kind of watching and reading news from different sources prior joining NHG. of the 360 individuals surveyed, a whopping 47.2% said that they had no habit of reading and watching news at all before NHG. Out of 360 respondents answered this question.

AFTER NHG:

Of the 360 respondents, 98.8% said that they had gained habit of reading and watching news after NHG. The impact of the NHG on the reading and watching news among the respondents was a healthy 46.1% gain. However, 1.1% of the respondents said they did not have any reading and watching news even after NHG. Each and every respondents answered to this question.

After joining the microfinance system through SHGs women have changed their attitude and commitment towards different kinds of social issues with the exposure and resources while among the NHG operations. The table below shows different types of issues they are watching and collecting information through reading, discussions and peer learning. Different types of issues and the pattern of responses towards each issues are specifically given below.

TABLE. 4. 23. TYPES OF NEWS READING AND WATCHING.

| Types of Social Issues | Respondents | | | | | |
|-------------------------------|---------------------------|--------------|----------|--------------------------|--------------|----------|
| | Before NHG | | | After NHG | | |
| | No. of Respondents | Total | % | No.Of Respondents | Total | % |
| Corruption | 97 | 360 | 26.9 | 310 | 360 | 86.1 |
| Domestic Violence | 83 | 360 | 23 | 287 | 360 | 79.7 |
| Crime Against Weaker | 112 | 360 | 31.1 | 305 | 360 | 84.7 |
| Violence | 80 | 360 | 22.2 | 185 | 360 | 51.3 |
| Administration | 94 | 360 | 26.1 | 298 | 360 | 82.7 |
| Social Movements | 22 | 360 | 6.1 | 122 | 360 | 33.8 |
| Social Evils | 72 | 360 | 20 | 177 | 360 | 49.1 |
| Caste /Communalism | 88 | 360 | 24.4 | 242 | 360 | 67.2 |
| Party Politics | 33 | 360 | 9.1 | 197 | 360 | 54.7 |
| Sports | 15 | 360 | 4.1 | 75 | 360 | 20.8 |
| Education | 49 | 360 | 13.6 | 290 | 360 | 80.5 |
| Finance /Economy | 28 | 360 | 7.7 | 308 | 360 | 85.5 |
| International | 12 | 360 | 3.3 | 67 | 360 | 18.6 |
| Culture/Religion | 80 | 360 | 22.2 | 98 | 360 | 27.2 |
| Art/Literature/Cinema | 54 | 360 | 15 | 164 | 360 | 45.5 |
| Science And Tech. | 35 | 360 | 9.7 | 95 | 360 | 26.3 |
| Agriculture | 110 | 360 | 30.5 | 310 | 360 | 86.1 |

Source survey data.

The table shows a significant change in the social participation before and after joining NHGs. For this purpose 17 variables have been taken into account and measured before and after impact accordingly.

INFLUENCE BEFORE AND AFTER JOINING NHG

First of all as per the table before joining NHGs there was only 26.9% of total 360 sampled was attentive on issues related with corruption at both political and bureaucratic level. Of the 360 respondents, 86.1% said that they had watching and collecting information through reading and other means. The impact of the NHG operations in this respect is a healthy 59.2% gain.

Another variable as per the table before joining NHGs there was only 23% of total 360 sampled was attentive on issues related with domestic violence. After joining NHG out of the 360 respondents, 79.7% said that they had watching and collecting information through reading and other means. The impact of the NHG operations in this respect is a healthy 56.7%.

Another variable as per the table before joining NHGs there was only 31.1% of total 360 sampled was attentive on issues related with crimes against weaker sections at different levels. Of the 360 respondents, 84.7% said that they had watching and collecting information through reading and other means after joining NHGs. The impact of the NHG operations in this respect is a healthy 53.6% .

Another variable as per the table before joining NHGs there was only 22.2% of total 360 sampled was attentive on issues related with general violence at different levels. After joining NHGs out of 360 respondents, 51.3% said that they had watching and collecting information through reading and other means. The impact of the NHG operations in this respect is a healthy 29.1% gain.

Another variable examined as per the table before joining NHGs there was only 26.1% of total 360 sampled was attentive on issues related with general administration policies and laws at different levels. After joining NHGs out of the 360 respondents, 82.7% said that they had watching and collecting information through reading and other means. The impact of the NHG operations in this respect is a healthy 56.6%.

Another variable examined as per the table before joining NHGs there was only 6.1% of total 360 sampled was attentive on issues related with social movements and reforms. After joining NHGs out of the 360 respondents, 33.8% said

that they had watching and collecting information through reading and other means. The impact of the NHG operations in this respect is a healthy 27.7%.

Another variable examined as per the table before joining NHGs there was only 20% of total 360 sampled was attentive on issues related with social evils. After joining NHGs out of the 360 respondents, 49.1% said that they had watching and collecting information through reading and other means. The impact of the NHG operations in this respect is a healthy 29.1%.

Another variable examined as per the table before joining NHGs there was only 24.4% of total 360 sampled was attentive on issues related with religion, caste and communalism. After joining NHG out of the 360 respondents, 67.2% said that they had watching and collecting information through reading and other means. The impact of the NHG operations in this respect is a healthy 42.8%.

Another variable examined as per the table before joining NHGs there was only 9.1% of total 360 sampled was attentive on issues related with party politics. After joining NHG out of the 360 respondents, 54.7% said that they had watching and collecting information through reading and other means. The impact of the NHG operations in this respect is a healthy 45.6%.

Another variable examined as per the table before joining NHGs there was only 4.1% of total 360 sampled was attentive on subjects like sports .After joining NHG out of the 360 respondents, 20.8% said that they had watching and collecting information through reading and other means. The impact of the NHG operations in this respect is a healthy 16.7% gain.

Another variable examined as per the table before joining NHGs there was only 13.6% of total 360 sampled was attentive on issues related with education. After joining NHG out of the 360 respondents, 80.5% said that they had watching and collecting information through reading and other means. The impact of the NHG operations in this respect is a healthy 66.9%.

Another variable examined as per the table before joining NHGs there was only 7.7% of total 360 sampled was attentive on issues related with finance and economy. After joining NHG out of the 360 respondents, 85.5% said that they had watching and collecting information through reading and other means. The impact of the NHG operations in this respect is a healthy 77.8%.

Another variable examined as per the table before joining NHGs there was only 3.3% of total 360 sampled was attentive on issues related with international affairs. After joining NHG out of the 360 respondents, 18.6% said that they had watching and collecting information through reading and other means. The impact of the NHG operations in this respect is a healthy 16.7%.

Another variable examined as per the table before joining NHGs there was only 22.2% of total 360 sampled was attentive on issues related with culture and tradition. After joining NHG out of the 360 respondents, 27.2% said that they had watching and collecting information through reading and other means. The impact of the NHG operations in this respect is a healthy 5%.

Another variable examined as per the table before joining NHGs there was only 15% of total 360 sampled was attentive on issues related with art, literature and cinema. After joining NHG out of the 360 respondents, 45.5% said that they had watching and collecting information through reading and other means. The impact of the NHG operations in this respect is a healthy 30.5%.

Another variable examined as per the table before joining NHGs there was only 9.7% of total 360 sampled was attentive on science and technology. After joining NHG out of the 360 respondents, 26.3% said that they had watching and collecting information through reading and other means. The impact of the NHG operations in this respect is a healthy 16.6%.

Another variable examined as per the table before joining NHGs there was only 30.5% of total 360 sampled was attentive on agriculture. After joining NHG out of the 360 respondents, 86.1 % said that they had watching and collecting information through reading and other means. The impact of the NHG operations in this respect is a healthy 55.6 %.

Only 31.1% out of total 360 were attentive about crimes against weaker sections of people.

The result shows that they were not much concerned about the social issues of these patterns that is why they would not be able to avail different kinds of source of information and peer learning.

AFTER NHG:

This is a drastic change in the attitude and even in the capacity of an ordinary member to react, resist, protest and formulate opinions in this regard. And this change can be observed as one of the effective quality to practice a genuine democratic system along with participation of people at the grass root level. This impact may be appreciated and encourage through different social participation programmes ensuring the initiative of women population.

The members of NHG uses different sources of information. Gathering and transaction of knowledge is very important feature of NHG system and they are empowered by this type of knowledge to a large extent. So it is to be examined very closely.

TABLE .4.24 SOURCE OF INFORMATION USED BY THE GROUP MEMBERS

| Source of Information | Total | No. of Respondents | % |
|-----------------------|-------|--------------------|------|
| TV | 360 | 360 | 100 |
| INTERNET | 360 | 16 | 4.4 |
| PEER DISCUSSIONS | 360 | 360 | 100 |
| READING | 360 | 348 | 96.6 |
| NO SOURCE | 360 | 0 | 0 |

Source: Survey Data

The table above shows various source of information availed by the NHG members to obtain new knowledge. Multiple sources and tools of information are used by the members, like television, internet, peer discussions, and the reading. Among this, the television is used by 100% of the members. The opportunity for

peer discussion is availed by the 100% to achieve knowledge.96.6% of members have reading habit and using the facilities like news papers and magazines from the libraries and many other sources. But the use of internet is too negligible and it shows only 4.4 % of members are using the internet. Most of the non users of internet opines that lack of experience in computers, smart phones and additional payment for internet is the main hindrance to use it. And finally there are no members without some of the sources of information. Finally more or less 100% of the members of the NHGs are using three common types of sources of information.

After joining NHG the members are eager, interested and anxious to watch and here new happenings in the society, and to examine and analyse the socio political ,economic and cultural changes. In short the significant change in the life of the members of the group is this urge for knowledge and the accumulation of the knowledge by sharing it. One of the most important merit of the NHG system is there is an open free space for the accumulation of knowledge and information. These types of informal and formal training will make them enabled and it will boost the bargaining power of the women population. Hence, the behaviour of the members of the NHG in the surveyed area have been changing positively to lead a social life of freedom and their own option by learning and be informed about the surroundings and by making the least participation.

TABLE. 4.25. MEMBERSHIP IN DIFFERENT ASSOCIATIONS

| Associations | No .of Respondents | Total Respondents | % |
|-------------------------|--------------------|-------------------|------|
| Political Parties | 176 | 360 | 48.8 |
| Caste Organisations | 215 | 360 | 59.7 |
| Religious Associations | 89 | 360 | 24.7 |
| Societies Forums | 102 | 360 | 28.3 |
| Clubs | 38 | 360 | 10.5 |
| Residential Association | 248 | 360 | 68.8 |

Source: survey Data

The members of the NHGs were asked about the participation in different types of organisation and they agreed that after joining NHG they were more enthusiastic in participate in different types of organisations both for their own benefit and the benefits of the society. They have been got a new orientation and commitment towards the society. According to the table shown above, there are 48.8% of the NHG members are different party members and party followers. They are going to party meetings, demonstration, and different types of political activities only for social concerns. This people of political and social participation vows that they are not the spokes men of party politics and not much interested in intricacies and manipulations of politics. They also would not like to give political dimension for any issues in their socio political life.

Another important organisation in which they have membership is the caste organisation in which they belongs with. As per the table 59.7% of the members of the NHG in the surveyed area are the members in caste organisations .This is also a vital space to them to participate in the social activities and an effective platform to gather knowledge about society and social experiences.

Religious associations are another type of social platforms which will enable them for a better social life by providing opportunities for social participation only if it is used carefully. The table shows 24.7% of the total NHG members are the members of different religious organisation. But the percentage is comparatively less that means they are not at all much concerned with the aspects of religion.

28.3% of the total surveyed members in different forums and societies .Common social issues have to be discussed here and inferring the right thing as per the collective wisdom of the society.

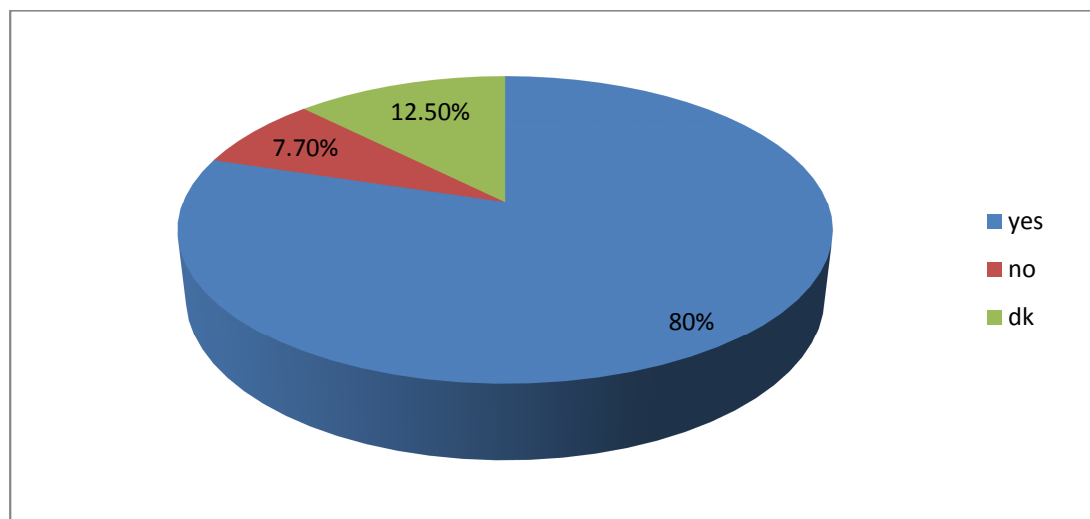
Another platform for social participation is different types of clubs and more or less 10.5 % of the members are associated with clubs as their social participation and social activities.

Now a day the most important, latest and useful social platform is the residential associations, through which everybody can make effective participation without any discrimination. It is now the latest trend of the civil society operations,

through the residential associations as its fundamental unit. The table shows that 68.8% of the NHG members have membership in various residential associations. Today there are more opportunities and occasions to join different associations and organizations for the poor women. Especially after joining in the NHG these people are more interested and motivated to join different associations to serve the community. It means that their social orientations and commitment have been changing by the memberships in different human associations. But the fundamental fact is that the Kudumbasree NHG system is the key trend setter behind social participation.

As far as concerned with the social dimension of empowerment of Kudumbasree NHG members, they have been benefited a lot by their group activities. At the initial stage there was little bit problem of social recognition for NHG members , now a days this is the position and sign of empowerment. Another significant benefit, to be noted that the group operations are very much suitable for social inclusion also. The members are confident enough that they are organized at the grass root level.

FIG:4.4. WHETHER GETTING SOCIAL RECOGNITION /INCLUSION FROM NHG ACTIVITIES.



Source: Survey data

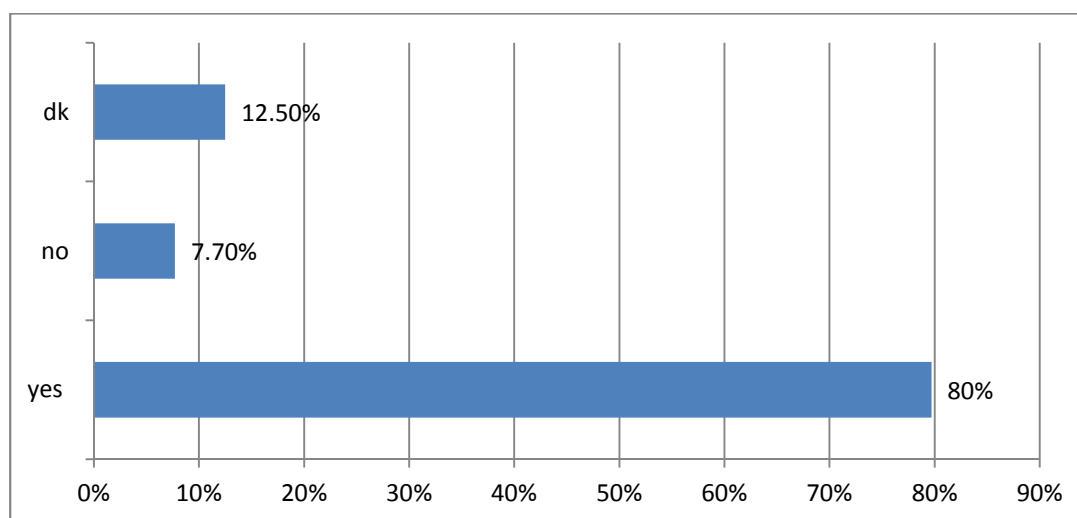
Since it was a new experiment, the Kudumbasree NHG operations, naturally there was a tension regarding the women initiative in this respect. The nature of our society is so conventional and the women are supposed to never involved with socio

economic activities and their usual adobe was the kitchen and primary school. Each and every members of the NHG were in fear about the attitude of the society including the family members. But the survey find that there was a great social recognition and social inclusion due to the NHG operations. 80% of the total surveyed agreed that they have got social recognition and social inclusion rather they had ever before. There was only 12.5% of the members replied they don't know and 7.7% of the total replied they did not get any social recognition.

The reason why they get more dignity and social recognition as a result of the change in the mind of society. However the society has convinced that the institution of Kudumbasree is directly under the control of Panchayathiraj institutions and highly protected by them. Further the society believed that the women of the disempowered section have been organised at the grass root level due to the decentralised governance.

Socio economic inclusion is considered as the most important benefit of the Kudumbasree micro finance system. Hence, it had to be find out objectively. A vast majority of NHG members agreed that their socio economic status was increased through micro financing because they have got a free and big social platform and economic accessibility and a dependable financial source from micro financing.

FIG: 4.5. SOCIAL INCLUSION AND FINANCIAL INCLUSION THROUGH MICROFINANCING

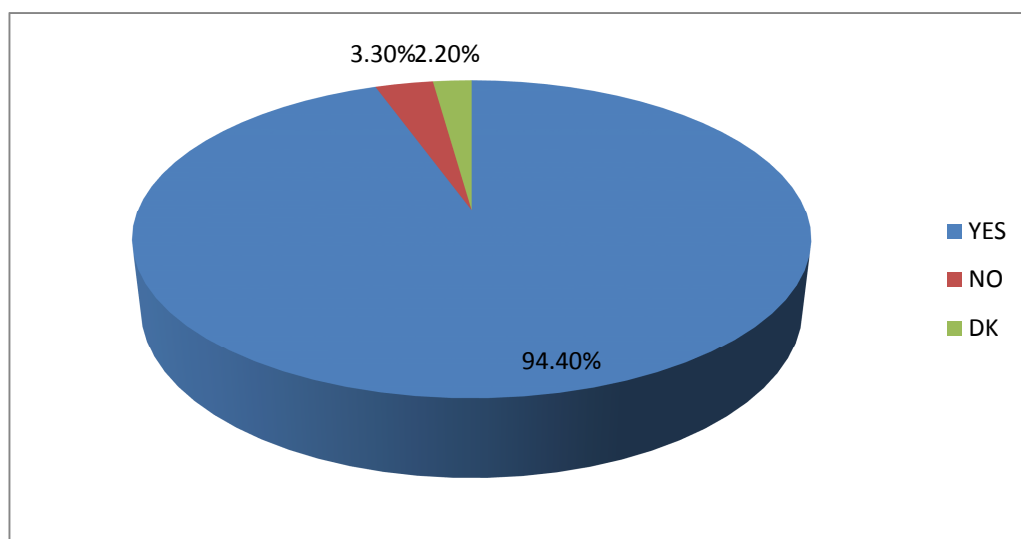


Source survey data

As per the graph 80% of the NHG members have agreed that they have been included socially and economically than before. 12.5% of NHG members in the surveyed area responded they don't know while a small 7.5% responded no, they have not get any social and economic inclusion. It can be easily inferred that their is social and economic inclusion through the microfinance system.

NHGs are heterogeneous in nature. The members belongs with different religion, caste, categories and economic class. So normally there may arise contradictions and disputes regarding their culture. But the NHG system of Kudumbasree shows a great toleration and co-operation among its members irrespective of all differences. They are the real sense of the secularism and true social mindedness.

FIG:4.6. SECULAR/SOCIAL MIND



SOURCE: SURVEY DATA

The diagram shows the opinion of people regarding the heterogeneous nature of groups, they responded in such a way that they are in great co-operation and they have been changed their mind set as true secular and to be social in nature. As per the diagram 94.4% of members of the SHGs in the surveyed area agreed that NHGs are secular and social. So it can be evaluated it as an antidote used against religious fanaticism, fundamentalism, caste feeling category wise differences and racial complexes. They believe that a perfect economic life with a permanent economic space in the society is more important than any other such feelings. And this is

obvious that the NHG members those who opined no is only 3.3%, and only 1.2 % of members opined they don't know. Hence NHG system is an asset to inculcate desirable social values and to create a new ideal democratic society.

It is one the most valuable contribution of NHG system and Kudumbasree. Most of the NHGs are engaged with different kinds of extension activities which are very useful and meaningful as far as concerned with the society. The members of NHGs are engaged in different types of extension activities, such as movement against alcohol, ensuring schooling for their children and prevention of abuse of children. The NHG members have stood together to reach help for the differently able, mentally retarded, the old age people and those who are under intensive treatment. They take initiative to settle the cases related with domestic violence and dowry system. Orientations against social evils were given to the society and they take genuine effort to reform the society where they are living.

TABLE 4.26 SOCIAL EXTENSION ACTIVITIES

| RESPONSES | NO.OF NHG | % OF TOTAL |
|-----------|-----------|------------|
| YES | 16 | 88.8 |
| NO | 2 | 0.5 |
| TOTAL | 18 | 100 |

Source : survey data.

The table shows the statistics of NHGS engaged with social extension n activities on the level of Kudumbasree. 88.8% of groups are engaged with extension activities in the surveyed area that means almost all NHGS in the surveyed area are working with the social commitment and education. Any socio-economic programmes can be done through the NHGs and can be use it as social watch against different kinds of social evils. The group system channelize the human resources of ordinary people as a social resource which is helpful to themselves. According to the table only 0.5% Of members opined that they are not included with any social extension activities.

There was a significant change in the nature of social participation of NHG members in the surveyed area. Most of the members of NHGS were dormant and very passive in social activities. Most of them thought that the society and social life was not deserved by themselves. Their share in the social life very less and their participation also was very rare. But after NHG they have been given a free social platform, knowledge regarding socio-economic, political and cultural life.

TABLE.4.27. NATURE SOCIAL PARTICIPATION .

| Responses | Respondents | | | |
|-------------|--------------------|------------|-------------------|------------|
| | Before NHG | | After NHG | |
| | No. of Respondents | % Of Total | No Of Respondents | % of Total |
| Passive | 330 | 91.6 | 6 | 1.6 |
| Active | 23 | 6.3 | 325 | 90.2 |
| Very Active | 7 | 2 | 29 | 8 |
| Total | 360 | 100 | 360 | 100 |

SOURCE : SURVEY DATA

The table shows the nature of social participation of the members of NHG in the surveyed area. Before the joining the NHGs the participation of 91.6% of members were passive. 6.3% of members of NHGs had an active social participation while only 2% had very active participation. So it is clear that the NHG participation has made very substantial change in the social life of NHG members.

After joining NHGs the social participation of members are far better than before, as per the table there is only 1.6% of the people have passive mindedness towards social activities and social participation. Whereas, there was shoot up in active participation to 90.2%. The percentage very active participants also increased from 2% to 8%. So it can be obviously said that after the establishment of kudumbasree NHG system there was a lot of improvement in the social life of people at the grass root level and those who are coming under the vulnerable section.

Another noted change in the life pattern of NHG members is their knowledge and capacity to redress their grievances in a democratic way that means pacific and constitutional means. As the society was so traditional towards women especially the stake holders, were suppressed, violated, imposed, denied and it was somehow a detained life. But after they joined in NHGs they were somewhat emancipated from the traditional nature of society towards them. The new knowledge taught them how to react, redress and settle their grievances regarding suppression, violation, denial and imposition. This was really a great improvement in the life of NHG members and they feel that they are leaving in a democratic society in which they have a due share and democracy is strengthened in this respect.

TABLE.4. 28. GRIEVENCES REDRESSAL

| Grievance Redressal Mechanisms | Respondents | | | | | |
|--------------------------------|--------------------|-------|-----|--------------------|-------|----|
| | Before NHG | | | After NHG | | |
| | No. of Respondents | Total | % | No .of Respondents | Total | % |
| Police | 33 | 360 | 9.1 | 290 | 360 | 81 |
| Vanitha Commission | 21 | 360 | 5.8 | 246 | 360 | 68 |
| Human Rights Commission | 14 | 360 | 3.8 | 188 | 360 | 52 |
| Consumer Protection | 35 | 360 | 9.7 | 311 | 360 | 86 |
| Ombudsman | 11 | 360 | 3 | 278 | 360 | 77 |
| Vigilance | 4 | 360 | 1.1 | 122 | 360 | 34 |
| Judiciary | 12 | 360 | 3.3 | 340 | 360 | 94 |
| Adalaths | 16 | 360 | 4.4 | 345 | 360 | 96 |

Source survey data.

The table shows different types of grievances redressal mechanisms and its nature of use age by the members of NHGs before and after joining the groups.

Before joining NHGs there was only 9.1% of members only approach or sought the help of police to redress their grievance. That means this type of a protection was far beyond the imagination of the people at the grass root level. But after joining NHGs they have been empowered a lot a significant 81% of members of NHGs are approaching and sought the protection of police to redress their grievances. In this respect it can be noted that the impact of 70% of improvement to seek police protection.

The second and the most important one grievance redressal mechanism is the Vanitha commission before joining SHG there was merely 5.8% of members approached Vanitha commission to redress their grievances. But after joining NHGs 68% of members approach Vanitha commission to redress their grievances and the impact is 62% increase.

Another machinery to redress the grievances is human right commission people were nit well aware about this mechanism and merely 3.8% was approached it but after joining NHGs the people began to know about the concept of human rights and the consequences of its violation. In due course of time the members of NHG learned how redress their grievances through human right commission and now 52% of members approached human right commission to redress their grievances. It has made an impact of 48% of increase in this respect.

Consumer protection forum was another grievance redressal mechanism with great utility. Before joining NHG there was only 9.7% of members of NHGs approached the consumer protection forum to redress there grievance. But after joining NHG 86% of members learned how to use the services of consumer protection forum to redress there grievance. Here is a great impact of 76% increase when it is compared before and after joining NHGs.

Ombudsman for both banking and local government is another form of grievance redressal mechanism. Before joining NHGs most of the members were not aware about Ombudsman as a grievance redressal mechanism. There was only 3%

of NHG members survived about Ombudsman and approached it. But after joining NHG 77% of the members in the survived is familiar with Ombudsman and approached it. And here also we can find a great impact of 74% of increase in this respect.

Vigilance Ombudsman is another form of grievance redressal mechanism. Before joining NHGs most of the members were not aware about Vigilance as a grievance redressal mechanism. There was only 1.1% of NHG members surveyed here about Vigilance and approached it. But after joining NHG 34% of the members in the surveyed area is familiar with Vigilance and approached it. And here also we can find a great impact of 33% of increase in this respect.

Judiciary Ombudsman is another form of grievance redressal mechanism. Before joining NHGs most of the members were not familiar with Judiciary as a grievance redressal mechanism. There was only 3.3% of NHG members surveyed about Judiciary and approached it. But after joining NHG 94% of the members in the surveyed is familiar with Judiciary and approached it. And here also we can find a great impact of 90% of increase in this respect.

Adalaths are another form of grievance redressal mechanisms for different purposes. Before joining NHGs most of the members were not aware about adalaths as a grievance redressal mechanism. There was only 4.4% of NHG members surveyed ,is familiar adalaths and approached it. But after joining NHG 96% of the members in the surveyed area is familiar with Ombudsman and approached it. And here also we can find a great impact of 91% of increase in this respect.

POLITICAL EMPOWERMENT

Political empowerment is one of most important index while among measuring the total empowerment of women of NHGs in the surveyed area. It can be seen that significant changes in political activities and political participation whenever it is closely watched. The mode of political empowerment in before after joining NHGsare measured and finds the differences before joining and after joining NHGs.

The most important among the political empowerment is political participation. So it have to be measure the level of political participation of the members of the NHG in surveyed area. So the question was asked whether you are participating in different political activities, the members of NHG responded like the below mentioned table after and before joining the NHG activities.

TABLE. 4.29 INTERESTE IN POLITICAL PARTICIPATION

| Responses | Nature of Participation | Respondents | | | |
|-----------|-------------------------|--------------------|------|--------------------|------|
| | | Before NHG | | After NHG | |
| | | No. of Respondents | % | No. of Respondents | % |
| YES | HIGH | 22 | 6.1 | 70 | 19.4 |
| | AVERAGE | 36 | 10 | 95 | 26.3 |
| | LOW | 102 | 28.3 | 155 | 43 |
| NO | | 193 | 53.6 | 33 | 9 |
| DK | | 7 | 2 | 7 | 2 |
| TOTAL | | 360 | 100 | 360 | 100 |

Survey data.

As per the table 44%of members of NHG agreed that they were engaged with different kinds of political activities and political participation. In this 44% 6.1% have high level participation such as bearing of offices, to lead political parties and organisations to hold different party charges etc. 10% of the members before joining NHGs had an average participation and 28.3% had low participation, among people who said yes. Further 53.6% NHG members in the surveyed area said that they were not at all participated in any kinds of political activities before they joining NHGs. Besides a negligent 2% said that they don't know anything about political participation. Hence, the picture of political participation before joining NHG is not so good.

According to the statistics political participation after joining NHG is comparatively good. A total of 88% of the members of NHGs agreed that now they have more political participation than before joining NHGs. From this 88% 19.4% has high participation. 26.3% has average participation and 43% has low participation. Still a minority of a 9% said that they have no political participation at all. And a negligible 2% responded they don't know anything.

NHG group members engaged with different type of political participation in different political process hence it has to be analysed very closely. Different types of political participation is taken into account such as, voting, activist leader, party member, representative etc as given in the table.

TABLE. 4. 30. TYPE OF POLITICAL PARTICIPATION

| | Respondents | | | | | |
|----------------|--------------------|-------|------|--------------------|-------|------|
| | Before NHG | | | After NHG | | |
| | No. of Respondents | Total | % | No. of Respondents | Total | % |
| VOTING | 304 | 360 | 84.4 | 356 | 360 | 99 |
| ACTIVIST | 22 | 360 | 6.1 | 107 | 360 | 30 |
| LEADER | 0 | 360 | 0 | 3 | 360 | .8 |
| PARTY MEMBER | 8 | 360 | 2.2 | 46 | 360 | 12.7 |
| REPRESENTATIVE | 2 | 360 | 0.5 | 8 | 360 | 2.2 |

SOURCE SURVEY DATA

Before joining NHG the voting percentage of NHG members in the sampled area was 84.4%. there was only 6.1% of NHG members were coming under the category of activist and there was no leaders among NHG members before joining NHGs. The percentage of party members was too low that 2.2%. 0.5% was coming under respective category.

After joining NHG 99% of the members of NHG in the surveyed area is voting in election. And think that casting of vote very important in a democracy and would never spare it. 30% of the members were activist now. 0.8% members are leaders, 12.7% of members are party members and only 2.2 %of them are representatives.

It can be seen slight impact before and after in political participation of members of NHG. There was an impact of 16% of increase in casting votes, 24% impact in activist category. 0.8% impact in leader category. 10% impact in party member. No significant impact in the category of representative. Even though the political profile and the change is positive and beneficial to the members, there a vast opportunities for political development in the surveyed area.

It is very important to take the account of Gramsabha participation of the members of NHG to understand the political empowerment. Here the accounts are taken in two categories before and after joining NHGs

TABLE. 4.31GRAM SABHA PARTICIPATION

| Responses | Nature of Participation | Respondents | | | |
|-----------|-------------------------|--------------------|------|--------------------|------|
| | | Before NHG | | After NHG | |
| | | No. of Respondents | % | No. of Respondents | % |
| YES | HIGH | 4 | 1.1 | 246 | 68.3 |
| | AVERAGE | 12 | 3.3 | 86 | 23.8 |
| | LOW | 40 | 11.1 | 28 | 7.7 |
| NO | | 304 | 84.4 | 0 | 0 |
| TOTAL | | 360 | 100 | 360 | 100 |

SOURCE SURVEY DATA

As per the table, before joining NHG 15.5% of members of NHG agreed that they are participating the Gram Sabha regularly. In this 1.1% was high participation, 3.3 was average participation and 11.1% was low participation. Further 84.4% NHG members in the surveyed area said that they were not at all participated in any Gram Sabha. Hence, the picture of Gram Sabha participation before joining NHG was not so good.

According to the statistics Gram Sabha participation after joining NHG is comparatively good. A total of 100% of the members of NHGs agreed that now they have more Gram Sabha participation than before joining NHGs. From this it can be infer that kudumbasree NHG activities are closely related with the panchayathiraj institutions and grama sabha.

As the members of the NHGs were women and the traditional approach towards the women, they may be controlled in their political matters by different male members in the family. There may not be freedom in the political affairs of NHG members, if it is controlled by some body. Here it is examined, whether they are controlled by anybody before and after joining in NHGs.

TABLE. 4.32 FACTORS INFLUENCING IN POLITICAL DECISIONS

| Influencing Factors | Respondents | | | | | |
|---------------------|--------------------|-------|------|--------------------|-------|------|
| | Before NHG | | | After NHG | | |
| | No. of Respondents | Total | % | No. of Respondents | Total | % |
| Husband | 246 | 360 | 68.3 | 18 | 360 | 5 |
| Parents | 24 | 360 | 6.6 | 4 | 360 | 1.1 |
| Children | 12 | 360 | 3.3 | 3 | 360 | 0.8 |
| Friends | 20 | 360 | 5.5 | 1 | 360 | 0.2 |
| Relatives | 2 | 360 | 0.5 | 1 | 360 | 0.2 |
| NHG | 2 | 360 | 0.5 | 1 | 360 | 0.2 |
| Party | 3 | 360 | 0.8 | 3 | 360 | 0.8 |
| No Influence | 51 | 360 | 14.1 | 329 | 360 | 91.3 |

Source :primary data

Before Joining NHG

Before joining NHG 68.3% of members were influenced by their husbands normally. 6.6% of members were influenced by the parents. 3.3% members were influenced by children. 5.5% members were influenced by friends. 0.5% members were influenced by relatives. 0.5% members were influenced by NHGs. 0.8% members were influenced by parties. 14.1% members were influenced by nobody that means they were already free from any control and restraints.

After joining NHG

After joining NHG 5% of members were influenced by their husbands normally. 1.1% of members were influenced by the parents. 0.8% members were influenced by children. 0.2% members were influenced by friends. 0.2% members were influenced by relatives. 0.2% members were influenced by NHGs. 0.8% members were influenced by parties. 91.3% members were influenced by nobody that means they were already free from any control and restraints. The NHG members have their own choice in political matters including election, party membership, membership in political organisations, service organisations. Hence it is obvious that the NHG members enjoy a high level of political freedom through Kudumbasree NHG activities.

Representation to Panchayathiraj institutions is one of the opportunities of NHG members to get political exposure and active political participation in the political process. So it is appropriate to check election records of NHG members in the surveyed area is necessary to find out their political empowerment.

TABLE.4.33 NHG MEMBERS ELECTION DETAILS

| Responses | Respondents | | | |
|-----------|--------------------|------------|-------------------|------------|
| | Before NHG | | After NHG | |
| | No. of Respondents | % of Total | No of Respondents | % of Total |
| YES | 4 | 1.1 | 52 | 14.4 |
| NO | 356 | 98.8 | 308 | 85.5 |
| TOTAL | 360 | 100 | 360 | 100 |

SOURCE: SURVEY

As per the table before joining NHG 1.1% was the share of them to the Panchayathiraj institutions but after joining NHGs this was increased up to 14.4% and the impact was 13%. Before joining NHGs 98.8% of them were unaware about Panchayathiraj election after joining NHGs it was reduced into 85.5%. But the representation to PRIs are not comfortable, the Kudumbasree NHG members have to be come to the leadership of PRIs.

As the members of the NHGs are belongs with a heterogeneous group so there may enough possibilities leads to political controversies and ideological differences. They were asked a question that whether a political ideology is needed for NHG activities and were responded as per the table shows.

TABLE 4. 34 Particular Ideology is Desirable for SHG Operations

| Responses | No Of Respondents | % Of Total |
|-----------|-------------------|------------|
| Yes | 24 | 6.6 |
| No | 336 | 93.3 |
| Total | 360 | 100 |

SOURCE SURVE DATA

As per the table only 6.6% of members of NHG opined that a particular political ideology is essential for group activities and the vast majority 93.3% opined there was no need of political ideology for smooth group activities. It means groups are never considering any kinds of party politics while among there group operations. Politicisation not a part of NHG activities and it is being discouraged by all the members. And it is absolutely free of party politics and if any effort in this regard will be protested and toppled by the members of NHG in the surveyed area.

The members of NHG have great political freedom options and choices of their own after joining NHGs. They got a great amount of political socialisation, political education and political knowledge. The outlook also have been changing upto receive always the good one and those are suitable for common good. The political value system also changed and targeting a common good which is fit enough to create a quality democracy. NHG members in the surveyed area have empowered politically and this empowerment will lead them to a quality life.

As far as concerned with the effectiveness of microfinance system of Kudumbasree the most important thing to be taken into account is the economic empowerment. The economic empowerment means the opportunity to avail economic resource, economic opportunity for survival and subsistence. Democracy has always a negative correlation with poverty. In a democracy there must be an economic space also for all people especially the people at stake. To examine economic empowerment here it is comparing the economic background and activities of the NHG members before and after joining NHGs.

ECONOMIC EMPOWERMENT

TABLE. 4.35 SOURCE OF INCOME OTHER THAN SHG WORK

| Responses | Respondents | | | |
|-----------|--------------------|------------|-------------------|------------|
| | Before NHG | | After NHG | |
| | No. of Respondents | % of Total | No of Respondents | % of Total |
| YES | 259 | 72 | 259 | 72 |
| NO | 100 | 28 | 100 | 28 |
| TOTAL | 360 | 100 | 360 | 100 |

SOURCE SURVEY DATA

The members of NHG were asked the question that whether they have any other income other than NHG work. 72% of the NHG member agreed that they had some income before they joining NHGs. 28% of them revealed that they had no any particular income before joining NHGs. After joining NHG the very same 72% of the members agreed that they have some income other than NHG activities like NREGS, employment, petty trades, services etc.

To find out the economic status and the standard of living before and after joining NHGs, it was examined by asking questions regarding economic background and consumption pattern. The study find out significant change the standard of living members of NHG by a micro analysis.

TABLE . 4 .36 STANDARD OF LIVING OF MEMBERS BEFORE AND AFTER

| Standard Of Living | Respondents | | | | | |
|-----------------------|--------------------|-------|------|--------------------|-------|------|
| | Before NHG | | | After NHG | | |
| | No. Of Respondents | Total | % | No. Of Respondents | Total | % |
| Own House | 278 | 360 | 77.2 | 344 | 360 | 95.5 |
| House Concrete /Tiles | 177 | 360 | 49.1 | 218 | 360 | 60.5 |
| Dilapidated House | 34 | 360 | 9.4 | 9 | 360 | 2.5 |
| Home Appliances | 78 | 360 | 21.6 | 317 | 360 | 88 |
| Furniture | 70 | 360 | 19.4 | 322 | 360 | 89.4 |
| Mobile /Land Phone | 212 | 360 | 58.8 | 348 | 360 | 96.6 |
| Internet Computer | 2 | 360 | 0.5 | 18 | 360 | 5 |
| Two Wheelers | 6 | 360 | 1.6 | 166 | 360 | 46.1 |
| Four Wheelers | 2 | 360 | 0.5 | 98 | 360 | 27.2 |
| Bank Account | 111 | 360 | 30.8 | 360 | 360 | 100 |
| Bank Balance | 16 | 360 | 4.4 | 233 | 360 | 64.7 |
| Insurance /Mu. Funds | 35 | 360 | 9.7 | 217 | 360 | 60.2 |
| Food Own Choice | 109 | 360 | 30.2 | 328 | 360 | 91.1 |
| Dress Own Choice | 95 | 360 | 26.3 | 328 | 360 | 91.1 |
| Education Of Choice | 113 | 360 | 31.8 | 346 | 360 | 96.1 |
| Health Care Of Choice | 58 | 360 | 16.1 | 300 | 360 | 83.3 |
| Electricity | 279 | 360 | 77.5 | 357 | 360 | 99.1 |
| Water | 322 | 360 | 89.4 | 358 | 360 | 99.4 |
| Toilet /Drainage | 280 | 360 | 77.7 | 360 | 360 | 100 |
| Post Office Rd | 88 | 360 | 24.4 | 296 | 360 | 82.2 |
| Gold Reserve | 9 | 360 | 2.5 | 182 | 360 | 50.5 |
| PAN | 0 | 360 | 0 | 115 | 360 | 32 |

Before NHG

Before joining NHG 77.2% members had their own house in their own properties. In this 49.1% of houses were concrete or tiles. There was only 9.4% of

houses were in dilapidated condition. 21.6% of households of the members of NHG of the surveyed area used almost all home appliances. 19.4% of members used almost all furniture in house and 58.8% members use mobile phone and land phone simultaneously. Only 0.5% had internet and computer. 1.6% of members had two wheelers of their own and 0.5% members had four wheelers. Before joining NHG 30.8% of members had bank accounts and 4.4% of members had bank balance. 9.7% of members only had insurance and mutual funds. 30.2% of members had food and food materials of their own choices and 26.3% of members had dresses and dress materials for the family. 31.8% had education of their own choice including aided, unaided and privates. 16.1% had health care and medical facilities of their choices including multispecialty hospitals. 77.5% had electricity at home and 89.4% had water facilities at home. 77.7% had toilet and drainage of their own. 24.4% had post office recurring deposit and 2.5% had gold reservoir. 0% had PANcard before joining NHG.

After NHG

After joining NHG 95.5% have their own house and 60.5% houses are concrete and tiles. There was only 2.5% of houses were in dilapidated condition. 88% of households of the members of NHG of the surveyed area used almost all home appliances. 89.4% of members used almost all furniture in house and 96.6% members use mobile phone and land phone simultaneously. Only 5% have internet and computer. 46.1% of members have two wheelers of their own and 27.2% members had four wheelers. After joining NHG 100% of members have bank accounts and 64.7% of members have bank balance. 60.2% of members only have insurance and mutual funds. 91.1% of members have food and food materials of their own choices and 91.1% of members have dresses and dress materials for the family. 96.1% have education of their own choice including aided, unaided and privates. 83.3% have health care and medical facilities of their choices including multispecialty hospitals. 99.1% have electricity at home and 99.4% have water facilities at home. 100% have toilet and drainage of their own. 82.2% have post office recurring deposit and 50.5% have gold reservoir. 32% have PAN card before joining NHG.

The table shows great impact of Kudumbasree microfinance system on the life of its members. 18% of impact is related with own house. 11.5% of impact in the type of houses. 7% impact in the case of dilapidated houses. 67% of impact in the case of home appliances. 79% of impact in the use of furniture. 38% impact in mobile phones. 4.5% impact in computer and internet. 40% impact in two wheelers, 22% impact on four wheelers. 70% impact in bank accounts. 60% impact in bank balance. 50% impact in insurance and mutual funds. 60% impact in case of food and 64% of impact dress. 66% impact in education. 67% impact in health care. 32% impact in electricity. 10% impact on drinking water facilities. 48% of impact in toilet and sanitation 58% impact in Post office RD. 48% impact in gold reservoir and 32% of impact in case of Permanent Account Number.

As far as concerned with the banking of NHG members, they are regular and valuable customers of bank and they are known as small customers and big market. The examination in the pattern will be useful for further studies. First up all it is to be checked that what type of bank they dealt with before and after joining NHGs

TABLE . 4.37 BANKS OPTING FOR MONEY TRANSACTION

| Responses | Respondents | | | |
|---------------|-------------|------------|------------|------------|
| | Before NHG | | After NHG | |
| | No. Of Res | % of Total | No .of Res | % Of Total |
| PUB COM BANKS | 102 | 28.3 | 198 | 55 |
| PRI.COM.BANKS | 166 | 46.1 | 162 | 45 |
| RRB | 33 | 9.1 | 0 | 0 |
| CO.OP.BANKS | 59 | 16.3 | 0 | 0 |

SOURCE SURVEY DATA

The table shows the banks dealt with the members in the surveyed area before and after joining NHGs. Before joining NHGs 28.3% of them banked with

public commercial banks. 46.1% banked with private commercial banks. 9.1% banked with regional rural banks and finally 16.3% banked with co-operative banks.

After joining NHG

After joining NHGs 55% of them banked with public commercial banks. 45% banked with private commercial banks. 0% banked with regional rural banks and finally 0% banked with co-operative banks in the surveyed area.

Microfinance system is mainly sticking on the credit facilities offered by banks and the subsidies given by the Government. Most of the part of micro financing is availing loan, subsidy and its repayment. The economic empowerment in microfinance is upto the efficiency of credit facilities and a democratic banking including a reasonable interest rate. So it is to be checked the status and nature of loan availed by the members of NHGs in the surveyed area before and after joining in NHGs.

TABLE 4. 38 LOAN TYPE OF NHG MEMBERS

| Responses | Respondents | | | | | |
|--------------|-------------|-------|------------|-----------|-------|------------|
| | Before NHG | | | After NHG | | |
| | No.Of Res | Total | % of Total | No Of Res | Total | % of Total |
| Personal | 156 | 360 | 43.3 | 39 | 360 | 10.8 |
| Linkage | 0 | 360 | 0 | 360 | 360 | 100 |
| Property | 23 | 360 | 6.3 | 44 | 360 | 12.2 |
| Edu Loan | 48 | 360 | 13.3 | 114 | 360 | 31.6 |
| Home Loan | 33 | 360 | 9.1 | 48 | 360 | 13.3 |
| Private Loan | 298 | 360 | 82.7 | 163 | 360 | 45 |

The table shows the statistics of different types of loans availed by the members of NHGs in the surveyed area. Before joining NHGs 43.3% of the

members availed personal loans which are very easy to get and only on the responsibility of one single member. There was no linkage loan before the join NHGs 6.3% of members availed property loan before they join NHGs. Further 13.3% members availed education loan from various banks. 9.1% of members availed home loan from various banks and 82.7% of NHG members availed loan from private money lenders before they join NHG.

The type and patterns of availing loans have little bit change after they join NHG. Here in this turn only 10.8% of members availed personal loans, 100% of the members used linkage loans, 12.2% avails property loan and 31.6% availed education loan, 13.3% of members home loans and 45% of the members are availing loan from private money lenders at present condition.

One of the declared objectives of microfinance system was to avoid in the intermediaries and private money lenders from the economic life of the poor at the grass root level. But even now half of the members of NHGs have been availing loans from the private money lenders and from private bankers. This is not effective while among micro financing through kudumbasree NHGs if it continues it will be quiet against the declared objective of micro financing.