Chapter VII
MAJOR FINDINGS AND CONCLUSIONS

7.1 Introduction

The state of Kerala has once again attracted the world attention in the process of alternative development model in gender mainstreaming through public action and mass mobilization through the project Kudumbashree within the framework of participative and responsive democratic governments. Poverty, economic backwardness and marginalization based on gender are a crucial problem facing all developing countries in the modern world. It is felt that the problem of poverty can be solved through a concerted effort by the State. Feasible opportunities can be provided to the deprived and the destitute by means of lending asset creating facilities. Women households are the cruelest victims of deprivation and destitution. So any poverty eradication program must aim at improving the standard of living environment of the women. It is through creating livelihood opportunities for the women that they can be achieved and the micro credit and self help groups are better sources for improving the standard of living of people.

The government of Kerala along with its People’s Planning programme and Participative Democracy initiatives has introduced this poverty eradication project by forming SHGs and NHGs based on micro finance and micro enterprises. The project aims at
eradication of poverty through gender mainstreaming and concerted participative action. The programme has been launched by the state government with the active support of NABARD aimed at removing absolute poverty within 10 years with the full co operation of local self government. To facilitate collective action, Kudumbashree focuses on formation and capacity building of three-tiered, community-based organizations of poor women, known as community development societies. The programme has been found very effective since the women got involved with the activities who were home bound earlier and were not able to interact with outsiders becoming more confident, articulate decision makers.

The present study attempted to evaluate the extent of achievements of Kudumbashree and the sustainability of micro enterprises and the nature and style of operation of its allied programmes and the impact they had on women and the civil society and community at large. For this purpose a comparative analysis of Kudumbashree initiatives in the panchayats of Aryad and Uzhavoor was undertaken.

7.2 Opinion about Modus Operandi

With regard to the modus operandi of the project there is no significant difference between the two selected panchayats and they are very much satisfied with the present organizational structure and operations. The formulation of micro, mini and sub-plans help facilitate the poor women households to participate in planning
process as a major stakeholder. The local self governing body monitors the implementation of the ‘plans’ and thereby proper linkage, coupled with autonomy is ensured in the participatory system of planning for poverty alleviation.

7.3 Impact of Groups Participation and Discussion

In both Panchayats, the NHGs were encouraged to meet as many times as possible. The election of women from among themselves as President of the NHG and Community Volunteers with specific responsibilities is a mandatory element of Kudumbashree. The volunteers are Community Health Volunteer, Community Infrastructure Volunteer and Community Income Generating Volunteer. The Community Health Volunteer is responsible for all the health related activities of the NHG like immunization, maternal care, child care, nutrition and propagation of ideas like cleanliness, hygiene, etc. The Community Infrastructure Volunteer is in charge of the basic infrastructure needs of the NHG such as housing, sanitation, drinking water, drainage, etc. The election of women to responsible positions and assignment of responsibilities has marked a significant change in the gender role and significantly contributed in social capital formation and inclusive development.

The collective and community based participatory initiatives in Aryad block is ahead of the Uzhavoor block in mainstreaming of gender. The women of Aryad participate in the development activities and the programmes of Kudumbashree with more vigor.
and enthusiasm than Uzhavoor. In Aryad the NHGs were encouraged to meet as many times as possible with the encouragement and support of elected panchayat representatives and this becomes more evident in corners where the left parties have strongholds. It provided them an opportunity to sit together and discuss their common problems and find out solutions.

7.4 Women empowerment and poverty eradication

Empowerment and poverty eradication are the two situations which go hand in hand. Empowerment begins from the family onwards. Before joining the Kudumbashree, the female had only little voice in their home. But their voice had been increased as they began to involve in the community activities of the Kudumbashree. As the women were able to earn money, obtain credit and undertake microenterprises, their financial situation had improved and their voice got validated by their family members. The above financial achievement obviously helped in a great way for the female folk to move towards empowerment.

There is a clear variation with regard to the family decision making in the two panchayats. In Uzhavoor 34 per cent of the females actively involving in decision making at home where as in Aryad it is 92 per cent. The peculiarity of the Aryad panchayat is that the micro enterprise units function far better than those in Uzhavoor.
7.5 Bargaining Power

Bargaining power, both individual and collective, is a key aspect in participatory democratic process. As women are in the forefront of structurally disadvantaged sections, their bargaining power is significantly low. A rural person's bargaining strength within the family vis-à-vis subsistence needs would depend on several factors like ownership of and control over assets, access to employment and other income-earning means, access to common property resources, access to traditional social support systems, access to civil society institutions and capacity to manage issues of family subsistence needs.

The involvement in Kudumbashree activities had increased their knowledge and skills and thereby their bargaining power both in the family and society. In both of the panchayats the general awareness and knowledge about government schemes, nature and style of functioning and the powers and functions of the local governance institutions and elected representatives, the role and functions of bureaucracy etc has increased. They become now capable of overcoming the bureaucratic hurdles. All of them have the capacity to manage banking transactions and some of them have basic awareness about human rights issues and laws supporting women. Till recently only women belonging to the well-off and employed group had awareness about issues such as nutrition, hygiene and epidemics, dangers of pesticide use, organic farming, women’s rights, anti-liquor campaign and police harassment, environmental issues,
management of CPRs etc. This group seemed to be more directly politicized and more concerned with wider social issues than the others. But the study shows that the entire picture about the knowledge and awareness of local women has been substantially changed. Now the well-off have been undergone a depoliticization process whereas the members of Kudumbashree in both panchayats are aware and conscious of contemporary social, economic and environmental and other issues of sustenance. This has changed the political culture of the rural women. They are now focusing on issues of social and political importance.

The study found that the Kudumbashree members are now capable of questioning the local political elites in both panchayats. Though there is a substantial decrease in the level of participation of well-off women in Grama Sabha since its inception, the level of participation of Kudumbashree women in the Grama Sabha meetings has increased substantially. In both panchayats they actively participate in the Grama Saba meetings. Here also, the women in Aryad have an upper edge in Grama Saba participation and involvement in discussion and micro level planning.

Kudumbashree movement had very much helped in achieving equitable gender relations to a certain level. As the primary aim of the Kudumbashree is poverty alleviation, it can be said that the Kudumbashree had achieved that in its limited meaning. Apart from this the Kudumbashree members had developed a sense of self confidence and faith in their ability. They had acquired courage to
interact with the political and bureaucratic leadership. To a certain extent they are able to react if any injustice is found against them.

Regarding decision making in the family, women play an important role at par with men. It can be cited as one of the main achievements of the Kudumbashree in the state. 62 per cent of the women in the Kudumbashree are joining hands with their male counterparts in taking decisions in the family. With the help of the awareness programmes 50 per cent among the selected sample are in a position to understand Women’s Special Rights.

Even though all the above facts positively contribute to equitable gender relationship, there still exist various forms of patriarchy in almost all areas of social and political life of the state. So there is a necessity of transforming the NHGs formed under the Kudumbashree to institutions that can fight against gender discrimination. The president of the Uzhavoor Grama panchayat had rightly remarked, ‘women in the Kudumbashree are providing better assistance to the panchayat; they are acting very well behind the curtain...’ The comment shows that the political leadership also does not wholeheartedly wish the Kudumbashree to have an equal say with men in social and political life.

The officials, who are controlling the Kudumbashree, are predominantly male. When the researcher visited the state Kudumbashree mission office and also the district Kudumbashree mission offices, this male predominance was visible. This has to be
rearranged by providing able women leadership to avoid the male supremacy there. This male supremacy evidently causes excessive bureaucratization in the Kudumbashree administration. In the fourteen districts, there are only three women working as the district mission coordinators viz Thiruvananthapuram, Ernakulum and Thrissur. In the order published by the government of Kerala on 30/11/2011, for the appointment of Assistant Mission Coordinators, only four out of seventeen were women. It can be very clearly stated that the organization of the Kudumbashree structure is not at all gender neutral. Even though there is gender planning and gender budgeting, the study identified that in the policy formulation forums, there is lack of women’s presence and voice.

7.6 Micro Enterprises, Technical and Personal Skills

The analysis of the type of skills and its extent they acquired during the course of time shows a positive trend in gender development. No respondent has negatively replied on the skill they achieved even though there are individual and panchayat and area wise differences. All the respondents reported about the personal skills they had acquired, the ability to speak out, to articulate, to voice their problems and difficulties, to negotiate and bargain, to meet officials and put issues to them and so on. There is immense growth in both self-confidence and the skills on which that confidence was based. There is substantial increase in the financial management skills of Kudumbashree women. Majority of them were capable of
managing aspects of money such as lending, accounting, saving, mortgaging and banking.

The formation of micro enterprises and their management helped them to acquire a variety of technical skills related to the kind of enterprise taken up by the women’s groups. These included seed production, organic farming, mushroom cultivation, food processing, cultivation of herbal plants, preparation of herbal medicines, bookbinding, flower cultivation, pisciculture, making ornamental flowers, growing ornamental fish and so on. In certain areas these skills acquired by women helped men of the farming community to take up production seriously.

It is observed that majority of the micro enterprises are running out of agricultural raw materials. Industrial and service based enterprises are also functioning in the selected panchayats. But the possibilities of the micro enterprises had not been fully utilized. In 2006 the total direct beneficiaries in the entire Kottayam district were only less than 300 and in Alappuzha it was about 1000. The present study enquired about the functioning of micro enterprises in the selected Panchayats. In Uzhavoor Grama Panchayat, there is a laundry unit, a Singarimelam unit and a Papad unit. These are mainly organised by the members who are traditionally engaged in such jobs. No new initiative is made by the Panchayat in this regard. Traditionally the ‘singarimelam’ was performed by the male members of the society. But today women entered in to this area and perform their talents before the public, which shows that through the
Kudumbashree activities women are now in a position to engage in areas that were male preserves hitherto. This shows some sort of gender mainstreaming.

Only two per cent among the selected respondents of Uzhavoor panchayat had received any technical assistance from the panchayat and in Aryad also only 9 per cent received such assistance. Poor quality, branding, packing, lack of advertisement etc are the main limitations faced by the micro enterprises throughout the state in general and the research area in particular.

It is observed that the knowledge level and skills of the members of the Kudumbashree has considerably increased after they joined the Kudumbashree movement. 99 per cent of the Kudumbashree members have expressed their opinion in this direction. Before joining the Kudumbashree the members had moved operated a bank account. After the joining of the Kudumbashree 69 per cent of them are able to operate a bank account. The discussions with the Kudumbashree members revealed that they had acquired knowledge and awareness on what is happening around them. They have acquired a capacity to speak in public without any fear or prejudice. In the Grama Sabha meetings they participate in discussions and challenge the proposals which are not women-friendly particularly in the Aryad Block Panchayat. Now they are able to write minutes of meetings without external help or advice, operate bank accounts of their units, communicate with political and
bureaucratic leadership on issues related to their group and other socially relevant matters.

Their knowledge regarding health care of themselves and their family, particularly children, has increased after joining the Kudumbashree.

7.7 Individual and Social Responsibility

In both panchayats the responsibilities of women outside the home has increased, while they remained the same within the home. In other words, women’s total responsibilities had increased. Women’s now have increased responsibilities related to saving, getting loans, repaying credit and financial management. In addition, they are now engaged in handling activities earlier performed only by men such as going to PTA meetings, getting certificates, contacting the village administrative officer and other government officials, visiting schools, going to the ration shop and markets and so on. Participation in cultural activities and Grama Saba meetings and marriage and funeral functions of SHGs and NHGs also show their increased social responsibility. Here also the Aryad Panchayat had an upper edge in organizing cultural programmes and organizing rallies and campaigns on various issues. This shows that the politically vibrant nature of the women of the panchayat has a decisive role in gender mainstreaming and ensuring gender justice.

Kudumbashree in the two panchayats are interfering in the PTA meetings of the local schools, PHCs etc... In Uzhavoor the
members said that they conducted some manual works in connection with schools and PHCs like cleaning, compost pit making, food preparation on some special occasions and the like. But they are not in a position to interfere creatively to raise the quality of these institutions. This shows that though the women participate in school PTA meetings and involve more in the education of their children, male’s continue to dominate in PTAs. They are effectively using the Kudumbashree women for manual work and other related activities. The Mathrusamities in schools, play only a subordinate role and have no voice in major decisions.

So far as the functioning of the jagratha samithis are concerned, in Uzhavoor, though the samithi was formed, it no longer functions in the panchayat. At the same time, it was reported that the incidence of gender- based domestic violence was increasing in this panchayat. The data revealed that the political parties of the locality are not taking any initiatives to reactivate the samithis.

### 7.8 Participation and involvement in Public Sphere and Gender Equality

Gender equality implies that the interests, needs and priorities of both women and men are taken into consideration recognizing the diversity of different groups of women and men. Gender equality is not a women’s only issue, but should concern and fully engage men as well as women. Equality between women and men is seen both as a human rights issue and as a precondition for, and indicator of, sustainable people-centered development. The study shows that
women’s participation in public life had increased tremendously, making them “visible” in the public sphere. In both the blocks women participated in a wide range of public activities, many common to all locations and some specific to each location. Common to all were attendance at meetings and trainings, involvement in social campaigns and participation in festivals and social events. Women are now regularly attending Grama Sabha meetings and learning how to get their entitlements through government schemes. The farm women have also been active in the milk society, standing for society elections and participating in auctions. In Uzhavoor Block Panchayat they also took part in a successful campaign to ban the arrack shop. In Uzhavoor Block Panchayat, they are also active in organizing the celebration of events like sports, quiz competitions, national days, camps and collecting relief funds during disasters. These activities have won them respect among the village elders and male Panchayat leaders and they are now regularly consulted on many village activities at the planning stage.

Women in Kudumbashree movement also participate in public life. It is observed that many activities of the Panchayath like collection of data, the Kudumbashree members are made use of with little remuneration paid to them. The researcher found that there is a decline in the voluntary spirit of the respondents. Many of them complain that the monetary benefit they received is very limited when compared to the activities they are undertaking. But at the same time women are interested in taking up such responsibilities. As
one of the members of the Aryad South Kudumbashree remarked these public activities provide them some satisfaction.

With regard to the election to the Kudumbashree offices, now a day, heated campaigns are organized by the members of the Kudumbashree. One ADS functionary of Uzhavoor remarked that today the election to the Kudumbashree office is just like that of the panchayat election. Though there is no open campaign on political basis for the Kudumbashree elections, political inclination among members and candidates is visible. This political spirit can be seen at the time of election.

7.9 Kudumbashree and Non-formal Educational Initiatives

The importance of non formal education is evident from educational experience and activities of past decades. Rural people suffer from inadequate educational facilities. Often formal education is time-bound, rigid and stereo typed, which is not related to the real life. Non-formal education is organized outside the infrastructure of institution which is learner oriented and life related. Obviously non formal education is suitable for the rural mass, especially women. Non formal education is an effective path to solve the problem of poverty, ignorance, oppression etc... This is a clear road towards the empowerment of women.

There are many nongovernmental initiatives for non formal education, they are KANFED(Kerala Association for Non Formal Education and Development), KSSP(Kerala Shasthra Sahitya
Parishad), Mithranikethan in Thiruvananthapuram, QSSS(Quilon Social Service Society), university departments etc... Kerala State Library Council is the main governmental initiative in this respect. Akshaya project is another initiative by the state government in this respect.

It is understood that, only 8 per cent of the members of the selected sample, are involving in non formal educational activities. 92 per cent among them are not involving in any such activities.

7.10 Kudumbashree members and their political affiliation

Kudumbashree members of Aryad Block Panchayat show greater interest in the social and political issues (68 per cent) than their Uzhavoor counterparts (48 per cent). The participants in the focus group discussion in Uzhavoor were very reluctant to reveal their political affiliations. The CDS chair person of Uzhavoor said, “All the political parties are functioning here, but we have no political association of any kind”. In Uzhavoor it is found that some of the Kudumbashree members came up only to the ward level committees of some political parties. “We have some objections to the political parties and leaders on various issues. Also we have protested against some activities of the Panchayat committee. The objections are seen as very feeble,” according to the chair person of the CDS. In the focus group discussion in Uzhavoor the participants unanimously said that, the male political leaders are very reluctant to promote able women
to political leadership. In Uzhavoor only two women from the Kudumbashree were elected as Panchayat members so far.

Former president of the CDS and Asha worker said, “I am in Kerala Congress (M), even though I asked several times about the formation of the union for Asha workers under the auspices of the party, the leaders never positively responded to the demand....” We found that the Left rule was very much useful for us so far as the functioning of the Kudumbashree is concerned. In the discussion with the members, one respondent remarked that, “political parties have no direct influence over our Kudumbashree unit; we have our own political ideologies on the basis of which we act.”

Some have a different opinion on this. They said in one way these parties make use of the Kudumbashree unit “The leaders sometimes come when the meeting is going on and try to influence the members. They also intervene when NREGS activities are going on”. The study found that the Kudumbashree as an institution has not attained a position so as to influence political parties.

There is marked inter-block variations with regard to the party affiliations of the members of the Kudumbashree. The study shows that no person in the selected sample is having a party membership in Uzhavoor, but 26 per cent of the selected sample in Aryad have political party membership. But the members of the Kudumbashree are capable of overcoming the societal and political hurdles in routine administrative and social matters. Though there are some sort of
political differences in their values and belief systems, they are capable of overcoming them. In their weekly meetings, social and political discussions are conducted regularly. In the focus group discussions at was found that the social and political awareness of the Kudumbashree members of Aryad is much better than those in Uzhavoor.

7.11 Kudumbashree members and their participation in the Grama Sabha

From the field study, it is understood that the Kudumbashree members are actively participating in the Grama Sabha. Majority of the Grama Sabha participants are the Kudumbashree members of the ward. The Kudumbashree members are of the opinion that discussions in the NHGs positively help them in the Grama Sabha discussions. But lack of technical knowledge regarding planning, project preparation, implementation etc… prevent them in taking a leading role in the Grama Sabha. The Kudumbashree members are not in a state to express their needs in a specific way

As discussed earlier the role of women in family decision making has increased considerably. But their role in the Grama Sabha is not very effective. 63 per cent of the selected sample have claimed that they are actively participating in the discussions. Their discussions in the Kudumbashree had helped them greatly in this respect.

The CDS meeting unanimously said that they are actively interfering in the areas like health and education. Information from the health centers are effectively passed to the Kudumbashree units
by the volunteers specially constituted for that. The unit as a whole participates in chlorination of water and wells. The Kudumbashree also takes part in the Government’s health campaigns like pulse polio immunization programme and provide medicines for micro fileria. In order to produce pollution free vegetables, all the Kudumbashree units in Uzhavoor are cultivating vegetables near to their kitchen (adukkalathottam).

As it can be noted that, women in the Kudumbashree are performing many activities in the health and educational sector, but in the matter of taking decision and formulating policies regarding some local initiatives Kudumbashree units and the CDS in Uzhavoor are doing practically nothing. The units and CDS as a whole are not in a stage to take decision on the matters such as improving quality of education and other matters relating to their local educational institutions. In the above said matters a clear male domination could be seen.

7.12 Kudumbashree and its fight against social evils.

Alcoholism was indicated as a major reason for poverty by the respondents of the two selected panchayats. Women SHGs and Kudumbashree are seen as a support system for women.

It is understood that there is a sharp contradiction in addressing social issues by the two panchayats. In the fight against alcoholism and other social evils no resistance is initiated by the Kudumbashree in Uzhavoor. But 26 per cent of the Kudumbashree
units in Aryad are of the opinion that they are taking part in the fight against alcoholism and other social evils.

7.13 **Kudumbashree and the mobility of the members**

Remarkable change has occurred regarding mobility of women, including women going out for attending meeting or classes, training programme, and various other functions related to investment and credit utilization of the SHG. Most of the respondents had taken different types of loans from SHGs for consumption needs, income generation and other reasons. The women especially from poor families, once confined to the limited circle of their household, now actively participate in the NHGs and discuss the issues affecting their family and society at large. They are now organised to fight against the evils of the society such as illicit brewery, atrocities against women, illiteracy etc.

Women also reported that violence has diminished as men come to realise and appreciate the importance and value of women’s economic contributions to the household. Two aspects pertaining to gender relations are worthy of note. The first is increased respect for women. The second is the utilisation of the self-help groups as coalitions to protect, and seek redress for, women subjected to gender-based violence. A change in approach towards women is distinctly visible at all levels. A positive change in terms of attitude and practices of mainstream financial institutions, government departments, weakening caste and religious barriers is notable. There
has been substantial reduction in influence of local moneylenders. In fact this is one of the major achievements of the Kudumbashree programme.

The researcher found a substantial increase in the mobility of the women who participate in the Kudumbashree activities. They are fearless to travel long distance and meet other persons for their individual and group necessities. It is understood from the study that women in Aryad had acquired confidence in acting and also interfering in matters affecting them and general matters. One respondent at the NHG level remarked that, “without the help of our male members in home we are in a position to act in emergency situations like hospital cases and also to face other contingent situations. Kudumbashree is the only agency that has helped us in this regard”.

7.14 Kudumbashree and conflict management

With regard to conflict resolution among the Kudumbashree members, the movement interferes in a significant way. The study found conflicting opinion on house hold violence. In Uzhavoor, on the face of it, there are no conflicts identified as per the survey conducted. In the personal talks with the members and the people’s representatives it is found that there is the prevalence of drinking liquor among men, and there are familial conflicts arising from it. Practically they were doing anything to address this as a group.
It is found that domestic conflicts and violence had come down because of the prevalence of Kudumbashree. This is mainly because of increased awareness of women’s role in home building and asset creation and also due it the involvement of Kudumbashree in family conflicts especially in Aryad, and alcohol consumption.

As far as the general decisions on day-today functioning of the SHGs, majority of the respondents reported that the decisions were taken by consensus after due discussions during the meeting, rather than voting. According to majority of the respondents, conflicts within their groups are resolved by the members themselves. In few cases the respondents reported the involvement of leaders and persons in authority in resolving conflicts.

7.15 Kudumbashree activities and the household work load

Another important thing noted by the researcher was that the mainstream workers of the Kudumbashree had a feeling that their responsibilities have increased much. While the Kudumbashree workers engaged in the community work their household activities are not shared by their male counterparts. This increased their work load. A former CDS member of Uzhavoor CDS had remarked that, “even now we are washing the clothes of our husbands and our children. We are solely responsible for the household activities. Even though we are calling for women empowerment, majority of the male members are reluctant to share the household activities.”
To sum up the social status and prestige of the Kudumbashree members has increased very much within the past ten years as Kudumbashree began to function in its full strength. As an organisation with reasonable governmental control, Kudumbashree members enjoy security and confidence in the society. The women of all castes and classes sit together and discuss in the weekly meeting and this has helped greatly to reduce caste and class barriers.

7.16 Fertility rate of the women involved in the Kudumbashree

It is observed that the fertility rate of the Kudumbashree women is very much low. 87 per cent of the selected sample is married. The divorce rate among them is very low (only one per cent). 96 per cent of the respondents have one two children who are of the schooling age. Only 6 per cent among them have more than two children.

In the matter of child health the members of the Kudumbashree are very much cautious. 57 per cent of the participants are of the opinion that family prosperity had increased after joining the Kudumbashree. Majority of the members of the Kudumbashree were optimistic in overcoming the poverty level of their family within five years.

7.17 Children’s education and their nutritional standards

It is observed from the field study that the Balasabha in the two panchayats were functioning extremely well. Kudumbashree members are very much aware of providing nutritious food to their
children and also to the lactating mothers. In order to raise the nutritional standards of the children, Kudumbashree organize classes for the preparation of low cost food of high nutritional value. Kudumbashree also provide iron folic acid tablets to children through Public Health Centers of their respective areas.

With the help of Anganawadis and PHCs Kudumbashree is providing information to its members in this regard. In the Balolsavams they serve locally available balanced food. The presence of Community Health Volunteer helps considerably in promoting better health habits to the members and their children.

The members of the Kudumbashree are very much concerned about the future of their children. In both the selected panchayats, the Balasabha convenes twice a month. In Uzhavoor classes were provided to the children with the help of Anganawadi. Tour programmes are also conducted occasionally.

7.18 Improvement of the living standards of the Kudumbashree members

SHG formation and the micro-credit derived from it are helping in a big way to improve the living standards of the Kudumbashree members. It is observed that even though the Kudumbashree SHGs were formed under the initiative of the Government of Kerala, with a view to eradicate poverty and to emancipate women, the male domination in almost all areas of life still persist even after the completion of a decade’s Kudumbashree experience. 78 per cent of the respondents were of the opinion that
the Kudumbashree had helped them to solve their financial problems to a great extent. In the focus group discussion conducted by the researcher with the respondents in the two panchayats it is observed that more than 90 per cent of the respondents have a television in their home. Majority of the members of the Kudumbashree are having modern equipments in their home to reduce their household work load.

Kudumbashree had helped its members to reduce their financial liability. Only 30 per cent among the selected respondents are having a financial liability of more than Rs 50000/-. 84 per cent among them are having the opinion that their financial liability has decreased after joining the Kudumbashree. Only 7 per cent among them have a different opinion. 57 per cent of the selected respondents were of the opinion that they could increase their family prosperity through the Kudumbashree movement. 38 per cent among them are optimistic in reducing their poverty status through the movement. 47 per cent among them are able to overcome their poverty level to some extent through the movement.

There is a sharp distinction between the two block panchayats in this respect. In Uzhavoor only 18 per cent of the respondents were able to overcome their poverty level through the movement, but in Aryad 58 per cent of the respondents were able to overcome their poverty level through the Kudumbashree movement fully and 38 per cent among them are able to overcome their poverty level to some extent. This clearly shows that the Kudumbashree in Aryad is
functioning in a better way than in Uzhavoor. In short, 95 per cent among the respondents clearly stated that their living standards have increased after joining the Kudumbashree.

In almost all houses of the Kudumbashree the usage of television, fridge, mixer, pressure cooker etc...is noted by the researcher as a part of reducing the family work load. They often purchase these home appliances by making use of the loans from the Kudumbashree. One CDS member from Uzhavoor remarked that the representatives of the companies often visit the CDS Chair Person and also the unit to promote their products. The members who purchase the products repay the amount as monthly installments.

The Kudumbashree is making use of the Ashraya project in an effective way. The panchayat with the help of the Kudumbashree units identifies the destitute and provide them land, home, home maintenance, etc... in accordance with their needs.

7.19 New Responsibilities and Skills

Kudumbashree units act as agencies for dissemination of information from the panchayat, krishi bhavan, PHC, and other governmental institutions in the panchayat. The members of the panchayat often use the Kudumbashree to pass the notice of the Grama Sabha.

It can be concluded that even though the new responsibilities are undertaken by the Kudumbashree members these activities
themselves will never take the female folk to the equitable gender relations and also to women empowerment.

A very impressive increase in general skills was noticed in majority of respondents. Highest increase was seen in communication skills. Majority of the respondents showed the ability to communicate clearly and also speak in public meetings. Increase in self-esteem, self-confidence and fearlessness were also seen. This was a sign of their social empowerment.

7.20 Kudumbashree and MGNREGS

In both the panchayats the MGNREGS and the Kudumbashree are closely connected. It is found that the MGNREGS activities are helping the members of the Kudumbashree to contribute economically to the Kudumbashree activities. Women of the APL group are also participating in the MGNREGS activities, which shows that there is a decrease in the concern on the status of manual jobs.

The study found that the MGNREGS activities must be restructured in such a way that it must be suited to the circumstances of Kerala. Skill development initiatives must be provided to the Kudumbashree women who may be positively helped to develop and run their micro enterprises.

7.21 Kudumbashree and NGOs

In the Kudumbashree activities the involvement of NGOs are very less, especially in Uzhavoor. 98 per cent of the respondents in Uzhavoor have no information about any NGOs. In Aryad 16.1 per
cent know something about NGOs and their interventions. In short NGO intervention in the two selected panchayats is very low.

7.22 Kudumbashree and other microfinance organizations

Apart from Kudumbashree the members are also in touch with other microfinance entities organized along caste and religious lines. In Uzhavoor Viswakarma and Ezhava communities have SHGs and the Kudumbashree members also participate in these communal SHGs. One Kudumbashree member remarked that, “we participate in these communal SHGs for the sake of communal interest…. We value Kudumbashree more than any other SHG.

7.23 Conclusion

In brief Kudumbashree movement is a comprehensive programme to alleviate poverty and is intended to empower women of the disadvantaged group. Though the involvement of women in Kudumbashree helped them to attain a leading place in their social sphere, it has to go a long way for the creation of gender equality and to perform their triple role in an effective way. Even now the Kudumbashree is functioning from the perspective of a beneficiary status, and not from a sense of agency. The Kudumbashree does not provide bigger amount of loans since, the mutual trust level among the beneficiaries is also very low. Kudumbashree has to go further to address the strategic gender needs of the members and also to address transformative issues like unequal control of property and other productive assets and opportunities. Women have to enter
public decision making forums and influence them for framing women friendly policies. But the Kudumbashree has a great potential to function as a civil society to up lift the women of the state to the path of genuine empowerment.

A visible change has occurred in the level of participation of women in the decision making process within the family. In matters like education of children, deciding on menu for the day’s meals and health care, women have achieved greater say. The availability of loan through the membership of women in SHG and its utilisation for the family has brought a change in the attitude of men towards their women within the family. It was reflected in the increasing participation of women in the decision-making process within their family. It has also helped women to go out for the activities of SHG, get involved in self-employment schemes and to supplement the income of the family. Her monetary contribution to the family has impressed the other family members to recognise her work and decisions.

Change in socio-political environment is also taking place. Notably, more female-headed households are able to derive the economic and social benefits of group membership. More widows and abandoned women enjoy greater security and confidence in society. Moreover, the nature of social mobilization and the capacity building taking place during group formation is very important in influencing the extent of women’s empowerment.
Linkages with bank have enhanced enormous confidence of women. Breaking of class and caste barriers and sitting together over a period of time is also no less significant achievement. The resistance of early days has evaporated. Increased visibility and recognition is noticed as Gram Sabhas are inviting the NHG/SHGs to the meeting. Attitude of local administration has changed towards women.

It is becoming increasingly clear that SHGs can contribute to the process of addressing gender and socioeconomic inequities but cannot be a substitute for holistic empowerment strategies that enable collective reflection and action to challenge gender subordination. Micro credit therefore is one of the critical inputs required to remove women’s subordination and poverty alleviation. However, capacity building and an enabling policy and institutional mechanism that will ensure poor women’s interests are at the centre of SHG interventions.

Micro-credit should be seen as one part of a broader strategy to enhance women’s agency on social, political and economic levels. Policies and programmes should simultaneously seek to increase women’s confidence, awareness, negotiation ability, literacy, health, as well as women’s vocational, entrepreneurial and management skills, to enable micro finance inputs to translate into sustained empowerment. Training needs to be strengthened for both functionaries as well as poor women in community. The costs of enabling that empowerment through extensive training inputs and other strategies need to be considered necessary.
In spite of some issues and potential difficulties, the Kudumbashree movement has certainly helped in both gender mainstreaming and poverty alleviation. It has firstly made women more aware of the causes of poverty and the ways to address it. Financial security is the prerequisite for any empowerment and the Kudumbashree movement has helped women to stand on their own feet by giving them greater economic self-reliance through establishment of micro-enterprises and other income generating activities. Women share and discuss issues affecting their sources of income and livelihoods in the weekly meetings of NHGs.

Policy Recommendations

As the Kudumbashree is a woman-oriented poverty eradication programme, with an aim to empower the women folk of the state, every decision taken by the government should be aimed to imparting gender justice.

It is recommended that more than 50% of the District Mission Coordinators should be females, enabling district level Kudumbashree higher offices to be more women friendly.

Kudumbasree by laws should be modified with a view to empower the DMCS to take stringent action against those who commit corrupt practices at the CDS and ADS levels. Today the power to take such action is very limited. An Ombudsman system is also required at the state level to prevent the misuse of funds.
The CDS evaluation committee functioning at the legislative assembly constituency level has to be reconstituted with elected women presidents.

It is recommended that the government should initiate a policy in the direction that the responsibility may be given to the ADS regarding local level production including agricultural activities.

Kudumbashree should utilize the expert knowledge available with civil society institutions in the field of capacity building. State should take imitative for collaborating NGOs in the field of capacity building with Kudumbashree.

The NHG volunteers perceive themselves as working for the Government and expect remuneration. The NHG/ADS/CDSs themselves may become bureaucratic, signs of which are already evident. Therefore, the NHG and ADS level elections should be made systematic and secret ballet system should be implemented.

State should take imitative for branding the products of microenterprises function under Kudumbashree.