

“MICROFINANCE AND WOMEN EMPOWERMENT: A STUDY WITH REFERENCE TO KUDUMBASHREE IN MALAPPURAM DISTRICT”

*Thesis submitted to the
Cochin University of Science and Technology, Kochi
for the Award of the Degree of
DOCTOR OF PHILOSOPHY
in Applied Economics, under the Faculty of Social Sciences*

By
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**DEPARTMENT OF APPLIED ECONOMICS
COCHIN UNIVERSITY OF SCIENCE AND TECHNOLOGY
Kochi - 682 022, Kerala**

JUNE 2016

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CERTIFICATE

Certified that the thesis entitled “**MICROFINANCE AND WOMEN EMPOWERMENT: A STUDY WITH REFERENCE TO KUDUMBASHREE IN MALAPPURAM DISTRICT**” is a record of bonafide research work done by Mr. Shihabudheen N for fulfillment of the Degree of Doctor of Philosophy in Applied Economics, in the Department of Applied Economics, Faculty of Social Sciences, Cochin University of Science and Technology under my supervision. Also certified that the thesis work did not form part of any dissertation submitted for the award of any degree, diploma, associateship, or any other title or recognition for any University/Institution to the best of my knowledge.

Also certified that all the modifications and corrections suggested during pre-synopsis seminar and recommended by the doctoral committee are incorporated in the thesis

Kochi 22
11 June 2016

Dr. P.K Manoj
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DECLARATION

I, N Shihabudheen, do hereby declare that the thesis entitled **“MICROFINANCE AND WOMEN EMPOWERMENT: A STUDY WITH REFERENCE TO KUDUMBASHREE IN MALAPPURAM DISTRICT”** is the outcome of original and bona fide record of research carried out by me under the supervision and guidance of Dr. P.K Manoj, Assistant Professor, Department of Applied Economics, Cochin University of Science and Technology, Kochi 22, and that the work did not form part of any dissertation submitted for the award of any degree, diploma, associateship, or any other title or recognition for any University/Institution

Kochi 22
11 June 2016

SHIHABUDHEEN N



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CHAPTER I

INTRODUCTION

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INTRODUCTION

1.0. Introduction

Well Developed and inclusive financial system is considered as a prerequisite for the steady and faster growth, inclusive and sustainable development. Easy access to finance at affordable cost helps the poor and marginalised to arise to be equal and matching with and walk up to the growing nations and economies all over the world as it develops and proceeds further. It has been widely accepted all over the world that exclusion to formal finance and credit especially of the poor and the marginalised results in damaging concentration of the income and wealth. Hence in modern days financial system of every economy is considered as one of the important determinant of development. Financial system can play a good role in ensuring material, money and mace which are crucial inputs in production activities. Both the human and physical capital can be fetched and developed with money. Hence money, credit and finance are the 'life stabilizing and defensive' of economic system. Though all these are considered, as the 'life preserving and defensive', this can perform development goal if and only if it functions efficiently. It is also the obligation of the financial system to guarantee its availability for all sections of the society so as to maintain balanced and inclusive development of the country. There is growing encouragement of the empowerment dimension of money, finance and credit, of the extent to which it can give the ordinary and marginalised people access to opportunity and ability to escape ossified social structure. It conceivably depictive of this revolutionary thinking that edifice 'inclusive financial structure' that exists, works and advances for the 'unfortunate and underprivileged' has become the 'mantra and catch word' of the United Nations International Year of Microcredit 2005 (Priya Basu 2008)

1.1. Micro Financing

The Developing countries have been witnessing to the mushrooming growth of microfinancing institutions especially after the winning of Nobel Peace Prize by Grameen bank in Bangladesh. It has evolved as a new ideology and tool in the development strategy all over the world. Microfinancing

embraces a credit plus approach involving provision of savings, insurance, awareness creation, skill development, promoting and supporting entrepreneurship and income generating activities etc. Micro finance is the extension of financial and other credit services to the poor who are excluded as 'unbankable' for lack of collateral. It is the provision of financial and related services to the economically active people in the economy. Thrift, credit and other financial service delivery at small quantum to the poor and marginalised sections of the society is the important elements in the most commonly accepted definition of microfinance. The RBI (2011) outlines a Microfinancing Institution (MFI), "A company which conveys fiscal facilities, with more weight to low-income borrowers with loans of small volumes, for short-terms, on non-collateral basis, mainly for Income 'Generating Activities', with reimbursement plans which are more recurrent than those normally insisted on by commercial banks and which further follows to the rules and guidelines spotlight in that behalf"

At the present time microfinance has been recognized as the mantra of development strategy among the different stakeholders of development including the National governments, Non-Governmental Organisation and the international Organisations like World Bank and UNO. Microfinance is sometimes presented as an obvious ethical response to financial exclusion in developing countries. Since microfinancing Institutions target citizens excluded from the financial sector, presumably among the poor segment of the population, microfinance has been historically supported by donors (Marek Hudon 2011). It has demonstrated to be an effective and standard strategy in the continuing fight against poverty as well as for empowerment of women.

1.2. Women empowerment

Women empowerment has been considered an innovative strategy of development among the policy makers, politicians and academicians. The concept of women empowerment is also ever changing in tune with the changes that brought about by the waves of Liberalization, Privatization and Globalization (LPG). The marginalised and the poor sections of the society; that have been deprived off even almost all their basic rights in their life for dearth of entitlement and capabilities are the target group in all the empower-

ment programmes of modern governments. Empowerment of women is considered as a panacea for eradicating many social evils all over the world as they are the bearers, spreaders and transmitters of the affliction of these evils from one generation to another. Empowerment is the Strategic tool to face the challenges of inequality, servitude and deprivation. It is considered as the fundamental requirement to achieve the sustained and inclusive development.

The thesaurus meaning of empowerment denotes ‘to give power’ or ‘authority’ and to ‘enable’ There are different version and dimensions to the concept of empowerment. Schuler, S. R., & Hashemi, S. M. (1993) explain empowerment as the capacity to mobilise means to create positive collective change. Thus empowerment also has been defined as the right to determine one’s choices and destiny. It can also play crucial role in making one proficient to gain power over physical and non-physical means.

Kabeer (1999), perceives empowerment as the ability to make strategic life choices, and it constitutes three dimensions: *resources* - not only access, but also future entitlements to physical, human and collective means-; *agency* – includes processes of decision-making and expressions of agency such as mediation, control over self and manipulation-; and *achievements* – power and upshot favorite results. In the policy circle, it pinpoints four key foundations of empowerment : access to info; inclusion and involvement; answerability; and local organizational capacity. World Bank delineates empowerment as “the process of fetching out the competence, strength and capability of persons or groups to make choices, and to renovate those choices into preferred actions and results. Fundamental to this process is actions that shape both personal and social assets, and advance the competence and integrity of the organizational and institutional framework which watch over the use of these assets.” (World Bank, 2001)

1.3. Microfinance and Women Empowerment

Women have been recognized as carrying the affliction of poverty and generally this appeared to be the motivation why they have been put in the care of development agencies. Microfinance and women empowerment has been recognised as the true blend cure all for fighting the backwashing

forces against inclusive development process. It is also increasingly pronounced in most of the development strategies that women are an integral part of the economy all over the world and if they are neglected the economy would remain handicapped and underdeveloped. Empowerment is about 'gaining the capability to make choices and to inducing to produce the favourable result. The special design, the principles and the strategies of micro-finance programme themselves create enabling environment for women's empowerment (Mayoux 1989). The 'We' feeling evolved through the group based approach and the bi emergent mutual support and trust among the participant bring wider impact in collective environment. The microfinance being a 'credit plus approach' offers the participants the opening for income generation activities and their contribution to household income would cause to have a good role in decision making and in effecting the final implantation of the family matters. Thus this brings a spiral effects from personal empowerment to the family empowerment and finally to the whole family and society.

1.4. Kudumbashree

'Kudumbashree' which dialectically means, the 'prosperity of the family' is launched as a poverty eradication mission in 1998 with a target of eradicating the evil of poverty from the soil of the state of Kerala with in a ten year period. The Kudumbashree has been implemented through Local Self Governments. The Kudumbashree was inaugurated by A B Vajpayee, the Hon'ble Prime Minister of India at that time, at Kottakkunnu of Malappuram district of the state of Kerala on 17th May 1998. As against the earlier development and poverty eradication strategies, the Kudumbashree follows a process approach rather than the product approach. Kudumbashree programmes are demand driven and hence it was considered 'bottom up' approach in combating the problem of 'disempowerment' and poverty. "To reach out to families through women and to reach out community through the family" is the operational mantra of the Mission. Hence for reaching to community through families, the Kudumbashree is structured in a state of the art way in three tiers in every Local Self Government unit. They are organised under a. Neighborhood Group (NHG) b. Area Development Societies (ADS) and c. Community Development Society (CDS).

A. Neighborhood Group (NHG)

Here the women selected and organized in Neighborhood groups (NHG) at the lower tier which comprises of 10-20 members. Each member represents a family in its building block. Five volunteers for functional activities including health, education, basic needs, thrift and credit are elected from among the members of the NHGs.

B. Area Development Societies (ADS)

The NHGs are federated at the ward level in the name of Area Development Societies (ADS). It is led by the representatives of federating NHGs and it is federated jointly by 8-10 NHGs of the Ward. The ADS functions through three distinct bodies viz; General Body, Governing Body and Monitoring and Advisory Committee.

C. Community Development Society (CDS)

Community Development Society is the top layer body at the Panchayat or Municipality level. It is a Society registered under charitable societies Act. It is formed by federating the ADSs in the Panchayat or Municipality. It expedites and facilitates microfinance undertakings by the Neighborhood groups. It acts as an effective linkage between Local Self Government and NHGs. It provides overall leadership to the network of Kudumbashree within the local government. The ADS functions through three distinct bodies viz; General Body, Governing Body and Monitoring and Advisory Committee. The advantage of this system is that it is governed exclusively by the reps of the poor and has the leverage of a non-governmental association which helps in directing and channeling additional resources from several sources both inside and peripheral. Through the multi-dimensional approaches of empowerment-economic, political, social and familial- these women are expected to be fortified in their identity and self-esteem through entitlement and capabilities.

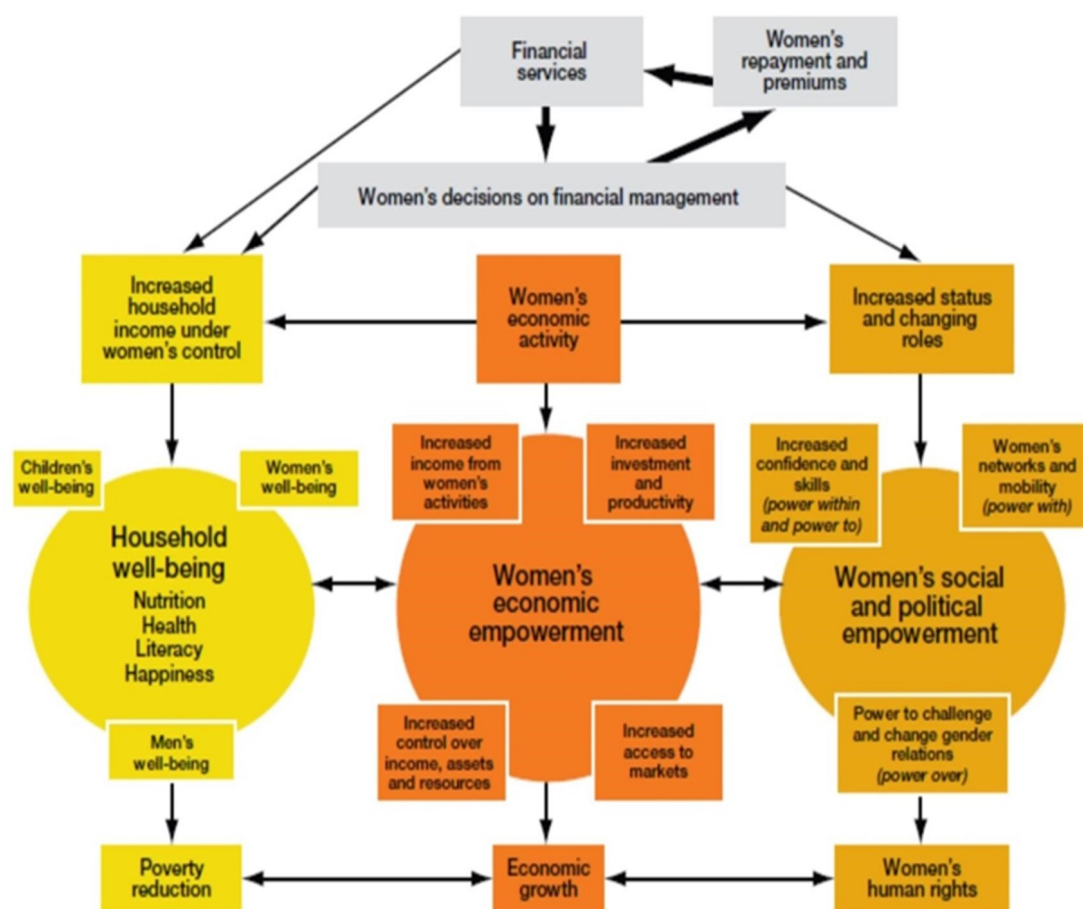
1.5. The theoretical frame

Microfinance which has been conceived as the credit plus programme has been loaded as a magic bullet to target the women empowerment. And the women empowerment is believed to work as an invisible hand which

bring virtuous spiral in social economic and familial empowerment and thus cause to wipe out of poverty both at individual and collective levels. Access to credit, income and saving initiate a series constellation of interwoven and mutually fortifying ‘virtuous spirals’ of empowerment (Linda Mayoux and Maria Hartl 2009).

Making the women entitled to and adept for assets, asset controle and lastly moulding and bringing up them as the masters of their own life enabling them to actively engage in economic activities providing them credit and promoting the habit of saving is considered as the way to break the vicious cycle of misery among the women. Thus access to financial services and ability to save is believed to not only shrink poverty but also to create sequences of “virtuous spirals” of increased prosperity, financial power, and social and political space and pace of women themselves. The important inter linkages explained by them are;

Fig.1.1.The Virtuous Spiral of Microfinance and Women Empowerment



Source: Linda Mayoux 2009

Initially the growing women's access to microfinance services can possibly leads to women's economic empowerment. Secondly, enhancing women's reach to financial services can conceivably upturn house hold well-being. Thirdly, a combination of women's enlarged economic endeavors and improved decision making in the house hold can plausibly lead to extensive collective and political empowerment. Lastly women's economic empowerment at the personal sphere has potential to substantial contribution at the macro level through amassed women's reflectiveness as agents of economic progress and their opinions as economic actors in strategic and policy choices and decisions. In addition to these three dimensions of economic empowerment, wellness and wellbeing and collective and political empowerment are potentially mutually reinforcing "virtual spirals", both for individual women at house hold, community and macro levels (Linda Mayoux 2011)

There are different versions and dimensions of the concept of women empowerment. The diverse views of empowerment accommodate the different channels and prerequisites for the true empowerment of the poor and the marginalised. The present study draws the conceptual frame from the ideas of Sen(1985),Chen(1997),Sen(1999),Kabeer(1999),Malhotra and Schuler (2005) and Ibrahim S &Alkire S(2007) for making the study on women empowerment accommodating the necessary preconditions and the process environment for the successful and sustained achievement of the women empowerment.

Sen (1985) focus on the 'agency' where he conceives empowerment as person centric rather than an exogenous universal concept. His discussion presents agency of one's empowerment as "what a person is free to do and achieve in quest of whatever goals or values he or she looks as vital" Hence the empowerment is the result of achieving the goals or values one actually wants to achieve. Materialization of the individualistic morals and likings is a key determinant in fating one's empowerment. Sen (1999) conceives development as the process of removing the various forms of unfreedom that constraints individual choice and agency. It also conceives absence of gender inequality in: (a) mortality rates, (b) natality rates, (c) access to basic facilities such as schooling, (d) access to professional training and higher education, (e)

employment, (f) property ownership and (g) household work and decision-making. This type of unfreedom and denial of the rights creates a sense of servitude and non-worthiness. Thus this leads to lack of confidence, inferiority and ultimately alienation and marginalisation. Chen (1997) considers four pathways through which the empowerment is facilitated and materialised. It is through bringing four types of changes in one's life empowerment becomes realised ;(a) material change, (b) Cognitive Change, (c) Perceptual change and (d) relational change. Material change can be accomplished through increase in income, resources, basic needs and capacity. Cognitive change is the result of knowledge and skill acquisition. Perceptual change occurs when there is the feeling of self-esteem, self-confidence, self-respect and ambition. Relational change is witnessed when increased role in decision making, bargaining power and community outreach and self-reliance is achieved. Thus empowerment is the result of these changes and all of them are mutually reinforcing and fortifying.

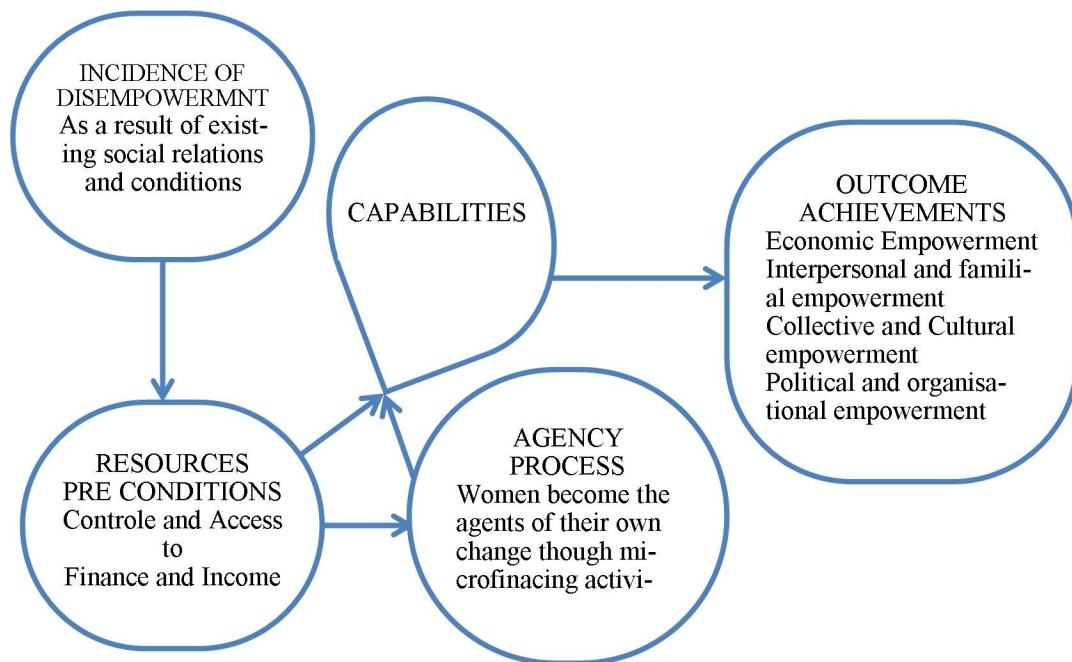
Kabeer (1999) visualises the empowerment as “the enlargement in people's capability to make strategic life choices in an environment where this facility was hitherto repudiated to them” and according to him the empowerment can be materialised through resources, agency and achievements. The resources can be material, social or human; resources constitute the environments under which choices are made. Agency is the ‘heart and soul’ of the process by which choices are made. It means the capability to outline one's goals and act upon them. Resources and Agency together constitute what Sen represents to as ‘capabilities’; the opportunities and landscapes that people have for living the manner they want to. Achievements are the outcomes of the strategic choices. Becoming the master of one's own life and life choices are essential backing components in escalating and tuning one's life. It is essentially determined by the resources and also by the capability and power to govern and gain over them in accord with their aspirations and morals they consider extremely significant.

Malhotra and Schuler (2005) focus on the empowerment of women in different dimensions within and outside the house hold. There are diverse angles and visualizations of empowerment which are mutually reinforcing.

The spaces of empowerment are economic, social and cultural, legal, political, psychological and spiritual. Economic empowerment includes women's increased control, more and easy access to money and finance, support to family sustenance and enlarged domiciliary possession of properties and resources. Social and cultural empowerment embraces autonomy of mobility, absence of discernment against daughters, urge to educating daughters, more engagement and place in household decision making, self-satisfaction and worth over sexual affairs, ability to make motherhood choices, use contraception, control over partner choice and marriage timing and freedom from ferocity. Legal empowerment embraces the awareness of civil rights and devices and domestic sustenance for enjoying rights. Political empowerment embraces the understanding of political organism and ways and means of entree to it, domestic sustenance, political commitment and facility to mandate his vote. Psychological empowerment embraces women enlarged self-reverence, self-worth and psychological well-being and wellness. Thus all the different measurement and elements of empowerment mutually makes one's life more powerful and worthy.

S.Ibrahim & Alkire S (2007) delineate empowerment to have two constituents. The first is 'agency' - the ability to attain at all ends a person aspires to and the second is the 'institutional environment';-the inspiring environment to employ their agency fruitfully. The empowerment can be tacit through choice, controle, transformation and communal belonging. The empowerment as choice can be perceived as *Power to*. The *Power over* ascertains and pinpoints the controle over the assets and means. Empowerment as transformation can perceived as the *Power from within*. Empowerment in community is perceived *power with*. The power relation with the important factors of the life thus in one's life is the crucial determinant of the status of the human being. It is actually this relationship make the life mainstreamed and empowered or marginalised and disempowered. As the above discussions together provide a comprehensive frame for analysing and understanding microfinance and women empowerment; the present study draws the theoretical and conceptual frame from them and t it is graphically presented in in the following figure 1.2.

Fig.1.2.Theeretical Frame dawn for the study



Source: Constructed by the Researcher from ideas of Sen (1985 and 1999), Chen (1997), Kabeer (1999), Malhotra and Schuler (2005) and S.Ibrahim & Alkire S (2007)

The present study conceives that there is some type of disempowerment among the women folk in the study area as a result of the existing social relations and conditions. The researcher examines the present status of empowerment in the study area after the intervention by the Kudumbashree which has been in practice for fighting the disempowerment of women and poverty in the study area for the last One and half decade. For understanding and analysing the level of empowerment and process of empowerment the researcher draws the theoretic and analytical base from the discussions and ideas of Sen (1985 and 1999), Chen (1997), Kabeer (1999) and Malhotra and Schuler (2005).

The different dimensions of empowerment process are discussed in the theoretical frame integrated by the researcher and utilised for the analytical purposes. Thus the researcher perceives that there are certain pre conditions such as means required for shackling and rescinding the vicious cycle of disempowerment. First of all there should be facilities to guarantee the reach and command of means and asset to the disempowered women folk. The ideas of Chen (1997), Kabeer (1999) and Malhotra and Schuler (2005) and S.Ibrahim

& Alkire S (2007) also stress on the need and worth of attaining reach and command over the means and assets to the marginalised people to up bring, mainstream and forefront them. Entry to credit access and the power over it are mutually reinforcing and can bring chain effects causing to enhanced utilization of the different ways and means for the benefit of the family and benevolence and thus to the prosperity of the family as whole. The increased access to credit and power over them may cause enlarged economic activity by the women. It will lead to increase her income and saving. And finally this change in the personal life of the women will create some virtuous spirals leading to the wellbeing of the entire family (Lind Mayoux 2011). The vital role of money and finance, resources and earnings from its reach to its command is emphasised by Chen (1997) and Malhotra and Schuler (2005) when they presented the contributing factor of empowerment through the Four Path Ways of empowerment and the different extents of empowerment within and outside the household respectively.

Giving access to money and finance and power over them facilitated through microfinance practices help the women to become the agent of their own change from a state of disempowerment to an empowered and self-esteem life. Self-agency of one's own change can bring multi-dimensional effects in life and it can break all the limits even above the skies. The power of becoming agents of one's own change is stressed by Kabeer (1999), Sen (1985) and S Ibrahim & Alkire S (2007). The ability to define and to influence one's own life choices and recognizing the inner strength and thus challenging the adverse environment may provide a sustainable empowerment. Initiating and managing one's own change and development is important; it shouldn't be initiated and managed by outside forces. Sen (1985). Initiating, managing and controlling ones, change by other forces may cause some limits and impediments in their journey ahead. Self-designing and planning and shaping the goals of one's life are significant contributing factors of empowerment. Kabeer (1999). Becoming an agent of one's own change, achieving the preferred result and finally to be the master of one's own fate and sustenance in her social life, in its diversified dimension would bring evergreen empowerment in women's life. The same idea can be drawn from S Ibrahim and Alkire S

(2007) when they conceive the *power within* in which they argues that as a result of the microfinance practices or a credit plus approach and exercises of micro finance would help the women to identify the *power within* and can be motivated with the inner thrive of taking start of one's own redesigning their own life. The well amalgam of resource-the easy entry and reach to money and finance and the command over the resource- and the agency-becoming the agent of one's own change- will make the capabilities which is considered as an important determinant of self-esteem life, challenging and fighting all kind of servitude or freedom from all types of unfreedom and to have potential to lead a life in a way that one wants to. When the disempowered women gain the 'capabilities' which is the true combination of the resources and agency the present study argues that it would bring some desired achievement or outcome. Thus present study conceives that the existing disempowerment situations can be challenged through the microfinancing endeavors which expedite women to access money and finance, earnings, resources and wealth etc., and support her to power and command over them. The microfinancing endeavors also benefit the women to recognize her inner self and to be the master of her own change through various enabling activities of microfinancing. Thus the fine blend of resources and agency help the women to take off from the ground of disempowerment to the skies of empowerment through different dimension of empowerment namely Economic Empowerment, Interpersonal and Familial Empowerment, Collective and Cultural Empowerment and Political and organisational Empowerment. The present study analyses the Efficacy of Microfinance in Women Empowerment as a case of 'Kudumbashree' with in this theoretical frame.

1.6. The Research Problem

Poverty eradication through empowerment of women is the core strategy of the Kudumbashree programmes. It perceives the poverty as a multifaceted and multidimensional issue. Hence poverty is conceived as the result of multiple deprivations. Kudumbashree has been working in the state since 1998 with the objective of eradicating absolute poverty through empowerment of women. It visualises the upliftment of the poor families with holistic treatment which comprises Knowledge empowerment, confidence building, social,

economic, physical and political empowerment. The Kudumbashree programme has been in practice as a credit plus approach in fighting the disempowerment of women and poverty in the state of Kerala.

The client responses and satisfaction about the benefits of microfinance in recent years has not been encouraging and in some situation it is challenging. To quote Mayoux (2011) “There is considerable evidence that microfinance does not essentially empower women, any over and above it does men: ‘Money can be used for good or vice: it can set free or subjugate; it can materialise dreams or lead to nightmares’. (Mohammed Yunus quoted Reed 2011 p1). “Women may not only unsuccessful to gain, but may be extremely disempowered as they starve to meet savings, loan reimbursement and insurance payments with higher workloads and few power and command over income”. Thus in some milieus it is observed that the increase income to women brings in to her shoulders more responsibilities and burden than men. As a result of this growing responsibilities and increasing family burden, this sometimes leads to indebtedness and ultimately in losing the life itself. There are a lot of arguments for promoting microfinance as a panacea to fight the disempowerment, poverty and marginalisation of the poor. However, despite the significant prospective and openings of microfinance to really useful women and recurrent usage of the word ‘empowerment’ in persuasive material, obvious consideration to how to lead to gender equality and women’s empowerment has been trifling within most of the microfinance movement, Mayoux (2011). The mounting profiteering and commercialization of microfinances and the existing reflections on the exploitative and austere measures of the microfinance practitioners raises some reservations about the working of the various microfinancing practices all over the world.

On the basis of the emerging dissatisfactory reports and raising doubts and apprehensions about the microfinancing activities and its impact and efficacy in turning up the empowerment and lessening poverty; the present study would like to examine the level of empowerment and the major problem faced by the Kudumbashree members as micro finance and credit plus approach to poverty eradication and women empowerment. The researcher also attempts to examine the significance of the changes effected by the

working of the Kudumbashree in the study area. It is also necessary to examine the obstacles both the inbuilt and exogenous in the achievement of the empowerment mission of the programme if any. The study also would like to examine if the achievement of the Kudumbashree programme is distributed equally throughout the study area and if the achievement had reached to all the members of the Kudumbashree.

1.7. Significance of the study

Approaching the problem of poverty through empowerment of women is the Key strategy of Kudumbashree Project. This strategy is also well accepted all over the world. The present study is hence important for it would like to examine the level of influence of the programme in empowering the women especially in growing concerns on the efficacy of microfinance in producing the desirable benefits and outcome. The study also helps us to understand the unique pluses and inadequacies in the design and work of the programmes; leading to correct the inadequacies and to uphold the unique plus as a model in microfinancing practices. As the study also focuses on the spread and dissemination of the changes brought about by the Kudumbashree in the study area, it would add to the literature about the effectiveness and achievement of the working of the current strategy in the study area. The study can also contribute to the literature on the required and expected modifications and special attentions needed in the implementation of the programme for achieving the targeted success.

1.8. Objectives of the study

Keeping in mind, the theoretical frame drawn, the review of the previous studies and the research questions, the researcher set the following objectives for this study.

1. To examine the overall working of Kudumbashree in the study area.
2. To probe the extent of women empowerment effected by Kudumbashree in the study area
3. To study the microfinancing practices in the study area

4. To examine the disparity in the spread of women empowerment if any in the study area.
5. To identify the obstacles in the inclusive working of the Kudumbashree if any in the study area.
6. To suggest matter-of-fact measures for enhanced working of the programme.

1.9. Hypothesis of the Study

Based on the existing literature and the theoretical background drawn for the study and the researcher's own observation and objectives of the present research, the following hypotheses are made for this study. More number of hypotheses is made to see the problem in different dimensions.

1. Empowerment of women in the study area is significantly improved after the Kudumbashree
2. Kudumbashree is highly influential in the empowerment of the women in the study area
3. Microfinancing practices are not significantly different between rural and urban areas of the study
4. There is no significant difference in micro financing practices among High land, Mid Land and Low Land of the study area
5. There is no significant difference in the empowerment of women in rural and urban areas
6. Empowerment of women is not significantly different among the High Land, Mid land and Low Land of the study area.
7. There is no significant difference in women empowerment among various caste groups
8. Engagement in Income Generation Activities makes women more empowered than those not engaged in Income Generation Activities.

1.10. Methodology

The present study is mainly based on empirical data. Secondary data is also used for analysing the working of Kudumbashree in the study area. For examining the research questions and hypothesis, the researcher mainly depends on the field data collected from 04th August 2013 to 31st October 2014

1.10.1. Sources of Data

The researcher utilises secondary data sources like published reports of the Kudumbashree, Periodicals, Working papers, online sources, books and research works etc...Primary data have been collected from 360 respondents who are the members of the NHG for at least five years. The NHGs are selected from 3 Grama Panchayat CDSs and 3 Municipal CDSs selected from the entire study area.

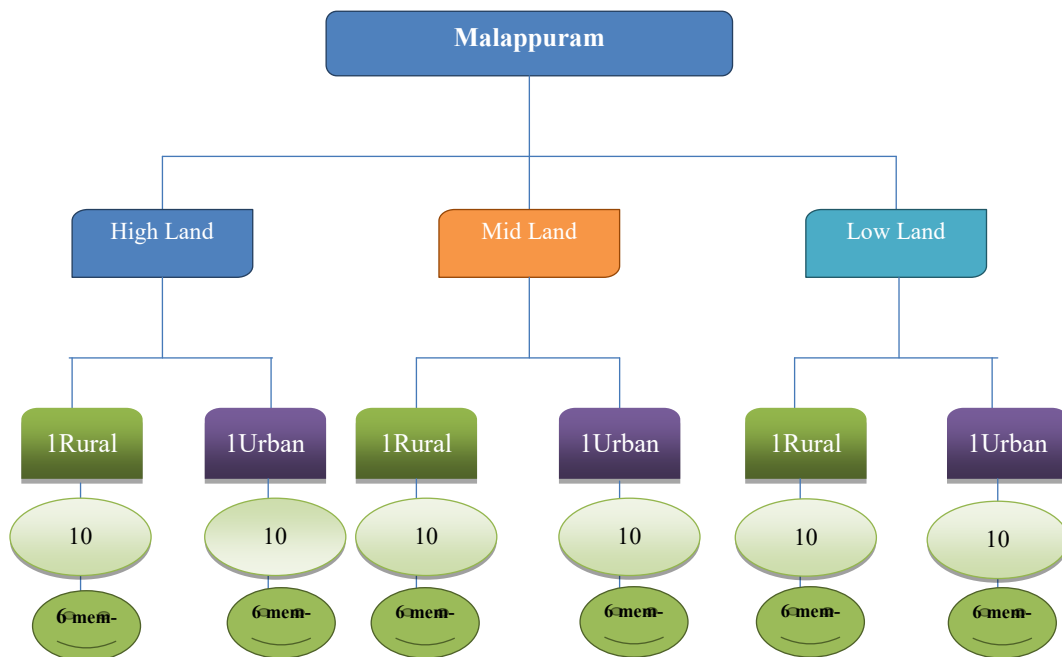
1.10.2. Sampling Design

The researcher utilises the multi stage stratified random sampling method for selecting the sample. Malappuram district is selected for the study because the district is identified as backward with respect to some development and women empowerment parameters measured by competent authorities in the country. In the IIPs Mumbai Composite index (Ram F, 2006) , the District has 14th Rank in the state among the 14 Districts. According to the NCRB 2012 Reports the cruelty by husbands are high in Malappuram district. The district is also backward in standings of 'income percapita' measures. Thus the population for this study is the Kudumbashree-NHG members of the Malappuram District.

Table.1.1. Sample Selection for the Study

Geographical	High Land		Mid Land		Low Land	
Rural/Urban	Rural	Urban	Rural	Urban	Rural	Urban
Name of CDS	Chaliyar	Nilambur	Pandikkad	Kottakkal	Tanur	Ponnani
No. of Respondents	60	60	60	60	60	60
Total	120		120		120	
Grand Total					360	

Fig.1.3.Sampling procedure



Source: Researcher's own construct

The sample respondents were drawn from the entire Kudumbashree-NHG members. The researcher adopted a multi stage and stratified random sampling method for obtaining the sample respondents. For this purpose in the first stage the entire study area is stratified into three geographical regions as High Land, Low Land and Mid Land. In the second stage the each geographical regions further stratified as rural and urban areas. This stratification is made for getting an inclusive and representative sample from the entire study area and to understand the regional differences if any. In the third stage the researcher selected one rural and one Urban CDS each from the three regions randomly from the list of Rural and Urban CDSs. Thus three rural CDSs and Three Urban CDSs area selected. Thus from 100 rural CDSs in the study area three CDSs-Chaliyar, Pandikkad and Tanur is selected at random from the entire three regions. Likewise from 10 urban CDSs in the study area 3 Urban CDSs are selected at random. In the fourth stage researcher collected the List of NHGs which have five or more years' experience from the selected CDSs and from this pool of NHGs 10 NHGs selected randomly from both the selected rural and urban CDSs. In the fifth stage the researcher collected the list of members in the selected 60 NHGs. From this list, five members are selected at random and the secretary or president is selected as respondent directly by the

researcher. Thus 6 respondents each from 60 NHGs are selected as respondents who comprise 120 respondents each from rural and urban CDSs of the High Land, Mid Land and Low Land. The total sample respondents consist of 360 Kudumbashree-NHG members.

1.10.3. Collection of the Data

The data is collected with the help of pre tested schedule. A pilot survey is conducted in Kottakkal municipal CDS in the months of April-May 2013 and necessary modifications are made in the schedule before conducting the final survey. The researcher conducted the final survey during the period of 04th November 2013-31st May 2014.

1.10.4. Analysis of Data

The study analyses the Role of Microfinance in Women Empowerment as a case of Kudumbashree in the study area with the help of both primary and secondary data. The Secondary data is utilised for examining the growth and working of Kudumbashree in the study area. For examining the working of microfinancing practices primary data on Cumulative thrift, Cumulative Credit, Velocity of lending and engagement in income generation Activities (IGA) is utilised. The empowerment of women is evaluated based on primary data collected from the respondents on the four main empowerment variables such as

- A. Economic Empowerment
- B. Interpersonal and Familial Empowerment
- C. Collective and Cultural Empowerment
- D. Political Empowerment

1.10.5. Tools of Analysis

The study utilises both the descriptive and inferential statistics for examining and analysing the data. The percentages, averages, dispersions, the 't' tests, 'ANOVA', 'Mann Whitney's U' Test, 'Wilcoxon Signed Rank' test, and 'Kruskal Wallis' tests are used in the study for validating and examining the hypothesis and arguments by the researcher.

Standards set for Analysis of Data

Here the researcher attempts to examine the Role of Microfinance in Women Empowerment taking the working of Kudumbashree as a case. For examining the level and extent of Empowerment of Women as a result of Kudumbashree in the study area, the cumulative average level of empowerment is obtained by adding Positive ranks to four Major empowerment variables examined with the help of its 26 determinant variables and sub variables used in the study. The variables and sub variables used in this study are;

1. Economic empowerment

- 1.1. Saving Habit of the respondent
- 1.2. Source of finance of the respondent
- 1.3. Source of House hold Income
- 1.4. Possession of ornaments/other assets
- 1.5. Change in occupation and income
- 1.6. Access to finance

2. Interpersonal and Familial Empowerment

- 2.1. Decision on saving
- 2.2. Decision on small expenditure
- 2.3. Decision on Large expenditure
- 2.4. Self-esteem- (a) Contribution to House Hold
- 2.5. Self-esteem - (b) Contribution to Community
- 2.6. Self-esteem - (c) Free interaction with
- 2.7. Freedom from time poverty

3. Collective and Cultural Empowerment

- 3.1. Knowledge empowerment
- 3.2. Freedom from domestic Violence
- 3.3. 'Mobility' of the respondent

4. Organisational and political empowerment

- 4.1. Membership in social/religious organisations
- 4.2. Leadership positions in the social/religious organisations
- 4.3. Active Participations in the discussions
- 4.4. Presentation of the various issues confidently before the public
- 4.5. Active Participation in the Political Parties
- 4.6. Skill and ability to plan projects
- 4.7. Ability to plan Group activity
- 4.8. Ability to refuse what they want to refuse
- 4.9. Motivate some other to come forward
- 4.10. Ability to train others

On the basis of responses to the empowerment variables and sub variables before and after the Kudumbashree in the study area, the researcher bring into being the number and empowerment score of respondents who got empowered after the Kudumbashree. Thus the average score of empowered respondents are found by dividing the total score of respondents who got empowered after the Kudumbashree by number of Variables used to evaluate the empowerment and this number is converted in to percentage to understand how much percentage of respondents got empowered after the Kudumbashree in the study area. The researcher set the following standard to evaluate the influence of Kudumbashree on the empowerment of women in the study area

A. Empowerment Score by 25% or Less:

Very Low Level of influence Score

B. Empowerment Score by above 25% to 50% :

Low Level of influence

C. Empowerment Score by above 50% to 75%:

Medium Level

D. Empowerment Score by above 75% to 100%:

Higher Level of influence

Thus according to this evaluation those variables which scores 25% or less will be considered as very low level of influence of the Kudumbashree, scores above 25% to 50% will be considered as Low levels of influence, score above 50% to 75% will be considered as Medium levels of influence and scores above 75% to 100% will be considered as Higher level of influence by the Kudumbashree.

1.11. Operational Definitions

I. Micro Finance

Microfinance has been defined as “promotion of thrift, providing reach to money and finance and other financial services and products to the marginal and poor people enabling them to have a ‘self-reliant’ and ‘self-mastered life’.

II. Women Empowerment

Women empowerment is a process by which women become master of her own life, achieved through gaining access to resources and control over it. It means women come to be ‘self-esteemed’ and ‘self-reliant’ and will have an autonomous life without having any type of subservience and subordination. The present study examines the empowerment of the poor women measured through (a). Economic empowerment, (b) Interpersonal and Familial Empowerment, (c) Collective and Cultural Empowerment and (d) Political Empowerment among the poor women in the study area.

III. Economic Empowerment

Economic empowerment means increased power over resources by gaining more access and command and power over resources realized through active engagement and participation in economic undertakings and thus earning more income, asset and saving. Through Economic empowerment women become the owner and master of the resources.

IV. Interpersonal Empowerment

Interpersonal empowerment is a process where by women become ‘self-esteemed’ by having self-contribution to the society and community she

belongs .She also become free from time poverty through which she finds time to spend among the economic activities, household activities and for leisure.

V. Familial Empowerment

Familial empowerment means the increased and more place and role for women in major and important decision making related to both her family and to self. Thus the women have enough roles in decision making regarding all type of disbursements and earnings with in the domiciliary and family.

VI. Collective and Cultural Empowerment

Collective and Cultural empowerment implies the change in relational and behavioral attitudes towards the women folk as a result of their enhanced knowledge and awareness. Thus the society and community she belongs would show a comparatively better respect and consideration in the different spheres of her own and collective life.

VII. Organisational and Political Empowerment

‘Organizational and Political Empowerment’ means the increased participation of women in the social and political life as well as the ability of the women to motivate and lead others for achieving common goals. Thus as a result of Organisational and Political Empowerment women become self-motivated and participating and motivating other to come together for common goals.

VIII. Kudumbashree

Kudumbashree is a Government of Kerala Programme implemented for eradication of Absolute Poverty through making the poor women empowered. It approaches the problem of poverty holistically and wants to eradicate the poverty by empowering each family in the state. Kudumbashree means the Prosperity of family.

1.12 Scope and Limitation of the Study

The present study is an attempt to examine the role of microfinance in women empowerment. The study is conducted in Malappuram District selecting

samples from three Gramma Panchayats and Three Municipalities from three geographical Regions namely High Land, Mid Land and Low Land. The study is confined to only randomly selected municipalities and Grama Panchayats from the Malappuram District. The role of microfinance in empowerment of women is examined with the help of quantitative and qualitative variables. For analytical purpose the present study has expressed some qualitative variables in terms quantities and being some of the variables qualitative and subjective in nature such expression need not provide cent percent consistency. This is a big challenge and limitation to the present study. However the researcher had made most possible caution in selecting such variables which can quantitatively measure the empowerment.

1.13. Period and Schedule of the Study

The present Study is started on 03 August 2011 and the first Two Years, the researcher had devoted for examining the available literature in this area and related area of the current research and for formal course work for the research. During this period the researcher completed the literature survey and developed the theoretical frame for the study. The Data Collection for the current research carried out during the period from 04th August 2013 to 31st October 2014

1.14. Chapterisation of the Thesis

The thesis of the current research is presented in Five Chapter. The Five chapters are organised as follows.

Chapter I. Introduction

This chapter is devoted for providing an introduction to the thesis which provides the theoretical frame for the study, the major objectives set for the study, the hypothesis made, the methodology adopted for the study

Chapter II. Review of the Literature

This chapter examines and goes through the existing works and studies in the area of current research and related areas. It provides status regarding the research questions and supports the research questions aroused by

the researcher which leads to the identification of research gap from where the current research starts.

Chapter III. Kudumbashree in Kerala: The Structure, Growth And Practices

Here in this chapter the researcher examines the genesis of Kudumbashree, its growth and emergence. It examines the working of the Kudumbashree with special focus on its organisational Structures, Activities and the status report collected from the Kudumbashree offices and other authentic reports.

Chapter IV. Socio Economic and Living Conditions of the Respondents

This chapter is set for examining the socio economic and living conditions of the respondents in the study area. The profile of the respondents including the educational and economic status, the availability of basic facilities and the living conditions of the respondents of the study area presented for getting a clear picture about the socio – economic and living environment of the respondents.

Chapter V. Microfinancing Practices: The field Experiences

In this chapter we present and analyse the data collected from the field to know the status of microfinancing practices in the study area. It would help us to understand the extent to which the microfinancing practices are really strengthened both vertically and horizontally.

Chapter VI. Microfinancing and Women Empowerment: An Analysis

In this chapter we examine the role of microfinance in women empowerment in the study area. The influence of Kudumbashree as a microfinance plus approach for women empowerment is examined on the basis of some pre-determined parameters identified by the researcher from the existing theoretical frames of women empowerment

Chapter VII. Sum up, Suggestions and Conclusions

This chapter provides the major findings and sum ups from the present research. It also provides the key Propositions and suggestions on the basis of the analysis made in the last chapter. Finally it provides the major conclusions deduced from the foregone discussions and analysis.

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CHAPTER II

REVIEW OF LITERATURE

CHAPTER II

REVIEW OF LITERATURE

In the present chapter, the review of some important studies, articles and concept papers on microfinance and women empowerment are undertaken. The literature on alternatives to the present practices, debates on current approaches and research studies on the present approaches in microfinance and women empowerment is deliberately chosen to have a better direction and insight to the present study. In reproducing the literature the researcher has tried the policy of directly quoting along with some comments on the opinion, arguments and the concepts evolved in the works of the scholars who had worked on it, so as to provide the original ideas of the writers without losing its core arguments.

Linda Mayoux (2000)¹ observes that empowerment of women calls for and demands to be a vital and key constituent of public policies. She writes that Empowerment cannot be assumed to be a spontaneous upshot and ultimatum of micro-finance programmes. The article argues that cost-effective ways of incorporating micro-finance with other empowerment interventions, together with collective development and harmonizing services are still missing. Lest empowerment is a vital portion of the course of formation and design, the reckless opening out of micro-finance is dubious to create more than a narrow provision to empowerment. Even where there is an upturn in income from women's or household economic undertakings, there may be no actual control by women over earnings going into the household and no physical paybacks for women.

The author also opines that the degree to which any one scheme can accomplish substantial transformation is likely to be rigorously restricted in view of a lot of reciprocally strengthening restraints. The suggestions of a cohesive approach are not that anyone should deliver a boundless series of services and overreach its capability. It is rather to ponder over the series of provision required by women for empowerment, pinpoint the prospective influence of their individual capability and organisational perspective and link tactically with supplementary agents for transformation.

Linda Mayoux (2002)² in her work articulates that it is essential for much more precision in the principal idea of microfinance schemes and projects. This precision demands a demarcation of empowerment which drives considerably added than either woman's entrée to microfinance landscapes or domiciliary poverty mitigation. One condition that an acceptable and non-prejudiced regulatory and monitoring frame for microfinance, it can bring considerable result to the established objectives and otherwise it will open another chance for human rights violations. Poverty mitigation as understood and evaluated by improved earnings is not enough for women's empowerment for intra-domiciliary inequities imply that women do not inevitably advantage from upturns in domiciliary earnings, even though they are chief providers. Conversely, although women's empowerment is a necessary constituent of poverty eradication, 'women' cannot be considered as a homogeneous category. Individual stratagems could be required for the underprivileged and most deprived women. Significantly, considering gender differences in power and possessions entails a universal vision, incorporating productive and procreative activities and holding in to consideration both the existing and real plus tactical requirements and desires. It similarly necessitates attention of means and routes in which microfinance delivery for men can be a contrivance for fighting against gender difference. Decoding this empowerment visualization into hands-on strategies necessitates primarily highlighting 'empowerment' apprehensions throughout entire characteristics of project execution and decision making over and above operative women-focused activities and programmes. The present study tries to examine if there exclusionary situations in the present practice of Kudumbashree in the study area

Jaya S. Anand (2002)³ raises some concerns and issues in their study conducted on Kudumbashree project in one Panchayat of the Malappuram district. According the researcher creating Groups was undertaken without having any homework and preparation so that most of the participants are unaware the importance of this group and their goal in joining hand in hand. This kind of attitude is verified by the researcher by identifying the respondents who have been leaving the group after taking the credit and enjoying some incentives. Majority of the participant found lost their expectation and

interest in continuing in their groups even with one to two years and they are leaving the group without considering in to reason the eventual drive for which they are organized. An alternative layer of leadership was absent in most of the voluntary agencies and these groups futile to inspire the partakers to take up the baton of themselves or to be the leaders of and masters of their own. It is also witnessed by the researcher that a new type of exclusion among the inclusion is exercised by dominant behaviour of some participants on other member participants for years.

A style appeared to have begun of the learned and the ‘well off’ leaders controlling the groups and becoming re-elected continuously owing to the subsequent causes: (i) Illiteracy, absence of arithmetic talents, and scholastic backwardness of the participants; (ii) Lack of enthusiasm to partake in group activity and complacency in continuing with the customary role of housewife, among the members; (iii) Interest shown by leaders for remaining in their leadership places; (iv) Clash from the household fellows or the community, in the case predominantly of Muslims, to letting the members to be present gatherings outdoor the region or the neighborhood; (v) Aversion on the part of participants to take-up responsibilities for fear of added workload. The leaders who got re-elected frequently look as if to have grew ‘empowered’ and ‘gained’ the utmost. Except the group frontrunners coach the entire team to bring about the group and keep up financial and other records of the group it may direct to skewed empowerment and not empowerment holistically. This is a type of exclusion among inclusion.

Thomas Fisher and M.S. Sriram (2002)⁴ in their study analyse on microfinance in Indian in detail to reconnoiter just how improvement can be replaced into micro finance. It sets forth in what manner micro finance can be thought-out and designed, in practice, to enlarge to a wide series of progressive intentions, comprising, rendering collective and financial security, supporting and encouraging livings, establishing representative people’s establishments, empowering women, and altering extensive organisms within the society. The investigation shelters to the boundless mixture of micro finance exercises in India, and its several advanced facilities and produces and organizational and physical characteristics. It examines in depth at the swift and

speed escalating drive of thrifts and credit or 'self-help' groups in India and associates and divergences these with groups supported by the Grameen Bank in Bangladesh. This volume also offers a wide-ranging breakdown of micro finance practice in India.

Sunil Agarwal (2003)⁵, in his work suggests that in rural setting, select and protagonist of right know-how in relation to women and progress turn into fundamental in edifice indigenous capability to engineer way out to throw away the acknowledged and recognised teething troubles to expand their value of life. The emphasis should be to mend upon prevailing talents, deliver professional proficiencies and to cognize the skill after the methods or produces. It will instill a systematic and scientific temper and brand them more exposed to enhanced evolving know-hows for refining manufacture, productivity and dropping toil in their routine labor. He also has the opinion that rural women being experts and inclined to nature and its resources, they can significantly contribute in fostering and rejuvenating and greening the pastoral and country side India. Practice of science and know-how is indispensable to simplicity women's amount of work inside and outside the household encompassing them as one and the same associates, distinguishing their understanding, familiarity and the substantial role they can perform in sustainable development.

Elizabeth Littlefield and Richard Rosenberg (2004)⁶ in their research has the view that trustworthy standard of the influence of financial services on family prosperity is costly and practically challenging. Yet, more and more thoughtful research proposes that microfinance can yield enhancements in a variety of prosperity agencies, comprising consistent earning and progress, attendance in school, nourishment, and wellbeing. Microfinance has been extensively renowned with empowering women by growing their support to domiciliary returns and resources and, thus, their power over choices touching their lives. Certainly, microfinance has caused significant passion not just in the transforming agencies and communities but also politically with the anticipated outcome that some of its pluses have been overrated.

Microfinance only is not a mystic way out that will drive entire deprived, mostly the highly underprivileged individuals, out of dearth and mal-

ice. Conversely there is no reservation and confinement that underprivileged clienteles themselves appreciate microfinance very much, as demonstrated by their high demand for such facilities, their readiness to bear the entire charge of those facilities, and great credit reimbursement rates that are driven primarily by a longing to have entree to credit in future. In the past two decades, the important task in microfinance was operational: choosing *modus operandi* to provide and bring together unsecured and non-collateral finances to “micro industrialists” and unfortunate and underprovided people. Next to significant and notable achievements on that challenge, the task and mission now is a more widespread and common one: locating and unearthing of means to more integrate, a large variety of microfinance facilities with typical fiscal organisms, structures and markets. To attain its full prospective, microfinance must grow into a fully unified and integrated section of typical financial system of a developing country.

Suneetha Kadiyala (2004)⁷ observes that Kudumbashree worked to empower women through group activities, concentrating on establishment and skill development of the three-layered CDS organizations, i.e., Neighbourhood Groups, Area Development Society and Community Development Society. Union of several government projects and allocations at the panchayath and CDS level, struggling against poverty by involved formation, planning, design, and execution, designing and fostering microenterprises are the fundamental weapons of Kudumbashree. It provides state of the art organisational setup bringing various government departments’ and programmes under a single roof for empowerment of women and poverty lessening. She raises some apprehensions that the binding group creation together with hasty spreading out meets halfway the excellence of Local Government Bodies and Neighbourhood Groups, Area Development Society and Community Development Society trainings, airing an impending peril to the endurance of immense valued group action. The CDS organizations are defenseless to political intervention. Empowerment of women and underprivileged motivating their progress is a potent stratagem to lighten dearth.

Naila Kabeer (2005)⁸, in her discussions on microfinance propose the necessity for cautiousness in discourse about the power of microfinance

and the requirement to discuss on the effect certain establishments materialised in specific circumstances. Microfinance Organisations be different greatly in the frameworks in which they exist and implement, the segments of the masses they practice with, their exploration of the issues of financial marginalization, the stratagems they take on to fight this issues and the obligation they take to endure in the enactment of their policies. Establishments with seemingly analogous methodologies may conversely testimony very dissimilar gains of difference in some of these elements. But, notwithstanding of the pace and the space of the transformation that they result in, the examination in this discussion advocates that microfinance promises a substantial and competent ways to accomplishing transformation on a lot of diverse landscapes, financial, collective and conceivably also on political.

The achievement of Microfinance Organisations in constructing up the structural capability of underprivileged women offers the center for their collective armament that several supplementary improvement and development mediations have not been competent to realize. A vital problem that rests unaddressed narrates to the extended and sustainable power of microfinance. The researcher perceived that there existed very slight proof concerning to the degree to which microfinance clienteles go forward out of dearth and into typical fiscal facilities. There is obviously a demand for microfinance establishments to advance some time structure with in which they are supposed to realize noticeable upshots. The reach to fiscal services although it brings turn-ups to the efficiency, collective wellness and family welfare, it is not supposed to bring ‘spontaneous’ empowerment to women at over beyond the education, wage assured works, reservations in politics etc., can do in the empowerment of women. According to the writer the existence of any ‘magic bullet’, or ‘panacea’, handy recipes which result in far-reaching revolution in the empowerment of underprivileged women is negated here in this discussion. These different interpositions are basically diverse access sockets into this grander mission, having individual prospective for collective development and change, but distinctly and uniquely provisional and constrained on environment, onus and responsibility and capability if this prospective is to stay taken in and materialized.

P.Satish (2005)⁹, in his article points out that the momentous individualities of the notable magnitude of micro finance in India is that it has erected upon the standing banking frame. In the practice it averted the demand for the design of a fresh formal system or starter of a distinct legitimate and governing structure and frame. The fiscal assets are being channelized from traditional banking sources and from the participants' thrifts in the 'SHG-Bank Linkage Model' of microfinance. The stubborn problem of collateral by the underprivileged is resolved by the group where it acts as an auxiliary for the security endowment. The micro finance has been grown mainstreamed and typical by the supporting and practical environs shaped by Reserve Bank of India and the National Bank for Agriculture and Rural Development

Tara S. Nair (2005)¹⁰ explains that enhancing the delivery of micro finance on the forte of its concert understood commonly in respect of reimbursement rates and economic withstanding measures of a minority of micro finance establishments and lacking a demanding modification of some important development questions may evidence in prospect to be an irresponsible development approach. Any determination at expansion thus necessities to be beheld with attentiveness as it might essentially central to augmented disasters and financial disorderliness in the system. For the meantime, universally there is an evident movement of the commoditization of micro finance, with NGOs changing themselves into autonomous fiscal establishments or Non-Banking Financial Corporations and commercial banks move ahead in to the firms of micro finance.

A.K Pat (2005)¹¹ writes that even if several investigation pinpoints numerous inadequacy about the space, defective design and execution, the Planning Commission and the United Nations Development Programme recognizes Kudumbashree one amongst the 15 'best practices' in governance in India. The National Bank for Agriculture and Rural Development, the different state departments and commercial banks have been rendering and offering succors in no negligible magnitude on the voyage to the materialization of the objectives of the mission. The accomplishment hitherto realized in the application of the different programmes also demonstrates what an obligatory, competent, compassionate and innovative officialdom could realize towards

development programmes. Conceivably other states, especially wherever the poverty ratios go beyond 30 per cent can learn know-how from the Kerala experimentation and reproduce Kudumbashree for bounteous community development. Supplementary proofs have to be composed and vital in accommodating the projects and schemes as a transformative and development approach. An investigation with the founding objectives of Kudumbashree mission and the response from the partakers is also crucial to value the competence of the mission.

Emil Mathew (2005)¹² argues that local development is materialized by mobilizing indigenous resources, via microfinancing constellations and clusters in practice. It is in this experience that Income Generating Activities take on significance and it empowers those participants lacking any material surety to secure credits at lesser charge. As ‘collective loaning’ guarantees settlement of credits lent over ‘peer pressure’ amongst participants, it is worthwhile to encourage prolific undertakings. Else, the force to reimbursements compels participants to be subject to on other ways and means for credits at the time of settlement. What extent the project is competent to recover credits lent by itself without outside intervention is an important determinant of the longevity of the cluster lending. For this purpose productive and Income Generating Activities are very crucial and vital.

If not, reliance on other channels and programmes generates a perpetual reliance on external ways and means of money and the indebtedness lasts forever. Participants are further inclined to carry out risk - averse undertakings, which demands lesser expertise and also afford promoting openings for their goods and services. It is at this point that the implication of the encouraging ‘agency’ originates and they ought to facilitate preparation workshops, boost the advance of local goods and services and offer opportunity for promoting services. An endeavor to expand the economic situations of the tribals and the sidelined through micro-finance clusters should not end in their impending debt trap. As majority of the tribals do not have any substitute income and fiscal sources, it is essential to examine the employment of advances loaned by the tribals. Likewise, their economic situations call for encouraging of Income Generating Activities, as the micro-finance project offers low-

cost finances to the participants. The present study is also attempts to examine the level of significance in empowerment of women and engagement in the income generating activities.

Elissa McCarter (2006)¹³ remarks that hitherto what microfinance has materialised, the finest is to promise the individuals means to deal with menaces and risks, build assets, and escalate themselves beyond the poverty line. But if we could make sure of further follow ups, if microfinance were well directed and facilitated with supplementary goods and services and mediations to support climb ahead its clienteles up the economic pyramid. Microfinancing establishments should look into the upper micro and small initiatives that have enhanced opportunities of growing their demands and promotions, generating occupation and backing to the inclusive financial advances. Women have the prospective of menace bearing and controlling, pacifying, as professional front-runners and mediators of transformation. Henceforth this prospective should be utilized, endorsed and encouraged through confronting and struggling the barring and isolating powers in the market, the social order and trusts and faiths. Therefore the microfinancing endeavors should focus on a sustainable vision oriented undertakings rather on short term effects.

Emma Lindwall and Petra Bergquist (2006)¹⁴ argue that Kudumbashree has, its own philosophy and sprits on which it has evolved as a development strategy. To recognize the platform wherein social and economic empowerment is expected to develop, the organizations have been considered by the authors through cultural and historic perspectives. Flagging the system for empowerment of women, Kudumbashree has been steered by the power of partaking through the Kerala remote place and navigated by gust of wind from the West. Even though the development practices of Kerala has supported the legacy of involvement from a historic upbringing of collective movements and mission, poverty mitigation projects are yet under pronounced sway of those in power of the intercontinental socio-political schema. As a result the writers have reasoned that the choice of employing the idea of empowerment of women essentially agreed on the foundation of at least two extents – the unique historic setting of Kerala and the Western dominion. The idea of empowerment is put forward to produce self-reliant agency and upturn the level

of cognizance amongst the members to bring up them self-reliable; yet, the programmed frames of realizations mark the objective of Kudumbashree rather equivocal. Henceforth, reconsidering the enigmatic affiliation concerning agency and partaking mirrors command enviros in society as partaking shoulders preset constraints for cosmos of agency and establishes the third irony, which is envisaged in the power relation between Kudumbashree officials and the partakers, and the design of empowerment of women demands a new enviros in which the women are hooked on the programme.

Jayashree Vyas (2008)¹⁵ Opines that from the standpoint of the sustainability of the micro credit programme itself, if the people possess the establishments and enter into its executive and control, the advantage of the small guarantee cluster methodology will encompass to the task as uncut. Explicitly, the mutual obligation includes not only merely assenting to finance scheme and warranting reimbursement for a small cluster ,further more enhancing and sustaining capital, fixing interest charges on thrift and finances. This demonstrates the power to set the interest rate and supplementary conditions should also be devolved to the members. The author indicates that the banking should be controlled by those who save and borrow, not by the rubrics and rubricates. Accordingly their association in the self-driven prosperous establishments enriches their mutual power and the eminence of empowerment that draws out with the establishments.

Mohammed Obaidullah (2008)¹⁶ Observes that Poverty alleviation through microfinance requires a multiple methodology. Assuaging poverty over and done with expansion of microenterprises consequently, has need of diverse tactics and miscellaneous facsimiles. He also shares some clashes of vested interests and restrains of existing microfinancing exercises and also proposes some tactics subsequently. To him projects and initiatives for expanding living sources have poverty lessening as their core destination.

Microfinance programs of mainstream Microfinance Institutions, for instance, Grameen and BRAC have been more effective in serving the underprivileged, but less fruitful in getting the poorest of the poor. These are family units which are consistently starving, are downgraded in the social order and frequently unhealthy or inept to economic activities for several causes.

Advocates of microcredit focus the call for enhancing skill intensities through training and collective armament undertakings over and above delivery of finance as a potential remedy. The conflicting interpretation is that such individuals are not economically vigorous and therefore, may be thrown into indigence that is graver and disseminating through borrowing that is expensive. Such individuals must be reinforced with donations and benevolences to go easy of their urgent and un avoidable spending requirements; with a formal system to develop their proficiency status demanded to bring up them engaging in productive activities and feasibly with a funding facilities and system that does not fine the fresh economic undertakings.

A noteworthy concern with existing microfinance establishments is that the interest charges levied by them are “extremely extracting”. Despite the fact that income generating and sustenance supporting projects have a one to one effect on hunger and poverty, they have a habit of overlooking some category of the unfortunate – the “underprivileged of the underprivileged”. Moreover, the accomplishment attained by the programs in their priority of helping the predesigned populace, they merely considering the problem of economic and financial marginalization incompletely .What contemporary world demands is a universal fiscal facilities tactic to the problem of poverty mitigation in which, all categories of the people have entrée to proper, economic, just and gentle fiscal options and facilities from typical suppliers. Here in this study also the researcher would like to examine such kind of exclusion and possible constraints set by the targeting approach.

N. Srinivasan (2008)¹⁷ Looks the sustainability issue of Self-help Groups primarily over two ankles; first is the ‘affordability’ of interest charges to the participants of the programme and next is stress-free reach to the financial facilities. According to him as and when the banks stand as profit motive entity, the likelihoods of fiscal marginalization and even economic ensnaring may thrive up. Sustainability by no means implies outlining the formalities and red tape which bring up the bankers endowed at the expenses of the underprivileged. The misusing of the microfinancing participants and clusters for vested political interests and over politicization in the system is highly challenging, the writer presages in his discussion. This would lead to coming

back of different type of exclusions and even the new type of marginalisation and isolation may emerge, finally making the situation of the underprivileged more accelerate.

Wendy Olsen (2008)¹⁸ argues that human being exhibits divergent and conflicting economic and collective behavior, and more interestingly the social behavior at the same time is motivated by economic instinctive. As a result, one may perhaps dubious that economic traits are as distinguished and pluralistic as collective personae. Researchers on microfinance must be alert recognising the caste, sex and regional disparities along with traditional distinctions in customs about narrowing for finance. Considering these differences and divergences in to account, they can find that the statistical model or the economic models may find less striking as habitual. Hence stretching out the finances and money to the poor for ensuring higher standards of life, merely for consumption purposes or without understanding the personal deprivation one have, might bring more burden in the life of the microfinance client. It may lead to more subjugation, servitude and even to systematic entrapping of ones lives to more depth of misery and pains.

Amit Kundu (2008)¹⁹ establishes the datum that the ‘collective endorsement’ and the ‘personal endorsement’ even today in the time joint liability groups act the role of collateral barring the underprivileged to the access the credit and finance. And more in the case where the group member are not equal in respect of their status and power, it may lead to the over subjugation of the powerful over the power less even in the case of accessing credit, repaying and in some times enjoying all the facilities of the joint liability Groups at the expenses of the unfortunate. Hence it is highly imperative to consider the prosperities, the characteristics and similar traits while forming groups especially the Joint Liability Groups; lest it would bring the opposite result and more over the emergence of a new channel of exclusion.

B.K. Swain (2008)²⁰ remarks that enabling reach to fruitful and economic means, stretching from property and access to infrastructure for the underprivileged is not a single dose episode, but an utilitarian system demanding long-lasting transformation in power relations, economic conditions and cultural enviros. The corrupt would damage all the ways and roads towards

the empowerment of the underprivileged and unfortunate lest deliberate measures are taken for ensuring the participations of the beneficiaries in the design, formulation and execution of the programmes for achieving the pre-determined objective of the empowerment of the marginalised and the deprived. According to this study there is alarming mutual contest and competition among the commercial banks for realizing higher turn outs. In this jealous competition the meagre allocation existing with the underprivileged would be drained off as saving. The considerable minority in the banking sector although they provided some generous schemes for the poor without collateral, it never meets even the most urgent requirements of the underprivileged classes. Henceforth there should more attention and special system in the microfinance practices to consider the ultra-poor and the most unfortunate also.

B.R. Siwal(2008)²¹ opines that the actions executed for economic empowerment with exceptional emphasis on microfinance and micro-enterprises expansion in the selected districts of the state, Thiruvananthapuram, Alappuza, Malapuram and Kasargod are highly winning. Microenterprise expansion is regarded as a germinal for offering occupation to women from the underprivileged to enrich their earnings and status of sustenance. The Income Generating Activities renders the participant more earning and power to command more basic requirements. Modifications were effected in prevailing power structures in favor of underprivileged marginalized women, and transformations were also endeavored in awareness, outlook and traits.

M.A. Oommen (2008)²² observes that the Kudumbashree is instrumental in transforming the Kerala women from disempowerment to empowerment. But while examining the individual components of empowerment of women, he finds that Kudumbashree has brought about only meagre change in some of the detrimental factors of women empowerment. He is concerned about the economic empowerment and opines that economic empowerment conversely is the weak spot of the empowerment continuum. It is momentous that the SC/STs, markedly the second have, 'satisfactorily enhanced' their capability to jointly bargain, to design plans and to start up collective ventures in addition to enhancing their space in public within their specific gathering and in a broader spheres. A rather surprising result is the meager economic em-

powerment understood in respect of enhancement in the possession of more resources and earning. He also raises some issues and concerns regarding the Kudumbashree and writes that the financial obligation of Kudumbashree participants is of at mounting level (Rs.19235) and is comparable to the typical financial obligations of a village people (Rs.19666) as estimated in the 59th NSS round survey. A number of participants take in Kudumbashree as a home of open aids and rewards. This can cause and lead on the road to failing of Kudumbashree as a device of viable empowerment. The present study would like to examine the status of different social groups in terms of both economic and social parameters.

Linda Mayoux and Maria Hartl (2009)²³ writes that Gender control evaluations is extensively perceived as exceptionally challenging for the toil in outlining such ideas as ‘empowerment’. Nevertheless, gender extents are no further challenging than other measurements of effect evaluation, e.g. influence of earning, itself. It is, yet, vital to: (1) take account of comprehensive attention of background and not take up that any marks of empowerment are owed to microfinance. ;(2) go into the distinct bearings of different types of economic goods and service supply (3) individualize the data to have in-depth understanding on the influence of microfinance on underprivileged to unfortunate women (4) to have inter gender appraisal of impact of microfinance and take necessary modifications in the design so as to make the microfinance more achieving (5) an exploration regarding the existing financial services and products, the popular services among both gender and to identify any differences between both gender in utilizing the available facilities (6) know whether these services has brought about any transformation (7) Is there any discrimination in access, service delivery and variety products based on gender. (8) Availability of gender based data on this area (9) presences of unremitting deprivation in services access and the resultant reason (10) Is there any differences in economic activities of both gender, if so what are they (11) Is there any disparities in access, control and distribution of income between both gender (12) How women utilises their saving, earning, investment or asset etc. should be explored (13) Has women’s market entree improved? (14) Did women have individual sovereignty and self-poise afore the interpo-

sition, Autonomy of movement, of collective, politically aware and participation? (15) What extend the rural finance has brought about different dimensions of the empowerment of women? These guidelines are good insight to both the microfinance practitioners and researchers. It helps to make the evaluation and understanding the microfinance and empowerment holistically. The present research depends on these guidelines in the questionnaire formulation for evaluating the impact of the microfinance on women empowerment in the study area

V P Raghavan (2009)²⁴ opines that the Kudumbashree is the ever winning massive poverty mitigating mission in the present poverty lessening history all over the world. Kudumbashree has evolved as the sustenance to several of the underprivileged women in Kerala. It is a popular poverty mitigating mission of the state Government in Kerala targeting at exterminating poverty and recoups the indigent from the despairs of life-threatening deprivation. Accordingly, the unfortunate women of the Kerala have emerged dynamic contributors in the design and execution of several poverty mitigating projects. Women who were look upon as disenfranchised and helpless began recognizing their distinctive talent, their forte, prospects and vistas for progress, and their part in rewriting their own fortune. The process of empowerment of women emerges as the shining example to their offspring, their people and to the humanity all together. The present study is an attempt to look into various positives presented here and accordingly tries to examine empirically if these arguments are materialized in the study area and if not the study also wants to explore the reasons for the other side of the story.

Smita Premchander (2009)²⁵ wants to perceive money in a given economic ecological, socio cultural and institutional setting. It takes collective and fundamental perspectives by seeing government, banks, NGOs as main players who have distinct morals, interests and traits concerning to money. It deliberates principles and beliefs as manipulating by what means SHGs, as fiscal establishments, bring about money. It seeks out to incorporate organizational and ethnic outlooks by seeing money both as a reason and as a result. It highlights that collective and ethnic facets outline the treatment and implication of money for any person, family or cluster of individuals in a particular

setting, not merely on the economic perspective. The study also perceives that microfinance has met blame of less attention of the underprivileged and its commitment with underprivileged women in their voyage for self-entrepreneurship startups.

Abdul Rahim Abdul Rahman (2010)²⁶ the paper argues that Islam has the prospective to offer numerous programmes and devices that can be cutting-edge and refined for the requirements of microfinance. Reasonably, the tools like ‘Qardul Hasan’, ‘Murabah’, and ‘Ijara’ stress-free to handle and will guarantee the resources requirements of the fresh small entrepreneurs and the marginalised. As an alternative to interest (‘riba’), the ‘profit and loss sharing’ measures are taken as a best way of funding in Islamic Economics. It is anticipated that this ‘profit and loss sharing’ will be capable to meaningfully get rid of the unjust sharing of returns and asset and is prospective to regulate price rises to some degree. Furthermore, the ‘profit and loss sharing’ could central to a highly competent and optimum provision of means as matched to the conventional ‘interest-centered’ structure. Traditional microfinance had also been challenged on its general anticipated influence meanwhile the underprivileged are endangered to extraordinary interest charges. Interest free microfinance, alternatively employs Islamic fiscal tools which are built up on the ‘Profit Loss Sharing’ practices instead of mere credit and advances. Existing microfinance establishments concentrated largely on women as their beneficiaries. But, Interest Free microfinance organization should not only center on women but essentially spread out to the household entirely.

Kathleen Odell (2010)²⁷ examines the concerns, defies and prospects of measuring impacts of micro finance practices all over the world. According to the author thoughtful alertness should be offered while computing the sway of microfinance. Multiplicities in values and principle, drives and other social traits should be lodged when endeavor systematic evaluation. The ‘Randomized Controlled Trial’ (RCT) and ‘Randomized Experimental Studies’ which have been standard in this field have its own flaws and fortes. The ‘Randomized Controlled Trials’ (RCT) lessens the choice prejudice. Nonetheless we have to air some interrogations while estimating the effect of microfinance. Primarily the category of microfinancing, whether it is profit driven?

Next is it bringing long lasting transformation? Furthermore to how long the credit and thrift programme helping them to meet the routine contingencies. Also whether constructive result is produced by the microfinancing practices? Henceforth to make the impact assessment of microfinance more realistic, it should be based on some fine blend of triangulation.

M. Kabir Hassan (2010)²⁸ argues that dimness of traditional and mainstream microfinance such as levying exploitative interest charges, financial misallocation, finance controlling and negation with the values that majority uphold demands the establishment of an alternative inclusive microfinance. There is a prospect for such alternatives to emerge by outfitting to the requirements of the disadvantaged populace. In the proposed model of the authors, they combine Islamic microfinance with two customary Islamic implements of poverty mitigation such as ‘Zakat’ and ‘Awqaf’ in an organisational and officialdom. The essential landscape of the recommended model may well guarantee just sharing and wellbeing among the underprivileged. Distinct to traditional Microfinance Institutions, in the recommended model, the underprivileged debtors will have fewer liabilities as their principal funds will be partially taken by reserves from ‘Zakah’ that does not necessitate any reimbursement. Islamic microfinancing approaches are grounded on ‘Profit Loss Sharing’ standards; there will not be any permanent interest charge liability for the clients. Thus the proposed model expected to bring a ‘win- win’ space for both the proprietors and clients of the programme. The present study inspiring this would like to examine the chances of exclusion based on the one’s values, customs and other upholding among the participants in the Kudumbashree

S.M. Feroze and A.K Chauhan (2011)²⁹ finds that collective bonds, peer watching and peer force have a worthy place to regulate the ethical threats. The collective team spirit and the practice of collective sanction have resulted in decent reimbursement status in event of collective loaning. Occasionally, when collective ventures run in to reimbursement default for the venture is unsuccessful; the collective loaning and peer pressure may bring unexpected negatives also. Peer pressure and social sanction a way for repayment guarantee will depend upon various other considerations like the family

relationships among the peers, the mutual cooperation and respects etc...

David Hulme and Thankom Arun (2011)³⁰ examines the best and wrong practices and suggests some regulatory and operational requirements for the improved concert of microfinance. Regarding the wrong practices they points, to begin with, there are quite a lot of multiple replicas of conveyances within the microfinance business and these have wide-ranging bearings on underprivileged persons. Conversely, the statement of some Microfinancing establishments, especially of their managers, that microfinance stretches to the “underprivileged of the underprivileged”, is obviously wrong. In general the microfinancing programme reaches to only moderate poor not to the underprivileged. Secondly on the list of what is wrong with microfinance is the blame that Microfinancing establishment collection official have behaved clienteles desperately, promoting them to subscribe more and more credits and then staining openly the liable and debt trapped customers and menacing them mentally and somatically. This has been reported as an important reason for suicide for last few years in India.

Furthermore the higher interest rates charged by the microfinancing practitioners are exploitative and extracting. Even though there are a lot of schemes for subsidies, the underprivileged and marginalised peasants are never get entree in to such subsidies, all these goes to those pockets with big pyjamas and Kurtis. The fourth difficult, noticed by the authors is that the overflow of credit, finance and money make the customers over burden and entrapped. According to them after all the credit lability brings a type of deprivation for they are obliged to someone up to the settlement of the loan.

Milford Bateman and HA Joon Chang (2011)³¹ in this article the authors have raised some questions of grave apprehension involving to the microfinance programmes. The authors agree that there may perhaps some smaller and less persistent paybacks of microfinance. Essentially this encompasses some swiftly generated Income Producing prospects for a minor group of fortunate persons. But in the intermediate and enduring term, the portrayal of the microfinance practices becomes faded and vague. In some contexts microfinancing tactics bring antagonistic development courses and results in more burden and deprivations.

They compare the microfinancing cure as the 'ill cure' which may bring some immediate result and comfort to both the diseases and the physician but conversely it may bring in more problem to the diseased and further may threat his life itself even in the immediate future. According to them Microfinance may eventually establish a fresh and very potent formal blockade to viable regional financial and collective progress, and thus also to enduring poverty mitigation. They suggest that the recent effort to present microfinance as the vital instrument and panacea in transformation and growth strategy should not be detached from its ultimate servitude to emerging neo imperialism schema and agenda.

Vani S. Kulkarni (2011)³² Points that among the policies related to poverty lessening, microfinance projects gets a significant place. Based on an extensive examination of the extant writings, the researcher recognizes strategic extents that can support boost the efficacy of microfinance as a poverty mitigation interposition as (a) The purposes and prospects of the microfinance should be distinguished (b) The microfinance practices should not be implanted in quarantine rather the surround social, economic and other relevant environs should be brought about in a fine blend of microfinance (c) environmental, social and situational contexts are imperative to ensure the enduring result of the microfinancing programmes. (d) The empowerment tactics should be considered a universal, including all dimensions of and causes of deprivation (e) The micro financing programme should be designs uniquely to both gender and general provision would be half gaining in some situation digressing. The Kudumbashree programme although in its objective perceive the same vision, it needs an evaluation and requires remedial measures if the present practise is handicapped

K.K. Tripathy and Sudhir K. Jain (2011)³³ writes that works committed to know the influence and significances of microfinance on the dependents in poverty afflicted area has not been absolutely final. This study indicates that microfinance has an inconsequential income effect on the unwealthy and deprived. Unfortunate, dispossessed and hard up associates of a Self Help Group would in all chance, culminate in trailing further from the flair delivered through income generating endeavor. There is a somewhat

greater earnings effect of the project in the developed area in relation to the underdeveloped areas of the nation. The study put forward periodic assured delivery of village level promotion and investment in infrastructure in the underdeveloped areas, enrichment of village level learning, creating capabilities and talent refinement of the village investors and operational evaluation and supervision of development undertakings

Dalla Pellagrina (2011)³⁴ Presents two novelties in evaluating the impact of microfinance. To begin with the study surveys the effect of microfinance matched to the effect of alternative channels of finance, that is, bank advance and unregistered finances. She articulates that majority of the researches concentrate on the effect brought about by the microfinance advances giving no importance in discussion for the role of other channels of finance. Hence such analyses bring only half of the truth and thus would be incomplete. More over the researcher proposes anew methodology of the analysis of the effect of microfinance giving more weight to the investment prospects and activities brought about by the microfinances rather the earning, spending habits and awareness creation. Investment is an important determinant in ensuring the enduring improvement in the living status of the participants.

Dhanya M B (2011)³⁵ says that the financial empowerment of women realized through thrift and bank convenience will expand their standing in their own kin and the social order. As expected their buoyancy will progress through financial empowerment. There is an imperative and strong need for increased association of women in income engendering undertakings for their financial liberation and designers and planners essentially to dwell a much bigger weight on the tactics to escalate their earning and wealth by endorsing strategies that expose their easy reach to finance, information and fair.

Abul Bashar Bhuiyan et al (2012)³⁶ in their paper opines that from the existing theoretic frame of poverty mitigation tactics, it has been assumed ample urge to dialogue that the participating and inclusive tactic has been acknowledged as one of the principal tactics in the whole effort to finale of the dearth and hunger and guarantee enduring sustenance and living. All these studies identify that financial starvation is an important villain to the underprivileged in their way ahead to have decent and self-esteem sustenance and

living. And microfinance stratagems are taken to be the cure of all to such ailments the underprivileged and marginalised faces. The study also stresses that Income Generating Activities (IGA) can bring multiple changes in entire destiny of the women from their place, role in decision making to family administration and their place in the community, society and nation building.

Kaushik Chattopadhyay (2014)³⁷ suggests some steps of empowerment of women feasible and winning in such mission and movements. He observes that empowerment is an important instrument through which the marginalised and underprivileged are safeguarded from abuse, discrimination and servitude. For this purpose the following ways may be practiced; first of all to enhance the capabilities along with the consciousness regarding their responsibility as social being, next to be the owners of purified wealth, following to ensure indigenous economic and financial system. The third step is the starting point of a root economy and money system. Later there should be deliberate measures to participative development of the people. Here decentralization of legitimized power and freedom of choice in decision making process get priority. Finally the society should be evolved as the mature and self-sustained, self-reliant and enduring collective leading to the creation of mutual aid self-adjusting and maintaining network of just communities.

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CHAPTER III
KUDUMBASHREE IN KERALA:
THE STRUCTURE, GROWTH
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3.0. KUDUMBASHREE-THE ORIGIN

Kudumbashree is a mission initiated by the Government of Kerala for eradicating poverty from the soil of the state of Kerala with in a time bound manner. It methodologies the problem of poverty as compound causative question in which the empowerment of every domiciliary through women is taken as an important strategy. The terming of the Mission as ‘Kudumbashree’ which means the ‘prosperity of family’ itself shows the unique vision in wiping out the absolute poverty from the state of Kerala.

It has been come up with as a universal tactic for fighting the challenge of poverty bearing in mind the poverty as a diverse causative question. It maneuvers against poverty from below or bottom to top approach as against the previous approaches of top to bottom or ‘trickledown’. Hence it gives immense value to the participation of the target groups in the entire system of the mission. Thus ‘Process Approach’ is determinant tool of the mission in contrast to the past experiences of the ‘Project Approach’

The course of poverty extinction progresses over and done with the Local Self Governments (LSGs) established and reinforced by the 73rd and 74th Constitutional Amendments. This mission stretches to the families in the state with diversified accomplishments and programmes with active participation of the beneficiaries by linking them in attaining info, building cognizance, firming up their capacity and capability, augmenting their self-confidence and leading them to a better world to live in, giving colorful wings to their dreams, ensuring social security and their empowerment. The programme was officially inaugurated by Hon’ble the then prime minister of India, Shri Atal Bihari Vajpayee on 17 May 1998 at Kottakkunnu of the Malappuram District.

3.1. THE MISSION OF KUDUMBASHREE-ITS UNIQUENESS

The Kudumbashree in the state has been in practice with well-defined mission. The clarity and long-sightedness' in its mission makes it unique and different from all other projects in the state. The dynamic involvement of the clients and participants and the emphasis on the 'Process Approach' in distinct to conformist practices of 'Project Approach' against poverty in the state are reflected in the mission of the Kudumbashree. The Kudumbashree thus states its mission as follows;

*"To eradicate absolute poverty in ten years through concerted community action under the leadership of Local Governments, by facilitating organisation of poor for combining self-help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestation of poverty holistically"*¹

The quotes reproduced from the website of Kudumbashree mission itself tell us the unique way of seeing, understanding and diagnosing the ill of poverty and dearth and thus in undertaking and executing a comprehensive and participatory mission for fighting and eradicating the same from the soil of the state of Kerala. The programme focuses on demand side of the participants rather than the traditional uniform supply of services and products. First of all the Kudumbashree as a poverty extinction mission, combats the evil of poverty in an all-inclusive manner. Essentially the Kudumbashree mission strongly espouses that poverty extinction is only possible by making the powerless their own masters and bringing them up adept and capable, entitling them take self choices and autonomous. Therefore it can be inferred that empowerment of women is the part and parcel of the poverty extinction mission in the state of Kerala².

3.1.1. Delineating the problem of Poverty

Kudumbashree mission identifies the problem of poverty as a diverse dimensional malign and maneuvers against this evil diagnosing the real ills and their symptoms constellating each other. Hence it lines up the attack against the poverty as challenging and fighting the situation and occupation of

multifarious denials and deprivations. Hence its takes in poverty as defined by World Bank

“Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not being able to go to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty is losing a child to illness brought about by unclean water. Poverty is powerlessness, lack of representation and freedom”³

It negates the conventional notions and practices of poverty estimation; it rejects the undue meaning to the financial factors in defining and standardizing the poverty. But it argues that poverty is due to the denial of elementary needs, elementary facilities and fundamental rights. Thus keeping this discernment in its tactic and stratagem, the Kudumbashree recognizes and pinpoints that there are a lot of outliers and excluded in the mainstream development practices and these outliers should be given special care, space and consideration to ensure poverty eradication and inclusive development.

3.1.2. New Way of identifying poor

Revenue and earnings was the one and only seminal factor in classifying the underprivileged in most of the conservative and typical poverty assessment exercises. The estimation practice was carried out by the executives authorized through the domiciliary investigations and surveys. Kudumbashree embraces the income plus approach for identifying poor and it devices the nine point risk and non-fiscal indicators for valuing the depth and breadth of poverty among the partakers in the Kudumbashree programme.

The factual demonstration of the poverty is mirrored through the ‘nine point risk indicator’ which accepts in to deliberation the diverse aspects and facets of poverty and can be straightforwardly tacit by both the implementers of the programme and its clients and partakers. Thus the process embraced support the underprivileged themselves to realize their position in respect of the manifold denials and dispossessions and offer a further and extensive opportunity to embrace all persons denied off the basic necessities and rights for it make possible 382 diverse categorizations of the denials. The

identification of the underprivileged, workouts with in the community structure as against the external interferences in the conformist poverty appraisal practices.

3.1.3. The ‘Risk Index’ embraced and endorsed

From the initial stages of Community Development System itself there was comprehensive measures and efforts to detect and categorize the underprivileged and really deprived off. Hence the ‘risk index’ as a com-

Table: 3.1.The Nine Point Risk Index

Rural	Urban
1. Living in a substandard house or hut	1. No Land /Less than 5 cents of Land
2. No Land	2. No house/Dilapidated House
3. No access to sanitary latrines	3. No Sanitary Latrine
4. No access to safe drinking water (150 Mts)	4.No access to safe drinking water (150 Mts)
5. Getting only 2 meals a day or less	5. Women headed house hold/ Presence of a widow, divorcee / abandoned lady / unwed mother
6. Women headed house hold/ Presence of a widow, divorcee / abandoned lady / unwed mother	6. No regularly employed person in the family
7.Having no or only one earning member	7.sociallydisadvantaged groups (SC/ST)
8.Belonging to socially disadvantaged groups	8.Presence of Mentally or physically challenged person / Chronically ill member in the family
9. Having an illiterate adult member	9.Families without colour TV

Source: Kudumbashree.

petent device was in practice very early from the Alappuzha Community Development experiences onwards where it experienced in seven municipalities. The then practiced index were corrected and improved for meeting the contemporary demands and changes.

If a domiciliary is prone to the prevalence four or and plus of afore listed risk concerns, it is documented as the 'family at threat and at risk'. A house hold which prone to the prevalence of all afore mentioned risk issues is categorized as the 'highly deprived off and vulnerable' in the society. The sinking of risk index score from maximum to minimum level, a movement from the highest score of 9 to the lower scores of 8, 7 to 4 and less understood as the progress of the position of the household from deprivation to entitlement or privileged . Here the clients in a NHG are facilitated to realize the denials and disempowerment they are trapped in.

3.1.4. Innovation in organising the poor

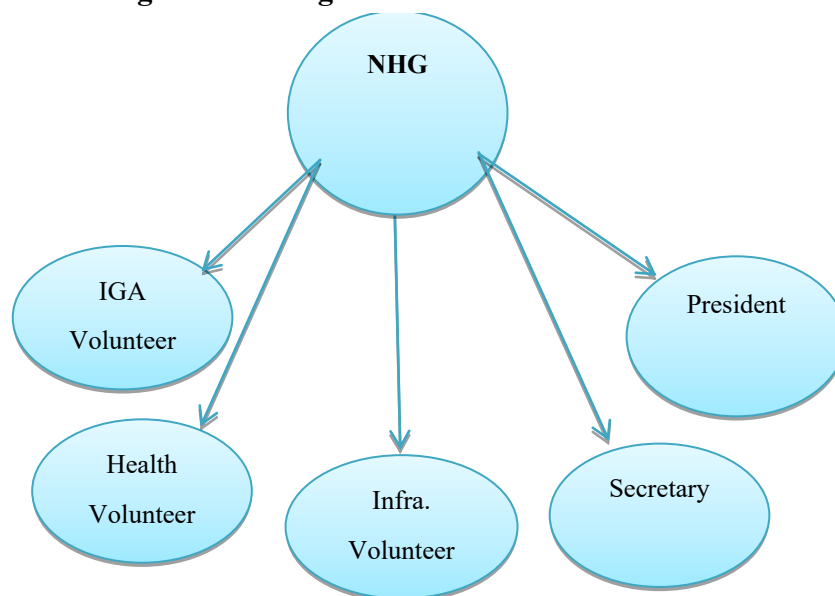
Uniqueness of Kudumbashree is also tacit from its own novel methodology in getting together the under privileged under single umbrella. This makes the programme more winning and highly client oriented. As it up hold the bottom up approach, it doesn't make a compromise in organizing the underprivileged from the lowest strata of the life in the social being, the Nieghbour hood Groups at the rural setting. Thus to the getting together of the mutually known with their own active involvement make this group highly tied to each other and a spirit of we feeling is spontaneously emerges leading to uncompromised journey to the success. The getting together of the underprivileged in the villages is thus structured and ready as follows;

I - The Nieghbour Hood Group (NHG)

Kudumbashree takes in that it is only through restoring the denied and deprived off capabilities and entitlements, they could be brought into the mainstream creating among them the feeling of self-esteem and self-worth. Deprivation of the competences is widely accepted as the main and original foundation of paucity, dearth and poverty and to raise them self- conscious and realized of their powers and strengths, Kudumbashree mission offers them a special type of well-structured association among themselves. Thus

this special type of association is known as Community based Organization which is supervised by the Local Self Government. It has been evolved as the most competent platform which contributes highly for lessening the deprivation and dearth among the members and act as the big bridge between the poor and the various government and non-governmental agencies and schemes. More to this this platform help the underprivileged and deprived off to understand and realize their status and level of living in the society they belong based on the pre prepared indices of deprivation. Here the poor identifies both their weakness and strengths together and share the strengths among themselves and fight against the weaknesses jointly.

Fig.3.1. The Organisational Structure of NHG



The organisation of the underprivileged is structured from below where they are organised by getting together their Neighbourhood members. This get-together emerges as the Community Based Organisation with in which all the underprivileged are organised under tri tier setup. At the lowest tier, the grass root level organisation of this get-together is the Neighbourhood Group which comprises Ten to Twenty participants comprising one member each from every underprivileged household. This builds up the entire structure of the Neighbourhood Group. For ensuring the smooth functioning of the Neighbourhood Group Five Volunteers are elected democratically for discharging specified and specialised duties for the overall empowerment of the NHG. Through this process the women are exposed to various opportunities

of leadership, democratic self-management, the lesson for helping others and get helped for resolving various collective and personal issues etc...

- A. **Health Volunteer** - Health Volunteer is an important elected member from the Neighbourhood Group who is in charge of up keeping the health related issues, challenges and requirements of all the health related matters of all categories of the people in the Neighbourhood Group. Special attention for the issues of the kids, womenfolk and the elderly are undertaken by the health volunteer. She also supervises the convergence programmes of various schemes implemented by the Departments of Health and Social Welfare. With the help of the health volunteer the local self Governments build up a new system of health awareness and public health system in the grass root level
- B. **Income Generation Activities volunteer** - Income related matter of the Neighbourhood Group is dealt by the Income Generation Activity Volunteer. She keeps and maintains the records and registers of account related to pool and consolidation of thrift. It is also the duty of the Income Generation Activity volunteer to promote and help in undertaking various Income Generating Activities by providing consultation in setting up, run and manage the micro enterprises by the participants individually and collectively. The income Generating Activity Volunteer also initiate in availing the credit, training and other necessary requirements for the Income Generating Activities by the participants of the Kudumbashree
- C. **Infrastructure Volunteer** - Infrastructure also plays an important role in making the deprived off mainstreamed. This requirement of Neighbourhood group is addressed and facilitated by another special volunteer, Infrastructure volunteer, who is democratically elected by the participants in the Kudumbashree. This special volunteer also initiate to undertake various micro plan for the infrastructure development of the community, sometimes implement micro contracts after providing necessary training and skills development activities.

- D. Secretary** - All the secretarial works of the Group including the recording of the minutes and proceedings of the meetings, supervising the implementation of various action plans through the various volunteers, follow up of the activities of the NHG, team formation and team work are the duties of the secretary
- E. President** - chairperson of the NHG is the team leader of the Group and she chairs the meeting of the NHG and communicates the necessary and up-to-date guidelines for the working of the NHG. She act as the key engine of the empowerment movement of the NHG making necessary communication and interaction with all the concerned stake holders of the movement from the LSG authorities to the members in the NHG

II - Area Development Society (ADS)

At ward level, the Area Development Society is formed by associating Eight to Ten Neighbourhood Groups. The ADS is the body of the elected representatives of the Neighbourhood Groups and it takes and implements resolutions benefiting jointly for the associated NHGs. It is the second layer in the tri tier organisation setup of the Kudumbashree. For the smooth functioning of ADS the following committee is constituted;

- A.General Body** - The General Body of the ADS is the union of all the elected presidents, secretaries and reps of training personnel chosen from the region of the associated NHGs
- B.Governing Body** - For the executive purpose a governing body is formed including the chairperson, Secretary and five member board democratically elected by the General Body of the Area Development Society.
- C.Monitoring and Advisory Committee** - For ensuring the efficient and smooth working of the Area Development Society and to integrate the functioning of the ADS with those schemes and programmes visualised by the LSGs for the benefit of the underprivileged and weaker sections, a monitoring and consultative board is constituted under the leadership of elected ward representative to Local Self Government Body of the region. Hence all the activities for the underprivileged is monitored, evaluated and standardized by the norms fixed in LSGs for the schemes and programmes for the poor and the underprivileged.

III - Community Development Society (CDS)

The third tier of the Kudumbashree Organisational Structure is constituted by federating the ADSs of the Panchayath and this setup is known as the Community Development Society. It has been formed and run as a registered society under the Charitable Societies Act which makes the organisation completely trustworthy and accountable. For the efficient working of the CDS the following organisational setup is constituted;

A.General Body – The general Body of the CDs is the union of all the elected chairpersons of Area Development Societies, Governing Board members of the ADSs, reps of resource personals, Executives of the Local Self Government institutions who are responsible for different women empowerment and poverty eradication schemes

B.Governing Body – The Governing body of the CDS is an important agent in the implementation of the CDS activities. It is the union of the elected president, a member secretary and five other selected members. The project officer of the UPA programme will be member secretary of the CDS. There will be a group of nominated members from Kudumbashree related Government officials and the selected resource person in the governing body

C.Monitoring & Advisory Committee –As in the lower tiers, here also there is a board of monitoring and consultation council for the smooth and efficient function CDSs. This council would be chaired by the municipal or the panchayath presidents and the municipal or panchayath secretary will perform as the convener. In urban area the officer in charge of UPA will be appointed as the joint convener of the monitoring and consultation council

The specialised nature in setting up the get-together of the poor and underprivileged giving utmost importance to the clients in every stage from its inception, management and running make the manner of getting together of the poor and underprivileged the unique and highly inclusive and winning. The linkage of this organisation is authentic, registered and linked with the Local Self Government helps in broadening the resource base, strengthening its methodology and scope of activities and finally growing as autonomous body of the poor.

3.2. WOMEN EMPOWERMENT – THE KUDUMBASHREE MODEL

Helping the underprivileged and deprived off to ascertain and appreciate their own inner strengths, powers and capabilities in the diverse space of their own being is the key function and process of the empowerment activities. It is the process of letting the poor exposes, experiences and enjoys the abundant vistas of prospects by countless reach to education and knowledge, talents, possessions and properties. Hence removing all kinds of inequalities and discrimination on the basis of gender and other man made categorizations are considered as the significant element in development discourse in modern days. There are a lot of detrimental factors from gender gap in literacy, freedom, income, participation both in economic as well social political activities to forced servitude and mastering which stand in the way of inclusive growth and development all over the world. The status of women in India in respect of the aforementioned deprivation is also not different and satisfactory.

Recognising all these backwash forces and stylized facts, the State Poverty Eradication Mission in the state of Kerala envisages the eradication of poverty with in a fixed time setting focusing on the empowerment of the poor women as the key stratagem. For winning the set goal the Kudumbashree had set its operational mantra as *“to reach out the family through women and reach out the community through family”*. The empowerment mission is initiated by uniquely organising them in three tiers exclusively giving the sole power in its entire working, managing and advances. Thus this system provides them a safety cover through which they intensely encouraged to turn up with their dreams, visions and Action Plans; thereby they are advancing to the second phase of their empowerment mission. Finally their action plans are rationally and practically scrutinized with in the facilities and system available for the purpose, made necessary modification if warrant so and goes ahead with their projects and get it implemented. This process unknowingly build in them the self-confidence, self-appreciation and self-worth which is the pre requisite for the takeoff from disempowerment to empowerment. In this thoughtful advance they are also expected to acquire the following gains which help them to not only escape from disempowerment and break the shackle of deprivation but also to grow as the agents of changes in their region and so on. The elements of empowerment are;

3.2.1. Political Empowerment

The underprivileged women categorized with the help of nine non-economic and non-monetary parameters are generally the participants of Kudumbashree. This platform first of all offers them diverse experiences of their social, political and economic life. Everyone is given equally and mutually exclusive opportunity to be the leaders of their organisation at different tiers from NHG to the CDSs through democratic ways of its functioning. The leadership and active participation commences from the NHGs, the nethermost tier of the tri tier Kudumbashree organisation where they get the opportunity to be elected one among the five member volunteer leaders through democratic methods. This elected five member volunteers further gets opportunities to be the general body and governing body members of Area Development Societies. Further the members in the ADS have more opportunity to become the general body, executive council and the monitoring cell of the Community Development Society. In the process of elections in the democratic methods, their active participation and the propagation to get elected offers them good experiences of political participation, awareness and ultimately political empowerment. Thus the women once confined to four walls of their own houses or dwelling places are now aware of electing their own representative, the ways and rights to get elected and further more to be the leader of a group to stand for a change and agents of change. This help to practically train the disempowered to be the leaders of their own community, society and later the leaders of nation.

3.2.2. Social Empowerment

The Neighbourhood Group is a new opening to the women folk especially to those who are once cramped to the restricted areas of their home and village. Now they have the opportunity to sit together, to aerate their inner feelings, pains and get resolved and suggest remedies for the problems of the co beings of their neighborhoods. This get together opens a new platform with the 'we' feeling to fight against all type of ills which negatively affect the community and argue and stand for the virtues and facilities necessary for the wellbeing of the community. It brings in a new type social cohesion, mutual

binding and strength which would bring in a special type of social intimacy, mutual respect and unity which ultimately results in the emergence of social empowerment.

3.2.3. Educational Empowerment

The various experiences in the diversified fields of social, economic and political life of the participants exposed through various activities of Kudumbashree from thrift and credit operations, engagement in the various economic and cultural activities, training programmes, the election process etc... acts as the catalyst of change in their awareness, thrust to knowledge and education. All these mutually constellating events help to bring in the participant more knowledge, awareness and information leading to the educational empowerment of the women folk. These also facilitate them to outshine in their existence and it is a learning experience that no formal school can promise. Now they are confident enough to talk with the teachers of their kids, enquire about their performance in their learning and finally nullify the dropouts and educational backwardness in the community.

3.2.4. Economic Empowerment

Making the underprivileged and the deprived off entitled to command the necessities and the basic requirements by their own is an important factor in their empowerment. Hence Kudumbashree encourages and promotes the undertakings of the members which generates income and own livelihoods. As a start up in this direction the participants are taught to thrift, save, pool collective credit and utilise them either for individual or for group activities.

Now the Kudumbashree members have generated crores of cumulative thrifts and cumulative credits through their thrift and credit activities and ventures. The active engagement in the thrift and credit practices, channelizing their money for productive and income generating activities not only bring their earning and money to fight against poverty but also instill in them the self-confidence to undertake more prosperous activities and to cultivate a new personality of with practical spirit challenging all types of discriminations.

3.3. THE ACTIVITIES: THE TOOLS FOR POVERTY ERADICATION

3.3.1. Basic Minimum Need

Kudumbashree highly focuses on making the Participants entitled at least to the basic minimum requirements necessary to lead a decent standard of living. The basic requirements of the poor is identified by the infrastructure volunteers and based on her suggestions a micro plan are set forth with active engagement and say of the Neighbourhood Group participants. All the micro plans of various NHGs are developed as the Mini Plans at the Area Development Society Level and the Mini Plans of the ADSs are further scrutinized and assessed and finally developed as the CDS plans at Panchayath and Municipal level. This CDS plan is accepted and implemented as the sub plan for anti-poverty measures of the Local Self Government institutions in the state.

3.3.2. Microfinance

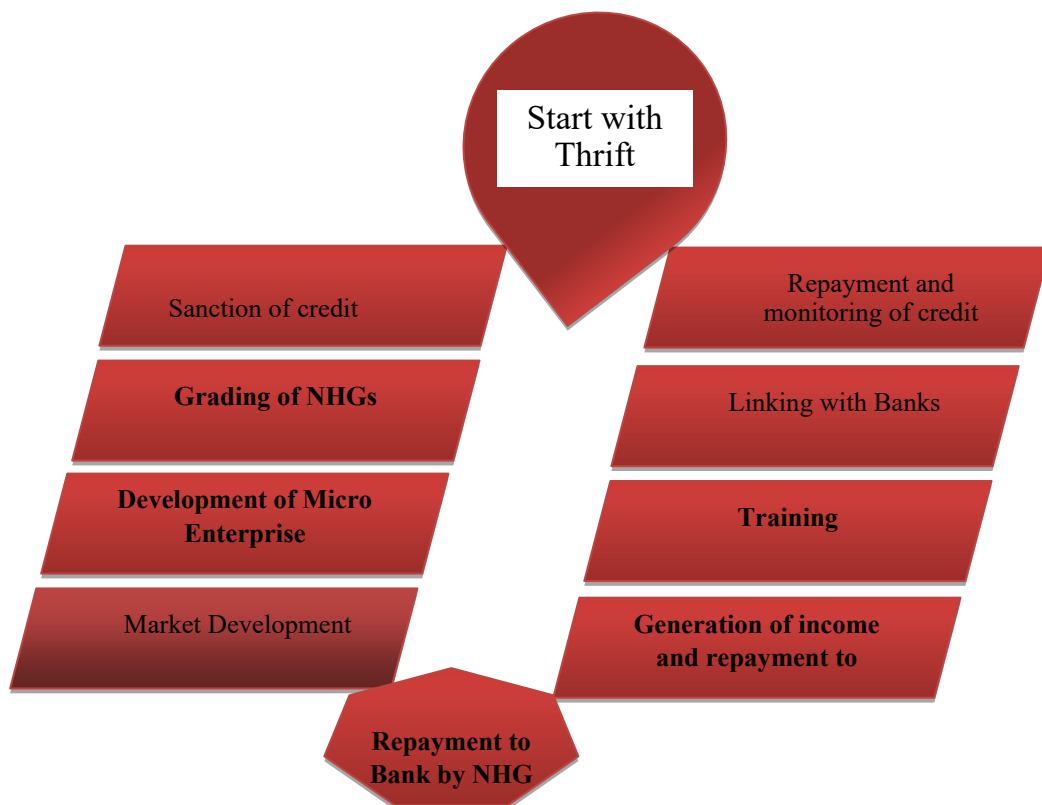
Microfinance is conceived as the best stratagem to wrestle poverty all over the world particularly after the Grameen Bank experiment in Bangladesh in the leadership of Prof. Mohammed Yunus, which also won the Nobel Prize. The Kudumbashree model of microfinance is essentially different from the Bangladesh model. The operational mantra of the Kudumbashree, “To reach out to families through women and to reach out community through the family” itself brand the unique microfinancing approaches of the Kudumbashree mission. The Kids, elderly, the teen, the young, the girls etc. would be met in and taken cared off when the Kudumbashree tries to reach out the community through family. The multiple deprivations each family is entrapped into would be brought out when there is an attempt to consider the conditions of each family with the help of pre-determined deprivation indices. Deprivation is irreverence that results in the distressed desolation of poverty and dearth, and it altogether instigates and worsens more when credit and finance bears greater role in the day today transactions and exchanges.

3.3.3. The Kudumbashree Model of Microfinance

Kudumbashree envisages the importance of encouraging the thrift and saving habits among the underprivileged and to pool this resources as capital to meet their own contingencies, productive requirements and other

financial requirements. Further to the thrift and credit operations which are common in almost all the microfinancing programme; Kudumbashree encourages and envisages a credit plus approach where the participants are also provided the opportunities and experiences of developing their own living understanding both their deprivations and entitlements. Thus they are exposed and trained to various experiences and situations in which they are grown to live a self-esteem living.

Fig.3.2.A Microfinancing Model in Kudumbashree



Source: Researcher's own construction from reliable resources

Kudumbashree practices the microfinancing uniquely and it always monitors and evaluates the entire working mechanism of all its programmes to bring in ambitious results and success. Fig.3.2 presents a microfinancing practicing model in the Kudumbashree mission. To start with the microfinancing in Kudumbashree a member in the Neighbourhood Group has to inculcate the saving habit. Secondly the Kudumbashree will allocate the collective credit for a group or individual on the basis of the pre-established norms. It also makes uncompromising efforts to monitor and evaluate the use of credit and the repayment of the credit through its established mechanism. In the case of

Income Generating Activities and Microenterprises, the proposal and plan for the specified project will be evaluated and the participant or group of participants undertaking the IGA would be imparted proper training. The entrepreneur who engages in Income Generating Activities or other Microenterprises is directed to repay their loans from the earning generated through their productive undertakings.

(a). Thrift & Credit

Promoting thrift and mobilising the collective fund is an important effort of Kudumbashree at the Neighbourhood Group Level. It is an effective and highly useful system to provide least budget and flexible credit to the participants. It works as credit societies which allow the participants to take loan to an amount up to four fold of their original thrift with the NHG. All matters relating to the sanction of loan, rate of interest charged, and the preference for the credit are resolved and implemented by the NHG meeting. The earning in respect of interest charges for the loans sanctioned is utilised for re lending for the needy among the members of the NHG and from the field experience there are some NHGs who are lending money without charging any interest as a mutual understanding among the members as matter religious obligations to some others. Now the thrift and credit practices have emerged as alternative source to meet the contingencies and other credit requirements of the NHG members.

(b). Bank Linkage Programme

Standardization of the NHG activities and NHGs are given utmost importance for only then it could to grow according to the demands of the clients and circumstances. For standardization of the NHG, Kudumbashree utilises the Bank Linkage criteria which is based on fifteen point indices. It is only after the Bank linkage the NHGs are sanctioned bank loan and this funds can be used for internal lending at individual and group level. The linkage and its performance are an important matter of concern among the Kudumbashree stake holders for it opens more opportunities to the underprivileged.

3.3.4. Micro Enterprises

Providing self-employment and income earning opportunities are the prime concern of the Kudumbashree for making the underprivileged empowered. The special characteristic of the micro enterprises which has been found very useful and highly achieving in the rural and backward areas also considered highly productive in the community oriented poverty lessening undertakings.

3.3.5. Micro Housing

Housing also has been identified as the herculean task to majority of the families even in the middle class in the state of Kerala. Hence it would remain only a dream to the underprivileged and the deprived off in the society. Tackling this issue, Kudumbashree promotes and encourages micro housing with the help of the Nationalized, Scheduled and other private commercial banks. Under the scheme the underprivileged are offered housing loans with a tri party agreement among the Community Development Society, the NHG member and the lending Bank.

3.3.6. Lease Land Farming

Agriculture has been growing as unwanted activities in the state of Kerala amidst the growing demands for agricultural products and food grain in the state. There are vast areas of cultivable land still kept uncultivated and underutilized. For tackling the puzzling controversy of increasing demand for food grain and other farming merchandises in the state of Kerala on the one side and the existence vast area of underutilized pastoral property on the other; the Kudumbashree wants to reap the benefits of this opportunity by promoting lease land farming among the partakers in the NHGs. This fetches manifold effects from creating earnings to the landless, more agricultural products thus to meet the shortages in supply, making the land productive bringing benefits to all the stakeholders and participants from the holder, proprietor, the tiller and further more to the consumer.

3.3.7. Ashraya

Ashraya is the big helping hand to those people who live as the outliers of the family, community and the society. They lead the utter marginalised life, the unfortunate and in most cases they don't have family even for the

name's sake. They include the utter most underprivileged that are identified and given special attention by the Kudumbashree. As a part of the Ashraya project implanted through Kudumbashree, it assesses such people with the help of some specially designed indices.

3.3.8. Balasabha

Children also given special attention under the Kudumbashree programme because they are bearers of the poverty and making them empowered from the childhood itself cut the chain of the deprivation cycle from one generation to another. Hence the children from underprivileged households are got together in the name of 'Balasabha' to improve their scholarly capabilities by carrying out cultural aerogrammes and functions periodically.

3.3.9. Solid waste management

The 'Clean Kerala Business' is now setup and run by the Kudumbashree mission. It systematically resolves the issue of solid waste management in most of the cities and semi urban areas of the state of Kerala. It consider as income earning opportunity to women through systematically planning solid waste management through its own ways to amass, separate and move away the solid waste from the domiciliary and town centers and other public places

3.3.10. Special employment programme for educated youth

The educated unemployment which is a big challenge to the state of Kerala is also a matter consideration in the Kudumbashree Project. For challenging the problem of the educated unemployment, Kudumbashree has initiated specialised programme for employment of the educated youth. They are also utilised for the developing the Kudumbashree as productive and creative mission by promoting micro enterprises and other innovative undertakings.

3.3.11. Special School – the Buds

Deprivations of the families because of the presence of the differently abled personalities and the special needs of the differently abled personalities are taking cared off under the special school programmes. Along with the

routine educational activities these children are also offered other individual attention necessary for their physical, mental and social rehabilitation.

3.3.12. The S3 Programme

Deprivations are multifaceted and diverse in nature among the different people. To some it may be in one or two areas but to some others it may be multiple areas of deprivation one trapped in to. Kudumbashree also look into all types of deprivation from simple to complex and single faceted to multifaceted. Hence the Kudumbashree projects encourage the policy of Self Sufficiency, Self-Reliance and Sustainability in the grass root level. The project visualizes to work against the multi-faceted deprivation through identifying every village with respect to multiple deprivations with some systematic tools and methodologies. After identifying the multifaceted deprivations in every village, each should be treated with individual attention so as to make them 'Self Sufficient', 'Self-Reliant' and 'Sustainable'

3.3.13.GRQ (Goat-Rabbit-Quail) project

For encouraging and promoting easy and highly earning income generating activities among the NHG members, Kudumbashree has identified the Goat-Rabbit-Quail rearing scheme the best fitting especially in the rural setting. As it requires comparatively lesser care and investment it will help to earn more income by reaping the high demands in the non-vegetarian food in the Kerala.

3.4. Growth of Kudumbashree in Kerala

Since its inception Kudumbashree movement has been witnessing to higher levels of growth in the state. It has spread to almost every region of the state.

Table 3.2 and figure 3.3 show the growth of Kudumbashree in the state from 1999 to 2013. It is very clear from the data that Kudumbashree and its NHGs has been showing tremendous growth in its spread in all the districts of the state. Highest spread of Kudumbashree NHGs is witnessed in Kozhikode District followed by Malappuram and Thiruvananthapuram Districts

Table.3.2. Growth of Kudumbashree in Kerala

Name of the District	No. of CDSs	No. of ADSs	No. of NHGs		
			1999-03	2004-08	2009-13
Trivandrum	83	1593	7448	8047	12961
Kollam	75	1430	4789	6501	8868
Kottayam	78	1321	4333	4127	6375
Alappuzha	79	1371	6923	5202	6919
Eranakulam	101	1809	5690	5724	8969
Pathanamthitta	58	914	3316	2177	3986
Idukki	53	822	4252	3292	4381
Thrissur	100	2018	6307	5643	10727
Palakkad	96	1743	3796	7814	8342
Malappuram	110	2326	2265	8052	13626
Kozhickode	84	1551	7500	5221	13674
Wayanad	26	487	3316	1902	3653
Kannur	87	825	5315	4335	8777
Kasargode	42	1683	3151	1808	4911

Source: Data collected from Kudumbashree office Thiruvananthapuram

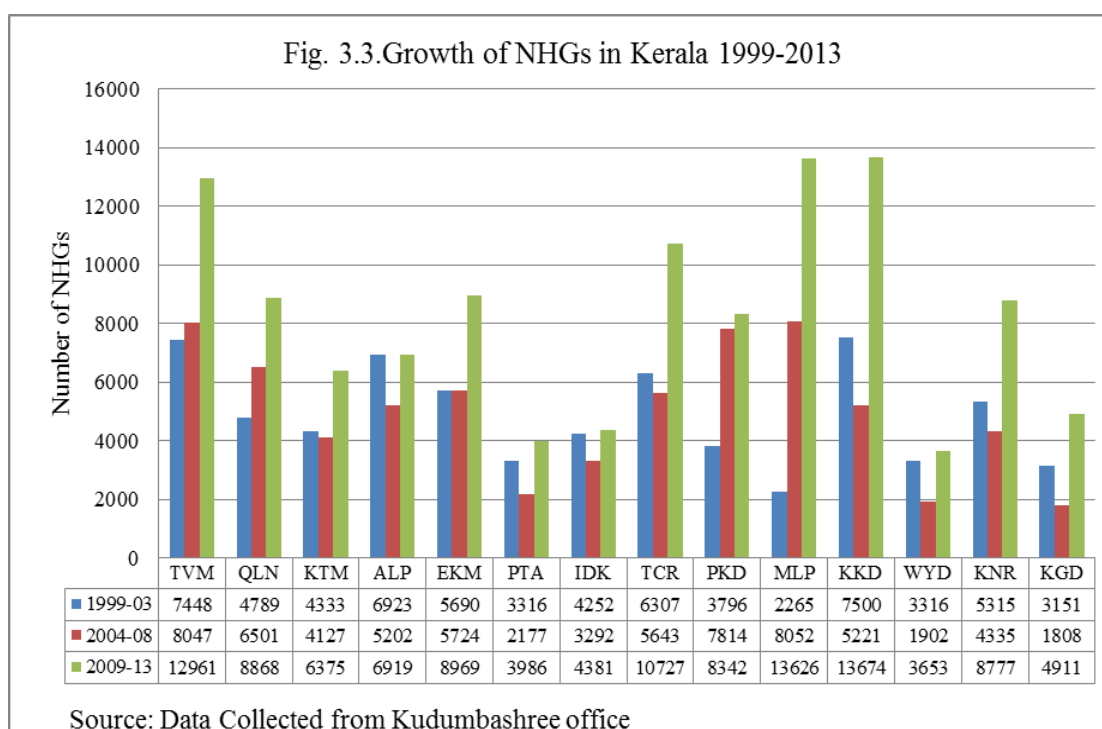


Figure 3.3 tell us that the highest number of NHGs, (13674) is functioning in Kozhickode followed by Malappuram and Thiruvananthapuram with 13626 and 12961 NHGs respectively

3.4.1. Growth of Kudumbashree in the Study Area

Kudumbashree has been actively functioning in the study area also since its inception. Kudumbashree has been tremendously spreading in the study area from 1999 to 2013.

Table.3.3 Growth of Kudumbashree in the Study Area 1999-2013

Name of CDS	No. of NHGs		
	1999-03	2004-08	2009-13
Nilambur	62	136	146
Chaliyar	9	56	85
Pandikkad	9	133	237
Kottakkal	1	52	144
Tanur	21	118	223
Ponnani2	1	18	46

Source: Data Collected from Kudumbashree office, Thiruvananthapuram

Table.3.3 shows the growth and spread of Kudumbashree in the study area which includes three Municipalities and three Grama panchayats. In all the Municipalities and Grama Panchayats, the number of NHGs has increased since its inception. The highest number of NHGs, 237, both in the Municipalities and Grama Panchayaths is found in Pandikkad Grama Panchayath followed by Tanur and Nilambur with 223 and 146 NHGs respectively in 2013.

Table.3.4. Thrift Practices by Kudumbashree in Kerala 2009-2013

Name of the District	Amount of Total thrift	Thrift Loan	Velocity of Lending
	2009-13	2009-13	2009-13
Trivandrum	2393432163	9859758160	4.12
Kollam	1418937758	4620390216	3.26
Kottayam	1127451846	3721351986	3.30
Alappuzha	1597009530	5403159829	3.38
Eranakulam	1528591120	6607018106	4.32
Pathanamthitta	649116780	1493847694	2.30
Idukki	1640760837	6782427099	4.13
Thrissur	1700334861	10350104494	6.09
Palakkad	1203183642	3837392184	3.19
Malappuram	1735572119	3893460094	2.24
Kozhickode	2097268569	10055626083	4.79
Wayanad	827035672	4368146415	5.28
Kannur	1995754878	9320000453	4.67
Kasargode	983918040	4991860851	5.07

Source: Data Collected from Kudumbashree office, Thiruvananthapuram

3.5. Thrift Practices by Kudumbashree

Thrift practices of Kudumbashree is an important activity which promote the habit of saving and mobilising funds from collective fund for the purposes of the members of the Neighbourhood Groups

Table 3.4 shows the thrift practices in the state of Kerala. Thrift practices mean the habit of saving among the Kudumbashree NHG members and lending the money to the needed in their respective NHG. Here from the data it is evident that Thiruvananthapuram stands first in the thrift collected followed by Kozhickode, Kannur and Malappuram respectively with Second, third and fourth places. In the case of the total amount dispersed as thrift loan Thiruvananthapuram again achieves the first places followed by Thrissur, Kozhickode, and Kannur.

But when we examine the Velocity of lending, which measures the frequency with which the thrift amount is dispersed as thrift loan, Thrissur stands first followed by Wayanad, Kasargode and Kozhickode respectively.

Table.3.5. Thrift Practices in the Study area 1999-2013

Name of CDS	Amount of Total thrift			Thrift Loan			Velocity of Lending
	1999-03	2004-08	2009-13	1999-03	2004-08	2009-13	2009-13
Nilambur	NA	NA	42247245	NA	NA	172907394	4.09275
Chaliyar	NA	NA	10091922	NA	NA	35339584	3.501769
Pandikkad	NA	NA	26647908	NA	NA	35205089	1.768219
Kottakkal	NA	NA	15122006	NA	NA	21104345	1.587741
Tanur	NA	NA	27015481	NA	NA	47769292	1.515877
Ponnani2	NA	NA	4048955	NA	NA	6428692	1.395605

Source: Data Collected from Kudumbashree office, Thiruvananthapuram

Table 3.5 shows the thrift practices in the study area. From the table we find that Nilambur stands first with respect to the total thrift collected followed by Tanur, Pandikkad and Kottakkal. In the case of thrift loan Nilambur also stands first followed by Tanur, Chaliyar and Pandikkad. When we examine the velocity of Lending in the study area we find that Nilambur also stands first here followed by Chaliyar, Tanur and Ponnani 2.

3.6. Conclusion

Kudumbashree from its inception had identified its objective as the livelihood development. Thrift and Credit Operation, the foundation of Kudumbashree, facilitated to encounter the dearth of operating capital requirements of underprivileged women who aspires and desires to engage with new initiatives and enterprises along with encouraging the habit of saving to meet their social and personal needs. Even though the concept of micro credit and micro enterprises is not a new concept, Kudumbashree has redefined it in its own way and made it realistic and achieving. Kudumbashree highlights local economic development as the first priority on its agenda while promoting economic activities.

A convergence of diverse government sections, government organizations and agencies, banks, training establishments, research establishments, Local Self Government Institutions and Community Participation is encouraged in Kudumbashree Microfinancing practices and in all its livelihood and empowerment activities. Lesser achievement in a particular area or in particular objective of Kudumbashree may be corrected by reviewing the working of the foresaid confluence and joining together of numerous stakeholders and agencies.

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CHAPTER IV
SOCIO ECONOMIC AND
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SOCIO ECONOMIC AND LIVING CONDITIONS OF THE RESPONDENTS

This chapter is set for examining the socio economic and living conditions of the respondents in the study area. The profile of the respondents including the educational and economic status, the availability of basic facilities and the living conditions of the respondents of the study area presented for getting a clear picture about the socio – economic and living environment of the respondents.

4.1. Profile of the respondent

Here the profile of the respondents in the study area is depicted so as to have a good picture about the sample population. In the profile, the age of the respondents, their caste and religion, occupational status, monthly income, availability of basic facilities and infrastructure, their role and position in the Neighbourhood Group, the marital status, the family members and dependents are included. This information is very useful to understand the sample on the basis of the important characteristics and determinants in the social life and empowerment.

4.1.1. Age of the respondents

Age of the respondents help us to understand the pattern of the participation of sample in the different life cycle from the economically active to economically inactive in an economic perspective.

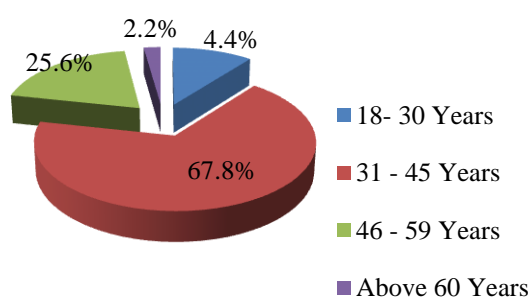
Table.4.1 Panchayat wise age distribution of the Respondents

Age Group	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
18- 30 Years	10	5	4	4	1	3	27
31 - 45 Years	34	44	44	31	48	43	244
46 - 59 Years	14	10	11	22	10	14	81
Above 60 Years	2	1	1	3	1	0	8
Total	60	60	60	60	60	60	360

Source: Field survey 2014

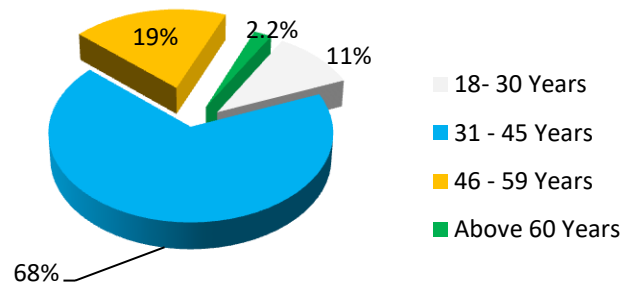
The age distribution of the sample shows that the middle aged women are the majority participants in the Nieghbour hood activities (Table.4.1). They include (244) 67.77 percentage of the sample population under study. The 46-59 age grouped members account to 22.5 percentages of the respondents. The data might be a hint that the majority of the participants in the Kudumbashree in the study area are middle aged and above who are in an age of taking various house hold responsibilities. In all the Panchayats and municipalities the same age group is highly participating in the Kudumbashree programme. The younger age grouped respondents participation is comparatively low, they accounts only (27) 7.5 percentage of the total respondents in the sample population. This may be due to the fact that generally the women folk have to shoulder the household responsibilities in the middle ages.

Fig.4.1. Age wise Distribution of Urban Respondents



Source: Field survey 2014

Fig.4.2. Age wise Distribution of Rural Respondents



Source: Field Survey 2014

When we classify the respondents, rural and urban, the data also shows the overall behaviour of highest participation of the middle aged group in the Kudumbashree activities and Lowest from the younger population and the participation of the senior citizens in the Kudumbashree programme who have reached 60 above is very negligible

4.1.2. The Marital Status of the Respondents.

Marriage is considered an important turning point in the life of women. It brings multiple changes and up shoulder on her various duties and responsibilities. Here to accommodate the dynamics, the researcher examined the marital status of the respondents. The marital status in the entire study are in general is depicted in Table.4.2 and the urban rural classification in the marital status is given in Table 4.3.

Table.4.2. Marital Status of the Respondents

Marital Status	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Married	58	60	60	54	55	59	346
Unmarried	1	0	0	2	0	0	3
Widow	1	0	0	1	3	1	6
Divorced	0	0	0	1	2	0	3
Separated	0	0	0	2	0	0	2
Total	60	60	60	60	60	60	360

Source: Field survey 2014

The general marital status of the Kudumbashree participants in the study area (Table 4.2) shows that 346 (91.1%) of the respondents are leading married life. The widowed, divorced and separated accounts 6(1.66%), 3(.83%) and 2(.55%) respectively. They together account 11(3.05%).The unmarried participant accounts 3(.83%).The data shows that majority of the participants in the Kudumbashree are married women

Table.4.3 Rural/Urban Marital Status of the Respondents

Marital Status	Rural			Total	Urban			Total	G. Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
Married	58	60	60	178	54	55	59	168	346
Unmarried	1	0	0	1	2	0	0	2	3
Widow	1	0	0	1	1	3	1	5	6
Divorced	0	0	0	0	1	2	0	3	3
Separated	0	0	0	0	2	0	0	2	2
Total	60	60	60	180	60	60	60	180	360

Source: Field survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

When we examine the rural urban distribution of the respondents according to their marital status the general pattern is observed here also. In rural area 178(98.8%), near to cent percent is married women. And in the case of the Urban respondents 168(93.3%) are leading married life. The widow, Divorced and separated

together constitute 10(5.5%) while it is only 1(0.55%) in the rural areas. The data shows that more vulnerable women in terms of marital status who are participating in the Kudumbashree programme are from urban areas. The unmarried respondents constitute 1(0.55) in rural areas and 2(1.11%) in urban area.

4.1.3. Religion & Caste of the Respondents

As the religion and caste an influential element in the socio economic life of an individual, we examine here the religious distribution of the respondents. This may help us to know from which religion and caste more members are actively participating and make utilizing the programmes of the Kudumbashree

Table.4.4. Religious distribution of the Respondents

Religion	Panchayat / Municipality						Total
	*Chlr	*Pnd	*Tnr	*Nbr	*Ktkl	*Pni	
Hindu	38	41	32	28	26	18	183
Muslim	14	19	28	30	34	41	166
Christian	8	0	0	2	0	1	11
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The data (Table.4.4) shows that majority of the respondents 183 (50.83%) belongs to the Hindu religion followed by 166(46.11%) respondents who belongs to Islam and 11(3.05) respondents from the Christian community. The participation of the Christian community found very low, this may be because of their comparatively high status of the community in the study area. Although the major share of the population belongs to the Muslim population, their participation in the Kudumbashree comparatively low to the Hindu community, this may be because of the religious constraints and orthodoxy in coming out from the family and to actively participating in the social and economic activities. The researcher had some direct experiences during the data collection that some of the secretaries and presidents of the NHG requesting the CDS president to free them from the responsibilities of the NHG for they faces some criticism from home for participating in the Kudumbashree.

Table.4.5 Rural/Urban Religious distribution of the Respondents

Religion	Rural			Total	Urban			Total	G. Total
	Chaliyar	Pandikkad	Tanur		Nilambur	Kottakkal	Ponnani		
Hindu	38	41	32	114	28	26	18	72	183
Muslim	14	19	28	61	30	34	41	105	166
Christian	8	0	0	8	2	0	1	3	11
Total	60	60	60	180	60	60	60	180	360

Source: Field survey 2014

The rural urban classification of religious category of the respondents, table 4.5.shows that Majority of the respondents, 114(62.2) who belong to the Hindu religion live in the rural areas. They account 63.3 Percentage of the rural sample population. Only 72(39.34%) of the Hindu respondents live in the urban areas, and their strength to urban population accounts 40 percentage of the total urban respondents in the study area. In the Case of the respondents who belong to the Muslim religion lives more in number 105(63.25%) in the urban areas and their strength in the urban population accounts to 58.33 percentage of the urban respondents. Majority of the Christian respondents 8(72.7) lives in rural areas. Their number counts to only 1.67 percentages to total urban population, 3(27.3) of the total Christian respondents lives in the urban areas

Table.4. 6. Religious distribution of the Respondents-Geographical

Religion	High Land		Total	Middle Land		Total	Low Land		Total	G. Total
	Chlr*	Nbr*		Pnd*	Ktkl*		Tnr*	Pni*		
Hindu	38	28	66	41	26	67	32	18	50	183
Muslim	14	30	44	19	34	53	28	41	69	166
Christian	8	2	10	0	0	0	0	1	1	11
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

We also examine the Geographical distribution of the various religious Groups. This will be useful to understand the extend of influences of socio economic changes and empowerment through Microfinance among the different religious Group of the different regions of the study area.55 percent (66) of high land respondents are Hindus,37 percent (44) are Muslims and 8 percent(10) are Christian. In the case of

Midland 56 percent (67) are Hindus, 44 percent (53) are Muslims and there is no Christian respondents from Midland. Among the respondents from low land 41.6 percent (50) are Hindus, 57.5 percent (69) are Muslims and 0.9 percent (1) is Christian

Table.4.7 Caste distribution of the Respondents

Caste	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
SC	7	21	8	6	3	10	55
ST	15	0	0	1	0	0	16
Muslim	14	19	28	30	34	41	166
OBC	13	16	24	20	18	8	99
General	11	4	0	3	5	1	24
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

Caste is also another determinant along with the religious influence on framing the socio economic status across cultures and civilization all over the world. Here the caste status of the respondents is examined. The data, (Table 4. 7) Shows that among the respondents 55(15.27%) belongs to SC group and 16(4.44%) belongs to ST category.99 (27.5) belong to the Other Backward Classes (OBC) of the Hindu and Christian Communities. And 24(6.67) belongs to the General/forward communities from Hindu and Christian religion. As there is no clear classification of the Muslim population on caste basis the total religious strength is estimated at 166(46.11%) in the study area. Chaliyar panchayats of the study area hosts more number of the ST Population of the sample respondents 15(93.75%) and their share in the total sample is 16(4.44%) which may be due to absence of the participation by tribal class in the Kudumbashree programme. The Pandikkad Panchayat of the study area hosts higher number, 21(38.18%) of the SC population in the study area followed by the Ponnani Municipality by 10(18.18%).The data shows that the participation of the SC and ST groups who are vulnerable to many socio economic adversities, in the Kudumbashree still very marginal, they accounts to only 55(15.27%) of SC group and 16(4.44%) ST Group.

4.1.4. Educational Status

Education is considered as the mightiest tool all over the world to fight against the evils of socio economic backwardness and in self realisation. The importance of education in empowerment of the weaker and marginalized has been widely accepted. Here the educational status of the respondents is examined so as to have a good insight to the human resource strength of the respondents. The data shows that majority, 130(36.11%) of the respondents has secondary level educational qualification. The second highest, 121(33.61) educational qualification of the respondents in the study area is upper primary schooling. Among the respondent, 9(2.5%) has no education or they near to illiteracy. The number of higher secondary educated accounts at 27(7.5%).The graduates and technically educated both account at very minimum 3(.833%) only.

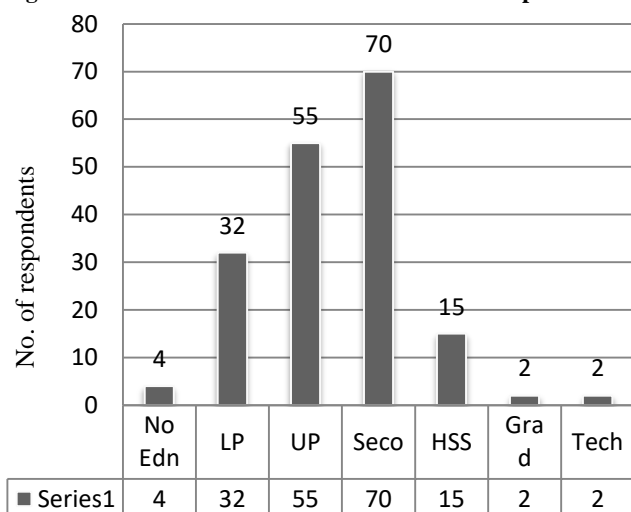
Table 4.8. Educational Qualifications of the Respondents

Education	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
No Education	2	2	0	3	1	1	9
Lower Primary	11	7	14	10	9	16	67
Upper Primary	14	19	22	18	24	24	121
Secondary	25	26	19	21	22	17	130
Higher Secondary	7	5	3	6	4	2	27
Graduation	0	0	2	1	0	0	3
Technical	1	1	0	1	0	0	3
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

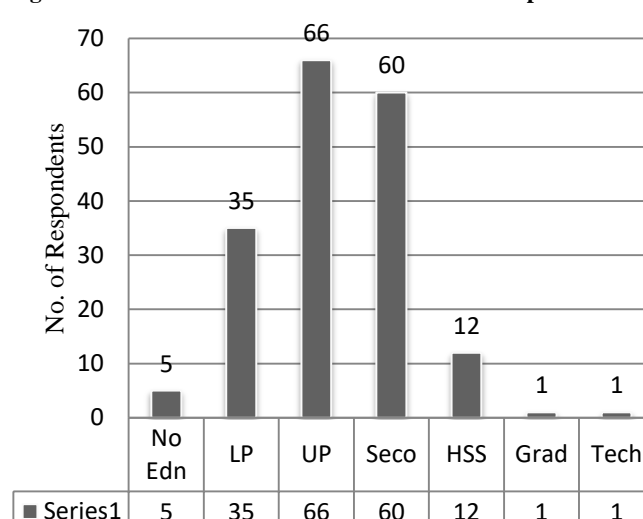
When we are examining the educational level on rural urban classification (Fig.4.3) we find that 70 of the respondents from the rural has attained education up to the secondary level, 15 of them have Higher Secondary Education, 55 of them undergone Upper primary education and 2 each has graduated and has technical education. 4 of them have no formal education.

Fig. 4.3. Rural Educational distribution of the Respondents



Source:Field Survey 2014

Fig. 4.4. Urban Educational distribution of the Respondents



Source:Field Survey 2014

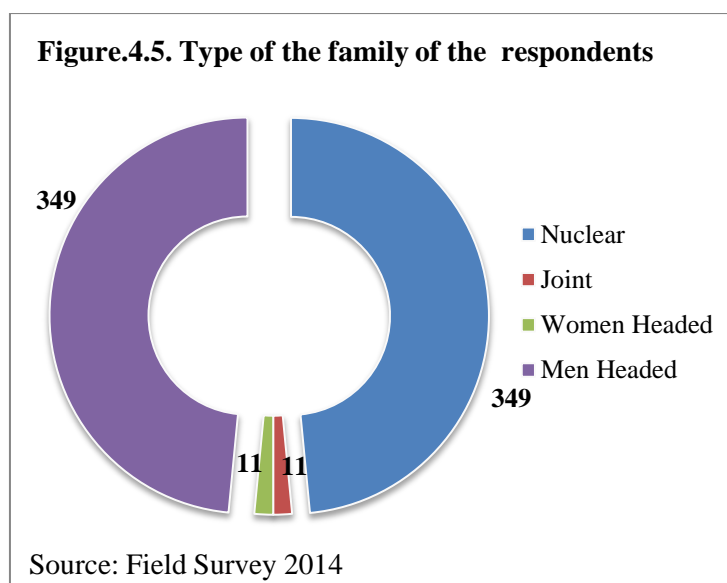
In the case of urban area, Data from the field(Fig.4.4) 60 of them have secondary education, 12 have Higher Secondary Education, 1 each has graduated and has technical education.66 and 35 have upper primary and lower primary education.5 of them have no formal education. While comparing the rural urban population, rural population is better in educational attainment and the urban respondent lags behind the rural respondents in the educational attainment. This may be the reason why they are finding the programme as lively hood activity in the urban area.

4.1.5 Family Status of the respondents

The family status provide us an idea about the house hold strength in terms of the type of the family, number of members in the family and the head of the family. All these factors have significant influence on the determination of one's destiny in in the socio economic life.

4.1.5.1 The type of family

Here we examine the type of family the respondents have, whether the respondent belong to a nuclear or joint family who heads in the family are also important. Both of this type of family has its own unique features which are considered detrimental in the life of a person. It is believed that joint family is best in resolving many of the adversities in the family through mutual help and support. But many support the nuclear family system because it is more flexible and convenient in today's busy world.



The figure 4.5 shows that majority 349(97%) of the Respondents lives in the Nuclear family. Similarity is witnessed both in rural urban areas. Only 11(3%) lives in the joint family. The study area shows the similar pattern to the family life all over the Kerala. In the case of the headship 349(97%) has men heads in the family and 11(3%) has women headed family.

4.1.5.2. Number of members in the family

In older days the number of members was considered as source of family strength and dominance in a particular village life. But as changes proceeded with older ideologies, things have been changed. This is also true in the case of family members. In the study area the data (Table.9) shows that majority 225(62.5%) of the households has 5-7 members in the family followed by 121(33.61%) households having 1-4 members in the family. And 14(3.88%) has more than 7 members in the family.

Table.4.9. Number of Members in the Family

No. of Members	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
1 - 4	22	31	12	11	35	10	121
5 - 7	34	28	48	46	24	45	225
Above 7	4	1	0	3	1	5	14
Total	60	60	60	60	60	60	360

Source: Field survey 2014

Table.4. 10 Rural/Urban Family member distribution of the Respondents

No. of Members	Rural			Total	Urban			Total	G. Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
1 - 4	22	31	12	65	11	35	10	56	121
5 - 7	34	28	48	110	46	24	45	115	225
Above 7	4	1	0	5	3	1	5	9	14
Total	60	60	60	180	60	60	60	180	360

Source: Field survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The urban rural comparison (Table 4.10) shows that higher number of members in the family is in urban areas of the study area. 115 (63.88%) urban households have 5-7 members in the family while 110 (61.11%) rural households have 5-7 members in the family. 9 (5%) urban households have more than 7 members in the family while it is 5 (2.77%) rural households who have more than 7 members in the family. 1-4 members live in 56 (31.11%) urban households of the study area. 65 (36.11%) rural households have 1-4 members in their family.

4.1.5.3. Number of earning members in the family

Information about the number of earning members in a family help us to understand the relative strength of the family in term of the resources to lead their house hold activities and requirements.

Table. 4.11. Number of Earning Members in the Respondents family

Number of Earning Members	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
One	26	28	11	14	48	9	136
Two	30	31	38	38	11	38	186
Three	4	0	5	8	1	11	29
Four	0	1	6	0	0	2	9
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

Table 4.11 shows the number of earning members in the family of the respondents in the study area. That data shows that 186(51.66%) households have two earning members in the family, 29(8.05%) households have three earning members, only 9(2.5%) households have four earning members in their family. More significantly 136(37.77%) of the total sample households have only one earning member to mobilize resources for their requirements.

Table.4.12 Rural/Urban distribution earning members in the family of the Respondents

Number of Earning Members	Rural			Total	Urban			Total	G. Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
One	26	28	11	65	14	48	9	71	136
Two	30	31	38	99	38	11	38	87	186
Three	4	0	5	9	8	1	11	20	29
Four	0	1	6	7	0	0	2	2	9
Total	60	60	60	180	60	60	60	180	360

Source: Field survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

While making a comparison on the distribution of the earning member in the family of rural and urban households of the sample population (Table 4.12), we find that 99(55%) of the rural households have two earning members in the family. In the case of urban households 87(48.33%) has two earning members in the family. In the rural areas 65(36.11%) of households have one earning member; it is 71(39.44%) households having only one earning member in the family. The family having four earning members in rural area is 7(3.88%) and it is only 2(1.11%) in urban areas.

4.1.5.4. Number of Dependent members in the family

The number of dependent members in the family shows the burden of the family to look after the dependents and the additional resources needed to run the family. If the number of the dependents becomes high it becomes a herculean task to most of the household heads to manage the home especially to the poor households.

Table.4.13.Number of Dependent Members in the Respondents family

Number of Dependent	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
1 - 2	14	23	11	6	18	10	82
3 - 5	42	36	49	53	41	46	267
Above 5	4	1	0	1	1	4	11
Total	60	60	60	60	60	60	360

Source: Field survey 2014

The data shows (Table 4.13) that majority, 267(74.16%) of the respondents have 3-5 dependent members in their family. It will be highest task to them to meet the requirements of these dependents along with other obligations.11 (3.05%) of them have more than 5 dependents in their household to lookafter.1-2 dependents are there in 82(22.77%) house hold of the sample population. The data shows the extra burden on the families of the sample households to find resources to meet the various requirements of their dependents in their households along with various personal obligations and old liabilities which are common in most of the house hold in the study area.

Table.4.14. Number of Dependent Members in the Respondents family- Rural/Urban

Number of Dependent	Rural			Total	Urban			Total	G. Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
1 - 2	14	23	11	48	6	18	10	34	82
3 - 5	42	36	49	127	53	41	46	140	267
Above 5	4	1	0	5	1	1	4	6	11
Total	60	60	60	180	60	60	60	180	360

Source: Field survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The table 4.14 shows the rural urban comparison of the number of the dependence in the study area. From the table it is found that 127(70.55) households in the rural area have 3-5 dependents in their home. In the case of urban areas 140(77.77%) household of the sample population have 3-5 dependents. 6(3.33%) of

the urban household have more than 5 dependents and 5(2.77%) household are there in the rural area with more than 5 dependents in the family.48 (26.66%) households in the sample population of rural areas have 1-2 dependent members in their family.

4.1.6 The Economic Status of the Respondents

Economic status, one of the most important determinant of space, place and pace of a person in the modern society need to be analysed to have a good idea about the comparative entitlement to command his basic needs, inevitable, contingency requirements etc... of the respondents in the study area. Here we examine the major livelihoods of the respondents and their husbands, monthly income, Asset ownership and land owner ship of the sample population.

4.1.6.1 Major livelihoods

The major livelihoods which are the important resource mobilizer of the respondents are examined here. Both the livelihoods of the husbands and respondents are analysed in case the respondent is a married women. And the lively hoods of other earning members in case the woman is unmarried, divorce, widowed and separated.

4.1.6.1.1 Major livelihoods of husbands and earning members

Here the major livelihoods of the husbands and the earning members of the respondents are analysed. The comparison of livelihoods activities both in rural and urban areas also examined so to have an idea about the security and standard livelihood options of the husbands and earning members relatively in urban and rural areas

Table.4. 15. Major Livelihood of the Husbands/Earning member of the respondents

Livelihoods	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Agri & Allied	17	8	8	12	9	5	59
Daily Labour	34	42	44	28	30	39	217
Salaried	4	4	0	3	6	2	19
Self Employed	2	4	6	8	7	10	37
Others	3	2	2	9	8	4	28
Total	60	60	60	60	60	60	360

Source: Field survey 2014

The data (Table 4.15) says that 217(60.277%) of the husbands/earning member of the respondents finds Daily Labour as the major livelihood option in the study area.59(16.38%) of them engages in agriculture and allied activities for their livelihood.37(10.27%) and 28(7.77%) of them finds their livelihoods in self-employment and other activities respectively. Only 5(5.27%) of the husbands/earning members of the respondents has salaried jobs in the study area. We find that major income drawers to the family of the respondents depend on highly insecure and hard and challenging jobs which may bring various adversities in the household earning and income flow.

Table. 4.16. Urban/Rural Major Livelihood of the Husbands/ Earning member of the respondents

Livelihoods	Rural			Total	Urban			Total	G. Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
Agri & Allied	17	8	8	33	12	9	5	26	59
Daily Labour	34	42	44	120	28	30	39	97	217
Salaried	4	4	0	8	3	6	2	11	19
Self Employed	2	4	6	12	8	7	10	25	37
Others	3	2	2	7	9	8	4	21	28
Total	60	60	60	180	60	60	60	180	360

Source: Field survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The Urban/Rural livelihoods comparison (Table 4.16) of the husbands and the earning members in the family of the respondents shows that 120(66.66%) of the husbands/earning members of the respondents depends on Daily Labour for their livelihoods. In the case of Urban area 97(53.88%) of the husbands/earning members depend on the Daily labour.33 (18.33%) of the rural husbands/earning members of the respondents depends on agriculture and allied activities for their earning.26 (14.44%) of them depends on Agriculture and Allied activities in urban areas. In salaried activities 8 (4.44%) of them in rural areas and 11(6.11%) in urban areas finds their daily bread, 12(6.66%) of them in rural areas and 25(13.88%) of them in urban areas engages in self-employed activities for their earning.7 (3.88%) of them in rural areas and 21(11.66%) from urban areas engages in other activities for their living.

4.1.6.1.2 Major livelihoods of the Respondents

The information about the major livelihoods of the respondent help us to understand the source of income to the respondents and to see if she is able to find her own source for meeting her requirements including the microfinancing activities.

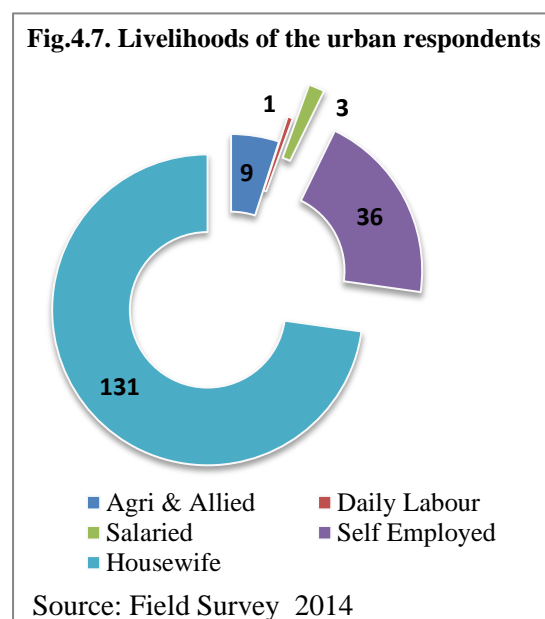
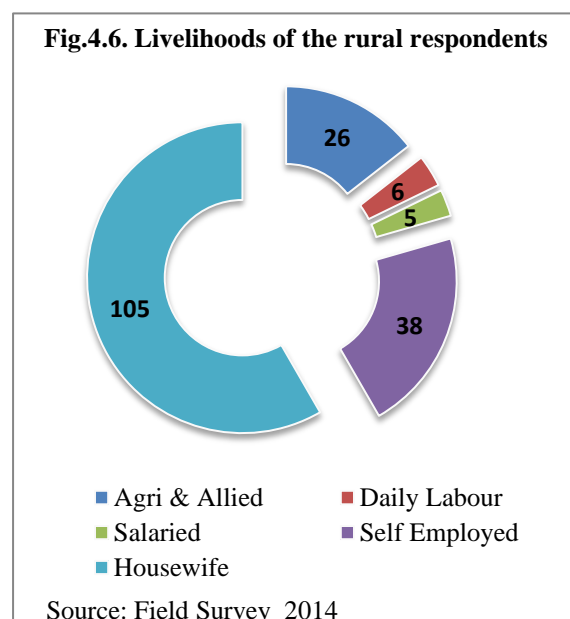
Table: 4. 17. Major Livelihoods of the respondents

Major Livelihoods	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Agri & Allied	17	7	2	7	2	0	35
Daily Labour	2	4	0	0	1	0	7
Salaried	1	2	2	0	2	1	8
Self Employed	7	20	11	22	6	8	74
Housewife	33	27	45	31	49	51	236
Total	60	60	60	60	60	60	360

Source: field survey 2014

Table 4.17 shows that majority of the respondents 236(65.55%) in the sample population spends their time in the unpaid and unaccounted works of housewives. The second highest number of respondents 74 (20.55%) seeks their earning through self-employment. The rest 35(9.72%), 7(1.94%) and 8(2.22%) depends on Agriculture and Allied activities, Daily Labour and salaried employment respectively for their livelihoods.

The rural urban comparison shows (fig 6 and 7) that both in rural and urban areas majority of women 105(58.33%) and 131(72.77%) leads their life as only housewife without engaging in any active economic activities. Higher such case is reported from the urban areas. Near to equal percentage respondents from both the urban and rural areas 38(21.11%) and 36(20%) engages in self-employment activities for their living



Data from the field, fig 4.6, shows that 26(14.44%) of the rural respondents engages in agricultural activities while from the urban respondents only 9(5%) engages in agricultural activities. Daily Labour is the source of livelihoods to 6(3.33%) of rural respondents and it is only to 1(.55%) respondent in the urban areas. Higher number of salaried respondents 5(2.77%) is from rural area compared to 3(1.67%) of the urban respondents (Fig. 4.7)

4.1.6.2. Monthly income of the family of respondents

Monthly income of the family determines the comparative strength of the family to command their basic requirements, necessities and emergencies. It is the insufficiency of the income, most of the people deprived of even their basic requirements. Availability of sufficient income makes the man more ambitious in their lives and they grow more and become endowed with much affluence. The opposite will be the result of insufficiency in income leading to the deprivation of many even in their most basic rights as a human being.

The data from the field (Tabl.4.18) shows that 144(40%) of the respondents family has only a monthly income to 3001-4000, which shows that even though 217(60.27%) of their husbands/earning members engages in Daily Labour (Table 15), it doesn't bring to their family enough income /or they work for meager income, otherwise they have works in minimum number of days.

Table: 4.18.Average Monthly Income of the Family of the respondents

Monthly Income	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Less than Rs. 1000	0	2	1	0	0	0	3
Rs. 1001 - 2000	0	3	1	0	0	0	4
Rs. 2001 - 3000	5	18	7	0	5	5	40
Rs. 3001 - 4000	21	12	29	18	28	36	144
Rs. 4001 - 5000	30	20	19	33	21	17	140
More than Rs. 5000	4	5	3	9	6	2	29
Total	60	60	60	60	60	60	360

Source: Field survey 2014

The table (4.18) also shows that 3(.833%) of them live on a very meager income to less than 1000 per month. 140(38.88%) of the respondents family has income between Rs. 4001-5000 per month. An income between 2001-3000 is flown to the 40(11.11%) of family of the respondents in the sample population. A comparatively higher levels of income at the rate more than 5000 per month is enjoyed by only 29(8.05%) of the family of the respondents in the study area

Table.4.19. Rural//Urban Average Monthly Income of the Family of the respondents

Monthly Income	Rural			Total	Urban			Total	G. Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
< Rs. 1000	0	2	1	3	0	0	0	0	3
Rs. 1001 - 2000	0	3	1	4	0	0	0	0	4
Rs. 2001 - 3000	5	18	7	30	0	5	5	10	40
Rs. 3001 - 4000	21	12	29	62	18	28	36	82	144
Rs. 4001 - 5000	30	20	19	69	33	21	17	71	140
> Rs. 5000	4	5	3	12	9	6	2	17	29
Total	60	60	60	180	60	60	60	180	360

Source: Field survey 2014

Foote note: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The rural urban comparison (Table 4.19) of the monthly income of the family of the respondents shows that 69(38.33%) of the respondents' family in the rural areas has monthly income between 4001-5000 and the same income is flown in to the 71(39.44) of the family of respondents in the urban areas.82 (45.55%) of the urban respondents family have an income flow of in the range of Rs.3001-4000 per month. In the same stream of income 69(38.33%) of the respondents family lead their

lives in the rural areas. When 17(9.44%) of the rural respondents family earn an income more than Rs 5000 per month, only 12(6.67%) of respondents family earn the same level of income in rural areas. 30(16.67%) of the rural respondents family earn a monthly income at the level of Rs.2001-3000 and 10(5.55%) of urban respondents family has the same income stream per month. When none of the respondents' family live on less than Rs. 2001 per month in the urban areas, 4(2.22%) and 3(1.67%) of respondents family live in the income stream of Rs.1001-2000 and less than 1000 respectively in rural areas.

4.1.6.3. Land ownership of the family

Land ownership also tell us about the relative position of an individual in the society in terms of his ability in utilizing his land for economic activities and locating his/her own life in a particular village or city.

Table.4.20. Land Ownership and Size of holding of respondents family

Size of Holding	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
NA	0	1	0	0	1	1	3
Less than 10 Cent	9	37	19	7	17	23	112
10 - 20 Cent	25	16	31	34	33	32	171
21 - 35 Cent	15	6	9	9	8	2	49
36 - 50 Cent	8	0	1	8	0	2	19
51 - 100 Cent	2	0	0	2	1	0	5
More than 100 Cent	1	0	0	0	0	0	1
Total	60	60	60	60	60	60	360

Source: Field survey 2014

The field information Table (4.20) on land ownership by the respondents and respondents' family shows that 357(99.16%) of the respondents and their family has land ownership and 3(0.84%) of them have no land holding and they live on others land. In general in the study area 171(47.5%) of the respondents and their family together have a land holding in the range of 10-20 Cent. 112(31.11%) of them have land at the size of less than 10 Cent.49 (13.61%) and 19(5.27%) have land ownership at the size of 21-35 and 36-50 Cents respectively.5 (1.389%) of them have land at the size of 51-100 Cents in the study area. There is only 1(0.277%) of the total respondent having the land holding at the size of more than 100 Cent in the study area.

Table.4.21. Rural/Urban Land Ownership and Size of holding respondents family

Size of Holding	Rural			Total	Urban			Total	G. Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
NA	0	1	0	1	0	1	1	2	3
Less than 10 Cent	9	37	19	65	7	17	23	47	112
10 - 20 Cent	25	16	31	72	34	33	32	99	171
21 - 35 Cent	15	6	9	30	9	8	2	19	49
36 - 50 Cent	8	0	1	9	8	0	2	10	19
51 - 100 Cent	2	0	0	2	2	1	0	3	5
More than 100 Cent	1	0	0	1	0	0	0	0	1
Total	60	60	60	180	60	60	60	180	360

Source: Field survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The rural urban comparison (Table 4.21) on the land ownership and size of holding show that 1(0.55%) and 2(1.11%) of the respondent and their family have no land holding in the rural and urban areas respectively. The highest number respondents and their family together in the rural areas, 72(40%) 10-20 Cents of hold land. The same size of land holding is witnessed among more respondents and their family 99(55%) in urban areas. 30(16.66%) of the rural respondents and their family have land holding at the size of 21-35 cents while the same size of land is owned by only 19(10.55%) of the respondents and their family in urban areas. Less than 10 Cents of land is held by 65(36.11%) of the respondents and their family and 47(26.11%) of them in urban areas respectively. Only 1(0.55%) in the study area who belongs to the rural area holds land more than 100 cents. The distribution of land holding is comparatively better in rural areas and there is some level concentration of land among a few in urban areas. But higher land holding is found in rural areas.

4.1.6.4. Asset holding of the respondents

Asset holding is considered as the source of long term and sustainable income in modern days. Information about the asset holdings helps us to understand the sustainable and long term source of income to the respondents in the sample population.

Table.4.22. Asset holding and type of holdings of respondents family

Asset holding	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
NA	59	50	60	53	57	59	338
Chits	0	0	0	1	0	0	1
Private Deposits	0	5	0	2	1	1	9
Informal Deposits	1	0	0	0	0	0	1
Buildings	0	1	0	0	0	0	1
Investments	0	4	0	4	2	0	10
Total	60	60	60	60	60	60	360

Source: Field survey 2014

The information on asset holding (Table 4.22) by the respondents shows that the lion's share of them, 338(93.89%) have no asset holdings. The highest reported asset holding 10(2.77%) is small investments. 9 (2.5%) of them have private Deposits and 1 each (0.27%) of them have chits, informal deposits and investment in buildings.

The rural urban comparison (Table 4.23) also provide the same picture that 169(93.88%) of both the rural and urban respondents in the study area have no asset holding. No respondents in the rural area reported having any chit deposits while 1(.55%) in urban areas reported having chit deposits. Likewise no respondents in the urban are a reported having asset holding in terms of informal deposits and buildings. But 1(.55%) from rural areas reports having informal deposits and building as their asset holding. 5(2.77%) from the rural respondents have asset holding of private deposits while this type of assets is held by 4(2.22%) of the respondents in the urban areas. But in terms of other investments the respondents from urban areas are comparatively ahead, 6(3.33%) to rural respondents, only 4(2.22%) of them have such investments.

Table.4.23. Rural/urban Asset holding and type of holdings of respondents family

Asset holding	Rural			Total	Urban			Total	G. Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
NA	59	50	60	169	53	57	59	169	338
Chits	0	0	0	0	1	0	0	1	1
Private Deposits	0	5	0	5	2	1	1	4	9
Informal Deposits	1	0	0	1	0	0	0	0	1
Buildings	0	1	0	1	0	0	0	0	1
Investments	0	4	0	4	4	2	0	6	10
Total	60	60	60	180	60	60	60	180	360

Source: Field survey 2014

Foote note: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

4.1.7. Basic facilities and infrastructure.

Basic facilities and infra-structure is an important determinant both in socio economic development of a society. Analysis of the status of basic facilities and infrastructure help us to understand the level of satisfaction of the basic rights in the study area.

4.1.7.1. Ownership and type of housing.

Ownership of a house is one of the important dreams of life in every individual in modern societies. It gives him a sense of dignity and self-esteem to live with family in his own house. It is considered as the basic right of the individual in modern societies and in Kerala society lack of own house is considered as a sign of low standard living and poverty. Modern governments also provide adequate importance for resolving housing problems in their policy choices and they visualize the schemes of housing to all as their key propaganda of governance. On this background we analyses the housing conditions in the study area.

Table.4.24. Ownership and type of housing among the respondents family

Type of House	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
NA	0	1	0	0	1	1	3
Kutcha	6	12	1	0	1	5	25
Semi Pucca	43	37	52	48	40	50	270
Pucca	11	10	7	12	18	4	62
Total	60	60	60	60	60	60	360

Source: Field survey 2014

Table (4.24) shows the ownership and type housing among the respondents which tell us that 3(.833%) of the respondent doesn't have their own house while majority of the respondents 270 (75%) owns semi pucca house. 25(6.944%) of the respondents own Kutcha houses and 62(17.22%) of the respondents owns Kutcha houses. Although the housing facility is no so backward in the study are, some of them still lacks the basic right of housing and some more are lives in low standard houses.

Table.4.25. Rural/Urban ownership and type of housing among the respondents family

Type of House	Rural			Total	Urban			Total	G. Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
NA	0	1	0	1	0	1	1	2	3
Kutcha	6	12	1	19	0	1	5	6	25
Semi Pucca	43	37	52	132	48	40	50	138	270
Pucca	11	10	7	28	12	18	4	34	62
Total	60	60	60	180	60	60	60	180	360

Source: Field survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The rural urban comparison of the ownership of house and housing types (Table 4.25) show that more houseless, 2(1.11%) people lives in urban areas while this statistics stand at 1(.55%) in the rural areas. In rural areas majority of the respondents, 132(73.33%) live and own semi pucca houses while 138(76.67%) of the respondents in the urban areas live and own semi pucca houses. 19 (10.56%) of the respondents in the rural areas own Kutcha houses and the same type of houses are

owned by only 6(3.33%) of the respondents in the urban areas. Pucca houses owned by 28(15.56%) of the respondents in the rural areas while a higher number of respondents, 34(18.89%) of respondents in the urban areas. Rural respondents' comparatively backward in housing condition in the study area and at Panchayat level the highest number of respondents who lives in Kutcha houses is in Pandikkad Panchayat of the study area

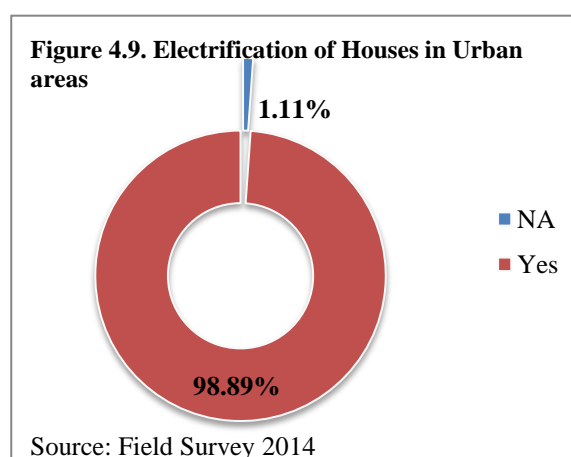
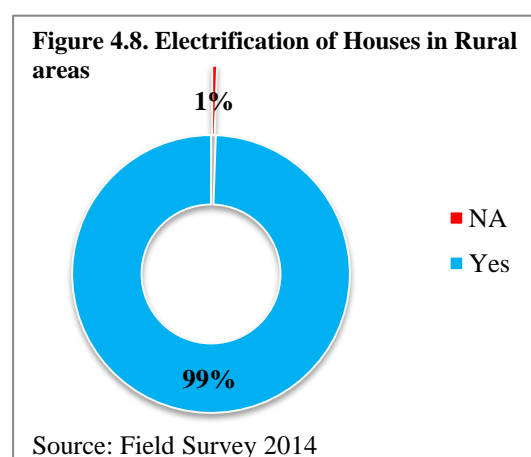
4.1.7.2. Electrification of houses.

Table 4.26. Electrification of houses of the respondents

Electrified House	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
NA	0	1	0	0	1	1	3
Yes	60	59	60	60	59	59	357
Total	60	60	60	60	60	60	360

Source: Field survey 2014

The data on electrification (Table.4.26) of houses one of the necessary basic facilities at homes, which help in simplifying the hardship of household activities, especially of women shows that cents percent of home in the study area have got electrified. The case of those, 3(.883%) who have own house not considered here. The rest of the respondents, 357(99.167%), who has own houses has electrified their houses.



When we compare the level of electrification in the rural urban areas, Fig 4.8 and 4.9, it is seen that all who has own houses both in rural urban areas has get electrified their houses. There are two homeless respondents in urban areas and one

homeless in rural areas. Both the urban and rural houses have cent percent basic facilities in case of electricity.

4.1.7.3. Availability of sanitary Latrine facility.

Availability of sanitary facility determines the standard of living and to ensure hygiene and prevention of infectious diseases in the family. Absence good sanitary facility may bring a lot of health hazards in the family.

Table.4.27. Availability Sanitary Latrine Facility to the respondents

Availability Sanitary Latrine Facility	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
NA	0	1	0	0	1	1	3
Yes	60	59	60	59	59	59	356
No	0	0	0	1	0	0	1
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

The data from the field, (Table. 4. 27) shows that 356(99.72%) percentage of respondent have their own sanitary latrine facilities while 1(.28%) of them has no sanitary facility even though they have own houses. 3 of the respondents is not considered here, because they haven't their houses.

Table.4.28. Rural/Urban Availability Sanitary Latrine Facility to the respondents

Availability Sanitary Latrine Facility	Rural			Total	Urban			Total	G. Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
NA	0	1	0	1	0	1	1	2	3
Yes	60	59	60	179	59	59	59	177	356
No	0	0	0	0	1	0	0	1	1
Total	60	60	60	180	60	60	60	180	360

Source: Field survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The attempt to compare the status of sanitary latrine facility (Table. 4. 28) shows that cent percent who have own houses 179(100%) in the rural areas has sanitary latrine facility. But in the case of urban areas only 177(99.44%) of the respondents have sanitary latrine facilities. 0.56% of the people who own their own houses lacks adequate sanitary latrine facilities. The rural household is comparatively better in terms the availability of sanitary latrine facility in the study area.

4.1.7.4. Availability of safe drinking water.

Availability of safe drinking water within 150 meters is analysed here. Water crisis is an emerging challenge all over the world, women and children is the highest bearer of this tragedy. They spend most their time for drawing water and collecting the fire woods in most parts the country. It causes sacrifice of their leisure, economic activities and other productive activities in their life. Availability of water helps in eradicating the time poverty among the women and thus the problem of hunger and poverty from the land.

Table. 4.29. Availability of safe drinking water

Availability of safe drinking water	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
NA	0	1	0	0	1	1	3
Yes	59	59	60	60	59	57	354
No	1	0	0	0	0	2	3
Total	60	60	60	60	60	60	360

Source: Field survey 2014

The data shows (Table 4.29) that majority 354(99.15%) of the respondents has their own facility for drawing safe drinking water within 150 meters of their home. But, still 3(0.85%) of them complaint that they have no safe drinking water available in 150 meters of their residence. The case of 3 respondents who have even their own houses is not accounted here. The overall availability of the drinking water is satisfactory taking some reservations on the cases 3 who has their houses but lacks safe drinking water.

Table.4.30. Rural/Urban Availability of safe drinking water

Availability of safe drinking water	Rural			Total	Urban			Total	G. Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
NA	0	1	0	1	0	1	1	2	3
Yes	59	59	60	178	60	59	57	176	354
No	1	0	0	1	0	0	2	2	3
Total	60	60	60	180	60	60	60	180	360

Source: Field survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

Comparison of the rural and urban availability of safe drinking water(Table 4.30) shows similar level to the general status.178 (98.89%) of the rural respondents have safe drinking water within 150 meters of their residence. Comparatively lesser, 176(97.78%) availability is reported from the urban areas. The availability of safe drinking water is relatively better in the rural areas.

CHAPTER V
MICROFINANCING PRACTICES:
THE FIELD EXPERIENCES

CHAPTER V

THE MICROFINANCING PRACTICES: THE FIELD EXPERIENCES

In this chapter we present and analyse the data collected from the field to know the status of microfinancing practices in the study area. It would help us to understand the extent to which the microfinancing practices are really strengthened both vertically and horizontally.

5.1. Microfinancing Practices

Microfinance has been considered as the mantra of poverty eradication all over the world. The microfinancing practices in Bangladesh under the leadership of Professor Muhammad Yunus and the Grameen Bank there had proved that microfinance can bring out many from the clutches of poverty. More or less similar practices have been experimented all over the world. Dead locks and doubts also emerged along with fast growing of the microfinancing practices and most of the dead locks centered on the efficacy of the microfinancing practices in obtaining the so-called objectives of poverty eradication, women empowerment, and financial inclusion, economic empowerment etc... Many cases for and against the microfinancing practices are explored from the field, but still microfinancing practices has been proceeds it journey as an important tool for empowering the weaker and marginalized in the society. Keeping these general perceptions on microfinancing practices, we examine here the microfinancing experiences and practices from the study area.

In this section the microfinancing practices through the Neighbourhood Groups (NHG) of Kudumbashree programme in the study area analysed. Our analysis also oriented to understand the geographical potentials and challenges of the microfinancing practices in the study area. For this purposes we make geographical classification like the High Land, Middle Land and the Lower Land along with the rural urban analysis and General examination. The sampling was also done with an objective of understanding and exploring the geographical potentials and challenges if any. Hence our analysis will be tuned on such geographical classification of some of the microfinancing practices whenever the researcher feels it rational. Accordingly the

panchayats /municipalities which come under High land are Chaliyar Panchayat and Nilambur Municipality, Pandikkad Panchayat and Kottakkal Municipality come under Middle land, and Tanur Panchayat and Ponnani Municipality come under Low land. Here the respondents' role in the Neighborhoods, status of their microfinancing practices, the motivating factors to join the NHG etc. are examined.

5.1.1. Positions held in the Neighbourhood Group(NHG)

The information about the positions held by the respondents helps us to understand the responsibilities undertaken by the respondents in the study area.

Table.5. 1.Position held by the respondent in the NHG

Position in the NHG	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Ordinary Member	31	40	39	36	37	39	222
President	4	3	1	4	6	2	20
Secretary	7	6	9	6	4	8	40
IGA Volunteer	4	5	3	5	2	1	20
Infra. Volunteer	8	4	4	4	6	5	31
Health Volunteer	6	2	4	5	5	5	27
Total	60	60	60	60	60	60	360

Field Survey 2014

The data from the field (Table 5.1) shows that majority of the respondents, 222(61.67%) are the ordinary member of the NHG, 20(5.56%) of them are presidents, 40(11.11%) of them are secretaries, 31(8.61%) are infrastructure volunteers, 20(5.56%) are Income Generation Activity (IGA) volunteer and 27(7.5%) of them are Health Volunteers. The respondents have experiences under various fields through their microfinancing practices in NHG of Kudumbashree. All these positions are filled through elections and the respondents now have equal chance to be the leaders of their Group in planning, supervising and implementing the activities of their group.

5.1.2. Bank Linkaging of NHG

Bank Linkaging is very important in making the micro finance and microcredit programmes more successful. There are some conditions to be satisfied by the NHG to be linked with the banks. It is only after making the linkage successful the banks provides the microcredits to the NHGs.

Table: 5.2. Status of Bank Linkage to NHG

Status of Bank Linkage	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Yes	60	60	48	60	60	54	342
No	0	0	12	0	0	6	18
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

The Data from the field (Table 5.2) on the status of Bank Linkage of NHG shows that majority, 342(95%) of the NHGs in the study area has linkage with the Banks. At the same 18(5%) of them has not linkage with the Banks. This will be big hurdle in accessing microcredits and other loans allowed by banks to the NHGs through the Bank Linkage Micro financing programmes.

Table: 5.3. Geographical Status of Bank Linkage to NHG

Status of Bank Linkage	High Land		Total	Middle Land		Total	Low Land		Total	G. Total
	*Chlr	*Nbr		*Pnd	*Ktkl		*Tnr	*Pni		
Yes	60	60	120	60	60	120	48	54	102	342
No	0	0	0	0	0	0	12	6	18	18
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

We also make a comparison of among the geographical classification of the study area, (Table 5.3) on the status of the Bank Linkage of NHG. The data shows that cent percent, 120(100%) of the NHGs in High lands and Middle Lands has linkage with Banks. Whereas only 102(85%) of the NHG in the low land have fulfilled the linkage formalities and linkages. Tanur is the Grama Panchayat with highest (20%) no Bank Linkage NHGs in the study area. This shows that NHGs in Coastal areas or low lands lags very behind to their counter parts in high lands and

middles land both in their standard of activities and in the availability bank credits. Most of the respondents in the low land being hail from coastal areas; absence of the bank linkages makes their empowerment activities powerless (Table 5.3)

5.1.3. Status of Dropouts from NHG

Status dropouts from NHG tell us about the satisfaction of the Respondents from their NHG and the sustainability of NHG activities in the study area. Here the status of Dropouts, its reason and the community from which dropouts is reported is analysed.

Tab. 5 4. Status and Reason for Dropouts

Reason for Dropout	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
NA	60	60	54	59	60	60	353
Lack of thrift	0	0	0	1	0	0	1
Not interested	0	0	6	0	0	0	6
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

Table (5.4) shows that there is a Dropout of 7(1.95%) members from the NHGs of the study area. The highest reason shown for Dropouts is non interest of the members in the NHG activities.1 dropout is reported from Nilambur because of lack of thrift to the respondents. This is also an issue that poorest of poor has neglected even microfinacing practices. One of the interpretations may be that the NHGs couldn't grow according to the expectation of the members who joined with big dreams. And not to surprise the highest dropout is from the Tanur, one of the Grama Panchayat from low land where we find earlier (Table.5.4) that the Bank linkage is comparatively low here.

Table. 5. 5 Community of Dropouts from NHG

Community of Dropouts	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
NA	60	60	54	59	60	60	353
SC	0	0	0	1	0	0	1
ST	0	0	0	0	0	0	0
OBC	0	0	6	0	0	0	6
General	0	0	0	0	0	0	0
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

When we examine the community of the dropouts (Table 5.5), it is seen that highest dropout 6(1.67%) is from the OBC community and all of them belongs from the same Panchayat which found earlier (Table 5.3) stands backward in NHG- Bank linkages. In the case of another dropout reported is from SC community and she belongs to the Nilambur Municipality of the study area.

5.1.4. Motivating persons for Joining NHG

Here we examine the persons who motivated the respondents to join the NHG. When the NHG members who are already experienced with the NHG and microfinancing practices motivate more members to join others, it has multiple meanings. First of all they have good hope that it would help to change their destiny and secondly they are now in position to motivate and organise others for a common purpose and the like. Motivation from NHG is considered as the positive sign in the working of NHG in a particular area.

Table.5. 6. Motivating Persons for Joining NHG

Motivating Persons for Joining NHG	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Nieghbours	2	5	4	2	1	2	16
Friends	2	6	2	1	6	3	20
NHG Members	33	26	18	41	34	38	190
Officials of Kudumbashree	23	21	36	16	19	17	132
Husband	0	2	0	0	0	0	2
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

The data from the field (Table 5.6) shows that 190(52.78%) of the respondent were got motivated by the NHG members to join in the NHG. Kudumbashree officials also played dominant role in motivating the respondents to join in the NHG, 132(36.67%) of them are joined in the NGH because of the motivation by Kudumbashree officials. 20(5.56%) and 16(4.44%) of the joined in NHG motivated by Friends and Nieghbours respectively.

Table: 5. 7. Geographical Motivating Persons for Joining NHG

Motivating Persons for Joining NHG	High Land		Total	Middle Land		Total	Low Land		Total	G. Total
	Chlr*	Nbr*		Pnd*	Ktkl*		Tnr*	Pni*		
Nieghbours	2	2	4	5	1	6	4	2	6	16
Friends	2	1	3	6	6	12	2	3	5	20
NHG Members	33	41	74	26	34	60	18	38	56	190
Officials of KDMS	23	16	39	21	19	40	36	17	53	132
Husband	0	0	0	2	0	2	0	0	0	2
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

Foote note: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

Comparison of the motivating person geographically (Table 5.7) we find that almost all region shows similar influence by NHG members in motivating the respondents to join the NHG. But comparatively low influence is observed, 56(46.67%) in Tanur when the same statistics stood at 74(61.67%) and 60(50%) in high land and middle lands respectively. It is found that the low land remain dependent on Kudumbashree official for their activities, it is against the principles of empowering the respondent themselves

We are also making an attempt to compare (Table 5.8) and analyse the rural urban status of the motivating persons to join in the NHG, because this is considered very important regarding the sustainability, self-sufficiency, self-reliance and independence of the NHG activities in the study area. Reducing dependence and making the clients themselves as the agents of change is important in empowerment practices.

Table.5. 8. Rural urban Motivating Persons for Joining NHG

Motivating Persons for Joining NHG	Rural			Total	Urban			Total	G. Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
Nieghbours	2	5	4	11	2	1	2	5	16
Friends	2	6	2	10	1	6	3	10	20
NHG Members	33	26	18	79	41	34	38	113	190
Officials of KDMS	23	21	36	80	16	19	17	52	132
Husband	0	2	0	2	0	0	0	2	2
Total	60	60	60	180	60	60	60	180	360

Source: Field survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The data from the field (Table 5.8 shows that when 113(62.78%) of the respondents in the urban area joined the NHG motivated by the NHG members, it is only 79(43.88%) of the respondents from the rural area got influenced by the NHG members. Moreover, 80(44.44%) of the respondents joined the Kudumbashree as a result of Kudumbashree officials. The general high influential motivators in the study area are the NHG members, there is a higher differences in the influence of Kudumbashree officials while only 52(28.89%) from the urban areas got influenced by the officials of Kudumbashree. The findings may be interpreted that there is high dependency on Kudumbashree members for the expanding of NHG in the rural areas even now, instead growing the NHGs as the agents of changes in the rural areas

5.1.5. Motives of respondents for Joining NHG

There may different motives for joining the NHG by the respondents. It is important that the motives of the respondents and the spirit of the NHG movement go together. Only when both the motives goes in the same direction, the objectives of the NHGs are achieved; otherwise the achievement of the established goals will continue as a herculean task and will remain only a dream.

Table 5.9. Motives of Respondents for Joining NHG

Motives for Joining NHG	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Earn a Living	35	42	36	45	37	47	242
Take Loan	2	1	5	1	3	1	13
Get Employed	16	9	7	8	14	2	56
Get Benefits from NHG	7	8	12	6	6	10	49
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

It is observed from the study area (Table 5.9) that majority of the respondents, 242(67.22%) joined the NHG for actively using the services provided by the NHG and thus to earn a living. 56(15.56%) of them joined the NHG for getting some jobs through the NHG. 13 (3.61%) of them joined the NHG for taking loan through the accessibility to finance without having any long term objectives. Most interesting is that 49(13.61%) of them joined to get only some incentives and benefits through NHG of Kudumbashree. These types of motives are not encouraging while considering the established objectives of the NHG movements. Only when the productive utilisation of the NHG services becomes the single motives, the NHG can evolve as the agent of change in all respects.

Table 5.10. Rural urban Motives of Respondents for Joining NHG

Motives for Joining NHG	Rural			Total	Urban			Total	G. Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
Earn a Living	35	42	36	113	45	37	47	129	242
Take Loan	2	1	5	8	1	3	1	5	13
Get Employed	16	9	7	32	8	14	2	24	56
Get Benefits from NHG	7	8	12	27	6	6	10	22	49
Total	60	60	60	180	60	60	60	180	360

Source: Field survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The rural urban comparison (Table 5.10) shows that more of the respondents from both the rural and urban areas joined the NHG with the motive of earning a living through the NHG. But the rural respondents, 113(62.78%) lags behind their counter parts, 129(71.67%) in urban areas in their motives of Earning a living through joining the NHG. It is interesting to note that comparatively more 32(17.78%) rural respondents are motivated to get direct employment to their counter parts, 24(13.33%) in urban areas. 27(15%) of the rural respondents joined the NHG merely for getting benefits from the NHG and this statistics comparatively low, 22(12.22%) in urban area. The rural urban comparison shows that rural areas lags behind in the perception of productive utilisation of NHG activities and risk taking for making the NHG as tool for their own change(Table 5.10)

Table. 5.11. Geographical Motives of Respondents for Joining NHG

Motivating Persons for Joining NHG	High Land		Total	Middle Land		Total	Low Land		Total	G. Total
	Chlr *	Nbr *		Pnd *	Ktkl *		Tnr *	Pni *		
Earn a Living	35	45	80	42	37	79	36	47	83	242
Take Loan	2	1	3	1	3	4	5	1	6	13
Get Employed	16	8	24	9	14	23	7	2	9	56
Get Benefits from NHG	7	6	13	8	6	14	12	10	22	49
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The geographical classification(Table 5.11) gives us more insight to the comparative affluences in the Study area.80 (66.67%) and 83(69.17%) respondents from the High land and low land respectively joined the NHG with a motive of earning a living, this may be because of their backwardness in their earning sources. 79(65.83%) of the respondents from the middle land joined for earn a living through NHG. 22(18.33%) of the Low land respondents the highest in the study area, joined the NHG with a motive of getting the benefits of governments through NHG. An important observation from the comparison is that low land respondents motives to make the NHG as tool to get the government and other benefits are against the spirit of NHG movement.

5.1.6. Source of weekly thrift

Analysis of the source of weekly thrift of the respondents helps us to understand that if the respondents were able to save from their own sources or not. Saving from their own source of income would be considered as sign of positive changes as a result of microfinancing practices.

Table 5.12. Source of weekly thrift of the respondent

Source of weekly thrift	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Own Income	26	33	15	29	11	9	123
Husband's Income	33	25	45	29	44	49	225
Son's Income	1	2	0	2	5	2	12
Total	60	60	60	60	60	60	360

Source: Filed Survey 2014

Evidences from the field (Table 5.12) shows majority, 225(62.5%) of the respondents make weekly thrift from the income of their husbands. 12(3.33%) of them depends on their sons for their weekly thrift. Own income is the source of weekly thrift to only 123(34.17%) of the respondents in the study area. The overall all data shows that 66 percentages of the respondents couldn't find weekly thrift from their own income and they still remain dependents on others after having five year or more experiences in the NHG and microfinancing activities.

Table 5.13. Urban/rural Source of weekly thrift of the respondent

Source of weekly thrift	Rural			Total	Urban			Total	G. Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
Own Income	26	33	15	74	29	11	9	49	123
Husband's Income	33	25	45	103	29	44	49	122	225
Son's Income	1	2	0	3	2	5	2	9	12
Total	60	60	60	180	60	60	60	180	360

Source: Field survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

When we make rural and urban comparison (Table 5.13) of the source of the weekly thrift of the respondents we find that 74(41.11%) of the rural respondents makes the weekly thrift from their own income while the same statistics in urban areas is only 49(27.22%). In other words the data says that 59 percentage of the rural respondents and 73 Percentage of the urban respondents depends on the income of the husbands and other members in the family for making weekly thrift. This is a big question of about their empowerment in the study area.

Table 5. 14. Geographical Source of weekly thrift of the respondent

Source of weekly thrift	High Land		Total	Middle Land		Total	Low Land		Total	G. Total
	Chlr *	Nbr *		Pnd *	Ktkl *		Tnr *	Pni *		
Own Income	26	29	55	33	11	44	15	9	24	123
Husband's Income	33	29	62	25	44	69	45	49	94	225
Son's Income	1	2	3	2	5	7	0	2	2	12
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The geographical comparison (Table 5.14) also shows the same result of high dependence of respondents on their husbands and other members in the family for their weekly thrift. In the high land 55(45.83%) finds the weekly thrift from their own income, while it is 44(36.67%) and 24(20%) in the middle land and low lands respectively. The high dependence at the 80 percent of respondents is on their husbands and sons for their weekly thrift in the Low Land. This shows that the Low land respondents and microfinancing activities lag very behind to their counterparts in high lands and mid lands.

5.1.7. Purpose of thrift loan by the respondents

Here we examine the thrift loan practices and the purpose for which the loan is utilised. It helps us to understand both the credit requirements of the respondents and their utilisation. We analyse here the three years thrift loan practice from 2010-2011 to 2012-2013 so as to understand the pattern of thrift loan practices

and their utilisation. This analysis also helps us to understand if the thrift loan is productive or not.

The data from the field (Table 5.15) shows that 54(15%) of the respondents in the study area has taken no thrift loan during the year 2010-2011. From the rest of 306(85%) who have taken thrift loan during the year 2010-11, majority of them, 94(30.71%) utilized the loan taken for health care facilities followed by 70(22.87%) of them utilized for redemption of old debt. The third highest number of respondents 43(14.06%) utilized their loan for housing purpose. It is interesting to note that only 19(6.2%) of the respondents who have taken thrift loan in the year 2010-2011 utilized them for Income Generation activities which is considered productive and the rest of 287(93.8%) who have taken Loan in the year 2010-2011 utilized the loan for un productive purposes. But it is also appreciating that the respondents could find the loan from their own thrift to meet their emergency need of Health care, basic need of housing, education of children etc... which are once met through the cut throat money lenders and other exploitative sources. Another noteworthy observation from the field is that ,38(12.41%) of the respondents who have taken loan during the year 2010-11 utilized their loan for the education of their children, which is a type of investment in human resource which may bring changes in the next generation of their family.

Table.5.15. Purpose of thrift loan taken in 2010-11 to 2012-13

Purpose of Loan taken	2011-11	2011-12	2012-13
NA	54	21	14
Day-to-day Expenditure	5	15	35
Education of Children	38	14	10
Health Care	94	62	85
Marriage	30	41	28
Housing	43	100	93
Income Generating Activities	19	22	37
Redemption of Loan	70	73	46
Festival	6	10	6
Household items	1	2	6
Total	360	360	360

Source: Field Survey 2014

When we examine (Table 5.15) the thrift loan practices and their purpose, it is found that more respondents have taken thrift loan compared to the previous year. The thrift loan practices has increased from 306(85%) to 336(92.8%) in

the study area. There is also changes in the utilisation of the in this year where majority of the respondents who has taken loan 100(29.4%) utilised their loan for housing purposes. The second highest number persons 73 (21.53%) utilised their loan for redemption of old debt. In the case of Income Generating Activities a little more respondents 22(7.13%) of the respondents utilised their loan. The third important item most number of respondents, 62(18.28%) utilised their loan in 2011-12 was on health care activities.

In 2012-13 more of the respondents began to take thrift loan when 346(96%) of them taken thrift loan various purposes. A different ways of loan utilisation among the respondents was seen in the year 2012-13 when the highest number of them 93(27.4%), but comparatively lower to the previous year, utilised their loan for housing activities, but the second largest number of persons utilised their loan for health care facilities, it was the redemption of older debt last year. However redemption old debt has given not less than third place, when 46(13.5) of the respondents who have taken loan utilised their loan for redemption old debt. The expenditure for income Generation Activities was done by more respondents, 37(10.69%) of them utilised loan for this purpose.

The overall allocation of the thrift loan among various purposes of the respondents shows that, the respondents don't make their expenditure on particular item continuously but they shift the importance of their allocation according to the requirements of each year. Secondly three items – (a) day to day expenditure, (b) expenditure on income generating activities and (c) expenditure on house hold item - found to be given increasing importance in their allocation of loan revenue.

The day to day expenditure was given importance by 5(1.63%) of respondents in the first year, it was increased to 15(4.46%) respondents in the second year and to 35(10.11%) in the third year. In the case of expenditure on income generating activities only 19(6.2%) who taken the loan in the year 2010-11 utilised for Income Generating Activities while this was increased to 22(7.13%) of the respondents in 2011-12 and further to 37(10.69%) of the respondents in 2012-13. Another expenditure which found given importance by more and more people in three years was the expenditure on household items. This expenditure was given importance by only 1(0.32%) of the respondents in 2010-11, 2(0.58%) in 2011-12 and 6(1.75%) in 2012-13.

Table 5.16. Urban/rural Purpose of thrift loan taken in 2010-11 to 2012-13

Purpose of thrift loan	2010-11		Total	2011-12		Total	2012-13		Total
	Rural*	Urban**		Rural*	Urban**		Rural*	Urban**	
NA	21	33	54	8	13	21	5	9	14
Day-to-day Expenditure	3	2	5	14	1	15	19	16	35
Education of Children	22	16	38	6	8	14	4	6	10
Health Care	45	49	94	28	34	62	38	47	85
Marriage	18	12	30	21	20	41	17	11	28
Housing	24	19	43	46	54	100	48	45	93
Income Generating Activities	6	13	19	10	12	22	21	16	37
Redemption of Loan	38	32	70	38	35	73	25	21	46
Festival	2	4	6	7	3	10	2	4	6
Household items	1	0	1	2	0	2	1	5	6
Total	180	180	360	180	180	60	180	180	360

Source: Field survey 2014

Note: *Rural: Chaliyar, Pandikkad and Tanur.**Urban: Nilambur, Kottakkal and Ponnani

The data (Table 5.16) show that 21(11.67%) from the rural areas and 33(18.33%) from the rural areas has not taken loan in the year 2010-11. The urban rural comparison of the purpose of thrift loan also shows that in 2010 majority of the respondents both from rural 45(28.3%) and urban, 49(33.33%) utilised their thrift loan for health care facility. The second highest purpose in both the rural, 38(23.89%) and urban, 32(21.76%) was redemption of older debts. But when 13(8.84%) from the urban areas utilised their thrift loan for Income Generating Activities only, 6(3.77%) of the rural respondents utilised their loan for income generating activities. More attention should be given in rural areas for the productive utilisation of the thrift loan for making them self sufficient

In 2011-12 the majority of rural respondents, 46(26.74%) utilised their thrift loan for housing purposes and 54(32.33%) of the urban respondents have taken loan also utilised their loan for housing purposes. The second majority from the rural area in the same year, 38(22.09%) utilised their thrift loan for redemption of their older debt and the second majority from the urban areas, 35(20.95%) also utilised their thrift loan for the same purpose. The third priority of utilisation of their thrift loan both in rural and urban are the health care activities where, 28(16.27%) in the rural areas and 34(20.35%) of the respondents spend for health activities.

When we look to the highest three preferences of the respondents in the utilisation of their thrift loan in 2012-13, it is observed that 175(97.22) who have taken the thrift loan in rural areas, majority of them, 48(27.4%) utilised their loan for Housing purposes while from the 171(95%) who have taken loan from urban areas majority of them, 47(27.4%) utilized their loan for Health care purposes. The second highest preference 38 (21.71%) in rural areas is Health care facilities and in urban areas, 45 (26.31%) it is Housing. The third preference by respondents in their thrift loan utilisation was given to redemption of old loan both in rural and urban areas at the rate 25(14.28%) and 21, (12.28%) respectively.

The overall thrift loan status shows that both in rural and urban areas the loan utilisation for meeting the needs of the respondents has increases from 159(88.33%) in 2010-11 to 2012-3 to 175(97.22) in rural areas and the number of persons taking loan in urban areas has increased from 147(81.66%) to 171(95%) in the same period. In the case of Day to expenditure more and more people depends on thrift loan in rural areas where 3(1.88%) ,14(8.13%),19(10.85%) Of respondents utilised their thrift loan for meeting the day today expenses in three consecutive years foe 2010-2013 respectively. So also an increasing number of respondents from rural areas utilised their thrift for Income Generating Activities where 6 (3.77%), 10(5.81%) and 21(12%) respondents utilised their thrift loan for meeting the Income Generation Activities in three consecutive years of 2010-2013 respectively.

The analysis of the purpose of thrift loan on the geographical classification of respondents give us a more clear picture about the thrift loan utilisation in the study area. First of all we can observe from the data (Table 5 .17) that the number of person who has been utilizing the thrift loan facilities has been increase in the consecutive three years from 2010-2013. The loan utilisation in high land was only by 104(86%) respondents in 2010-11 this has increased to 116(96.67%) in 2012-13. This statistics was at 102(85%) in 2010 in midland, this has increased to 112(93.33%) in 2012-13. Likewise the number of respondents utilizing the thrift loan facilities in Low Land was only at 100(83.33%) the lowest in the study area and this also increased to 118(98.33%) the highest in the study area in the same period.

Table 5.17. Geographical Purpose of thrift loan taken in 2010-11 to 2012-13

Purpose of thrift loan	2010-11			Total	2011-12			Total	2012-13			Total
	High ¹ Land	Mid ² Land	Low ³ Land		High ¹ Land	Mid ² Land	Low ³ Land		High ¹ Land	Mid ² Land	Low ³ Land	
NA	16	18	20	54	5	10	6	21	4	8	2	14
Day-to-day Expenditure	0	2	3	5	3	3	9	15	10	5	20	35
Education of Children	10	17	11	38	5	4	5	14	3	6	1	10
Health Care	32	30	32	94	17	25	20	62	32	19	34	85
Marriage	12	11	7	30	13	12	16	41	3	14	11	28
Housing	17	11	15	43	29	37	34	100	25	43	25	93
Income Generating Activities	13	6	0	19	16	6	0	22	29	4	4	37
Redemption of Loan	19	24	27	70	32	12	29	73	11	19	16	46
Festival	1	1	4	6	0	9	1	10	0	2	4	6
Household items	0	0	1	1	0	2	0	2	3	0	3	6
Total	120	120	120	360	120	120	120	360	120	120	120	360

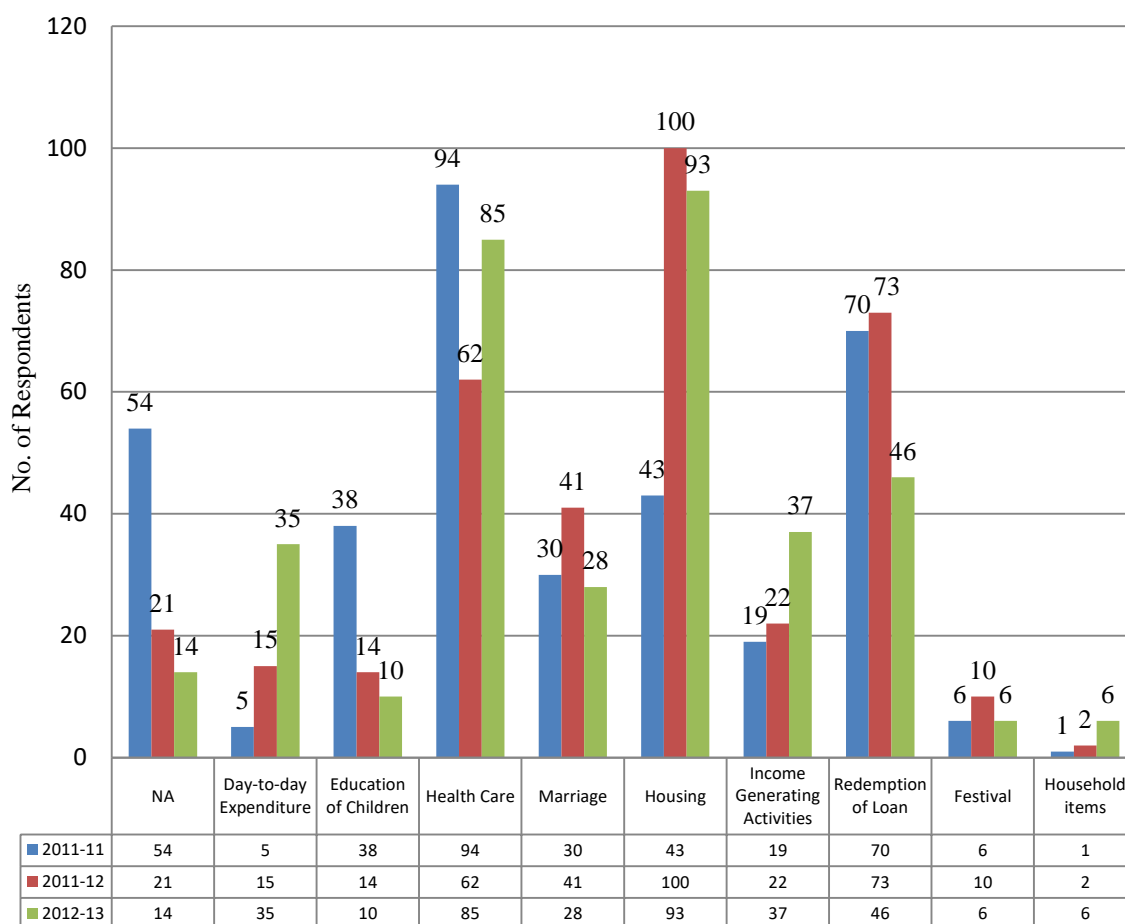
Source: Field Survey 2014

Note:1 High Land: Chaliyar and Nilambur,2 Mid Land: Pandikkad and Kottakkal,3Low land: Tanur and Ponnani

The data (Table 4.17) also show that the housing, health care and redemption of the old debt are the three first preferences by higher number of respondents in the three areas in the three years from 2010-11 to 2012-13 with small changes like one witnessed in 2012-13 in the case the third highest preference in the low land was on Day to day expenses. Hence we focus on the status of the income generating activities. We find that the income generation activities were highly neglected in the low land respondent in all the three years compared to other zones in the study area. In the first two years none allocated their thrift loan for income generating activities in the first two years in the low land of the study area and only negligible number of persons 4(3.38%) used their thrift loan for Income Generation Activities in the third year. While the high land respondents given more importance to Income Generation Activities while utilizing their thrift loan. 13(12.5%), 16(13.91%) and 29(25%) of the respondents who have taken thrift loan utilised their loan for Income Generating activities in the three consecutive years from 2010-11 to 2012-13 respectively. The data shows that the Low land Respondents lags very behind in the

utilisation of their thrift loan for productive purposes which may make them dependent always on the NHG services.

Fig 5.1. Purpose of thrift loan in the study area in 2011-11 to 2012-13



Source: Field Survey 2014

The general trend (Fig 5.1) show that the higher number of persons in the study area allotted their thrift loan in 2010-11 for Health care, in 2011-12, it was for Housing and in 2012-13, and it was also for Housing. In day to day expenditure, Income Generation activities and expenditure on household item found increasing place in the more number of respondents choices of allocation of their thrift loan

5.1.8. Source of repayment of the thrift loan

Analysing the source of repayment is very important because it help us to know if the microfinacing practices in the study area actually solve their financial stringencies or it lead to further indebtedness and thus become the dependent on cross borrowing for meeting the emergencies and necessities.

Table.5.18. Source of repayment of loan 2010-11 to 2012-13

Source of Repayment	2011-11	2011-12	2012-13
NA	54	21	14
Own Income	21	12	10
Income from IGA	81	80	95
Husband's Income	189	212	215
Loan from Money Lenders	0	5	0
Son's Income	7	8	13
Joint Income	8	22	13
Total	360	360	360

Source: Field Survey 2014

The data from the field (Table 5.18) shows that majority of the respondents, 189(61.76%) who have taken thrift loan in 2010-11 in the study area repaid the loan from their husbands income. The second majority, 81(26.47%) of the respondents find the repayment amount from their Income Generation activities. 21(6.86%) of them repaid their thrift loan from their own other savings. The majority of the respondents, 204(66.67%) in this year depend on others for repayment of their thrift loan.

In 2011-12 the dependence of the respondents on other's income for the repayment of the thrift loan has increased to 247(72.86%) of them .The repayment from own sources, 12(3.53%) and from the income Generating activities, 80(23.59% also declined in this year. And more over, 5(1.47%) of the respondents in this year depended on the money lenders for the repayment of their thrift Loan.

The dependence on other income during the year 2012-13 was by 241(69.65%) of the respondents. But the numbers of respondents who are finding income from their own Income Generating Activities for the repayment of the thrift loan have increased to 95(27.45%).The data shows that the dependence on other income has increased continuously in the consecutive three years form 2010-11 to 2012-13. It is also comfortable to see that more number of persons who are depending on the income from Income Generating Activities as a source of repayment of their thrift loan. But higher number of persons depends on their husbands and sons income

in three consecutive years from 2010-11 to 2012-13 in the study area. This is a big challenge against the objectives of microfinancing and empowerment practices.

Table 5.19. Urban/rural Source of repayment of loan 2010-11 to 2012-13

Purpose of thrift loan	2010-11		Total	2011-12		Total	2012-13		Total
	Rural*	Urban**		Rural*	Urban**		Rural*	Urban**	
NA	21	33	54	8	13	21	5	9	14
Own Income	16	5	21	9	3	12	8	2	10
Income from IGA	43	38	81	44	36	80	53	42	95
Husband's Income	94	95	189	98	114	212	99	116	215
Loan from Money Lenders	0	0	0	5	0	5	0	0	0
Son's Income	0	7	7	1	7	8	6	7	13
Joint Income	6	2	8	15	7	22	9	4	13
Total	180	180	360	180	180	360	180	180	360

Source: Field survey 2014

Note: *Rural: Chaliyar, Pandikkad and Tanur.**Urban: Nilambur, Kottakkal and Ponnani

The rural urban comparison (Table 5.19) of the source of repayment of thrift loan shows that Majority of the respondents in both the rural and urban areas depends on their husbands for the repayment of their thrift loan. But this majority is greater in urban areas compared to the rural areas. The second highest number of persons depend both in rural and urban area are on the Income Generating Activities for their repayments, but here the bigger number of respondents is from rural areas. More importantly the money lenders has been the source of their repayment in rural area in 2011-12 and 5(2.78%) of them approached them for repayment purposes. It is a matter of concern that still the money lenders are trapping the rural households.

Table 5.20. Geographical Source of repayment of loan 2010-11 to 2012-13

Purpose of thrift loan	2010-11			Total	2011-12			Total	2012-13			Total
	High ¹ Land	Mid ² Land	Low ³ Land		High ¹ Land	Mid ² Land	Low ³ Land		High ¹ Land	Mid ² Land	Low ³ Land	
NA	16	18	20	54	5	10	6	21	4	8	2	14
Own Income	8	11	2	21	1	9	2	12	1	7	2	10
Income from IGA	32	29	20	81	31	31	18	80	43	33	19	95
Husband's Income	53	59	77	189	61	62	89	212	60	65	90	215
Loan from Money Lenders	0	0	0	0	2	0	3	5	0	0	0	0
Son's Income	3	3	1	7	2	5	1	8	4	5	4	13
Joint Income	8	0	0	8	18	3	1	22	8	2	3	13
Total	120	120	120	360	120	120	120	360	120	120	120	360

Source: Field Survey 2014

Note: 1 High Land: Chaliyar and Nilambur, 2 Mid Land: Pandikkad and Kottakkal, 3 Low land: Tanur and Ponnani

The geographical classification (Table 5.20) also tells us that the dependence on the husband's income is the biggest source of repayment of the thrift loan in all the three years from 2010-11 to 2012-13 in all the geographical regions of the study area. But higher dependence on husbands is found in Low land followed by the Midland respondents. A notable change during the three years is that the thrift loan taking behaviour has increased highly in Low Land from 100(83.33%) in 2010-11 to 118(98.33%) in 2012-13. The 77(77%) of the respondents who have taken loan in 2010-11 repaid their loan with the income of their husbands while this was only 59(7.84%) and 53(50.96%) in mid land and High Land respectively. This rate was at 90(76.27%) in the Low Land, 65(58%) in Mid Land and 60(51.72%) in the High land, showing highest dependence of the Low Land respondents on their husbands.

When we examine the Income Generating activities as Source of Income for the repayment of loan in the three regions, we find that 32 (30.76%) in the High Land, 29(28.43%) in the Mid Land and 20(20%) from the Low land, depends on this source for their repayment purposes in 2010-11. Here also, we find the only lowest number of respondents from Low Land, compared to other two regions depends on Income Generating Activities, the highest being the High Land Respondents. When we examine the same statistics in 2012-13 we find that 43(37.06%) in High Land, 33(29.46%) and 19(16%) in Low Land respondents Income Generating Activities for their Repayment. In this year too, the Low Land Respondents lag very behind to the High Land and Mid Land Respondents in their dependence on Income Generating Activities for their Repayment. A notable change during the three years is that the thrift loan taking behaviour has increased highly in Low Land from 100(83.33%) in 2010-11 to 118(98.33%) in 2012-13. Thus the overall findings of higher dependence on husbands and others' income for repayment of the thrift loan are against the principles of the Kudumbashree programme's empowerment movements. And more over the low land respondents lag very behind in this dissatisfactory status and there also found the presence some exploitative money lenders in this region which may lead to cross borrowing and increased indebtedness and to failure the motto of women empowerment.

5.1.9. Purpose Linkage Loan by the respondents.

The Linkage Loans are generally aimed at financing some Income Generating Activities and only those NHGs which have satisfied some Grading processes according to some pre-determined standard are eligible for Linkage Loans.

The three years data (Table 5.21) on the purpose of Linkage loan and Linkage Loan Practices shows that loan share of the respondents didn't have taken Linkage Loan in the study area. Only, 8 (2.22%) of the respondents taken Linkage Loan during the 2010-11 and 22(6.11%) and 12(3.33%) in 2011-12 and 2012-13 respectively have taken Linkages. In the first two years highest number of persons, 3(37.5%) and 9(40.90%) respectively among those who have taken loan has utilized their loan for Income Generating Activities. In the third year highest number respondents, 12(41.67%) taken linkage loan for marriage purposes followed by 3(25%) and 3(25%) respectively for Housing and Income Generation Activities.

Table.5.21. Purpose Linkage Loan 2010-11 to 2012-13

Source of Repayment	2011-11	2011-12	2012-13
NA	352	338	348
Health Care	1	1	1
Marriage	2	2	5
Housing	2	5	3
Income Generating Activities	3	9	3
Redemption of Loan	0	3	0
Festival	0	1	0
Household items	0	1	0
Total	360	360	360

Source: Field Survey 2014

From the data on the Linkage loan practices among the rural and urban respondents in the study area (Table 5.22), it is seen that, 177(98.33%) of the respondents have not taken Linkage Loan in 2010-11 while 175(97.22%) in the urban areas have not taken loan during the same year. The number of respondents who have not taken in the 2011-12 was 168(93.33%) in rural areas and 170(94.44%) in urban areas. This rate was at 170(94.44%) in rural areas and 178(98.89%) in urban areas in the year 2012-13. The highest number of linkage loan in rural areas, 6(50%) from those linkage loan taken in the year 2011-12 is for Income Generating activities and it is the top number in the three years. When comparing the two regions we can find that both the rural and urban respondents show the same behaviour of not taking the

Linkage Loan. And this may be because there are no such plans for utilizing the Linkage loan or there may be some issues in taking the Linkage loans.

Table 5.22. Rural/urban Purpose Linkage Loan 2010-11 to 2012-13

Purpose of thrift loan	2010-11		Total	2011-12		Total	2012-13		Total
	Rural*	Urban**		Rural*	Urban**		Rural*	Urban**	
NA	177	175	352	168	170	338	170	178	348
Health Care	0	1	1	0	1	1	0	1	1
Marriage	1	1	2	1	1	2	4	1	5
Housing	2	0	2	1	4	5	3	0	3
Income Generating Activities	0	3	3	6	3	9	3	0	3
Redemption of Loan	0	0	0	3	0	3	0	0	0
Festival	0	0	0	0	1	1	0	0	0
Household items	0	0	0	1	0	1	0	0	0
Total	180	180	360	180	180	360	180	180	360

Source: Field survey 2014

Note: *Rural: Chaliyar, Pandikkad and Tanur. **Urban: Nilambur, Kottakkal and Ponnani

The Geographical comparison (Table 5.23) on the Linkage loan during the three year from 2010-11 to 2012-13 shows that comparatively more number of person in the low land has taken Linkage Loans during this period. And more over an interesting observation from the field that highest number of person taken Income Generating Activity Loan is from the Low land of the study area. From the low land 6(54.54%) from the 11 respondents taken loan, utilised their Linkage Loan for Income Generating Activities 2011-12.

The overall observations from the ongoing discussions and analysis on the utilisation of Linkage loan and Linkage Loan Practices are that Majority of the respondents in the study area not utilizing the Linkage loan facilities. There are a lot of opportunities to utilise Linkage Loan for Small scale Industries and other income Generating Activities. And from those taken Linkage Loan, they have given importance to Income Generating and Activities, Housing, Redemption of Older debt and the requirement of marriages in their home. There should be measures to encourage this facility in the study area and scrutiny and evaluation on the current practices should be undertaken to understand the low demand for and Low utilisation of Linkage Loans in the study area. It is also interesting to note that the high land

respondents who have utilised their thrift loan for IGA activities found less interested in Linkage Loan

Table 5. 23. Geographical Purpose Linkage Loan 2010-11 to 2012-13

Purpose of thrift loan	2010-11			Total	2011-12			Total	2012-13			Total
	High ¹ Land	Mid ² Land	Low ³ Land		High ¹ Land	Mid ² Land	Low ³ Land		High ¹ Land	Mid ² Land	Low ³ Land	
NA	117	120	115	352	115	114	109	338	119	113	116	348
Health Care	0	0	1	1	0	1	0	1	0	1	0	1
Marriage	2	0	0	2	2	0	0	2	0	2	3	5
Housing	1	0	1	2	2	2	1	5	0	3	0	3
Income Generating Activities	0	0	3	3	0	3	6	9	1	1	1	3
Redemption of Loan	0	0	0	0	0	0	3	3	0	0	0	0
Festival	0	0	0	0	0	0	1	1	0	0	0	0
Household items	0	0	0	0	1	0	0	1		0	0	0
Total	120	120	120	360	120	120	120	360	120	120	120	360

Source: Field Survey 2014

Note:1 High Land: Chaliyar and Nilambur,2 Mid Land: Pandikkad and Kottakkal,3Low land: Tanur and Ponnani

5.1.10. Reason for not taking Linkage Loan

It is imperative to examine the reason why majority of the respondents in the study area are not utilizing the Linkage loan. Linkage loan is designed for the purpose financial inclusion and it is aimed in making the poor credit worthy and accessible to easy credit. But the experiences from the field (Table 5.21, 5.22 and 5.23) shows that only very negligible respondents have taken the linkage loan in the study area. Exploring the reason helps us to understand the defects of the current Linkage loan practices and the necessary discussions and suggestions may be carried out.

Table 5.24. Reason for not Taking Linkage Loan

Reason for not taking loan	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
No Reason	13	8	24	21	3	11	80
Fear of Interest Burden	41	49	36	35	55	45	261
Formalities	6	3	0	4	2	4	19
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

The analysis of the field observations (Table 5.24) on the reason for not taking Linkage loan in the study area bring out the major reason reported by the respondents as “Fear of Interest Burden”. 261(72.5%) of the respondents in the study area reported that they fear of debt trap by increased burden of interest year by year. In the field Diary it is noted the words of a respondent from the Chaliyar Panchayat, Mrs. Jameela (name inter changed), she says that “when the loan is sanctioned say at 9.5% interest, when it is repaid, it is found that the bank has charged more than 9.5% of interest, it is a big burden for a poor like me”. 80(22.22%) of the respondent has no reason for not taking the Linkage Loan and 19(5.28%) of the respondents has revealed that there is large number of formalities which full fill the Linkage Loan. The ongoing discussion shows that there are still some type barriers to entry like interest burden and formalities, in the financial inclusion and easy access measure in NHG movements too.

Table 5.25. Rural/Urban Reason for not Taking Linkage Loan

Panchayat / Municipality									
Reason for not taking loan	Rural			Total Rural	Urban			Total Urban	Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
No Reason	13	8	24	45	21	3	11	35	80
Fear of Interest Burden	41	49	36	126	35	55	45	135	261
Formalities	6	3	0	9	4	2	4	10	19
Total	60	60	60	180	60	60	60	180	360

Source: Field Survey 2014

The rural urban comparison (Table 5.25) shows that majority of the respondents both in rural and urban areas reports the “Fear of Interest burden” as the reason for not taking the Linkage Loan. 126(70%) from the rural areas and 135(75%) from the urban areas, find interest as a barrier for taking the Linkage Loan for their credit requirements. 9(5%) from the rural areas and 10(5.56%) from the urban areas hesitate to take Linkage loan for the formalities existing.

Table 5.26. Geographical Reason for not Taking Linkage Loan

Reason for not taking loan	High Land		Total	Middle Land		Total	Low Land		Total	G. Total
	Chlr*	Nbr*		Pnd*	Ktkl*		Tnr*	Pni*		
No Reason	13	21	34	8	3	11	24	11	35	80
Fear of Interest Burden	41	35	76	49	55	104	36	45	81	261
Formalities	6	4	10	3	2	5	0	4	4	19
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2013

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

When we examine the geographical status of the reason for not taking the Linkage Loan (Table 5.26), we again find that, Interest Burden is reported as the biggest reason for not taking the Linkage Loans in all the region of the study area. The highest number of respondents, 104(86.67%) in the study area who hails from the Middle Land see “Fear of interest Burden” as the challenge to deal with Linkage Loan. 81(67.5%) of the respondents from the Low land and 76(63.33%) of the respondents from the High land have the same attitude that the interest burden might make their destiny more worse and they are indifferent to the Linkage Loan facility. Likewise 10(8.33%) from the High land, 5(4.17%) from the Middle Land and 4(3.33%) from the low find the formalities as the barrier to them to take Linkage Loan

From the ongoing discussion on the reason for not utilizing the Linkage Loan Facilities by majority of the respondents in the study area, we find that the presence of interest and its burden keeps away the majority of respondents from taking the Linkage Loan and thus the possibility of running some Income Generating Activities and the like. It is found in the field Diary that “when asked about the presence of interest in the thrift loan, one respondent opened her mind that most of

them are not receiving and charging interest in the thrift loan practices as a mutual understanding among them”. Hence these barriers in the easy access and financial inclusion should be dealt with higher priority.

5.1.11. Status Income Generating Activities

Income Generating Activities (IGA) is considered as an important tool of microfinancing programmes through which the dream of empowerment of the poor is materialized. Here we examine the number of persons engaged in Income Generating Activities and the reasons for not engaging with income Generating Activities if any.

Table 5.27. Reason for not engaging in Income Generating Activities

Reasons	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
NA/Engaged in IGA	26	29	15	29	11	9	119
Not able to meet own share to capital	8	8	8	4	9	5	42
Not Interested	8	1	14	5	9	6	43
Loan Requires Interest	18	22	23	22	31	40	156
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

The data from the field (Table 4.27) on the number of respondents engaged in IGA in the study area account to 119(33.05%). The data shows that 241(66.95%) of respondents from the study area are not engaged in any Income Generating Activities (IGA) for various reasons. The Highest number of respondents among those not engaged in IGA in the study area, 156(64.73%) who accounts for 43.33% of respondents in the study area reported that they fear the interest will entrap them into further indebtedness and some among them are against taking and paying interest. The second largest majority of the respondents,43(17.87%) reported that they have no interest in Undertaking IGA and 42(17.43%) of respondents stood away from under taking IGA for they are not able to find their own share to capital.

It is a matter of urgent attention that majority of the beneficiaries, 241(66.95%), who have more than five years’ experience in a microfinancing programme working for their empowerment, are not able to undertake IGA for the

Barriers still existing in the access of credit like interest, in ability in channelizing own share to capital and lack of interest. The conditions of some banks which make it a mandate to find themselves a particular percentage of the IGA investment. This also makes a type of hidden barriers in the financial inclusion.

Table 5.28. Rural/Urban Reason for not engaging in Income Generating Activities

Panchayat / Municipality									
Reason for not taking loan	Rural			Total Rural	Urban			Total Urban	Total
	Chaliyar	Pandikkad	Tanur		Nilambur	Kottakkal	Ponnani		
NA/Engaged in IGA	26	29	15	70	29	11	9	49	119
Not able to meet own share to capital	8	8	8	24	4	9	5	18	42
Not Interested	8	1	14	23	5	9	6	20	43
Loan Requires Interest	18	22	23	63	22	31	40	93	156
Total	60	60	60	180	60	60	60	180	360

Source: Field Survey 2014

The rural and urban comparison (Table 5.28) on the IGA activities show that 70(38.89%) in rural areas and 49(27.22) in the urban areas engaged in the Income Generating Activities. In other words 110(61.11%) from the rural areas and 131(72.78%) from the urban areas are not undertaken IGA activities for various reasons. The data also shows that majority of the respondents from both the rural and urban areas reported that they have not undertaken IGA because they fear interest burden through the loan taken for IGA. From those not engaged in IGA in rural areas, 63(57.27%) and 93(70.99%) in urban areas reported that they have not engaged in IGA because the only source of finance, the Linkage Loan requires interest and this would entrap them in indebtedness. The number of person who have no interest in IGA is highest in rural areas 23(20.90%) and it is at 20(15.26%) in urban areas. The number respondents who are not able to find their own share to capital is high 24(21.81%) in rural areas when it is at 18(13.74%) in urban areas.

Table 5.29. Reason for not engaging in Income Generating Activities-Geographical

Reason for not taking loan	High Land		Total	Middle Land		Total	Low Land		Total	G. Total
	Chlr *	Nbr *		Pnd *	Ktkl *		Tnr *	Pni *		
NA/Engaged in IGA	26	29	55	29	11	40	15	9	24	119
Not able to meet own share to capital	8	4	12	8	9	17	8	5	13	42
Not Interested	8	5	13	1	9	10	14	6	20	43
Loan Requires Interest	18	22	40	22	31	53	23	40	63	156
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

Foote note: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The IGA engagement data (Table 5.29) shows that, 55(45.83%) in the high land, 40(33.33%) in Mid Land and 24(20%) in Low Land engaged in the IGA Activities. The highest number of respondents not engaged in IGA belongs to Low land, 96(80%) followed by the Middle Land, 80(66.67%) and High Land, 65(54.17%).

When we examine the reason for not engaging in IGA (Table 5.29), we find that the interest requirement for the IGA Loan is the major reason for not engaging with IGA by respondents in all the three regions. From the high land 40(61.53%) of the respondents, 53(66.25%) from the Mid Land and 63(65.65%) of the Low Land reported interest as the block in taking IGA loan and thus the IGA engagement by them. This accounts for 33.33%, 44.17% and 52.5% of the total respondents in High land, Mid Land and Low land respectively. The highest number of uninterested, 20(16.67%) people for IGA also hails from the Low Land of the study area.

5.1.12. Status of Training for Income Generating Activities

Training for income Generating Activities is an important factor which determines the success of enterprises. It is help full to those engaged in IGA for

enhancing their performance and to those who are not engaged, to generate interest on them for IGA activities

Table 5. 30. Status of Training for Income Generating Activities

Status of Training	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Yes	25	28	15	28	11	9	116
No	35	32	45	32	49	51	244
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

The researcher had asked all the respondents that if they had given any training for Income Generating Activities by the Kudumbashree. The data (Table 5.30) shows that 116(32.22%) of the respondents reported having given training for IGA activities. It is a satisfactory result that 116 out of 119 (Table 5.27) engaged in IGA Activities were provided training by the Kudumbashree Mission. But the respondents accounts to 241(66.94%), who have not engaged any IGA activity, are not given any training. There should be compulsory platform to generate entrepreneurship spirit in the respondents. It is also a matter of concern 3(2.52%) of the respondents who have engaged in IGA activities reported to have no training yet. This is also points to the weakness of the training system with the Microfinacing agency in the study area. Thus status of training to those engaged is satisfactory and there should be training facilities to generate the spirit of entrepreneurship among those not engaged in IGA because IGA is very imperative in making the beneficiaries empowered

5.1.13. Loan Utilisation for IGA

The Kudumbashree programme provides various Loan Facilities so as to run IGAs by the beneficiaries. Here we examine the status utilisation of this facility by the

respondents. This would help us to understand what type of loan are preferred by the respondents in the study area

Table.5. 31. Loan Utilisation for IGA

Type of loan for IGA	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
No Loan	47	50	53	32	58	54	294
Thrift Loan	11	7	0	0	1	0	19
Linkage Loan	0	1	3	0	0	0	4
ME Loan	2	0	4	28	1	6	41
Other Loan	0	2	0	0	0	0	2
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

Evidences from the field shows that (Table 5.31) More of the respondents (11.39%) taken the ME loan for their IGA in the study area. This accounts for 34.45% of the respondents who have engaged in the IGA activities in the study area (Only 119/360 engaged in IGA in the study area, Table 5.27) 19(15.96%) of them utilised the thrift loan facility for running the IGA ,4(3.36%) utilised the Linkage Loan and 2(1.68%) sought other loans for IGA. This shows that 64(53.78%) of the respondents who are engaged in IGA, got support from the NHG through various Loans available with them.

Table. 5.32. Loan Utilisation for IGA-Rural/Urban

Panchayat / Municipality									
Reason for not taking loan	Rural			Total Rural	Urban			Total Urban	Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
No Loan	47	50	53	150	32	58	54	144	294
Thrift Loan	11	7	0	18	0	1	0	1	19
Linkage Loan	0	1	3	4	0	0	0	0	4
ME Loan	2	0	4	6	28	1	6	35	41
Other Loan	0	2	0	2	0	0	0	0	2
Total	60	60	60	180	60	60	60	180	360

Source: Field Survey 2014

The rural urban comparison on utilisation of the loan facilities (Table 5.32) shows that 150(83.33%) of the respondents have taken no loan. From 70(38.89%) rural respondents who have engaged in IGA (Table 5.28) majority of them, 18(25.71%) utilized thrift loan for their IGA, the second majority, 6 (8.57%)

utilized the ME loan and 4(5.71%) of them utilised the Linkage Loan for IGA.40 (57.14%) of the engaged in rural areas have not taken any loan for IGA. The rest 110(61.11%) who have not taken Loan also haven't engaged in IGA. The overall result of the observation can be interpreted that majority of the respondents in the rural areas have not taken any loan for they fear interest burden and they also found not engaged in IGA in the rural area. This issue need special attention and need correction in the system if demands so. In the case of urban areas 144(80%) of the respondents have not taken the loan for IGA and among those engaged in IGA, 49(27.22%, Table 58), the highest respondents, 35(71.42%) utilized the ME loan and none of them in urban areas taken Linkage Loan. 13(26.53%) of the respondents who engaged in IGA in urban area have taken no loan. 131(72.78%) in the urban areas have not engaged in IGA and taken no loan. This accounts the similar strength to those who have not engaged in IGA, 93(70.99%, Table 5.28) for the fear of interest. This also shows that the fear of interest burden has works as countervail force in making the respondents engaged in IGAs in both the rural and urban areas.

Table.5. 33. Loan Utilisation for IGA (Geographical)

Reason for not taking loan	High Land		Total	Middle Land		Total	Low Land		Total	G. Total
	Chlr*	Nbr*		Pnd*	Ktkl*		Tnr*	Pni*		
No Loan	47	32	79	50	58	108	53	54	107	294
Thrift Loan	11	0	11	7	1	8	0	0	0	19
Linkage Loan	0	0	0	1	0	1	3	0	3	4
ME Loan	2	28	30	0	1	1	4	6	10	41
Other Loan	0	0	0	2	0	2	0	0	0	2
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The Geographical comparison (Table 5.33) shows that 79(65.833%) in High Land, 108(90%) in the Mid Land and 107(89.17%) from the Low Land have taken no Loan for IGA in the study area. Among the 55(45.833%) who have engaged in IGA from High land, the majority,30(54.55%) utilised the ME Loan facility for their IGA , Among the 40(33.33%),who have engaged in IGA from the Mid Land, the

majority, 8(20%) utilised the thrift loan for IGA and among the 24(20%) engaged in IGA, the majority, 10(41.67%) utilised the ME loan for their IGA. 24(20%) from the high land, 68(56.67%) and 83(69.17%) from the Low Land not taken any loan and also not engaged in IGA from the study area. There are a lot of facilities like Linkage Loan, thrift Loan, ME loan etc. for promoting IGA through Kudumbashree, but majority of the beneficiaries are still indifferent to these services. From the loan facilities, the linkage Loan, which intended to provide more cheap and cost effective loan to the poor, found to be highly underutilized in the study area. The fear of interest burden, formalities in sanctioning the loan and other barriers which majority of the respondents raised as the reason for not engaging in IGA might also be indirectly the reason for not utilising this facilities. This must be scrutinized by the concerned authorities; otherwise this facilities and economic empowerment through IGA would remain in papers and reports only.

5.2.Improvement in infrastructure and Living Conditions

High infrastructure facilities and Living conditions influences one's self esteem and standard of living. It can also influence the health, productivity and thus satisfaction from the life. Improvement in living conditions helps to save one's time and to utilise them for productive purposes .Here we examine the improvement in the basic living conditions after the NHG

5.2.1. Improved Housing Conditions

Table.5.34. Improved Housing- The Post NHG Status

Improved Housing	Panchayat / Municipality						G. Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Yes	48	29	56	55	22	44	254
No	12	31	4	5	38	16	106
Total	60	60	60	60	60	60	360

Source Field Survey 2014

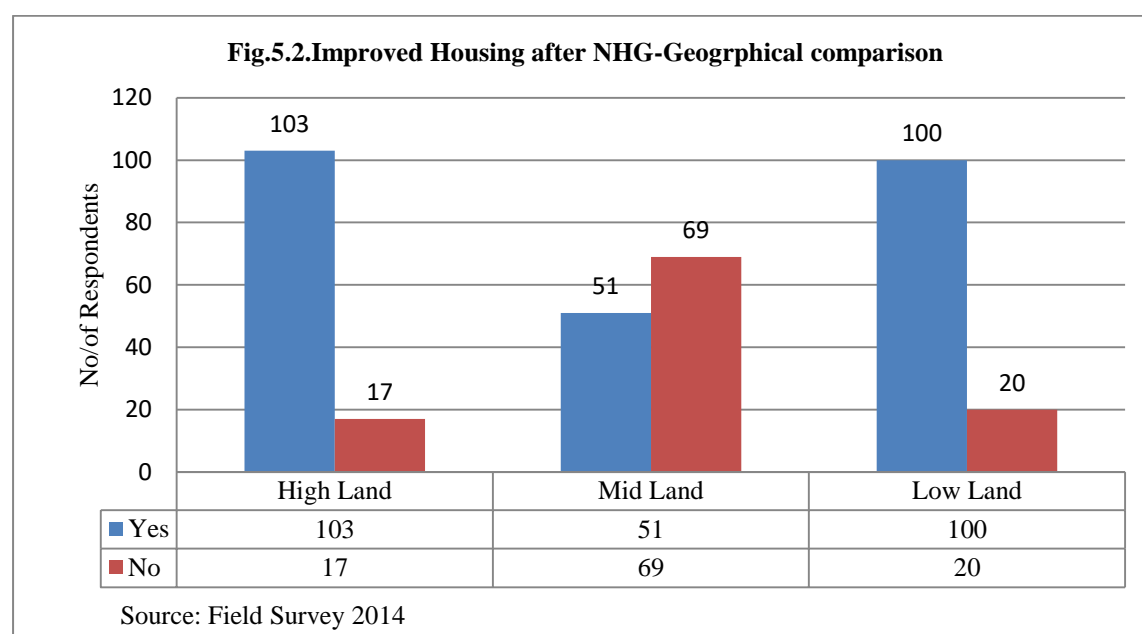
The data from the field (Table 5.34) on improvement in the housing conditions after the NHG shows that 254(70.56%) of the respondents reported to have improved their housing conditions and 106(29.44%) reports not to have improved the housing conditions after the NHG.

Table.5.35. Improved Housing- Rural/urban

Panchayat / Municipality									
Improved Housing	Rural			Total Rural	Urban			Total Urban	G. Total
	Chaliyar	Pandikkad	Tanur		Nilambur	Kottakkal	Ponnani		
Yes	48	29	56	133	55	22	44	121	254
No	12	31	4	47	5	38	16	59	106
Total	60	60	60	180	60	60	60	180	360

Source: Field Survey 2014

The rural urban comparison of the improved housing after NHG (Table 5.35) shows that 133 (73.89%) from the rural areas and 121(67.22%) of respondents from the urban areas reported having improved their housing conditions after the NHG. 47 (26.11%) from the rural areas and 59(32.78%) from the urban areas reported not to have any improvement in their housing conditions after they have joined the NHG. Majority of the respondents from both the rural and urban areas reported having improved the housing condition after the NHG, comparatively less number of respondents from rural areas reported having improvement in housing condition as a result of the NHG



The geographical comparison of the improvement of the housing conditions of the respondents after NHG (Figure 5.2) shows that 103(85.83%) from the High land, 51(42.5%) from the mid land and 100(83.33%) from the low Land reported to have improved their housing conditions after the NHG. Majority of the respondents (Figure 5.2) from the High Land and Low Land reported to have improvement in housing

after they have joined the NHG. Comparatively Low number of respondents from the Mid Land reported to have improved their housing conditions after the NHG.

5.2.2. Improved Sanitation

Facilitating good sanitation and latrine facilities in all homes is considered prime policy objectives of social welfare by almost all governments of the modern days. Good sanitation and latrine facilities are considered as the symbols of improved standard of living and this is more important for improving the health facilities and prevention of infectious diseases. Here we examine the improvement of sanitation facilities as result of the respondents' participation in the empowerment programmes of the Kudumbashree.

Table.5.36. Improved Sanitary Latrine- The Post NHG Status

Improved Sanitation	Panchayat / Municipality						G. Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Yes	28	42	15	31	20	28	164
No	32	18	45	29	40	32	196
Total	60	60	60	60	60	60	360

Source Field Survey 2014

Table 5.36 which shows the status of good sanitation after the NHG reveals that 164(45.56%) of the respondents reported to have good sanitation after they have joined the NHG. But majority of the respondents 196(54.44%) reported no to have improved the sanitation and latrine facilities after they have joined the NHG in the study area

Table.5.37. Improved Sanitary Latrine -Rural/Urban

Panchayat / Municipality									
Improved Sanitation	Rural			Total	Urban			Total	G. total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
Yes	28	42	15	85	31	20	28	79	164
No	32	18	45	95	29	40	32	101	196
Total	60	60	60	180	60	60	60	180	360

Source: Field Survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The rural urban comparison of sanitary and latrine facilities after the NHG (Table 5.37) shows that 85(47.22%) of the respondents from the rural areas and 79(43.89%) of the respondents from the urban areas reported having improved the sanitary and latrine facilities after the NHG in the study areas.

Table.5. 38. Improved Sanitary Latrine -The Geographical Comparison

Improved Sanitation	Panchayat / Municipality								G. Total	
	High Land		Total	Mid Land		Total	Low Land			Total
	*Chlr	*Nbr		*Pnd	*Ktkl		*Tnr	*Pni		
Yes	28	31	59	42	20	62	15	28	43	164
No	32	29	61	18	40	58	45	32	77	196
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

Foote note: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The geographical comparison of the improvement of the sanitary and latrine facilities (Table 5.38) shows that 59(49.17%) from the high land, 62(51.67%) from the mid land and 43(35.83%) of the respondents from the low land could improve their sanitary and latrine facilities as a result of the NHG participation. It is a good achievement that nearly half of the respondents in all the regions utilised the NHG sources to improve their sanitary latrine facilities

5.2.3. Improved Drinking Water Facility

Availability safe drinking water in the home or at least to the near places of home is a big comfort to the womenfolk. Water has been growing as a precious commodity only the rich can afford. Hence it is important to examine the status of safe drinking water because it both helps in reducing the time poverty and economic poverty. Here we examine the status of utilisation of the NHG and related facilities to improve their drinking water needs.

Table.5.39. Improved Drinking Water facility- The Post NHG Status

Improved Water facility	Panchayat / Municipality						G. Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Yes	34	46	24	32	34	27	197
No	26	14	36	28	26	33	163
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

The data from the field (Table 5.39) shows that majority, 197(54.72%) of the respondents from the study area reported that the NHG participation helped them to improve the drinking water facility. 163(45.28%) of tem reported no to have utilised the NHG facility for improving the drinking water facility. It is an encouraging experience that the Kudumbashree could help in improving the drinking water facility to majority of the respondents in the study area

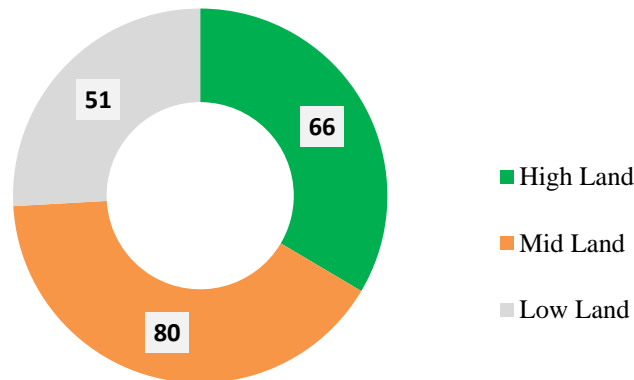
Table.5.40. Improved Drinking Water facility -Rural/Urban

Panchayat / Municipality									
Improved Water facility	Rural			Total	Urban			Total	G. Total
	Chaliyar	Pandikkad	Tanur		Nilambur	Kottakkal	Ponnani		
Yes	34	46	24	104	32	34	27	93	197
No	26	14	36	76	28	26	33	87	163
Total	60	60	60	180	60	60	60	180	360

Source: Field Survey 2014

The rural urban comparison of the safe drinking water facility in the study area (Table 5.40) shows that 104 (57.78%) of the respondents from the rural areas and 93(51.67%) of the respondents from the urban areas reported having improved the safe drinking water because of the Kudumbashree participation. Both in urban (51.67%) and rural (57.78) areas, majority of the respondents reported having improved the drinking water facility after the NHG

Figure 5.3. Improved Drinking Water facility -The Geographical



Source: Field Survey 2014

The geographical comparison of the improvement of the drinking water facility after NHG shows that 66(55%) from the High Land, 80(66.67%) from the Mid Land and 51(42.5%) from the low land reported to have improved the drinking water facility after they have joined the NHG. Highest number of respondents from the mid land, 80(66.67%) followed by 66(55%) from the High Land and 51(42.5%) from the Low Land reported that it is with the help of the Kudumbashree programmes they could make available drinking water in their area(Figure 5.3)

5.2.4. Electrification of House

Here we examine what extend the electrification of houses of the respondents is because the earning or other facilities of through Kudumbashree in the study area.

Table.5.41. Electrification of House- The Post NHG Status

Improved Water facility	Panchayat / Municipality						G. Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Yes	50	52	48	34	44	49	277
No	10	8	12	26	16	11	83
Total	60	60	60	60	60	60	360

Source Field Survey 2014

The data from the field (Table 5.41) shows that 277(76.94%) of the respondents from the study area reports that they could electrify their houses because of the facilities or earning through the Kudumbashree. It is a good achievement that the Kudumbashree could help the majority 277(76.94%, Table 5.41) of the beneficiaries to electrify their houses.

Table.5.42. Electrification of House -Rural/Urban

Panchayat / Municipality									
Improved Water facility	Rural			Total	Urban			Total	G. Total
	Chaliyar	Pandikkad	Tanur		Nilambur	Kottakkal	Ponnani		
Yes	50	52	48	150	34	44	49	127	277
No	10	8	12	30	26	16	11	53	83
Total	60	60	60	180	60	60	60	180	360

Source: Field Survey 2014

The rural urban comparison of the electrification of Houses after the NHG (Table 5.42) shows that 150(83.33%) of the respondents from the Rural areas and 127(70.56%) from the urban areas reported they could electrify their houses because of their participation in Kudumbashree

Table.5.43. Electrification of House -The Geographical Comparison

Improved Water facility	Panchayat / Municipality									G. Total
	High Land		Total	Mid Land		Total	Low Land		Total	
	*Chlr	*Nbr		*Pnd	*Ktkl		*Tnr	*Pni		
Yes	50	34	84	52	44	96	48	49	97	277
No	10	26	36	8	16	24	12	11	23	83
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

Filed information (Table 5.43) on the electrification of houses of the respondents after NHG shows that 84(70%) of the respondents from the High Land and 96(80%) from the Mid Land and 97(80.83%) from the Low land reported that it is because of the Kudumbashree they could electrify their Houses. Majority from all the three regions reports that their houses are electrified because of the Kudumbashree

5.2.5. Repairing of the House

Here we examine, what extend the Kudumbashree helped the respondent to repair their Houses. Repairing and maintenance of houses is an important basic requirement of the poor house holds

Table.5.44. Repairing of House- The Post NHG Status

Improved Water facility	Panchayat / Municipality						G. Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Yes	58	52	58	58	44	55	325
No	2	8	2	2	16	5	35
Total	60	60	60	60	60	60	360

Source Field Survey 2014

Data from the field (Table 5.44) shows that 325(90.28%) of the respondents from the study area reports that they could repair their houses because they are the members of the Kudumbashree. Majority of the respondents 325(90.28%) could repair their house by utilizing the facilities and earning from the Kudumbashree. Otherwise they might remain unrepaired or depend others to get their home repaired. It is also a big achievement that Kudumbashree has become the source and the reason in meeting the basic requirements of the Poor in the study area

Table.5.45. Repairing of House -Rural/Urban

Panchayat / Municipality									
Improved Water facility	Rural			Total	Urban			Total	G. Total
	Chaliyar	Pandikkad	Tanur		Nilambur	Kottakkal	Ponnani		
Yes	58	52	58	168	58	44	55	157	325
No	2	8	2	12	2	16	5	23	35
Total	60	60	60	180	60	60	60	180	360

Source: Field Survey 2014

The rural urban comparison of the repairing of the houses after the NHG (Table 5.45) shows that 168(93.33%) of the respondents from the rural areas and 157(87.22%) respondents from the urban area reported that they could repair their

houses only because of the Kudumbashree. Majority of the respondents from both the rural, 168 (93.33%) and urban, 157 (87.22%) areas (Table 5.45), reports that Kudumbashree is the cause for the repairing their houses.

Table.5.46. Repairing of House -The Geographical Comparison

Improved Water facility	Panchayat / Municipality								G. Total	
	High Land		Total	Mid Land		Total	Low Land			Total
	*Chlr	*Nbr		*Pnd	*Ktkl		*Tnr	*Pni		
Yes	58	58	116	52	44	96	58	55	113	325
No	2	2	4	8	16	24	2	5	7	35
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

The geographical comparison of the repairing of the houses after the NHG (Table 5.46) shows that 116(96.67%) of the respondents from the High Land, 96(80%) of the respondents from the Mid Land and 113(94.17%) from the Low Land reports that they could repair their houses because of their participation in Kudumbashree. Highest majority (80% and above) from all the regions reported that they could repair their houses only because of the Kudumbashree

It is found from the foregone discussion and analysis that the Kudumbashree could work as the reason and source for the improvement of the infrastructure and living conditions in the study area. Lack of even the basic facilities is the big challenges for the poor all over the world and this remain the prime component in the policy baskets of the governments for years, though materialization being only a dream. But Kudumbashree could grow as a model to all the agencies including governmental and non-governmental, in providing the poor better infrastructure facilities. There is two special volunteer in Kudumbashree named as infrastructure volunteers and health volunteers; the important duty of them is to take initiatives to improve the infrastructure and health facilities for the NHG members. The filed experience is the evidence for the efficient working of these two volunteers in the study area.

CHAPTER VI
MICROFINANCE AND WOMEN
EMPOWERMENT :AN ANALYSIS

CHAPTER VI

MICROFINANCE AND WOMEN EMPOWERMENT: AN ANALYSIS

In this chapter we examine the role of microfinance in women empowerment in the study area. The influence of Kudumbashree as a microfinance plus approach for women empowerment is examined on the basis of some pre-determined parameters identified by the researcher from the existing theoretical frames of women empowerment

6.1. Microfinancing Practices and Women Empowerment

Women empowerment is multi-dimensional process through which changes in the existing power relations and social relations are drawn out in favour of the womenfolk or more inclusiveness is materialised. It is a multi-dimensional and interlinked process of change in power relations (Linda Mayoux 2000). She identifies four types power which are crucial for women empowerment-(a) Power within (b) Power to (c) Power with and (d) Power over. Power within implies to make the women agent of her own change, Power to means to make the women capable of developing skills and mobilizing necessary skills to be the agent of her own change, Power with implies to make the women powerful as the agent of change in a collective and common landscape and Power over means to make the women competent to face all the constraints and power obstacles in her way of self realisation. On the basis of the forgone discussion the present study measures the empowerment under four parameters. They are;

- A. Economic Empowerment
- B. Interpersonal and Familial Empowerment
- C. Collective and Cultural Empowerment
- D. Organisational and Political Empowerment

For measuring these four parameters of empowerment 59 sub variables are identified to accommodate the theoretical frame work adopted for this study.

6.1. A. Economic empowerment

Microfinance is considered as an important tool through which the poor especially the poor women can be empowered socially and economically. Here we examine the status of economic empowerment through the microfinancing practices of the Kudumbashree. Economic empowerment can be evaluated through the participation of in Income Generating Activities, Utilisation and availability of financing sources for meeting the IGA and other requirements of the beneficiaries, the habit of saving for future and holding of asset etc.....Economic empowerment is an important determinant in making the poor empowered. It is meaning less to say socially an individual has progressed well but still he depends on others for meeting his bread and other requirements. For examining the economic empowerment we use the following variables:

1. Pre and Post NHG Status of Saving Habit of the respondent
2. Pre and Post NHG Status of Source of finance of the respondent
3. Pre and Post NHG Status of Source of House hold Income
4. Pre and Post NHG Status of Possession of ornaments/other assets
5. Pre and Post NHG Status of Change in occupation and income
6. Pre and Post NHG Status of Access to finance

6.1. A.1.1. Saving Bank A/C-the Pre and Post NHG Status

This will help us to understand the changes in the saving habit among the respondents as a result of their participation in the Kudumbashree. Culturing the habit of saving among the poor may be considered as the stepping stone in the economic empowerment for the saving would help the poor to face the emergencies bold, meet the necessities and also their capital needs for their IGA without depending others.

Here we examine the pre and post NHG status of Saving Bank A/C among the respondent. The increase in the Saving Bank A/C may be considered as a positive change in the respondent as result of their participation in the NHG

Field Observation on the pre and Post NHG status of saving bank A/c among the respondents, (Table 6.1) show that none of the respondent in the study area had saving Bank A/C before joining NHG in the study area. But after Joining the NHG, 314(87.22%) of the respondents reported having Saving Bank A/C and this

Tbale.6.1. Saving bank A/C-the pre and post NHG Status

Pre & Post Status	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Pre NHG							
Yes	0	0	0	0	0	0	0
No	60	60	60	60	60	60	360
Total	60	60	60	60	60	60	360
Post NHG							
Yes	51	53	55	60	50	45	314
No	9	7	5	0	10	15	46
Total	60	60	60	60	60	60	360

Field Survey 2014

point to a big success of the Kudumbashree in inculcating the saving habit among the poor women. It also need special attention that 46(12.78%) not having the saving Bank A/C even after completing five years in the NHG

Table.6.2. Saving bank A/C-the pre and post NHG Status-Rural/Urban

Panchayat / Municipality									
Status of Saving Bank A/C	Pre NHG			Total Rural	Pre NHG			Total Urban	G. Total
	Rural				Urban				
	Chaliyar	Pandikkad	Tanur		Nilambur	Kottakkal	Ponnani		
Yes	0	0	0	0	0	0	0	0	0
No	60	60	60	180	60	60	60	180	360
Total	60	60	60	180	60	60	60	180	360
Post NHG					Post NHG				
Yes	51	53	55	159	60	50	45	155	314
No	9	7	5	21	0	10	15	25	46
Total	60	60	60	180	60	60	60	180	360

Source: Field Survey 2014

The data on rural urban comparison of status of the Saving Bank A/C (Table 6.2) shows that none of the respondent from both the rural and urban area had Saving Bank A/C before joining the NHG. After joining the NHG 159(88.33%) from rural areas and 155(86.11%) from the urban areas started the saving A/C in the Banks. But 25(13.88%) from the urban area, comparatively higher, and 21(11.67%) from the rural areas still remain not holding any saving Bank A/C

Table.6.3. Saving bank A/C-the pre and post NHG Status-Geographical

Status of Saving Bank A/C	Pre NHG		Total	Pre NHG		Total	Pre NHG		Total	G. Total
	High Land			Middle Land			Low Land			
	Chlr [*]	Nbr [*]		Pnd [*]	Ktkl [*]		Tnr [*]	Pni [*]		
Yes	0	0	0	0	0	0	0	0	0	0
No	60	60	120	60	60	120	60	60	120	360
Total	60	60	120	60	60	120	60	60	120	360
Post NHG				Post NHG			Post NHG			
Yes	51	60	111	53	50	103	55	45	100	314
No	9	0	9	7	10	17	5	15	20	46
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

Foote note: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The examination of the status of saving bank A/C among the respondents of the three geographical regions (Table 6.3) provides clearer picture of the changes in saving habit of the respondents in the study area after joining the NHG. It is seen in the table that none of the respondents in the different regions had saving bank A/C before joining the NHG in the study area. Whereas significant changes have witnessed in the saving habit among the respondents, after they have joined in the NHG. The data shows that 111(92.5%) from the High Land, the highest number of the respondents of the study area, 103(85.83%) from the Mid Land, the second highest Majority in the study area and 100(83.33%), from the Low Land the lowest from the study area had started Saving Bank A/C after they joining the NHG. The data (Tables 6.2 and 6.3) shows that the mid land and Low Land and the urban area respondents, lags very behind in the opening of Saving Bank A/C. One of the social characteristics of this region is also need mentioning that majority of the Muslim respondents, lives in these areas of the study area, and interest is prohibited according to their faith. This might be the reason for the lowest turnout of Saving Bank A/c in these regions and if it was the case, it needs proper attention and the barrier should be addressed; otherwise it would remain a type of exclusion among inclusion.

6.1. A.1. 2. Post office Saving A/C Pre and post NHG status

The data on post office saving (Table 6.4) shows that only 6(1.67%) had Post Office saving before joining the NHG whereas this number has grown to 67(18.61%) in the study area after the respondents joined the NHG. This also shows that the NHG activities has highly influenced in inculcating the saving habit among the respondents in the study area.

Tbale.6.4. Post Office Saving A/C-the pre and post NHG Status

Pre & Post Status	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Pre NHG							
Yes	0	0	5	1	0	0	6
No	60	60	55	59	60	60	354
Total	60	60	60	60	60	60	360
Post NHG							
Yes	16	11	8	15	7	10	67
No	44	49	52	45	53	50	293
Total	60	60	60	60	60	60	360

Field Survey 2014

Table.6.5. Post Office Saving A/C-the pre and post NHG Status -Rural/Urban

Panchayat / Municipality									
Status of Saving Bank A/C	Pre NHG			Total Rural	Pre NHG			Total Urban	G. Total
	Rural				Urban				
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
Yes	0	0	5	5	1	0	0	1	6
No	60	60	55	175	59	60	60	179	354
Total	60	60	60	180	60	60	60	180	360
Post NHG					Post NHG				
Yes	16	11	8	35	15	7	10	32	67
No	44	49	52	145	45	53	50	148	293
Total	60	60	60	180	60	60	60	180	360

Source: Field Survey 2014

The rural and urban comparison (Table 6.5) on the pre and post NHG status of the post office saving shows that only very few, 5(2.78%) had the post office saving in the rural areas and this has increased to 35(19.44%) after the NHG in the rural area. Likewise in the case of urban area there was only 1(0.55%) of respondents having the post office saving before NHG and this has increased to 32(17.78%) in the

urban areas after NHG. The data shows that comparatively more rural respondents have taken Post office saving after they joined the NHG.

Table 6.6. Post office Saving Habit -The Geographical Comparison

Post office Saving	Panchayat / Municipality									G. Total
	Pre NHG		Total	Pre NHG		Total	Pre NHG		Total	
	High Land			Mid Land			Low Land			
	*Chlr	*Nbr		*Pnd	*Ktkl		*Tnr	*Pni		
Yes	0	1	1	0	0	0	5	0	5	6
No	60	59	119	60	60	120	55	60	115	354
Total	60	60	120	60	60	120	60	60	120	360
Post NHG			Total	Post NHG		Total	Post NHG		Total	G. Total
Yes	16	15	31	11	7	18	8	10	18	67
No	44	45	89	49	53	102	52	50	102	293
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The Geographical comparison (Table 6.6) on the Post office saving show that there is progress in Post office saving habit after the respondents joined the NHG in all the three regions of the study area. In the High Land there was only 1(8.33%) reported having Post office Saving before the NHG whereas this has increased to 31(25.83%). This statistics in Mid Land is at 0 before NHG and 18(15%) after the NHG, in the case Low Land 5(4.17%) had Post office Saving before NHG, this has increased to 18(15%) after the NHG. Comparatively Low progress is observed in the case of post office saving in the Low Land and Mid Land

6.1. A.1.3. Other Saving Habits-the Pre and post NHG status

We examine the improvement in the saving habits like Chit Finance and other saving Habits here among the respondents after and before the NHG practices. Progress in the saving habit is considered as positive change brought about by the NHG participation by the respondents.

Table 6.7. Other Saving Habits-The pre and Post NHG Status

Chit Finance	Panchayat / Municipality						Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
	Pre NHG						
Yes	0	0	0	0	0	0	0
No	60	60	60	60	60	60	360
Total	60	60	60	60	60	60	360
Post NHG							
Yes	0	4	0	0	0	3	7
No	60	56	60	60	60	57	353
Total	60	60	60	60	60	60	360
Other Saving	Pre NHG						Total
Yes	0	0	0	0	0	0	0
No	60	60	60	60	60	60	360
Total	60	60	60	60	60	60	360
Post NHG							
Yes	0	1	0	0	0	0	1
No	60	59	60	60	60	60	359
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

Now when we examine the other saving habits (Table 6.7) in the study area after the NHG practices, it is found that none had the habit of saving both in chit finance and other saving other than Post office and saving bank before the NHG. After the NHG very little number of respondents have opted this opportunities in the study area where 7(1.94%) opted the chit finance and 1(.277%) opted the other saving opportunities. This shows that the most popular saving windows of the respondents after the NHG in the study area are the saving bank Accounts and Post office saving,(Table 6.1 and 6.4).

6.1. A.2.Source of Finance

Source of finance to an individual is an important determinant of one's economic independence and empowerment. There are different sources available for financing the needs of the people; some is being consumer friendly, commercial and based on some banking principles and for profit organisation and some others without having any banking and financing principles and laws and are exploitative. And some more others are available which works on the principles of cooperation and self-help

and not for profit channels. Being the poor are not able to materialise the requirements of the formal sector lenders; the only source to them is the informal lenders

Tbale.6.8. Source of finance -the pre and post NHG Status

Source of Finance	Panchayat / Municipality						G. Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
	Pre NHG						
Money Lenders	47	50	53	39	32	28	249
Friends	10	10	7	18	26	24	95
NHG/other	3	0	0	3	2	8	16
Total	60	60	60	60	60	60	360
Source of Finance	Post NHG						G. Total
Money Lenders	0	0	0	0	0	3	3
Friends	0	0	0	0	4	0	4
NHG/Other	60	60	60	60	56	57	353
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

The data from the field (Table 6.8) show that Majority of the respondents, 249(69.17%) were depending on the informal and exploitative money lenders for their credit requirements. The second majority, 95(26.38%) depended on their friends and 16(4.5%) of them approached the other safe sources for the credit requirements. It is highly appreciable that this dependence reduced to 3(.833%) after they have joined the NHG. Now majority, 353(98.05%) of them depends on NHG and related and other sources for their credit requirements.

Table.6.9. Source of finance -the pre and post NHG Status-Rural/Urban

Panchayat / Municipality									
Source of Finance	Pre NHG			Total Rural	Pre NHG			Total Urban	G. Total
	Rural				Urban				
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
Money Lenders	47	50	53	150	39	32	28	99	249
Friends	10	10	7	27	18	26	24	68	95
Other	3	0	0	3	3	2	8	13	16
Total	60	60	60	180	60	60	60	180	360
Source of Finance	Post NHG				Post NHG				
Money Lenders	0	0	0	0	0	0	3	3	3
Friends	0	0	0	0	0	4	0	4	4
NHG/Other	60	60	60	180	60	56	57	173	353
Total	60	60	60	180	60	60	60	180	360

Source: Field Survey 2014

The rural urban comparison (Table 6.9) of the source of finance before and after the NHG shows that higher number of respondents both in rural and urban areas depended on the exploitative money lenders for their credit requirements. 150 (83.33%) of the rural respondents and 99 (55%) urban respondents depended on the money lenders before the NHG; the highest being the rural respondents. 27 (15%) of the respondents from the rural areas depended on their friends and 3 (1.67%) of them depended on other safe sources for their credit requirements before NHG. In the urban areas the second highest majority, 68 (37.78%) depended on their friends and 13 (7.22%) depended on other safe sources for their credit requirements before NHG. Comparatively highest number of respondents who depended on the money lenders before NHG from rural areas and they engaged in unsafe borrowing.

But sharp changes have witnessed after the working of the NHG in the study area. None of the respondents from rural areas depends on the exploitative money lenders and now all of them depend on the NHG and related safe lenders for their credit requirement (Table 6.9). In the case of urban areas also high changes witnessed, majority of them now depends on NHG for their credit requirements. Unfortunately 3 (1.67%) of the respondents from urban areas still depends on money lenders for their credit requirements (Table 6.9). This issue must be seriously taken by the concerned authorities.

Table 6.10. Source of Finance -The Geographical Comparison

Source of Finance	Panchayat / Municipality								G. Total	
	Pre NHG		Total	Pre NHG		Total	Pre NHG			Total
	High Land			Mid Land			Low Land			
	*Chlr	*Nbr		*Pnd	*Ktkl		*Tnr	*Pni		
Money Lenders	47	39	86	50	32	82	53	28	81	249
Friends	10	18	28	10	26	36	7	24	31	95
Other	3	3	6	0	2	2	0	8	8	16
Total	60	60	120	60	60	120	60	60	120	360
Post NHG			Total	Post NHG		Total	Post NHG		Total	G. Total
Money Lenders	0	0	0	0	0	0	0	3	3	3
Friends	0	0	0	0	4	4	0	0	0	4
Other	60	60	120	60	56	116	60	57	117	353
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

Table 6.10, provides the source of finance –the geographical comparison which shows that majority of the respondents from all the regions depended on the exploitative money lenders for their credit requirements before the NHG; the highest dependence, 86(71.67%) being reported from the high land.82 (68.33%) from the Mid land and 81(67.5%) from the Low Land depended on the Money lenders for their credit requirements before NHG.

It is highly appreciable that none from the High Land and Mid Land depended on the exploitative money lenders after they have joined the NHG. Now all from the High land and 116(96.67%) from the mid land depends on NHG and related safe lenders. In the case of the Low Land 117(97.4%) depends on the NHG and related safe sources. But it is still in the trap of exploitative money lender.3 (2.5%, Table 6.10) of them still depends on the exploitative money lenders. This problem should be addressed properly .In short there considerable progress in making safe credit available for the poor after the NHG, it is an appreciable achievement of the Kudumbashree. Along with this, the dependence on and trapping behaviour of the money lenders especially among the poorest of the study area need to be urgently addressed with proper measures.

6.1. A. 3. Source of Income

Economic empowerment can also be understood with the help of changes in the source of income. If the source of income increases after the NHG, it would be considered as a positive outcome of NHG, leading to the economic empowerment of the respondent.

Tbale.6.11. Source of Income-The Pre and Post NHG Status

Source of Income	Panchayat / Municipality						G. Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
	Pre NHG						
One	60	59	60	60	60	60	359
Two	0	1	0	0	0	0	1
Three	0	0	0	0	0	0	0
Total	60	60	60	60	60	60	360
Source of Income	Post NHG						G. Total
One	34	30	45	31	49	51	240
Two	12	20	10	23	6	4	75
Three	14	10	5	6	5	5	45
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

The data on the source of income before and after the NHG (Table 6.11) shows that Majority, 359(99.72%) of the respondents had only a single source of income before they are joining the NHG. Only 1(.28%) of the respondents reported having two sources of income before NHG. But after the NHG experiment it has observed from the field that 75(20.83%) of the respondents and 45(12.5%) of the respondents reported having two and three sources of income after they have joined the NHG, (Table 6.11). It is of course an important contribution of the NHG to the economic empowerment of the respondents in the study area. It also need to mention that changes has confined to small number of persons, majority still reports, 240(66.67%) they have only one source of income. Measures should be taken to spread the changes among all or at least among, the majority of the respondents in the NHG.

Tbale.6.12. Source of Income-The Pre and Post NHG Status -Rural/Urban

Panchayat / Municipality									
Source of Income	Pre NHG			Total Rural	Pre NHG			Total Urban	G. Total
	Rural				Urban				
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
One	60	59	60	179	60	60	60	180	359
Two	0	1	0	1	0	0	0	0	1
Three	0	0	0	0	0	0	0	0	0
Total	60	60	60	180	60	60	60	180	360
Source of Income	Post NHG			Total Rural	Post NHG			Total Urban	G. Total
One	34	30	45	109	Total	49	51	131	240
Two	12	20	10	42	23	6	4	33	75
Three	14	10	5	29	6	5	5	16	45
Total	60	60	60	180	60	60	60	180	360

Source: Field Survey 2014

The rural urban comparison of the source of income before and after NHG (Table 6.12)shows that majority of the respondents from both the rural and urban areas reported that they had only one source of income before the NHG.179 (99.44%) from the rural areas and 180(100%) from the urban area had only one source of income before NHG. In rural areas only 1 had two sources of income and none had three sources of income before NHG. In the case of urban areas none had more than one source of income before NHG. But after the NHG changes has

observed from the field, 42(23.33%) from the rural area and 33(18.33%) from the urban areas reported having two sources of income after the NHG. 29(16.11%) from the rural areas and 16(8.89%) from the urban areas reports to have three sources of income after they have joined the NHG. In the case of source of income after NHG also the urban area lags behind to the rural areas. When 71(39.44%) from rural areas reported having increased their source of income to more than one sources, only 49(27.22%) from urban areas reported having such a change in the source of income after the NHG

Table.6.13. Source of Income-The Pre and Post NHG Status - Geographical

Source of Income	Panchayat / Municipality								G. Total	
	Pre NHG		Total	Pre NHG		Total	Pre NHG			Total
	High Land			Mid Land			Low Land			
	*Chlr	*Nbr		*Pnd	*Ktkl		*Tnr	*Pni		
One	60	60	120	59	60	119	60	60	120	359
Two	0	0	0	1	0	1	0	0	0	1
Three	0	0	0	0	0	0	0	0	0	0
Total	60	60	120	60	60	120	60	60	120	360
Post NHG			Total	Post NHG		Total	Post NHG		Total	G. Total
One	34	31	65	30	49	79	45	51	96	240
Two	12	23	35	20	6	26	10	4	14	75
Three	14	6	20	10	5	15	5	5	10	45
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

Data from the field(Table 6.13) which presents the geographical comparison of the pre and post NHG status of the source of income, shows that almost all of the respondents from all the region of the study area had only one source of income before NHG. Only 1(.833%) from the mid land reports having two source of income before NHG. But after NHG this situation has changed, 35(29.17%) from the High land reports having two sources of income after NHG and 20(16.67%) of them reports they have three sources of income after NHG. In the case of respondents from the mid land, 26(21.67%) of them report to have two sources of income, and 15(12.5%) of them reported having improved their sources of income to three sources after NHG. The respondents from low land have reported a lower level of improvement in the sources of income, 14(11.67%) of them reported that their source of income has increased to two and 10(8.33%) of them reports having their income sources increased to three.

The comparison of the three regions (Table 6.13) show that comparatively less number of respondents from low land reported to have improved their source of income in to two and three sources after their engagement with the NHG .In the case of the number of source of income after NHG also the Low Land and Mid Land lags behind the High Land. This shows that the influence of the NHG in the Low Land and Mid Land is comparatively low. This is against the principle of inclusion and empowerment of the Kudumbashree movement in Kerala.

6.1. A.4.Possession of Ornaments and other assets

Here we examine the status of possessing ornaments and other assets before and after NHG participation by the respondents. An increase in the number of possession of ornaments and other assets after the NHG is considered as positive change resulting from the NHG participation in the study area.

Table.6.14. Possession of Ornaments and assets- The Pre and Post NHG Status

Ornaments/ Assets	Panchayat / Municipality						G. Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
	Pre NHG						
Yes	0	1	0	0	0	0	1
No	60	59	60	60	60	60	359
Total	60	60	60	60	60	60	360
Ornaments/ Assets	Post NHG						G. Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
	Post NHG						
Yes	26	25	15	29	11	9	115
No	34	35	45	31	49	51	245
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

It is evident from the field data (Table 6.14) that there is only 1 (0.27%) reported having the possession of assets before joining the NHG in the study area. But 115(31.94%) of respondents reported to have possessed the ornaments and assets after they have joined the NHG in the study area. 245(68.06) still reports having no possession of ornaments and other assets. It shows that the microfinancing practices of the Kudumbashree didn't helped the majority of the respondents to possess any tangible assets which is an important determinant of economic empowerment (Table 6.14).

**Table.6.15. Possession of Ornaments and assets-
The Pre and Post NHG Status -Rural/Urban**

Panchayat / Municipality									
Ornaments/ Assets	Pre NHG			Total Rural	Pre NHG			Total Urban	G. Total
	Rural				Urban				
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
Yes	0	1	0	1	0	0	0	0	1
No	60	59	60	179	60	60	60	180	359
Total	60	60	60	180	60	60	60	180	360
Ornaments/ Assets	Post NHG			Total Rural	Post NHG			Total Urban	G. Total
Yes	26	25	15	66	29	11	9	49	115
No	34	35	45	114	31	49	51	131	245
Total	60	60	60	180	60	60	60	180	360

Source: Field Survey 2014

The examination of the rural urban status of the possession of ornaments and other assets before and after the NHG in the study area (Table 6.15) shows that only 1(.55%) from the rural area reported having possessed the ornaments and other assets before NHG. In the urban area none reported having possessed the ornaments and other assets before the NHG. After the NHG only 66(36.67%) from the rural areas reported having possessed the ornaments and other assets after the NHG. In the case of urban areas only 49(27.22%) reported to have possessed the ornaments and other assets after the NHG. The comparison shows that more improvement is observed in the rural areas in terms of the possession of ornaments and other assets. But still majority of the respondents from both the rural areas, 114(63.33%) and urban areas, 131(72.78%) reported not to possess the ornaments and or other assets after joining the NHG, (Table 6.15). This arise doubt about the efficacy of NHG in economic empowerment in the rural and urban areas

**Table.6.16. Possession of Ornaments and assets-
The Pre and Post NHG Status -Geographical Comparison**

Ornaments/ Assets	Panchayat / Municipality								G. Total	
	Pre NHG		Total	Pre NHG		Total	Pre NHG			Total
	High Land			Mid Land			Low Land			
	*Chlr	*Nbr		*Pnd	*Ktkl		*Tnr	*Pni		
Yes	0	0	0	1	0	1	0	0	0	1
No	60	60	120	59	60	119	60	60	120	359
Total	60	60	120	60	60	120	60	60	120	360
Ornaments/ Assets	Post NHG		Total	Post NHG		Total	Post NHG		Total	G. Total
	Yes	26	29	55	25	11	36	15	9	24
No	34	31	65	35	49	84	45	51	96	245
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

The geographical comparison of the possession of the ornaments and other assets before and after the NHG (Table 6.16) shows that only one, in the study area who belongs to the Mid Land reported to possess ornaments and other assets before joining the NHG. After the NHG 55(45.83%) from the High Land, 36(30%) from the Midland and 24(20%) from the Low Land reported having possessed the ornaments and or the other assets after the NHG. There are changes and improvements in the holding of assets after the NHG. But majority, 65 (54.17%) of the respondents from the High Land, 84(70%) from the Mid Land and 96(80%) from the Low Land reported not possessing the ornaments and or other assets after they have joined the NHG. In this case also the Mid Land and Low land lags behind the High Land; the lowest achievement being reported from the Low Land (Table 6.16)

6.1. A.5. Occupational Status

Economic empowerment is also determined by the availability of adequate occupation through which one productively uses his/her manpower. The income through occupation helps one to meet the immediate needs and to save for the future. Lack of occupation and the resultant income make one dependent on others and thus disempowered both economically and socially

Table.6.17. Occupation- The Pre and Post NHG Status

Occupational Status	Panchayat / Municipality						G. Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
	Pre NHG						
Nil	60	58	60	60	60	60	358
Yes	0	2	0	0	0	0	2
Total	60	60	60	60	60	60	360
Occupational Status	Post NHG						G. Total
Nil	34	29	45	33	49	51	241
Yes	26	31	15	27	11	9	119
Total	60	60	60	60	60	60	360

Source: Field Survey 2014

Table 6.17 on the pre and post NHG occupational status shows that 119(33.05%) of the respondents reported having employment after they have joined the NHG, the pre NHGs status of the study area was comparatively backward in this parameter where only 2 (.55%) reported having employment. However it is a matter of concern that, in an empowerment programme in which majority of the respondents joined for earning a living and occupation, the lions

share, 241(66.95%, Table 6.17) still reports that they haven't find an occupation for them after they have joined the NHG.

Table.6.18. Occupation- The Pre and Post NHG Status -Rural/Urban

Panchayat / Municipality									
Occupational Status	Pre NHG			Total Rural	Pre NHG			Total Urban	G. Total
	Rural				Urban				
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
Nil	60	58	60	178	60	60	60	180	358
Yes	0	2	0	2	0	0	0	0	2
Total	60	60	60	180	60	60	60	180	360
Occupational Status	Post NHG			Total	Post NHG			Total	G. Total
Nil	34	29	45	108	33	49	51	133	241
Yes	26	31	15	72	27	11	9	47	119
Total	60	60	60	180	60	60	60	180	360

Source: Field Survey 2014

The rural and urban comparison of the Pre and post NHG experiences in occupation among the respondents (Table 6.18) shows that 178(98.89%) of the respondents from the rural areas reported lack of occupation before the NHG. After the NHG, 72(40%) reported to have employment in the rural areas. In the case of urban areas all the respondents reported lack of occupation before the NHG and 47(26.11%) of the respondents reported having employment after they have joined the NHG. But still, 108(60%, Table 4.94) of the respondents from the rural areas reported no to have any employment even after they have joined the NHG. 133(73.89%, Table 6.18) of the respondents from the urban area reported lack of employment even after they have joined the NHG, and have Five years and more experience in the NHG. Here also the urban area lags behind the rural areas.

Table.6.19. Occupation- The Pre and Post NHG Status -The Geographical

Occupational Status	Panchayat / Municipality								G. Total	
	Pre NHG		Total	Pre NHG		Total	Pre NHG			Total
	High Land			Mid Land			Low Land			
	*Chlr	*Nbr			*Pnd		*Ktkl			
Nil	60	60	120	58	60	118	60	60	120	358
Yes	0	0	0	2	0	2	0	0	0	2
Total	60	60	120	60	60	120	60	60	120	360
Occupational Status	Post NHG		Total	Post NHG		Total	Post NHG		Total	G. Total
Nil	34	33	67	29	49	78	45	51	96	241
Yes	26	27	53	31	11	42	15	9	24	119
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

Footnote: *Chlr: Chaliyar, Nbr: Nilambur, Pnd: Pandikkad, Ktkl: Kottakkal, Tnr: Tanur, Pni: Ponnani

The field data (Table 6.19) on the Geographical comparison of the occupational status before and after the NHG in the study area shows that none from the High Land and Low Land reported having employment before the NHG, Only 2(1.67%) from the Mid Land reported having employment before NHG. 53(44.17%) of respondents from the High Land, 42(35%) from the Mid Land and 24(20%) from the Low land reported to have employment after they have joined the NHG. It is evident from the data that the NHG activities could not provide more employment opportunities to majority of the respondents (Table 6.19) where, 67(55.83%) of the respondents from the High Land, 78(65%) of the respondents from the Mid Land and 96(80%) of the respondents remain un employed even after they have been working in the NHG for five or more years. In the case of the employment also the Low and Mid Land remains at bottom, Low Land respondents being the lowest achievers. In the case of employment generation also the NHG activities couldn't grow up to the requirements when majority still remain unemployed.

6.1. A.6. Improved and Easy Access to Finance

Financial exclusion is an important obstacle in the way of the economic empowerment of the poor. They are traditionally kept out of the formal finances for they lack the collaterals and other requirements mandatory for sanctioning the finance. Here we examine the level of easy and improved access to finance in the study area after the Kudumbashree programme.

Table.6.20. Improved Access to Finance- The Post NHG Status

Access to Finance	Panchayat / Municipality						G. Total
	Chaliyar	Pandikkad	Tanur	Nilambur	Kottakkal	Ponnani	
Yes	25	14	15	28	9	9	100
No	35	46	45	32	51	51	260
Total	60	60	60	60	60	60	360

Source Field Survey 2014

The data on improved and easy access to finance (Table 6.20) shows that only 100(27.78%) of the respondents from the study area reported they

have improved and easy access to finance after their engagement with the NHG and the Kudumbashree programme. 260(72.22%, Table 6.20), the majority of the respondents still reports that they face a type of exclusion in formal finance and they reports no change to financial accessibility after the Kudumbashree. This is of course a challenge and need correction for financial inclusion is imperative for one's empowerment and all the hurdles in the way of financial inclusion should be removed; otherwise the Kudumbashree programme will remain only a paper programme which always increasing the number of dependence rather than making the beneficiaries independent, self-sufficient and autonomous.

Table.6.21. Post NHG Improved Access to Finance -Rural/Urban

Panchayat / Municipality									
Access to Finance	Rural			Total	Urban			Total	G. Total
	*Chlr	*Pnd	*Tnr		*Nbr	*Ktkl	*Pni		
Yes	25	14	15	54	28	9	9	46	100
No	35	46	45	126	32	51	51	134	260
Total	60	60	60	180	60	60	60	180	360

Source: Field Survey 2014

The rural urban comparison on the easy and improved access to finance in the study area (Table 6.21) shows that 54(30%) from the rural areas and 46(25.56%) from the urban areas reported they have easy access to finance after the NHG. But 126(70%) from the rural areas and 134(74.44%) of the respondents from the urban areas reported they have no easy and improved access to the finance after the NHG in the study area, (Table 6.21). Here also the urban area lags behind the rural areas in the financial access.

Table.6.22. Post NHG Improved Access to Finance- The Geographical Comparison

Access to Finance	Panchayat / Municipality								G. Total	
	High Land		Total	Mid Land		Total	Low Land			Total
	*Chlr	*Nbr		*Pnd	*Ktkl		*Tnr	*Pni		
Yes	25	28	53	14	9	23	15	9	24	100
No	35	32	67	46	51	97	45	51	96	260
Total	60	60	120	60	60	120	60	60	120	360

Source: Field Survey 2014

The data on the post NHG status of improved and easy access to finance in the three regions (Table 6.22) shows that 53(44.17%) from the High Land, 23(19.17%) from the Mid Land and 24(20%) from the Low Land reported having improved the easy and improved access to finance in the study area after the

NHG. It also shows that 67(55.83%) from the High Land, 97(80.83%) respondents from the mid land and 96(80%) from the Low land reports not having any improvement in the case of easy and improved access to finance in the study area. In all the three regions of the study area the Low and Mid Land lags very behind to the High Land in terms of easy and improved access to finance, (Table 6.22). This shows that the Kudumbashree couldn't improve the easy and improved access to finance to majority of the respondents in the study area in general and the backward region Like the Low land strives highly without having easy access to the finance.

6.1. B. Interpersonal and familial empowerment-General analysis

Here we examine the interpersonal and familial empowerment as a result of the engagement of the respondents with the NHG of Kudumbashree in the study area as a whole. The important variables and sub variables used to measure the inter personal and familial empowerment are;

1. Decision on Saving and income
 - 1.1. Decision to Save
 - 1.2. Decision to withdraw saving
 - 1.3. Decision to avail Loan
 - 1.4. Decision on IGA
 - 1.5. Decision on Managing IGA
2. Decision on Small Expenditure
 - 2.1. Decision on Groceries
 - 2.2. Decision on Children's items
 - 2.3. Decision on self-items
 - 2.4. Decision on pots and pans
3. Decision on large Expenditure
 - 3.1. Decision on repairing home
 - 3.2. Decision on Purchasing Land
 - 3.3. Decision on Building Home
 - 3.4. Decision on buying Equipment
 - 3.5. Decision on other large expenditure
4. Self Esteem
 4. a. Contribution to house holds

- 4. a. 1. Feed the family
- 4. a. 2. Educating Children
- 4. a. 3. Contribution to House Hold income
- 4. a. 4. Taking Major Decisions
- 4. a. 5. Manage House hold Adversities.
- 4. b. Contribution to Community
 - 4. b. 1. Help Nieghbours
 - 4. b. 2. Resolve Conflicts
 - 4. b. 3. Protest against Bads for the society
 - 4. b. 4. Take up demands on behalf of the community
 - 4. b. 5. Motivate Nieghbours to become self sufficient
- 4. c. Free interaction with
 - 4. c. 1. Own family members
 - 4. c. 2. Husband's family
 - 4. c. 3. Nieghbours
 - 4. c. 4. Personal friends
 - 4. c. 5. Community Leaders
- 5. Freedom from Time Poverty

The positive change after the NHG is considered as empowerment of the women as a result of their participation in the NHG of Kudumbashree. In the case of variables 1-3 which are highly centered on controle over resources and decision making, change in favour of self is considered as higher empowerment, change in favour of joint is considered as medium level empowerment and change in favour of the spouse/other members is considered as no empowerment. In the case of the major variable and sub variables of items 4 and 5, a 'yes' after NHG is considered as empowerment as a result of engagement with NHG of Kudumbashree and a 'No' implies no empowerment.

Table 6.23. Inter personal and Familial empowerment

I.1. Decision on Saving and Income				
I.1.1 Decision to save	before		after	
	f	%	f	%
Self	1	.28	15	4.17
Spouse/other members	359	99.72	110	30.56
Joint	0	.00	235	65.27
Total	360	100	360	100

I.1.2. Decision to withdraw Saving	f	%	f	after
Self	0	00	14	3.89
Spouse/other members	360	100	105	29.17
Joint	0	00	241	66.94
Total	360	100	360	100
I.1.3. Decision to Avail Loan	f	%	f	%
Self	0	00	14	3.89
Spouse/other members	360	100	105	29.17
Joint	0	00	241	66.94
Total	360	100	360	100
I.1.4. Decision on IGA	f	%	f	%
Self	0	00	16	4.45
Spouse/other members	360	100	103	28.61
Joint	0	00	241	66.94
Total	360	100	360	100
I.1.5. Decision on Managing IGA	f	%	f	%
Self	0	00	15	4.17
Spouse/other members	360	100	104	28.89
Joint	0	00	241	66.94
Total	360	100	360	100
I.2. Decision on Small Expenditure				
I.2.1. Decision on Groceries	f	%	f	%
Self	0	00	5	1.39
Spouse	360	100	125	34.72
Joint	0	00	230	63.89
Total	360	100	360	100
I.2.2. Decision on Children's' item	f	%	f	%
Self	0	00	5	1.39
Spouse	360	100	130	36.11
Joint	0	00	225	62.50
Total	360	100	360	100
I.2.3. Decision on Self item		before		after
Self	359	99.72	360	100
Spouse	1	.28	0	00
Joint	0	00	0	00
Total	360	100	360	100
I.2.4. Decision on purchasing Pots and Pans	f	%	f	%
Self	113	31.39	119	33.06
Spouse	247	68.61	27	7.5
Joint	0	00	214	59.44
Total	360	100	360	100
1.3. Decision on Large Expenditure				
1.3. 1. Decision on Repairing Home	f	%	f	%
Self	0	00	1	.28
Spouse	360	100	118	32.78
Joint	0	00	241	66.94
Total	360	100	360	100
1.3. 2. Decision on Purchasing Land	f	%	f	%
Self	0	00	1	.28
Spouse	360	100	118	32.78
Joint	0	00	241	66.94
Total	360	100	360	100
1.3. 3. Decision on Building Home	f	%	f	%

Self	0	00	1	.28
Spouse	360	100	118	32.78
Joint	0	00	241	66.94
Total	360	100	360	100
1.3. 4.Decision on Buying Equips	f	%	f	%
Self	0	00	1	.28
Spouse	360	100	118	32.78
Joint	0	00	241	66.94
Total	360	100	360	100
1.3. 5.Decision on otter large expenditure	f	%	f	%
Self	0	00	1	.28
Spouse	360	100	118	32.78
Joint	0	00	241	66.94
Total	360	100	360	100
I.4.Self Esteem				
I.4 (a) Contribution to House Hold				
I.4 (a) .1 Feed the family	f	%	f	%
Yes	0	00	119	33.06
No	360	100	241	66.94
Total	360	100	360	100
I.4 (a) .2 Educating Children	f	%	f	%
Yes	0	00	348	96.67
No	360	100	12	3.33
Total	360	100	360	100
I.4 (a) .3 Contribution to House Hold Income	f	%	f	%
Yes	0	00	119	33.06
No	360	100	241	66.94
Total	360	100	360	100
I.4 (a) .4 Take Major Decisions	f	%	f	%
Yes	0	00	119	33.06
No	360	100	241	66.94
Total	360	100	360	100
I.4 (a) .5 Manage House Hold adversities	f	%	f	%
Yes	1	.28	353	98.06
No	359	99.72	7	1.94
Total	360	100	360	100
I.4 (b) Contribution to Community				
I.4 (b) .1 Help Nieghbours	f	%	f	%
Yes	0	00	148	41.11
No	360	100	212	58.89
Total	360	100	360	100
I.4 (b) .2 Resolve Conflicts	f	%	f	%
Yes	0	00	145	40.28
No	360	100	215	59.72
Total	360	100	360	100
I.4 (b).3 Protest against Bads	f	%	f	%
Yes	0	00	132	36.67
No	360	100	228	63.33
Total	360	100	360	100
I.4 (b) 4 Take up demands on behalf of the community	f	%	f	%
Yes	0	00	122	33.89
No	360	100	238	66.11
Total	360	100	360	100
I.4 (b) .5 Motivate Nieghbours to become Self Sufficient	f	%	f	%

Yes	0	00	129	35.83
No	360	100	231	64.17
Total	360	100	360	100
I.4(C) Free interaction with				
I.4(C) .1 Own family members	f	%	f	%
Yes	0	00	360	100
No	360	100	0	00
Total	360	100	360	100
I.4(C) 2.Husbands Family Members	f	%	f	%
Yes	0	00	360	100
No	360	100	0	00
Total	360	100	360	100
I.4(C) 3 Nieghbours	f	%	f	%
Yes	6	1.67	360	100
No	354	98.33	0	00
Total	360	100	360	100
I.4(C) 4 Personal friends	f	%	f	%
Yes	13	3.61	360	100
No	347	96.89	0	00
Total	360	100	360	100
I.4(C) 5 Community Leaders	f	%	f	%
Yes	0	00	134	37.22
No	360	100	226	62.78
Total	360	100	360	100
I.5. Freedom from Time Poverty				
Spouse/others Helps at Home	f	%	f	%
Yes	1	0.28	130	36.11
No	359	99.72	230	63.89
Total	360	100.00	360	100.00
Spouse/others help in preparing children	f	%	f	%
Yes	0	0.00	136	37.78
No	360	100.00	224	62.22
Total	360	100.00	360	100.00
Spouse/others help in IGA	f	%	f	%
Yes	1	0.28	119	33.06
No	359	99.72	241	66.94
Total	360	100.00	360	100.00
You purchased utensils which can save time	f	%	f	%
Yes	0	0.00	360	100.00
No	360	100.00	0	0.00
Total	360	100.00	360	100.00
You have enough time with family	f	%	f	%
Yes	231	64.17	32	8.89
No	129	35.83	328	91.11
Total	360	100.00	360	100.00

Source: Field survey 2014

6.1. B.1.1. Decision on saving and income

6.1. B.1.1.1. Decision to save

The field data (Table 6.23) on the decision to save by the respondents shows that there are changes in the case decision on saving. Only 1(.27%) have only reported they have taken the decision to save before NHG but after NHG 15(4.17%) reported that themselves alone taken decision to save after NHG. 235(65.27%) reported that they have taken joint decisions regarding the saving. 359(99.72%) respondents reports that their husbands/or other members had taken decisions on saving before NHG but this has changed now and confined to only 110(30.56%), the data shows that majority, 235(65.27%) of the respondents reports that the saving decisions in their home are under taken jointly by the spouse/other member and the respondents (Table 6.23)

6.1. B.1.2. Decision to withdraw saving

The data on decision to withdraw saving (Table 6.23) shows that 14(3.89%) of the respondents reported that themselves have been taken the decisions to withdraw saving after the NHG and none has reported they had themselves taken decisions to withdraw saving before NHG. 105 (29.16%) of the respondents reported that their husbands/other members have been taken the decisions after the NHG but there is a change here, 360(100%) of the respondents reported that their husbands or other members had taken decision on withdrawing the saving. 241(66.94%) of respondents reports that they jointly the spouse/other members and the respondents take decisions after the NHG. Here also witness high change that before the NHG none had reported the joint decision making. In the Decision to withdraw saving also majority of the respondents, 241(66.94%) reports that they jointly the spouse/other members and the respondents takes the decisions on withdrawing the saving (Table 6.23)

6.1. B.1.3. Decision to Avail loan

Table 6.23 shows that 14(3.89%) of the respondents reports that they have alone taken the decision to avail loan after the NHG and none reported they themselves taken decision to avail loan before NHG. 105(29.16%) of the respondents reports that their spouse/other members have been taking decisions to avail loan and here also we witness higher changes that all the respondents reported

that their husbands/other members had been taken decisions to avail loan before NHG.241(66.94%) of the respondents reports that they jointly taken decisions to avail loan after the NHG. In the case of the availing the loan majority, 241(66.94%) of the respondents reports joint decision making (Table 6.23)

6.1. B.1.4. Decision on IGA

Information from the field (Table 6.23) on the decision on Income Generation activities (IGA) shows that 16(4.44%) of the respondents reported that they have taken their own decisions on the Income Generation activities.103 (28.61%) of the respondents reports that their spouse/other members have been taking decisions on IGA after NHG but there a high change that 360(100%) of the respondents had reported that their spouse/other members had taken the decisions on IGA before the NHG. 241(66.94%) of the respondents reports that they have jointly the spouse/other member and the respondents take the decisions on Income Generation Activities(IGA).In the case of decisions on IGA also majority of the respondents, 241(66.94%) reports joint decisions after NHG(Table 6.23)

6.1. B.1.5.Decision on managing IGA

The data on decision on managing IGA (Table 6.23) shows that 15(4.17%) of respondents taken their own decisions on managing their IGA after the NHG and none had reported self-decision on managing IGA before the NHG.104 (28.89%) of the respondents have reported that their spouse/other members takes decisions on managing their IGA and 100% of the respondents reported that their spouse/other members in the family taken decisions on managing the IGA before the NHG. 241(66.94%) of the respondents reported that they jointly taken the decision of the IGA. In the case of decision on managing IGA majority of the respondents, 241(66.94%) reports joint decisions.

6.1. B. 2.Decision on Small Expenditure

6.1. B. 2.1.Decision on Groceries

Field data on decision on groceries shows that 5(1.39%) of the respondents reported that they have taken their own decisions on groceries after the NHG.125 (34.72%) of the respondents reported that their husband takes decision on groceries after the NHG. But there high changes here that 360(100%) of the respondents reported that their husbands/other members had taken the decisions on

groceries before the NHG.230(63.89%) of the respondents reports that they jointly- their spouse/other members and the respondents take decisions on Groceries after the NHG. In the decisions on Groceries majority of the respondents, 230(63.89%) reports the joint decision after the NHG (Table 6.23)

6.1. B. 2.2.Decision on Children's items

Data on decisions on children's items (Table 6.23) shows that 5(1.39%) of the respondents reported that they have taken their own decisions on children's items after the NHG. 130(36.11%) of the respondents reported that their spouse/other members taken the decisions on the children's items after the NHG. Here also we witness big changes that 360(100%) of the respondents reported that their spouse/other members had taken decisions on children's items before the NHG.225 (62.50) of the respondents reported that they jointly with their spouse/other members taken decisions on the children's items after the NHG. In the case decisions on children's items also majority of the respondents, 225(62.50%) has taken joint decisions (Table 6.23)

6.1. B. 2.3.Decision on self items

The data on the decisions on the self items (Table 6.23) shows that 359(99.72%) of the respondents have taken self decisions on their own items before the NHG and 360(100%) of the respondents have taken self decisions on their own items after the NHG.1 (.28%) of the respondents has reported their spouse has taken decision on the self items.

6.1. B. 2.4.Decision on Pots and Pans

Field information on decisions on Pots and Pans (Table 6.23) shows that 113(31.39%) of the respondents have taken self decisions on purchasing pots and pans before the NHG. This has increased after NHG when 119(33.06%) of the respondents reported self decisions on purchasing Pots and Pans. 247(68.61%) of the respondents reported that their spouse/other members had taken decisions on purchasing the pots and pans before the NHG whereas this has sharply declined when only 27(7.5%) of the respondents reports that their spouse/other members have been taken decisions on purchasing pots and pans after the NHG.214(59.44%) of the respondents reports that they jointly with their spouse/other members takes decisions on purchasing pots and pans after the NHG(Table 6.23)

6.1. B.3.Decision on Large Expenditure

The Decision on large expenditure include (a). Decision on repairing home (b) Decision on purchasing Land (c) Decision on building home (d) Decision on buying equipment and (e) Decision on other large expenditure. The Field Data large expenditure (Table 6.23) shows similar pattern of changes before and after the in NHG in the entire five sub variable mentioned above. The data shows that 1(.28%) of the respondents have taken self decisions after the NHG on all the five sub variables of decisions on large expenditure and none of the respondents reported to have taken self decisions on large expenditure before NHG.118 (32.78%) of the respondents reports that their spouse/other members take decisions on large expenditure after the NHG. Here we find big changes after the NHG where 360(100%) of the respondents reported that decisions on large expenditure was taken by their spouses/other members alone before the NHG.241(66.94%) of the respondents reports that they jointly with their spouse/other members takes decisions on large expenditure after the NHG. In the case of Lager expenditure also joint decisions dominate, 241(66.94%) after the NHG among the respondents (Table 6.23)

6.1. B.4.Self Esteem of the Respondent

Self esteem of a person is very important in his/her own empowerment.Self esteem is reflected to self when he or she finds her life valuable to self and to the community she belongs. Here in this study the self esteem of the respondents are understood on the basis of their responses to (a) contribution to House Hold (b) contribution to community and (c) the free interaction with.

6.1. B.4. a. Contribution to House Hold

6.1. B .4. a. 1. Feed the Family

The data on feed the family shows that none of the respondent says they were the feeders of the family before the NHG. But after the NHG 119(33.06%) of the respondents reports that they are the feeders of the family now. However 241(66.94%) of respondents still couldn't say they can feed their family their own (Table 6.23)

6.1. B 4. a. 2. Educating the children

The data (Table 6.23) shows that none of the respondent reports that they could initiative and contribute to the education of their children before NHG

whereas 348(96.67%) of the respondents reports that they could contribute to the education of the children after the NHG and only 12(3.33%) reported still they can't contribute to the education of their children. It is noteworthy achievement that majority of the respondents, 348(96.67%) could contribute to the education of their children as a result of their engagement with the NHG of the Kudumbashree (Table 6.23) .

6.1. B .4. a. 3. Contributions to House hold Income

The data on contribution to house hold income shows that none of the respondent contributed to the House Hold income before the NHG but 119(33.06%) reports that they have been contributing to the House Hold income after the NHG. 241(66.94%) reports that they couldn't contribute to the House hold income even after joining the NHG (Table 6.23)

6.1. B 4. a. 4. Taking Major decisions in the home

Data on taking major Decisions shows that 119(33.06%) of the respondents reports that they have been taking the major decisions at home after the NHG and none of them reported that they have taken major decisions at home before NHG.241 (66.94%) of the respondents reports that they haven't taking major decision at home even after the NHG participation (Table 6.23) .

6.1. B 4. a. 5. Manage House Hold Adversities

Data on managing house hold against adversities shows that 353(98.06%) of the respondents reports that they could manage the house hold against adversities after the NHG and only 1(.28%) of them reported this contribution before the NHG.7 (1.94%) reports that they couldn't manage household adversities even after they have joined the NHG. It is also important to note that a big majority, 353(98.06%) of the respondents could manage the house hold against the adversities as result of their participation in the NHG of the Kudumbashree (Table 6.23)

6.1. B 4. b. Contribution to community

6.1. B 4. b. 1 Help Nieghbours

Data on help Nieghbours shows that 148(41.11%) reported that they area now helping the Nieghbours and none reported they have been helping the Nieghbours before the NHG.212 (58.89%) of the respondents reported that they are not helping the Nieghbours even after the NHG

6.1. B 4. b. 2 Resolve Conflicts

Data on resolve conflicts (Table 6.23) shows that 145(40.28%) of the respondents reported they could resolve the conflicts in her neighborhoods after they joining the NHG and none reported that they had resolved the conflicted before the NHG. 215(59.72%) of the respondents reported that they have not resolved the conflicts after the NHG

6.1.B 4. b. 3 Protest against Bads of the community

Data on protest against Bads of the community (Table 6.23) shows that 132(36.67%) of the respondents reported that they could protest against the Bads which affects the community after they joined the NHG and none have reported that they could the same before the NHG. 228 (63.33%) reported that they couldn't protest against the Bads which affects the community even after their participation in NHG (Table 6.23)

6.1.B 4. b. 4. Take up demands on behalf of the community

Data on take up demands on behalf of the community shows that 122(33.89%) of the respondents reported that they could take up demands on behalf of the community after they have joined the NHG and none reported that they had taken up the demands on behalf of the community before the NHG. 238 (66.11%) of the respondents reported that they have not taken up the demands after they have joined the NHG (Table 6.23)

6.1. B 4. b. 5. Motivate Nieghbours to become self sufficient

Data on motivating the Nieghbours to become self-sufficient shows that 129(35.83%) of the respondents reported that they could motivate the Nieghbours to become self-sufficient after the NHG and none reported to have motivated the Nieghbours to become self-sufficient after the NHG .231 (64.17%) of the respondents reported that they couldn't motivate the Nieghbours to become self-sufficient after the NHG (Table 6.23)

6.1.B 4. c. Free interaction with

6.1.B 4. c. 1. Own family members

Data on free interaction with own family members before and after the NHG shows that none had free interaction with own family members before the

NHG and 360(100%) respondents reported that they had free interaction with their family members after they have joined the NHG. It is worth noting that the entire respondent achieved the skill of free interaction with their family members after they have joined the NHG (Table 6.23)

6.1.B 4. c. 2. Husband's family members

Data on free interaction with husbands/other members family members (Table 6.23) shows that none had free interaction with husbands/other members family members before the NHG but after the NHG all the members, 360 (100%) reported that they have free interaction with their husbands/other members family after they have joined the NHG. It is also noteworthy that all the respondents could freely interact with their husbands family members after the NHG (Table 6.23)

6.1.B 4. c. 3. Free interaction with Neighbours

Data on free interaction with Neighbours after the NHG (Table 6.23) shows that 6(1.67%) of the respondents had free interaction with Neighbours before they have joined the NHG. This number has improved as 360(100%) of the respondents report that they have free interaction with their Neighbours after the NHG

6.1.B 4. c. 4. Free interaction with Personal friends

Data on free interaction with the personal friends shows that 13(3.61%) of the respondents had free interaction with their personal friends before the NHG and all the respondent, 360(100%) reported that they have free interaction with their personal friends after the NHG (Table 6.23)

6.1.B 4. c. 5. Free interaction with Community leaders

Data on free interaction with community leaders (Table 6.23) shows that none had free interaction with community leaders before the NHG whereas 134(37.22%) of the respondents reported that they have free interaction with community leaders after the NHG. It is also important to note that majority of the respondents, 226(62.78%) reported that they have no confidence to free interaction with community leaders even after the NHG (Table 6.23)

6.1.B .5.Freedom from Time Poverty

6.1.B .5.1.Help from spouse and other members at home

Data on help from the spouse/other members before and after the NHG (Table 6.23) shows that 0.28% of the respondents in the study area reported that

they had help from the spouse/other members before the NHG while more respondents 36.11% reports that their spouse/other members help them after the NHG

6.1.B .5.2.Help from spouse and other members in preparing children

Data on the help of spouse/other members in preparing children(Table 6.23) shows that none of the spouse/other members of the respondents helped them in preparing their children before the NHG while 37.78% of the respondents reports that their spouse help them in preparing the children after the NHG.

6.1.B .5.3.Help from spouse and other members in IGA

Data from the field (Table 6.23) on the help of the spouse/other members in IGA shows that only 0.28% of the respondents reported that their spouse/other members helped them in IGA while 33.06% of the respondents report that their spouse/other members help them in IGA after the NHG.

6.1.B .5.4.Purchase of utensils which can save time

Data on the purchase of the utensils which can save time (Table 6.23) shows that none of the respondents had purchased utensils which can save their time where as 100% of the respondents report that they purchased utensils which can save their time after the NHG (Table 6.23)

6.1.B .5.5.Enough time with the family

Data on the availability of time with the family before and after the NHG (Table 6.23) shows that 64.17% of the respondents reports that they had enough time with the family before the NHG while only 8.89% of the respondents reports that they have enough time with their family after the NHG

6.1. B. a. Interpersonal and familial empowerment-Rural urban

Here the rural urban comparison of interpersonal and familial empowerment is attempted. The comparison is made on the basis of the average percentages of each main variable after the NHG engagements of the respondents.

The main variables used for comparison here are

1. Decision on saving and Income
2. Decision on small expenditure
3. Decision on larger expenditure
4. Self-esteem of the respondents

4.1.Self-esteem-(a) Contribution to House Hold

4.2.Self-esteem-(b) Contribution to community

4.3.Self-esteem-(c) Free interaction with

5. Freedom from Time Poverty

Table.6.24 Inter personal and Familial empowerment-Rural/Urban

Rural					Urban				
Decision on Saving and Income					Decision on Saving and Income				
	Before		After			Before		After	
Decision to save	f	%	f	%	Decision to save	f	%	f	%
Self	2	1.11	10	5.56	Self	1	0.56	5	2.78
Spouse/other members	178	98.89	63	35.00	Spouse/other members	179	99.44	47	26.11
Joint	0	0.00	107	59.44	Joint	0	0.00	128	71.11
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Decision to withdraw Saving	f	%	f	%	Decision to withdraw Saving	f	%	f	%
Self	0	0.00	10	5.56	Self	0	0.00	4	2.22
Spouse/other members	180	100.00	60	33.33	Spouse/other members	180	100.00	45	25.00
Joint	0	0.00	110	61.11	Joint	0	0.00	131	72.78
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Decision to Avail Loan	f	%	f	%	Decision to Avail Loan	f	%	f	%
Self	0	0.00	10	5.56	Self	0	0.00	4	2.22
Spouse/other members	180	100.00	60	33.33	Spouse/other members	180	100.00	45	25.00
Joint	0	0.00	110	61.11	Joint	0	0.00	131	72.78
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Decision on IGA	f	%	f	%	Decision on IGA	f	%	f	%
Self	0	0.00	10	5.56	Self	0	0.00	6	3.33
Spouse/other members	180	100.00	60	33.33	Spouse/other members	180	100.00	43	23.89
Joint	0	0.00	110	61.11	Joint	0	0.00	131	72.78
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Decision on Managing IGA	f	%	f	%	Decision on Managing IGA	f	%	f	%
Self	0	0.00	10	5.56	Self	0	0.00	5	2.78
Spouse/other members	180	100.00	60	33.33	Spouse/other members	180	100.00	44	24.44
Joint	0	0.00	110	61.11	Joint	0	0.00	131	72.78
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Self average % Post NHG				5.56	Self average % Post NHG				2.67
Spouse/other members average % Post NHG				33.67	Spouse/other members average % Post NHG				24.89
Joint average % after NHG				60.77	Joint average % after NHG				72.44
Decision on Small Expenditure					Decision on Small Expenditure				
Decision on Groceries	f	%	f	%	Decision on Groceries	f	%	f	%
Self	0	0.00	3	1.67	Self	0	0.00	2	1.11
Spouse	180	100.00	73	40.56	Spouse	180	100.00	52	28.89
Joint	0	0.00	104	57.78	Joint	0	0.00	126	70.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Decision on children's' item	f	%	f	%	Decision on Children's' item	f	%	f	%
Self	0	0.00	3	1.67	Self	0	0.00	2	1.11
Spouse	180	100.00	76	42.22	Spouse	180	100.00	54	30.00
Joint	0	0.00	101	56.11	Joint	0	0.00	124	68.89
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Decision on Self item	f	%	f	%	Decision on Self item	f	%	f	%
Self	180	100.00	180	100.00	Self	179	99.44	180	100.00
Spouse	0	0.00	0	0.00	Spouse	1	0.56	0	0.00
Joint	0	0.00	0	0.00	Joint	0	0.00	0	0.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Decision on Pots and Pans	f	%	f	%	Decision on Pots and Pans	f	%	f	%
Self	63	35.00	68	37.78	Self	50	27.78	51	28.33
Spouse	117	65.00	10	5.56	Spouse	130	72.22	17	9.44

Joint	0	0.00	102	56.67	Joint	0	0.00	112	62.22
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Self average % Post NHG				35.00	Self average % Post NHG				33.00
Spouse/other members average % Post NHG				22.00	Spouse/other members average % Post NHG				17.00
Joint average % after NHG				43.00	Joint average % after NHG				50.00
Decision on Large Expenditure					Decision on Large Expenditure				
Decision on Repairing Home	f	%	f	%	Decision on Repairing Home	f	%	f	%
Self	0	0.00	0	0.00	Self	0	0.00	1	0.56
Spouse	180	100.00	70	38.89	Spouse	180	100.00	48	26.67
Joint	0	0.00	110	61.11	Joint	0	0.00	131	72.78
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Decision on Purchasing Land	f	%	f	%	Decision on Purchasing Land	f	%	f	%
Self	0	0.00	0	0.00	Self	0	0.00	1	0.56
Spouse	180	100.00	70	38.89	Spouse	180	100.00	48	26.67
Joint	0	0.00	110	61.11	Joint	0	0.00	131	72.78
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Decision on Building Home	f	%	f	%	Decision on Building Home	f	%	f	%
Self	0	0.00	0	0.00	Self	0	0.00	1	0.56
Spouse	180	100.00	70	38.89	Spouse	180	100.00	48	26.67
Joint	0	0.00	110	61.11	Joint	0	0.00	131	72.78
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Decision on Buying Equipments	f	%	f	%	Decision on Buying Equipments	f	%	f	%
Self	0	0.00	0	0.00	Self	0	0.00	1	0.56
Spouse	180	100.00	70	38.89	Spouse	180	100.00	48	26.67
Joint	0	0.00	110	61.11	Joint	0	0.00	131	72.78
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Decision on other large exps	f	%	f	%	Decision on other large exps	f	%	f	%
Self	0	0.00	0	0.00	Self	0	0.00	1	0.56
Spouse	180	100.00	70	38.89	Spouse	180	100.00	48	26.67
Joint	0	0.00	110	61.11	Joint	0	0.00	131	72.78
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Self average % Post NHG				0.00	Self average % Post NHG				0.56
Spouse/other members average % Post NHG				38.89	Spouse/other members average % Post NHG				26.67
Joint average % after NHG				61.11	Joint average % after NHG				72.78
Self Esteem					Self Esteem				
(a) Contribution to House Hold					(a) Contribution to House Hold				
Feed the family	f	%	f	%	Feed the family	f	%	f	%
Yes	0	0.00	70	38.89	Yes	0	0.00	49	27.22
No	180	100.00	110	61.11	No	180	100.00	131	72.78
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Educating Children	f	%	f	%	Educating Children	f	%	f	%
Yes	0	0.00	178	98.89	Yes	0	0.00	170	94.44
No	180	100.00	2	1.11	No	180	100.00	10	5.56
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Contribution to HH Income	f	%	f	%	Contribution to HH Income	f	%	f	%
Yes	0	0.00	70	38.89	Yes	0	0.00	49	27.22
No	180	100.00	110	61.11	No	180	100.00	131	72.78
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Take Major Decisions	f	%	f	%	Take Major Decisions	f	%	f	%
Yes	0	0.00	70	38.89	Yes	0	0.00	49	27.22
No	180	100.00	110	61.11	No	180	100.00	131	72.78
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Manage HH*** adversities	f	%	f	%	Manage HH*** adversities	f	%	f	%
Yes	0	0.00	179	99.44	Yes	1	0.56	174	96.67
No	180	100.00	1	0.56	No	179	99.44	6	3.33
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Average "Yes" % after NHG				63.00	Average "Yes" % after NHG				54.56
Average "No" % after NHG				37.00	Average "No" % after NHG				45.44

(b) Contribution to Community					(b) Contribution to Community				
Help Neighbours	f	%	f	%	Help Neighbours	f	%	f	%
Yes	0	0.00	79	43.89	Yes	0	0.00	69	38.33
No	180	100.00	101	56.11	No	180	100.00	111	61.67
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Resolve Conflicts	f	%	f	%	Resolve Conflicts	f	%	f	%
Yes	0	0.00	79	43.89	Yes	0	0.00	66	36.67
No	180	100.00	101	56.11	No	180	100.00	114	63.33
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Protest against Bads	f	%	f	%	Protest against Bads	f	%	f	%
Yes	0	0.00	76	42.22	Yes	0	0.00	56	31.11
No	180	100.00	104	57.78	No	180	100.00	124	68.89
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Take up demands on behalf of the community	f	%	f	%	Take up demands on behalf of the community	f	%	f	%
Yes	0	0.00	70	38.89	Yes	0	0.00	52	28.89
No	180	100.00	110	61.11	No	180	100.00	128	71.11
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Motivate Neighbours to become Self Sufficient	f	%	f	%	Motivate Neighbours to become Self Sufficient	f	%	f	%
Yes	0	0.00	75	41.67	Yes	0	0.00	54	30.00
No	180	100.00	105	58.33	No	180	100.00	126	70.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Average "Yes" % after NHG				42.11	Average "Yes" % after NHG				33.00
Average "No" % after NHG				57.89	Average "No" % after NHG				67.00
(C) Free interaction with					(C) Free interaction with				
Own family members	f	%	f	%	Own family members	f	%	f	%
Yes	0	0.00	180	100.00	Yes	0	0.00	180	100.00
No	180	100.00	0	0.00	No	180	100.00	0	0.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Husbands Family Members	f	%	f	%	Husbands Family Members	f	%	f	%
Yes	0	0.00	180	100.00	Yes	0	0.00	180	100.00
No	180	100.00	0	0.00	No	180	100.00	0	0.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Neighbours	f	%	f	%	Neighbours	f	%	f	%
Yes	3	1.67	180	100.00	Yes	3	1.67	180	100.00
No	177	98.33	0	0.00	No	177	98.33	0	0.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Personal friends	f	%	f	%	Personal friends	f	%	f	%
Yes	8	4.44	180	100.00	Yes	5	2.78	180	100.00
No	172	95.56	0	0.00	No	175	97.22	0	0.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Community Leaders	f	%	f	%	Community Leaders	f	%	f	%
Yes	0	0.00	75	41.67	Yes	0	0.00	59	32.78
No	180	100.00	105	58.33	No	180	100.00	121	67.22
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Average "Yes" % after NHG				88.33	Average "Yes" % after NHG				86.56
Average "No" % after NHG				11.67	Average "No" % after NHG				13.44
Freedom from time Poverty					Freedom from time Poverty				
Spouse/others Helps at Home	f	%	f	%	Spouse/others Helps at Home	f	%	f	%
Yes	1	0.56	76	42.22	Yes	0	0.00	54	30.00
No	179	99.44	104	57.78	No	180	100.00	126	70.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Spouse/others help in preparing children	f	%	f	%	Spouse/others help in preparing children	f	%	f	%
Yes	0	0.00	76	42.22	Yes	0	0.00	60	33.33
No	180	100.00	104	57.78	No	180	100.00	120	66.67
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00

Spouse/others help in IGA	f	%	f	%	Spouse/others help in IGA	f	%	f	%
Yes	1	0.56	70	38.89	Yes	0	0.00	49	27.22
No	179	99.44	110	61.11	No	180	100.00	131	72.78
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
You purchased utensils which can save time	f	%	f	%	You purchased utensils which can save time	f	%	f	%
Yes	0	0.00	180	100.00	Yes	0	0.00	180	100.00
No	180	100.00	0	0.00	No	180	100.00	0	0.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
You have enough time with family	f	%	f	%	You have enough time with family	f	%	f	%
Yes	109	60.56	11	6.11	Yes	122	67.78	21	11.67
No	71	39.44	169	93.89	No	58	32.22	159	88.33
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Average % of "Yes" Pre and Post NHG Status				45.89	Average % of "Yes" Pre and Post NHG Status				40.44
Average % of "No" Pre and Post NHG Status				54.11	Average % of "No" Pre and Post NHG Status				59.56

Source Field Survey 2014

Note. *Chaliyar, Pandikkad and Tanur. ** Nilambur, Kottakkal and Ponnani. ***House Hold

6.1. B.a.1. Decision on saving and income

The rural urban comparison on the decision on saving and income (Table 6.24) shows that 5.56% of the respondents in the rural areas have been taking self decisions after the NHG. Only 1% of the respondents reported they have been taking self decisions on saving and income before NHG in the rural areas. 33.6% of the respondents from the rural areas reports that their husbands takes major decisions on saving and income in the rural areas. While only 24.89% their counterparts in urban areas reports that their husbands/other members take decisions on saving and income. 60.77 percentage of the rural respondents report that they together with their spouse/other members take decisions on saving and income after the NHG. Whereas 72.44% of the respondents from the urban areas reported that they jointly take decisions on saving and income after the NHG. The data shows that in self decision the rural areas better than in urban areas while in joint decisions the urban areas is better than the rural areas. Joint decisions dominate in both the rural and urban areas with higher dominance in the urban areas (Table 6.24)

6.1. B.a.2.Decision on Small expenditure

The Data on decision on small expenditure in rural and urban areas (Table 6.24) shows that an average 35% of the respondents from the rural areas reports that they have been taking self decisions on small expenditure and none had reported they have taken the self decisions before the NHG. Only 33% of the respondents from the urban areas reported they have taken self decisions on small expenditure after the NHG in urban areas. 22 percentage of the respondents from the rural areas reports that their spouse/other members take major decisions on small expenditure while only 17 respondents from the urban areas reports the decision by the spouse/other members Majority of the respondent from both the urban, 50% and rural, 43% areas reports that they jointly take decisions on small expenditure after the NHG (Table 6.24)

6.1.B.a.3Decision on Larger expenditure

Information from the field on rural urban status of decisions on larger expenditure shows that none from the rural area reported that they have been taking self decisions in larger expenditure after the NHG whereas .56% of the respondents from the urban areas reported that they have been taking self decisions after the NHG.38.89% of the respondents from the rural areas reports that their spouse/other members take decisions on larger expenditure after the NHG. There is improvement because before the NHG all the respondents reported that the larger expenditure is undertaken by their spouse/other members in the family. But comparatively less percentage of respondent, 26.67% reported that their spouse/other members alone take decisions on larger expenditure. Interestingly majority of respondents both from the rural, 61.11% and urban, 72.78% areas reports that they have been taking joint decisions after the NHG and none reported that they had taken joint decisions on larger expenditure before the NHG (Table 6.24)

6.1. B.a.4.Self Esteem of the respondents

a. Self-esteem-(a) Contribution to House Hold

Data on contribution to house hold in rural and urban areas (Table 6.24) shows that 63% of the rural respondents reported that they could contribute to the house hold after the NHG whereas only 54.56% of the urban respondents reported that they could contribute to the house hold after the NHG and none from both the

areas reported that they could contribute to the house hold before the NHG. In contribution to the house hold after the NHG respondents from rural areas performs well after the NHG (Table 6.24)

b. Self-esteem-(b) Contribution to Community

Data on contribution to the community in both rural and urban areas shows that 42.11 percentage of the respondents from the rural area reported that they could contribute to the community after the NHG. Only 33% of the respondents from the urban areas reported that they could contribute to the community after the NHG. Here also comparatively better performance is witnessed in rural areas. But majority from both the urban and rural areas reports that they couldn't contribute to the community after the NHG (Table 6.24)

c. Self-esteem-(c) Free interaction with

Data on free interaction with both in rural and urban areas shows that majority of the respondents from both the rural and urban areas reported that they could freely interact in their life and comparatively highest majority 88.33% comes from the rural areas and 86.56% of the respondents from the urban areas also reports higher interaction after the NHG (Table 6.24)

6.1. B.a.5.Freedom from time Poverty

Data from the field (Table 6.24) on the freedom from time poverty in the rural and urban areas show that 45.89% of the respondents from the rural areas reported that they have enough time and they could save more time after the NHG. 40.44% of the respondents from the urban areas reports that they could save time and have enough time for the productive purposes after the NHG. But majority from the rural, 54.11% and urban areas, 59.56% reports that they have no enough time after the NHG. An interesting thing is that 93% from the rural areas and 88% from the urban areas reports that they have no enough time with their family after the NHG (Table 6.24)

6.1. B. b. Interpersonal and familial empowerment-Geographical

Here the status of interpersonal empowerment is compared geographically. The entire study area is classified in to High Land, Mid land and Low Land. Chaliyar and Nilambur belong to the High land, Pandikkad and Kottakkal

belongs to the Mid Land and Ponnani and Tanur belong to the Low land. The comparison is made on the basis of the average percentages of each main variable after the NHG engagements of the respondents.

The main variables used for comparison here are

1. Decision on saving and Income
2. Decision on small expenditure
3. Decision on larger expenditure
4. Self-esteem of the respondents
 - 4.1. Self-esteem-(a) Contribution to House Hold
 - 4.2. Self-esteem-(b) Contribution to community
 - 4.3. Self-esteem-(c) Free interaction with
5. Freedom from Time Poverty

Table 6.25. Inter personal and Familial empowerment-Geographical												
Empowerment Parameters/Geographical	High Land*				Mid Land**				Low Land**			
	Decision on Saving and Income				Decision on Saving and Income				Decision on Saving and Income			
	Before		After		Before		After		Before		After	
Decision to save	f	%	f	%	f	%	f	%	f	%	f	%
Self	0	0	2	1.67	1	0.83	5	4.17	0	0.00	8	6.67
Spouse/other members	120	100	55	45.83	119	99.17	38	31.67	120	100.00	17	14.17
Joint	0	0	63	52.50	0	0.00	77	64.17	0	0.00	95	79.17
Total	120	100	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Decision to withdraw Saving	f	%	f	%	f	%	f	%	f	%	f	%
Self	0	0.00	2	1.67	0	0.00	4	3.33	0	0.00	8	6.67
Spouse/other members	120	100.00	53	44.17	120	100.00	36	30.00	120	100.00	16	13.33
Joint	0	0.00	65	54.17	0	0.00	80	66.67	0	0.00	96	80.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Decision to Avail Loan	f	%	f	%	f	%	f	%	f	%	f	%
Self	0	0.00	2	1.67	0	0.00	4	3.33	0	0.00	8	6.67
Spouse/other members	120	100.00	53	44.17	120	100.00	36	30.00	120	100.00	16	13.33
Joint	0	0.00	65	54.17	0	0.00	80	66.67	0	0.00	96	80.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Decision on IGA	f	%	f	%	f	%	f	%	f	%	f	%
Self	0	0.00	4	3.33	0	0.00	4	3.33	0	0.00	8	6.67
Spouse/other members	120	100.00	51	42.50	120	100.00	36	30.00	120	100.00	16	13.33
Joint	0	0.00	65	54.17	0	0.00	80	66.67	0	0.00	96	80.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Decision on Managing IGA	f	%	f	%	f	%	f	%	f	%	f	%
Self	0	0.00	3	2.50	0	0.00	4	3.33	0	0.00	8	6.67
Spouse/other members	120	100.00	52	43.33	120	100.00	36	30.00	120	100.00	16	13.33
Joint	0	0.00	65	54.17	0	0.00	80	66.67	0	0.00	96	80.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Average/Geography	Pre% HL		Post% HL		Pre% ML		Post% ML		Pre% HL		Post% HL	
Average% self	0.00		2.17		0.17		3.50		0.00		6.67	
Average % Spouse	100.00		44.00		99.83		30.33		100.00		13.50	
Average %Joint	0.00		53.83		0.00		66.17		0.00		79.83	
Decision on Small Expenditure					Decision on Small Expenditure				Decision on Small Expenditure			

Decision on Groceries	f	%	f	%	f	%	f	%	f	%	f	%
Self	0	0.00	1	0.83	0	0.00	4	3.33	0	0.00	0	0.00
Spouse	120	100.00	55	45.83	120	100.00	45	37.50	120	100.00	25	20.83
Joint	0	0.00	64	53.33	0	0.00	71	59.17	0	0.00	95	79.17
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Decision on Children's' item	f	%	f	%	f	%	f	%	f	%	f	%
Self	0	0.00	1	0.83	0	0.00	4	3.33	0	0.00	0	0.00
Spouse	120	100.00	57	47.50	120	100.00	47	39.17	120	100.00	26	21.67
Joint	0	0.00	62	51.67	0	0.00	69	57.50	0	0.00	94	78.33
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Decision on Self item	f	%	f	%	f	%	f	%	f	%	f	%
Self	120	100.00	120	100.00	119	99.17	120	100.00	120	100.00	120	100.00
Spouse	0	0.00	0	0.00	1	0.83	0	0.00	0	0.00	0	0.00
Joint	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Decision on Pots and Pans	f	%	f	%	f	%	f	%	f	%	f	%
Self	51	42.50	51	42.50	43	35.83	49	40.83	19	15.83	19	15.83
Spouse	69	57.50	9	7.50	77	64.17	11	9.17	101	84.17	7	5.83
Joint	0	0.00	60	50.00	0	0.00	60	50.00	0	0.00	94	78.33
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Average/Geography	Pre% HL		Post% HL		Pre% ML		Post% ML		Pre% LL		Post% LL	
Average% self	35.63		36.04		33.75		36.88		28.96		28.96	
Average % Spouse	64.38		25.21		66.25		21.46		71.04		12.08	
Average %Joint	0.00		38.75		0.00		41.67		0.00		58.96	
Decision on Large Expenditure					Decision on Large Expenditure				Decision on Large Expenditure			
Decision on Repairing Home	f	%	f	%	f	%	f	%	f	%	f	%
Self	0	0.00	0	0.00	0	0.00	1	0.83	0	0.00	0	0.00
Spouse	120	100.00	55	45.83	120	100.00	39	32.50	120	100.00	24	20.00
Joint	0	0.00	65	54.17	0	0.00	80	66.67	0	0.00	96	80.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Decision on Purchasing Land	f	%	f	%	f	%	f	%	f	%	f	%
Self	0	0.00	0	0.00	0	0.00	1	0.83	0	0.00	0	0.00
Spouse	120	100.00	55	45.83	120	100.00	39	32.50	120	100.00	24	20.00
Joint	0	0.00	65	54.17	0	0.00	80	66.67	0	0.00	96	80.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Decision on Building Home	f	%	f	%	f	%	f	%	f	%	f	%
Self	0	0.00	0	0.00	0	0.00	1	0.83	0	0.00	0	0.00
Spouse	120	100.00	55	45.83	120	100.00	39	32.50	120	100.00	24	20.00
Joint	0	0.00	65	54.17	0	0.00	80	66.67	0	0.00	96	80.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Decision on Buying Equipments	f	%	f	%	f	%	f	%	f	%	f	%
Self	0	0.00	0	0.00	0	0.00	1	0.83	0	0.00	0	0.00
Spouse	120	100.00	55	45.83	120	100.00	39	32.50	120	100.00	24	20.00
Joint	0	0.00	65	54.17	0	0.00	80	66.67	0	0.00	96	80.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Decision on other large exp	f	%	f	%	f	%	f	%	f	%	f	%
Self	0	0.00	0	0.00	0	0.00	1	0.83	0	0.00	0	0.00
Spouse	120	100.00	55	45.83	120	100.00	39	32.50	120	100.00	24	20.00
Joint	0	0.00	65	54.17	0	0.00	80	66.67	0	0.00	96	80.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Average/Geography	Pre% HL		Post% HL		Pre% ML		Post% ML		Pre% LL		Post% LL	
Average% self	0.00		0.00		0.00		0.83		0.00		0.00	

Average % Spouse	100.00		45.83		100.00		32.50		100.00		20.00	
Average %Joint	0.00		54.17		0.00		66.67		0.00		80.00	
Self Esteem												
(a) Contribution to House Hold					(a) Contribution to House Hold				(a) Contribution to House Hold			
Feed the family	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0	55	45.83	0	0.00	40	33.33	0	0.00	24	20.00
No	120	100	65	54.17	120	100.00	80	66.67	120	100.00	96	80.00
Total	120	100	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Educating Children	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	118	98.33	0	0.00	110	91.67	0	0.00	120	100.00
No	120	100.00	2	1.67	120	100.00	10	8.33	120	100.00	0	0.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Contribution to House Hold Income	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	55	45.83	0	0.00	40	33.33	0	0.00	24	20.00
No	120	100.00	65	54.17	120	100.00	80	66.67	120	100.00	96	80.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Take Major Decisions	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	55	45.83	0	0.00	40	33.33	0	0.00	24	20.00
No	120	100.00	65	54.17	120	100.00	80	66.67	120	100.00	96	80.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Manage House Hold adversities	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	120	100.00	1	0.83	113	94.17	0	0.00	120	100.00
No	120	100.00	0	0.00	119	99.17	7	5.83	120	100.00	0	0.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Average/Geography	Pre% HL		Post% HL		Pre% ML		Post% ML		Pre% LL		Post% LL	
Average% of "Yes"	0.00		67.17		0.17		57.17		0.00		52.00	
Average % of "No"	100.00		32.83		99.83		42.83		100.00		48.00	
(b) Contribution to Community					(b) Contribution to Community				(b) Contribution to Community			
Help Nieghbours	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	60	50.00	0	0.00	62	51.67	0	0.00	26	21.67
No	120	100.00	60	50.00	120	100.00	58	48.33	120	100.00	94	78.33
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Resolve Conflicts	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	58	48.33	0	0.00	61	50.83	0	0.00	26	21.67
No	120	100.00	62	51.67	120	100.00	59	49.17	120	100.00	94	78.33
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Protest against Bads	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	56	46.67	0	0.00	51	42.50	0	0.00	25	20.83
No	120	100.00	64	53.33	120	100.00	69	57.50	120	100.00	95	79.17
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Take up demands on behalf of the community	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	55	45.83	0	0.00	43	35.83	0	0.00	24	20.00
No	120	100.00	65	54.17	120	100.00	77	64.17	120	100.00	96	80.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Motivate Nieghbours to become Self Sufficient	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	56	46.67	0	0.00	48	40.00	0	0.00	25	20.83
No	120	100.00	64	53.33	120	100.00	72	60.00	120	100.00	95	79.17
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Average/Geography	Pre% HL		Post% HL		Pre% ML		Post% ML		Pre% LL		Post% LL	
Average% of "Yes"	0.00		47.50		0.00		44.17		0.00		21.00	
Average % of "No"	100.00		52.50		100.00		55.83		100.00		79.00	
(C) Free interaction with					(C) Free interaction with				(C) Free interaction with			
Own family members	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	120	100.00	0	0.00	120	100.00	0	0.00	120	100.00

No	120	100.00	0	0.00	120	100.00	0	0.00	120	100.00	0	0.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Husbands Family Members	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	120	100.00	0	0.00	120	100.00	0	0.00	120	100.00
No	120	100.00	0	0.00	120	100.00	0	0.00	120	100.00	0	0.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Nieghbours	f	%	f	%	f	%	f	%	f	%	f	%
Yes	1	0.83	120	100.00	5	4.17	120	100.00	0	0.00	120	100.00
No	119	99.17	0	0.00	115	95.83	0	0.00	120	100.00	0	0.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Personal friends	f	%	f	%	f	%	f	%	f	%	f	%
Yes	3	2.50	120	100.00	9	7.50	120	100.00	1	0.83	120	100.00
No	117	97.50	0	0.00	111	92.50	0	0.00	119	99.17	0	0.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Community Leaders	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	58	48.33	0	0.00	51	42.50	0	0.00	25	20.83
No	120	100.00	62	51.67	120	100.00	69	57.50	120	100.00	95	79.17
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Average/Geography	Pre% HL		Post% HL		Pre% ML		Post% ML		Pre% LL		Post% LL	
Average% of "Yes"	0.67		89.67		2.33		88.50		0.17		84.17	
Average % of "No"	99.33		10.33		97.67		11.50		99.83		15.83	
Freedom from time Poverty					Freedom from time Poverty				Freedom from time Poverty			
Spouse/others Helps at Home	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	56	46.67	1	0.83	49	40.83	0	0.00	25	20.83
No	120	100.00	64	53.33	119	99.17	71	59.17	120	100.00	95	79.17
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Spouse/others in preparing children	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	56	46.67	0	0.00	55	45.83	0	0.00	25	20.83
No	120	100.00	64	53.33	120	100.00	65	54.17	120	100.00	95	79.17
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Spouse/others help in IGA	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	55	45.83	1	0.83	40	33.33	0	0.00	24	20.00
No	120	100.00	65	54.17	119	99.17	80	66.67	120	100.00	96	80.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
You purchased utensils which can save time	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	120	100.00	0	0.00	120	100.00	0	0.00	120	100.00
No	120	100.00	0	0.00	120	100.00	0	0.00	120	100.00	0	0.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
You have enough time with family	f	%	f	%	f	%	f	%	f	%	f	%
Yes	64	53.33	6	5.00	72	60.00	25	20.83	95	79.17	1	0.83
No	56	46.67	114	95.00	48	40.00	95	79.17	25	20.83	119	99.17
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Pre and Post Average%	Pre% HL		Post% HL		Pre% ML		Post% ML		Pre% LL		Post% LL	
Average% of "Yes"	10.67		48.83		12.33		48.17		15.83		32.50	
Average % of "No"	89.33		51.17		87.67		51.83		84.17		67.50	

Source: Computed from field survey data 2014

Note. *Chaliyar& Nilambur. **Pandikkad& Kottakkal. *** Ponnani & Tanur

6.1. B.a.1. Decision on saving and Income

Data on Decision on saving and income in the three regions (Table 6.25) shows that none from both the High land taken self decision on saving and income before the NHG and only 0.17% of the respondents from the mid land reported that they have taken self decision on saving and income before the NHG. But after the NHG higher percentage of the respondents 6.67%, from the low land reported that they have taken self decision followed by 3.5% from the mid land and 2.17% in the High land. In all the three regions the highest majority reported that they have been jointly taking decisions on saving and income after the NHG. 79.83% of the respondents from the Low land, 66.17% from the mid land and 53.83% of the respondents from the low land reported that they have jointly taken decisions on saving and income after the NHG. Less dominance of spouse/other members in decisions on saving and income is witnessed in the Low Land (13.50%) followed by the mid land (30.33%) and the High Land (44%). Comparatively better progress in favour of women is witnessed in decisions on saving in Low Land among the three regions (Table 6.25).

6.1. B.a.2. Decision on small expenditure

Data on decisions on small expenditure in the three regions show that 35.63% of the respondents from the High land reported that they had taken self decisions on small expenditure before the NHG and this has increased when more number of respondents, 36.04% reported that after the NHG they also taken self decisions on small expenditure. 64.38% of the respondents from the high land reported that their spouse/other members taken the decision on small expenditure before the NHG but only 25.21% of the respondents reports that decisions on small expenditure are taken by their spouse/other members even after the NHG. 38.75% of the respondents from the High land reported that they take joint decisions in the small expenditures after the NHG. In the case of the mid land 36.88% of the respondents and 28.96% from the Low land takes self decisions on small expenditures after the NHG. There is no change in self decision making before and after the NHG in the Low Land. 21.46% from the mid land and 12.08% from the low land reported that their spouse/other members take decisions on small expenditure after the NHG. 41.67% from the mid land and 58.96% from the low land reports that they together with their spouse/other members takes decisions on small expenditures

after the NHG. Comparatively low land respondents enjoys more progress in decision on small expenditure after the NHG followed by the High Land (Table 6.25)

6.1. B.a.3.Decision on larger expenditure

Data on large expenditure in the three regions (Table 6.25) shows that all the respondents from the three regions reported that their spouse/other members alone taken decisions on larger expenditures before the NHG. But after the NHG 45.83% from the High Land, 32.50% from the mid Land and 20% from the Low Land reported that their spouse still takes decisions on larger expenditure. 0.83% from the mid land reported that they have been taking self decisions on larger expenditure after the NHG. The highest majority of the respondents, 80%, from the Low land followed by the 66.67% from the mid land and 54.17% from the high land reported that they have taking joint decisions along with their spouse/other members on larger expenditure after the NHG. Comparatively better progress is witnessed in low land followed by the mid land in the case of decisions on the larger expenditure

6.1. B.a.4.Self-esteem of the respondents

a. Contribution to House Hold

Data on the contribution to House Hold in the three regions (Table 6.25) shows that none from the High land and low land reported that they could contribute to the House Hold before the NHG. Only 0.17% of the respondents from the mid land reported that they could contribute to the house hold before the NHG. Highest majority, 67.17% who belongs to the High land followed by 57.17% of the respondents from the mid land and 52% of the respondents from the Low Land reports that they could contribute to the House Hold after the they have joined the NHG .Here the respondents from the High Land followed by the mid land enjoys more progress in the case of contribution to House Hold after the NHG

b. Contribution to Community

Data on contribution to community (Table 6.25) shows that none from the three regions reported that they could contribute to the community before they have joined the NHG. Whereas 47.5% of the respondents from the High Land 44.17% of the respondents from the Mid Land and 21% of the respondents from the Low Land reports that they could contribute to the community after the NHG. However the Highest majority 79% of the respondents who belongs to the Low Land followed

55.83% from the mid land and 52.50% from the high Land reports that they couldn't contribute to the community even after the NHG. In this case the Low land lags very behind to the Mid Land and High Land

c. Free interaction with

Free interaction with implies the free interaction of the respondents in important situations and with persons in their life. Data on the free interaction shows that 99.33% of the respondents from the High land 97.67% of the respondents from the mid land and 99.83% of the respondents from the Low land reported that they couldn't be freely interact with the important personalities in their life before the NHG. But after the NHG all the three regions has shown good and more or less equal progress in the free interaction where 89.67% of the respondents from the High land, 88.50% of the respondents from the Mid land and 84.17% of the respondents from the Low land reported that they could freely interact with the important personalities in their life after the NHG

6.1. B.a.5. Freedom from Time Poverty

Freedom from time poverty implies that the women folk have to perform a lot of tasks and responsibilities at home and in their life compared to their counter parts. Hence majority of their time is utilised for unproductive and unaccounted activities. Therefore the present study examines if there is any change in this conditions and this is examined on the basis five sub variables. Data from the field (Table 6.25) show that 10.67% of the respondents from the High Land, 12.33% from the mid land and 15.83% of the respondents from the Low land reported that they have enough time in their life for the activities they wish before the NHG. Whereas 48.83% of the respondents from the High land, 48.17% from the mid land and 32.50% from the Low land reported that they have enough time after the NHG. Comparatively lesser progress is witnessed in the Low land. More over more than 50% still reports that they have no enough time after the NHG

6.1. C. Collective and Cultural empowerment-General Analysis

Collective and cultural empowerment means the level of space provided by or achieved by the respondents after the NHG and once it was restricted or dominated by others and un aware to the respondents with the existing cultural interrelationships before the they have joined the NHG of the Kudumbashree. The

researcher examine the collective and cultural empowerment on the basis of Knowledge, respect in the society and family and by freedom of mobility. Hence we use the following Variables for Knowing the level of Collective and cultural empowerment of the respondents in the study area after the NHG Participation. They are;

6.1.C.1. Knowledge Empowerment

6.1.C.2.Freedom from Domestic violence

6.1.C.3.Mobility of the respondents

Table. 6.26. Collective and Cultural empowerment

Table. 6.26. Collective and Cultural empowerment					
Knowledge Empowerment		Before		After	
Know the equal wage right		f	%	f	%
Yes		0	0.00	360	100.00
No		360	100.00	0	0.00
Total		360	100.00	360	100.00
Know the equal rights with man		before		after	
Yes		0	0.00	360	100.00
No		360	100.00	0	0.00
Total		360	100.00	360	100.00
Know the Platform to fight against Gender discriminations		f	%	f	%
Yes		0	0.00	360	100.00
No		360	100.00	0	0.00
Total		360	100.00	360	100.00
Know that Education is important in Social Development		f	%	f	%
Yes		0	0.00	360	100.00
No		360	100.00	0	0.00
Total		360	100.00	360	100.00
Aware the various Schemes for Women Empowerment		f	%	f	%
Yes		0	0.00	360	100.00
No		360	100.00	0	0.00
Total		360	100.00	360	100.00
Average% of Pre and Post NHG Status		Pre NHG		Post NHG	
Average % of "Yes" Pre and Post NHG Status		0.00		100.00	
Average % of "No" Pre and Post NHG Status		100.00		0.00	
Freedom from Domestic Violence					
Incidence of Cruelty by Husband		f	%	f	%
Yes		298	82.78	0	0.00
No		62	17.22	360	100.00
Total		360	100.00	360	100.00
Incidence of Cruelty by Mother in Law		f	%	f	%
Yes		335	93.06	0	0.00

No	25	6.94	360	100.00
Total	360	100.00	360	100.00
Incidence of Cruelty by Sister in Law	f	%	f	%
Yes	339	94.17	0	0.00
No	21	5.83	360	100.00
Total	360	100.00	360	100.00
Incidence of Cruelty by father in Law	f	%	f	%
Yes	318	88.33	0	0.00
No	42	11.67	360	100.00
Total	360	100.00	360	100.00
Incidence of Cruelty by other co beings	f	%	f	%
Yes	8	2.22	0	0.00
No	352	97.78	360	100.00
Total	360	100.00	360	100.00
Average% of Pre and Post NHG Status	Pre NHG		Post NHG	
Average % of "Yes" Pre and Post NHG Status	72.11		0.00	
Average % of "No" Pre and Post NHG Status	27.89		100.00	
Mobility				
Gone Self Outside the residence	f	%	f	%
Yes	5	1.39	359	99.72
No	355	98.61	1	0.28
Total	360	100.00	360	100.00
Gone self to a Govt. office	f	%	f	%
Yes	0	0.00	126	35.10
No	360	100.00	233	64.90
Total	360	100.00	359	100.00
Gone self to a Hospital	f	%	f	%
Yes	5	1.39	340	94.44
No	355	98.61	20	5.56
Total	360	100.00	360	100.00
Gone self to Police station	f	%	f	%
Yes	0	0.00	121	33.61
No	360	100.00	239	66.39
Total	360	100.00	360	100.00
Gone self to another village	f	%	f	%
Yes	5	1.39	130	36.11
No	355	98.61	230	63.89
Total	360	100.00	360	100.00
Average% of Pre and Post NHG Status	Pre NHG		Post NHG	
Average % of "Yes" Pre and Post NHG Status	0.83		59.80	
Average % of "No" Pre and Post NHG Status	99.17		40.20	

Source: Field Survey 2013

6.1. C.1.Knowledge Empowerment

Field data on the Knowledge empowerment shows that none of the respondents reported that they had knowledge about the vital information which determines their empowerment like awareness about equal wage right, equal rights with men, awareness about the platform to challenge against Gender discrimination, awareness about the place of education in life and awareness about the various schemes for their empowerment. It is a big achievement that all the respondents, 100% reported that it is only after the NHG they have achieved knowledge on vital information determining their empowerment (Table 6.26)

6.1. C.2 Freedom from Domestic Violence

Domestic violence is an important challenge which hampers the development and empowerment dreams of the women folk.72.11% of the respondents from the study area reported that they had been facing various types of domestic violence before the NHG and it is worth noting that 100% of the respondents reports that they are not facing any type of domestic violence after they have joined the NHG (Table 6.26)

6.1. C.3.Mobility of the respondents

Free mobility and freedom of mobility plays an important role the self-development and empowerment of the women. The data from the field(Table 6.26) shows that 99.17% of the respondents report that they were confined to their home before the NHG and 59.80% of the respondents now report that they are now free and confident to move outside their own after the NHG. However it is also important to note that still 40.20% of the respondents reports that they are not enjoying full confidence/freedom to move outside even after the NHG (Table 6.26)

6.1. C.a. Collective and Cultural empowerment-Rural/Urban

Here the researcher examines the rural and urban status of the collective and cultural empowerment on the basis of the following variables;

6.1.C.a.1. Knowledge Empowerment

6.1.C.a.2. Freedom from Domestic violence

6.1.C.a.3. Mobility of the respondents

Table. 6.27. Collective and Cultural empowerment-Rural/Urban

Rural*					Urban**				
Knowledge Empowerment					Knowledge Empowerment				
Know the equal wage right	Before		After		Know the equal wage right	Before		After	
	f	%	f	%		f	%	f	%
Yes	0	0.00	180	100.00	Yes	0	0.00	180	100.00
No	180	100.00	0	0.00	No	180	100.00	0	0.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Know the equal rights with man	f	%	f	%	Know the equal rights with man	f	%	f	%
Yes	0	0.00	180	100.00	Yes	0	0.00	180	100.00
No	180	100.00	0	0.00	No	180	100.00	0	0.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Know the Platform to fight against Gender discriminations	f	%	f	%	Know the Platform to fight against Gender discriminations	f	%	f	%
Yes	0	0.00	180	100.00	Yes	0	0.00	180	100.00
No	180	100.00	0	0.00	No	180	100.00	0	0.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Know that Education is important in Social Devpt	f	%	f	%	Know that Education is important in Social Devpt	f	%	f	%
Yes	0	0.00	180	100.00	Yes	0	0.00	180	100.00
No	180	100.00	0	0.00	No	180	100.00	0	0.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Aware the various Schemes for Women Empowerment	f	%	f	%	Aware the various Schemes for Women Empowerment	f	%	f	%
Yes	0	0.00	180	100.00	Yes	0	0.00	180	100.00
No	180	100.00	0	0.00	No	180	100.00	0	0.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Average% of Pre and Post NHG Status	Pre NHG		Post NHG		Average% of Pre and Post NHG Status	Pre NHG		Post NHG	
Average % of "Yes"		0.00		100.00	Average % of "Yes"		0.00		100.00
Average % of "No"		100.00		0.00	Average % of "No"		100.00		0.00
Freedom from Domestic Violence					Freedom from Domestic Violence				
Incidence of Cruelty by Husband	f	%	f	%	Incidence of Cruelty by Husband	f	%	f	%
Yes	158	87.78	0	0.00	Yes	140	77.78	0	0.00
No	22	12.22	180	100.00	No	40	22.22	180	100.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Incidence of Cruelty by Mother in Law	f	%	f	%	Incidence of Cruelty by Mother in Law	f	%	f	%
Yes	176	97.78	0	0.00	Yes	163	90.56	0	0.00
No	4	2.22	180	100.00	No	17	9.44	180	100.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Incidence of Cruelty	f	%	f	%	Incidence of Cruelty by	f	%	f	%

by Sister in Law					Sister in Law				
Yes	176	97.78	0	0.00	Yes	163	90.56	0	0.00
No	4	2.22	180	100.00	No	17	9.44	180	100.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Incidence of Cruelty by father in Law	f	%	f	%	Incidence of Cruelty by father in Law	f	%	f	%
Yes	166	92.22	0	0.00	Yes	152	84.44	0	0.00
No	14	7.78	180	100.00	No	28	15.56	180	100.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Incidence of Cruelty by other Co beings	f	%	f	%	Incidence of Cruelty by other Co beings	f	%	f	%
Yes	4	2.22	0	0.00	Yes	4	2.22	0	0.00
No	176	97.78	180	100.00	No	176	97.78	180	100.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Average% of Pre and Post NHG Status	Pre NHG		Post NHG		Average% of Pre and Post NHG Status	Pre NHG		Post NHG	
Average % of "Yes"	75.56		0.00		Average % of "Yes"	69.11		0.00	
Average % of "No"	24.44		100.00		Average % of "No"	30.89		100.00	
Mobility					Mobility				
Gone Self Outside the residence	f	%	f	%	Gone Self Outside the residence	f	%	f	%
Yes	2	1.11	179	99.44	Yes	3	1.67	180	100.00
No	178	98.89	1	0.56	No	177	98.33	0	0.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Gone self to a Govt. office	f	%	f	%	Gone self to a Govt. office	f	%	f	%
Yes	0	0.00	70	38.89	Yes	0	0.00	57	31.67
No	180	100.00	110	61.11	No	180	100.00	123	68.33
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Gone self to a Hospital	f	%	f	%	Gone self to a Hospital	f	%	f	%
Yes	2	1.11	174	96.67	Yes	3	1.67	166	92.22
No	178	98.89	6	3.33	No	177	98.33	14	7.78
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Gone self to Police station	f	%	f	%	Gone self to Police station	f	%	f	%
Yes	0	0.00	68	37.78	Yes	0	0.00	53	29.44
No	180	100.00	112	62.22	No	180	100.00	127	70.56
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Gone self to another village	f	%	f	%	Gone self to another village	f	%	f	%
Yes	2	1.11	76	42.22	Yes	3	1.67	54	30.00
No	178	98.89	104	57.78	No	177	98.33	126	70.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Average% of Pre and Post NHG Status	Pre NHG		Post NHG		Average% of Pre and Post NHG Status	Pre NHG		Post NHG	
Average % of "Yes"		0.67		63.00	Average % of "Yes"		1.00		56.67
Average % of "No"		99.33		37.00	Average % of "No"		99.00		43.33

Source. Computed from field Survey Data 2014

*Chaliyar, Pandikkad & Tanur. **Nilambur, Kottakkal & Ponnani

6.1. C.a.1. Knowledge Empowerment

Data from the field (Table 6.27) show that none of the respondent from both the rural and urban areas reported that they had knowledge about the various factors vital in their life before they have joined the NHG. But the entire respondent, 100% reported that they achieved this vital information after they have joined the NHG.

6.1. C.a.2. Freedom from Domestic violence

Data on the freedom from domestic violence in the rural and urban areas (Table 6.27) show that 75.56% of the respondents from rural areas reported that they had been facing various forms of domestic violence before the NHG and now they report that none of them facing any violence after they have joined the NHG. In the case of urban area 69.11% of the respondents reported that they had been facing the domestic violence before the NHG and the entire respondents from the urban areas now reports that they are not the victims of any type of domestic violence after the NHG. It is important that the respondents' participation helped them to achieve respect from the family and freedom from domestic violence after they have joined the NHG (Table 6.27)

6.1. C.a.3. Mobility of the respondents

Data from the field (Table 6.27) on the rural urban status of the mobility of the respondents show that 99.33% of the respondents from the rural areas reported that they had been confined to their home before the NHG whereas only 37% of the respondents reports that they till confined to their home. In the case of urban area only 1% of the respondents reported that they had been enjoying freedom of mobility before the NHG whereas 56.67% of the respondents now reports that they have been enjoying freedom of mobility after the NHG. Comparatively freedom of mobility is more reported from the rural areas, 63% than the urban areas, and 56.67% after the NHG (Table 6.27)

6.1. C. b. Collective and Cultural empowerment-Geographical

Here the researcher examines the status of the collective and cultural empowerment in the three regions viz in the High Land, Mid Land and Low Land on the basis of the following variables;

6.1.C.b.1. Knowledge Empowerment

6.1.C.b.2. Freedom from Domestic violence

6.1.C.b.3. Mobility of the respondents

Table. 6.28. Collective and Cultural empowerment-Geographical

High Land*					Mid Land**				Low Land***			
Knowledge Empowerment					Knowledge Empowerment				Knowledge Empowerment			
Know the equal wage right	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	120	100.00	0	0.00	120	100.00	0	0.00	120	100.00
No	120	100.00	0	0.00	120	100.00	0	0.00	120	100.00	0	0.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Know the equal rights with man	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	120	100.00	0	0.00	120	100.00	0	0.00	120	100.00
No	120	100.00	0	0.00	120	100.00	0	0.00	120	100.00	0	0.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Know the Platform to fight against Gender discriminations	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	120	100.00	0	0.00	120	100.00	0	0.00	120	100.00
No	120	100.00	0	0.00	120	100.00	0	0.00	120	100.00	0	0.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Know that Education is important in Social Devpt	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	120	100.00	0	0.00	120	100.00	0	0.00	120	100.00
No	120	100.00	0	0.00	120	100.00	0	0.00	120	100.00	0	0.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Aware the various Schemes for Women Empowerment	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	120	100.00	0	0.00	120	100.00	0	0.00	120	100.00
No	120	100.00	0	0.00	120	100.00	0	0.00	120	100.00	0	0.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Pre/Post Average %	Pre% HL		Post% HL		Pre% ML		Post% ML		Pre% LL		Post% LL	
Average% of "Yes"	0.00		100.00		0.00		100.00		0.00		100.00	
Average % of "No"	100.00		0.00		100.00		0.00		100.00		0.00	
Freedom from Domestic Violence					Freedom from Domestic Violence				Freedom from Domestic Violence			
Incidence of Cruelty by Husband	f	%	f	%	f	%	f	%	f	%	f	%
Yes	108	90.00	0	0.00	88	73.33	0	0.00	102	85.00	0	0.00
No	12	10.00	120	100.00	32	26.67	120	100.00	18	15.00	120	100.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Incidence of Cruelty by Mother in Law	f	%	f	%	f	%	f	%	f	%	f	%
Yes	118	98.33	0	0.00	97	80.83	0	0.00	120	100.00	0	0.00
No	2	1.67	120	100.00	23	19.17	120	100.00	0	0.00	120	100.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Incidence of Cruelty by Sister in Law	f	%	f	%	f	%	f	%	f	%	f	%
Yes	113	94.17	0	0.00	107	89.17	0	0.00	119	99.17	0	0.00
No	7	5.83	120	100.00	13	10.83	120	100.00	1	0.83	120	100.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Incidence of Cruelty by father in Law	f	%	f	%	f	%	f	%	f	%	f	%
Yes	108	90.00	0	0.00	92	76.67	0	0.00	118	98.33	0	0.00
No	12	10.00	120	100.00	28	23.33	120	100.00	2	1.67	120	100.00

Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Incidence of Cruelty by other Co beings	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	0	0.00	4	3.33	0	0.00	4	3.33	0	0.00
No	120	100.00	120	100.00	116	96.67	120	100.00	116	96.67	120	100.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Pre/Post Average %	Pre% HL		Post% HL		Pre% ML		Post% ML		Pre% LL		Post% LL	
Average% of "Yes"	74.50		0.00		64.67		0.00		77.17		0.00	
Average % of "No"	25.50		100.00		35.33		100.00		22.83		100.00	
Mobility					Mobility				Mobility			
Gone Self Outside the residence	f	%	f	%	f	%	f	%	f	%	f	%
Yes	1	0.83	120	100.00	4	3.33	119	99.17	0	0.00	120	100.00
No	119	99.17	0	0.00	116	96.67	1	0.83	120	100.00	0	0.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Gone self to a Govt. office	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	55	45.83	0	0.00	48	40.00	0	0.00	24	20.00
No	120	100.00	65	54.17	120	100.00	72	60.00	120	100.00	96	80.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Gone self to a Hospital	f	%	f	%	f	%	f	%	f	%	f	%
Yes	1	0.83	117	97.50	4	3.33	104	86.67	0	0.00	119	99.17
No	119	99.17	3	2.50	116	96.67	16	13.33	120	100.00	1	0.83
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Gone self to Police station	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	53	44.17	0	0.00	44	36.67	0	0.00	24	20.00
No	120	100.00	67	55.83	120	100.00	76	63.33	120	100.00	96	80.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Gone self to another village	f	%	f	%	f	%	f	%	f	%	f	%
Yes	1	0.83	56	46.67	4	3.33	49	40.83	0	0.00	25	20.83
No	119	99.17	64	53.33	116	96.67	71	59.17	120	100.00	95	79.17
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Pre/Post Average %	Pre% HL		Post% HL		Pre% ML		Post% ML		Pre% LL		Post% LL	
Average% of "Yes"	0.50		66.83		2.00		60.67		0.00		52.00	
Average % of "No"	99.50		33.17		98.00		39.33		100.00		48.00	

Source: Computed from the field survey data 2014 Note.*Chaliyar& Nilambur. ** Pandikkad& Kottakkal. *** Ponnani & Tanur

6.1. C.b.1.Knowledge Empowerment

Data from the field on Knowledge empowerment (Table 6.28) from the three regions show that none from the three regions reported that they had knowledge about various facts and schemes vital to their empowerment before the NHG and the entire respondents.100% reported that they achieved all these vital knowledge only after the NHG (Table 6.28)

6.1. C.b.2.Freedom from domestic violence

Field information on the status freedom from domestic violence (Table 6.28) show that 74.50% of the respondents from the High Land and 64.67% of the respondents from the Mid Land and 77.17% of the respondents from the Low land reported that they had been facing various types of domestic violence before the NHG.

Whereas the entire respondents from all the three regions reported that they are not the victims of any type of domestic violence after they have joined the NHG (Table 6.28)

6.1. C.b.3. Mobility of the respondents

Data from the field on the status of mobility of the respondents in the three regions show that only 0.50% of the respondents from the High Land, 2% of the respondents from the mid land reported that they had freedom of mobility and they have been going outside confidently before the NHG and none from the Low Land reported the same freedom or free mobility before the NHG. While 66.83% of respondents from the High Land, 60.67% of the respondents from the Mid Land and 52% of the respondents from the Low Land reported that they are now enjoying free mobility and the confidence to move outside various purposes after they have joined the NHG .More progress is witnessed in the case of free mobility in the High land, 66.83% followed by the Mid Land 60.67% .Comparatively Lesser progress is reported from the Low land 52% after the NHG (Table 6.28)

6.1. D. Organisational and Political Empowerment-General Analysis

Political and organisational empowerment means the active participation and space for the respondents in the political activities, organisations and their skill and ability to be the agents of political movements and Organising various plan and projects which are helpful the community and the society at large. Here the researcher examines the political and organisational ability of the respondents on the basis of ten variables. They are;

- 6.1.D.1. Membership in social/religious organisations
- 6.1.D.2. Leadership positions in the social/religious organisations
- 6.1.D.3. Active Participations in the discussions
- 6.1.D.4. Presentation of the various issues confidently before the public
- 6.1.D.5. Active Participation in the Political Parties
- 6.1.D.6. Skill and ability to plan projects
- 6.1.D.7. Ability to plan Group activity
- 6.1.D.8. Ability to refuse what they want to refuse
- 6.1.D.9. Motivate some other to come forward
- 6.1.D.10. Ability to train others

Table 6.29. Organisational and Political Empowerment

Membership in organisation/Group	Before		After	
	f	%	f	%
Yes	1	0.28	91	25.28
No	359	99.72	269	74.72
Total	360	100.00	360	100.00
Leadership of any organisation/Group	f	%	f	%
Yes	0	0.00	65	18.06
No	360	100.00	295	81.94
Total	360	100.00	360	100.00
Participate in Discussions Actively	f	%	f	%
Yes	0	0.00	355	98.61
No	360	100.00	5	1.39
Total	360	100.00	360	100.00
Present Matters Confidently before Public	f	%	f	%
Yes	0	0.00	148	41.11
No	360	100.00	212	58.89
Total	360	100.00	360	100.00
Active Participation in Political party	f	%	f	%
Yes	0	0.00	61	16.94
No	360	100.00	299	83.06
Total	360	100.00	360	100.00
Shill and ability to plan project	f	%	f	%
Yes	0	0.00	129	35.83
No	360	100.00	231	64.17
Total	360	100.00	360	100.00
Skill and ability to plan group activity	f	%	f	%
Yes	0	0.00	344	95.56
No	360	100.00	16	4.44
Total	360	100.00	360	100.00
Ability to refuse what wanted to refuse	f	%	f	%
Yes	0	0.00	135	37.50
No	360	100.00	225	62.50
Total	360	100.00	360	100.00
Ability to Motivate others to come forward	f	%	f	%
Yes	0	0.00	134	37.22
No	360	100.00	226	62.78
Total	360	100.00	360	100.00
Train others for capacity building	f	%	f	%
Yes	6	1.67	138	38.33
No	354	98.33	222	61.67
Total	360	100.00	360	100.00
Average% of Pre and Post NHG Status	Pre NHG		Post NHG	
Average % of "Yes" Pre and Post NHG Status	0.19		44.44	
Average % of "No" Pre and Post NHG Status	99.81		55.56	

Source: Field Survey 2014

Data on the political and organisational empowerment shows that only 0.19% of the respondents found to have political and organisation empowerment before the NHG. Whereas 44.44% of the respondents found achieved more progress in political and organisation empowerment after the NHG (Table 6.29). Among the ten variables highest majority of the respondents, 98.61%, reports that progress in active participation and lowest progress, 16.94% is observed in active participation in Political Parties.

6.1. D .a. Political and Organisational Empowerment-Rural/Urban

Here the researcher attempts to compare the rural urban status of the political and organisational empowerment of the respondents on the basis of the ten variables used in the General analysis.

Table 6.30. Political and Organisational Empowerment-Rural/Urban

Rural*					Urban**				
Organisational and Leadership					Organisational and Leadership				
	Before		After			Before		After	
Membership in organisation/Group	f	%	f	%	Membership in organisation/Group	f	%	f	%
Yes	0	0.00	54	30.00	Yes	1	0.56	37	20.56
No	180	100.00	126	70.00	No	179	99.44	143	79.44
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Leadership of any organisation/Group	f	%	f	%	Leadership of any organisation/Group	f	%	f	%
Yes	0	0.00	33	18.33	Yes	0	0.00	32	17.78
No	180	100.00	147	81.67	No	180	100.00	148	82.22
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Participate in Discussions Actively	f	%	f	%	Participate in Discussions Actively	f	%	f	%
Yes	0	0.00	177	98.33	Yes	0	0.00	178	98.89
No	180	100.00	3	1.67	No	180	100.00	2	1.11
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Present Matters Confidently before Public	f	%	f	%	Present Matters Confidently before Public	f	%	f	%
Yes	0	0.00	76	42.22	Yes	0	0.00	72	40.00
No	180	100.00	104	57.78	No	180	100.00	108	60.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Active Participation in Political party	f	%	f	%	Active Participation in Political party	f	%	f	%
Yes	0	0.00	27	15.00	Yes	0	0.00	34	18.89
No	180	100.00	153	85.00	No	180	100.00	146	81.11
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Shill and ability to plan project	f	%	f	%	Shill and ability to plan project	f	%	f	%

Yes	0	0.00	75	41.67	Yes	0	0.00	54	30.00
No	180	100.00	105	58.33	No	180	100.00	126	70.00
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Skill and ability to plan group activity	f	%	f	%	Skill and ability to plan group activity	f	%	f	%
Yes	0	0.00	174	96.67	Yes	0	0.00	170	94.44
No	180	100.00	6	3.33	No	180	100.00	10	5.56
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Ability to refuse what wanted so	f	%	f	%	Ability to refuse what wanted so	f	%	f	%
Yes	0	0.00	75	41.67	Yes	0	0.00	60	33.33
No	180	100.00	105	58.33	No	180	100.00	120	66.67
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Ability to Motivate others to come forward	f	%	f	%	Ability to Motivate others to come forward	f	%	f	%
Yes	0	0.00	74	41.11	Yes	0	0.00	60	33.33
No	180	100.00	106	58.89	No	180	100.00	120	66.67
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Train others for capacity building	f	%	f	%	Train others for capacity building	f	%	f	%
Yes	0	0.00	74	41.11	Yes	6	3.33	64	35.56
No	180	100.00	106	58.89	No	174	96.67	116	64.44
Total	180	100.00	180	100.00	Total	180	100.00	180	100.00
Average% of Pre and Post	Pre NHG%		Post NHG%		Average% of Pre and Post	Pre NHG%		Post NHG%	
Average % of "Yes"	0.00		46.61		Average % of "Yes"	0.39		42.28	
Average % of "No"	100.00		53.39		Average % of "No"	99.61		57.72	

Source: Computed from field data 2014

Note: * Chaliyar, Pandikkad & Tanur. ** Nilambur, Kottakkal & Ponnani

Data from the field on the rural/urban status of the political and organisational empowerment (Table 6.30) shows that no achievement is found in the organisational and political empowerment among the respondents from the rural areas before the NHG. Whereas 46.61% of the respondents found achieved more progress in the ten variables used for examining the organisational and political empowerment. In the case of urban area only .39% of the respondents reported that they had political and organisational opportunities and skills before the NHG whereas more progress is found among the respondents when 42.28% of the respondents reports that it is only after they have joined the NHG they found more political opportunities and organisational opportunities and skills (Table 6.30) Comparatively higher progress in political and organisational empowerment is witnessed from the rural area 46.61% than the urban areas 42.28% (Table 6.30)

6.1. D. b. Political and Organisational Empowerment-Geographical

Here an examination of the status of the political and organisational empowerment in the three regions is attempted. The ten variables used in the general analysis is also utilised for the examination of the status of political and organisational empowerment. The average percentage of the ten variables in the three regions is used for the comparison and examining the status.

Table 6.31. Political and Organisational Empowerment-Geographical

High Land*					Mid Land**				Low Land**			
	Before		After		Before		After		Before		After	
Membership in organisations/Group	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	41	34.17	1	0.83	31	25.83	0	0.00	19	15.83
No	120	100.00	79	65.83	119	99.17	89	74.17	120	100.00	101	84.17
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Leadership of any organisation/Group	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	23	19.17	0	0.00	26	21.67	0	0.00	16	13.33
No	120	100.00	97	80.83	120	100.00	94	78.33	120	100.00	104	86.67
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Participate in Discussions Actively	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	118	98.33	0	0.00	118	98.33	0	0.00	119	99.17
No	120	100.00	2	1.67	120	100.00	2	1.67	120	100.00	1	0.83
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Present Matters Confidently before Public	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	58	48.33	0	0.00	65	54.17	0	0.00	25	20.83
No	120	100.00	62	51.67	120	100.00	55	45.83	120	100.00	95	79.17
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Active Participation in Political party	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	29	24.17	0	0.00	14	11.67	0	0.00	18	15.00
No	120	100.00	91	75.83	120	100.00	106	88.33	120	100.00	102	85.00
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Skill and ability to plan project	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	56	46.67	0	0.00	48	40.00	0	0.00	25	20.83
No	120	100.00	64	53.33	120	100.00	72	60.00	120	100.00	95	79.17
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Skill and ability to plan group activity	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	118	98.33	6	4.76	107	89.17	0	0.00	119	99.17
No	120	100.00	2	1.67	120	95.24	13	10.83	120	100.00	1	0.83
Total	120	100.00	120	100.00	126	100.00	120	100.00	120	100.00	120	100.00
Ability to refuse what wanted so	f	%	f	%	f	%	f	%	f	%	f	%

Yes	0	0.00	56	46.67	6	4.76	54	45.00	0	0.00	25	20.83
No	120	100.00	64	53.33	120	95.24	66	55.00	120	100.00	95	79.17
Total	120	100.00	120	100.00	126	100.00	120	100.00	120	100.00	120	100.00
Ability to Motivate others to come forward	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	56	46.67	6	4.76	53	44.17	0	0.00	25	20.83
No	120	100.00	64	53.33	120	95.24	67	55.83	120	100.00	95	79.17
Total	120	100.00	120	100.00	126	100.00	120	100.00	120	100.00	120	100.00
Train others for capacity building	f	%	f	%	f	%	f	%	f	%	f	%
Yes	0	0.00	58	48.33	6	5.00	55	45.83	0	0.00	25	20.83
No	120	100.00	62	51.67	114	95.00	65	54.17	120	100.00	95	79.17
Total	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00	120	100.00
Pre and post Average %	Pre% HL		Post% HL		Pre% ML		Post% ML		Pre% LL		Post% LL	
Average% of "Yes"	0.00		51.08		2.01		47.58		0.00		34.67	
Average % of "No"	100.00		48.92		97.99		52.42		100.00		65.33	

Source: Computed from the Field data 2014

Note. * Chaliyar & Nilambur. ** Pandikkad & Kottakkal. *** Tanur& Ponnani

Data from the field on geographical comparison of the status of political and organisational empowerment (Table 6.31) shows that none from both the High Land and mid land reported to have political and organisational opportunities and skills before the NHG. Whereas 51.08% from the High Land and 34.67% of the respondents from the Low land reported that they have only achieved the political and organisational opportunities and skills only after the NHG. 2.01% of the respondents from the mid land reported that they had political and organisational opportunities and skills before the NHG and more respondents 47.58% reported that they have achieved political and organisational opportunities and skills after the NHG. Among the three regions Higher achievement is reported from the High Land, 51.08 followed by the mid land 47.58% in the case of Political and organisational opportunities and skills after the NHG. Comparatively lower achievement is reported from the Low land in the case of political and organisational opportunities and skills after the NHG (Table 6.31)

6.2. Evaluation of the influence of the Kudumbashree on the empowerment of women

Here the researcher attempts to evaluate the influence of Kudumbashree on the empowerment of women. For this purpose the cumulative average level of empowerment is obtained by the Positive ranks to 12 empowerment Parameters and their variables and sub variables are used in the study. The Parameters used in this study are;

1. Economic empowerment
2. Decision on saving
3. Decision on small expenditure
4. Decision on Large expenditure
5. Self-esteem-(a) Contribution to House Hold
6. Self-esteem (b) Contribution to Community
7. Self-esteem (c) Free interaction with
8. Knowledge empowerment
9. Freedom from domestic Violence
10. Mobility of the respondent
11. Organisational and political empowerment
12. Freedom from time poverty

On the basis of responses to the empowerment variables and sub variables before and after the Kudumbashree in the study area, the researcher found the number of respondents who got empowered after the Kudumbashree. Thus the average score of empowered respondents are found by dividing the total score of respondents who got empowered after the Kudumbashree by number of Variables used to evaluate the empowerment and this number is converted in to percentage to understand how much percentage of respondents got empowered after the Kudumbashree in the study area. The researcher set the following standard to evaluate the influence of Kudumbashree on the empowerment of women in the study area

1. Empowerment Score by 25% or Less: Very Low Level of influence Score
2. Empowerment Score by above 25% to 50% Low Level of influence
3. Empowerment Score by above 50% to 75% Medium Level
4. Empowerment Score by above 75% to 100% Higher Level of influence

Thus according to this evaluation those variables which scores 25% or less will be considered as very low level of influence of the Kudumbashree, scores above 25% to 50% will be considered as Low levels of influence, score above 50% to 75% will be considered as Medium levels of influence and scores above 75% to 100% will be considered as Higher level of influence by the Kudumbashree.

Table 6.32. Index of influence of Kudumbashree on women empowerment

Economics Empowerment						Level of Influence
Variables	Pre	Post	Pre Score	Post Score	Change effected	
Saving Bank A/C						Low Level
yes	0	314	0	314	314	
No	360	46				
Post office						
yes	6	67	6	67	61	
No	354	293				
Chit finance A/C						
Yes	0	7	0	7	7	
No	360	353				
Other Saving A/C						
Yes	0	1	0	1	1	
No	360	359				
Source of finance						
safe	111	357	111	357	246	
unsafe	249	3				
Source of income						
>One	1	120	1	120	119	
One	359	240				
Possession of assets/ornaments						
yes	1	115	1	115	114	
No	359	245				
Availability of Occupation						
yes	2	119	2	119	117	
No	358	241				
Easy access to finance						
yes	0	100	0	100	100	
No	360	260				
Average Score of change effected			13.44	133.3	119.89	

				3	(33.30%)	
Decision on Saving and Income						Level of Influence
Decision to save	Pre	Post	Pre Score	Post Score	Change effected	
Self	1	15	1	250	249	Medium Level
Spouse/other members	359	110				
Joint	0	235				
Total	360	360				
Decision to withdraw Saving	Pre	Post	Pre Score	Post Score	Change effected	
Self	0	14	0	255	255	
Spouse/other members	360	105				
Joint	0	241				
Total	360	360				
Decision to Avail Loan	Pre	Post	Pre Score	Post Score	Change effected	
Self	0	14	0	255	255	
Spouse/other members	360	105				
Joint	0	241				
Total	360	360				
Decision on IGA	Pre	Post	Pre Score	Post Score	Change effected	
Self	0	16	0	257	257	
Spouse/other members	360	103				
Joint	0	241				
Total	360	360				
Decision on Managing IGA	Pre	Post	Pre Score	Post Score	Change effected	
Self	0	15	0	256	256	
Spouse/other members	360	104				
Joint	0	241				
Total	360	360				
Average Score of change effected			0.2	254.6	254.4 (70.67%)	
Decision on Small Expenditure						Medium Level
Decision on Groceries	Pre	Post	Pre Score	Post Score	Change effected	
Self	0	5	0	235	235	
Spouse	360	125				
Joint	0	230				
Total	360	360				
Decision on Children's' item	Pre	Post	Pre Score	Post Score	Change effected	
Self	0	5	0	230	230	
Spouse	350	130				
Joint	0	225				
Total	360	360				
Decision on Self item	Pre	Post	Pre Score	Post Score	Change effected	

Self	359	360	0	0	0	Medium Level
Spouse	1	0				
Joint	0	0				
Total	360	360				
Decision on Pots and Pans	Pre	Post	Pre Score	Post Score	Change effected	
Self	113	119	113	333	220	
Spouse	247	27				
Joint	0	214				
Total	360	360				
Average Score of change effected			37.67	266	228.33 (67.40%)	
Decision on Large Expenditure						
Decision on Repairing Home	Pre	Post	Pre Score	Post Score	Change effected	
Self	0	1	0	242	242	
Spouse	360	118				
Joint	0	241				
Total	360	360				
Decision on Purchasing Land	Pre	Post	Pre Score	Post Score	Change effected	
Self	0	1	0	242	242	
Spouse	360	118				
Joint	0	241				
Total	360	360				
Decision on Building Home	Pre	Post	Pre Score	Post Score	Change effected	
Self	0	1	0	242	242	
Spouse	360	118				
Joint	0	241				
Total	360	360				
Decision on Buying Equipments	Pre	Post	Pre Score	Post Score	Change effected	
Self	0	1	0	242	242	
Spouse	360	118				
Joint	0	241				
Total	360	360				
Decision on other large exp	Pre	Post	Pre Score	Post Score	Change effected	
Self	0	1	0	242	242	
Spouse	360	118				
Joint	0	241				
Total	360	360				
Average Score of change effected			0	242	242 (67.22%)	
Self Esteem						Level of Influence
(a) Contribution to House Hold						
Feed the family	Pre	Post	Pre Score	Post Score	Change effected	Low Level

Yes	0	119				
No	360	241				
Total	360	360	0	119	119	
Educating Children	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	348				
No	360	12				
Total	360	360	0	348	348	
Contribution to House Hold Income	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	111				
No	360	241				
Total	360	352	0	111	111	
Take Major Decisions	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	119				
No	360	241				
Total	360	360	0	119	119	
Manage House Hold adversities	Pre	Post	Pre Score	Post Score	Change effected	
Yes	1	353				
No	359	7				
Total	360	360	1	353	352	
Average Score of change effected			0.2	210	209.8 (58.28%)	
(b) Contribution to Community						Level of Influence
Help Nieghbours	Pre	Post	Pre Score	Post Score	Change effected	Low Level
Yes	0	148				
No	360	212				
Total	360	360	0	148	148	
Resolve Conflicts	before	after	Pre Score	Post Score	Change effected	
Yes	0	145				
No	360	215				
Total	360	360	0	145	145	
Protest against Bads	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	132				
No	360	228				
Total	360	360	0	132	132	
Take up demands on behalf of the community	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	122				
No	360	238				
Total	360	360	0	122	122	
Motivate Nieghbours to become Self Sufficient	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	129	0	129	129	

No	360	231				
Total	360	360				
Average Score of change effected			0	135.2	135.2 (37.56%)	
(C) Free interaction with						Level of Influence
Own family members	Pre	Post	Pre Score	Post Score	Change effected	Higher Level
Yes	0	360				
No	360	0				
Total	360	360	0	360	360	
Husbands Family Members	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	360				
No	360	0				
Total	360	360	0	360	360	
Nieghbours	Pre	Post	Pre Score	Post Score	Change effected	
Yes	6	360				
No	354	0				
Total	360	360	6	360	354	
Personal friends	Pre	Post	Pre Score	Post Score	Change effected	
Yes	13	360				
No	347	0				
Total	360	360	13	360	347	
Community Leaders	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	134				
No	360	226				
Total	360	360	0	134	134	
Average Score of change effected			3.8	314.8	311 (86.39)	
Knowledge Empowerment						Level of Influence
Know the equal wage right	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	360				
No	360	0				
Total	360	360	0	360	360	
Know the equal rights with man	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	360				
No	360	0				
Total	360	360	0	360	360	
Know the Platform to fight against Gender discriminations	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	360				
No	360	0				
Total	360	360	0	360	360	

Know that Education is important in Social Devpt	Pre	Post	Pre Score	Post Score	Change effected	Higher
Yes	0	360	0	360	360	
No	360	0				
Total	360	360				
Aware the various Schemes for Women Empowerment	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	360	0	360	360	
No	360	0				
Total	360	360				
Average Score of change effected			0	360	360 (100%)	
Freedom from Domestic Violence						Level of Influence
Incidence of Cruelty by Husband	Pre	Post	Pre Score	Post Score	Change effected	
Yes	298	0	62	360	258	Medium
No	62	360				
Total	360	360				
Incidence of Cruelty by Mother in Law	Pre	Post	Pre Score	Post Score	Change effected	
Yes	335	0	25	360	335	
No	25	360				
Total	360	360				
Incidence of Cruelty by Sister in Law	Pre	Post	Pre Score	Post Score	Change effected	
Yes	339	0	21	360	339	
No	21	360				
Total	360	360				
Incidence of Cruelty by father in Law	Pre	Post	Pre Score	Post Score	Change effected	
Yes	318	0	42	360	318	
No	42	360				
Total	360	360				
Incidence of Cruelty by other Co beings	Pre	Post	Pre Score	Post Score	Change effected	
Yes	8	0	352	360	8	
No	352	360				
Total	360	360				
Average Score of change effected			100.4	360	259.6 (72.11%)	
Mobility						Level of Influence
Gone Self Outside the residence	Pre	Post	Pre Score	Post Score	Change effected	Medium Level
Yes	5	359	5	359	354	
No	355	1				
Total	360	360				
Gone self to a Govt. office	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	126	0	126	126	

No	360	233				
Total	360	359				
Gone self to a Hospital	Pre	Post	Pre Score	Post Score	Change effected	
Yes	5	340				
No	355	20				
Total	360	360	5	340	335	
Gone self to Police station	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	121				
No	360	239				
Total	360	360	0	121	121	
Gone self to another village	Pre	Post	Pre Score	Post Score	Change effected	
Yes	5	130				
No	355	230				
Total	360	360	5	130	125	
Average Score of change effected			3	215.2	213.2 (59.22%)	
Organisational and Leadership						Level of Influence
Membership in organisation/Group	Pre	Post	Pre Score	Post Score	Change effected	Low Level
Yes	1	91				
No	359	269				
Total	360	360	1	91	90	
Leadership of any organisation/Group	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	65				
No	360	295				
Total	360	360	0	65	65	
Participate in Discussions Actively	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	355				
No	360	5				
Total	360	360	0	355	355	
Present Matters Confidently before Public	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	148				
No	360	212				
Total	360	360	0	148	148	
Active Participation in Political party	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	61				
No	360	299				
Total	360	360	0	61	61	
Shill and ability to plan project	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	129				
No	360	231				
Total	360	360	0	129	129	

Skill and ability to plan group activity	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	344	0	344	344	
No	360	16				
Total	360	360				
Ability to refuse what wanted so	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	135	0	135	135	
No	360	225				
Total	360	360				
Ability to Motivate others to come forward	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	134	0	134	134	
No	360	226				
Total	360	360				
Train others for capacity building	Pre	Post	Pre Score	Post Score	Change effected	
Yes	6	138	6	138	132	
No	354	222				
Total	360	360				
Average Score of change effected			0.7	160	159.93 (44.43%)	
Freedom from time Poverty						Level of Influence
Spouse/others Helps at Home	Pre	Post	Pre Score	Post Score	Change effected	
Yes	1	130	1	130	129	Low Level
No	359	230				
Total	360	360				
Spouse/others in preparing children	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	136	0	136	136	
No	360	224				
Total	360	360				
Spouse/others help in IGA	Pre	Post	Pre Score	Post Score	Change effected	
Yes	1	119	1	119	118	
No	359	241				
Total	360	360				
You purchased utensils which can save time	Pre	Post	Pre Score	Post Score	Change effected	
Yes	0	360	0	360	360	
No	360	0				
Total	360	360				
You have enough time with family	Pre	Post	Pre Score	Post Score	Change effected	
Yes	231	32	231	32	-199	
No	129	328				
Total	360	360				
Average Score of change effected			46.6	155.4	108.8 (30.22%)	

Variables	Average Change effected	% of Change effected	Level of Influence % of Change effected
Economic Empowerment	119.89	33.30	Low1*
Decision on saving	254.4	70.56	Medium1**
Decision on small Expenditure	228.33	63.33	Medium2**
Decision on Large Expenditure	242	67.22	Medium3**
Contribution to House Hold	209.8	58.28	Medium4**
Contribution to community	135.2	37.5	Low2*
Free interaction with	311	86.39	High1***
Knowledge empowerment	360	100	High2***
Freedom from domestic violence	259.6	72.11	Medium5**
Mobility	213.2	59.22	Medium6**
Organisational and political empowerment	159.93	44.43	Low3*
Freedom from time poverty	108.8	30.22	Low4*
Total Average score	2602.15		Medium Level Influence
Average of the Total Score	216.84	60.23	

Source: Computed from field survey data 2014

Note. Note. *Above 25% -50% Lower Level influence **Above50%-75% Medium Level of influence

***Above 75%-100% Higher Level of Influence

The data on the level of influence of the Kudumbashree on the empowerment of the women in the study area (Table 6.32) shows that Kudumbashree could bring only medium level of influence in the empowerment of the women in the study area. In the 12 empowerment variables used for the evaluation, the study area witnessed to bring changes in 60.23% of the respondents at an average after NHG activities of the Kudumbashree. The highest influence affected among the 12 variables is on Knowledge empowerment (360,100%) followed by free interaction,(86.39%) and freedom from domestic violence(72.11%). The lowest influences effected is on Freedom from time poverty (30.22%) economic empowerment (33.03%) followed by contribution to community (37.63%). On the whole the study area witnessed Medium influence by the Kudumbashree on the empowerment of women effecting an influence on 216(60.23%) of the respondents in the study area.

6.3. Microfinance and women empowerment: Testing of Hypotheses.

The present study is based on the following hypotheses

1. Empowerment of women in the study area is significantly improved after the Kudumbashree
2. Kudumbashree is highly influential in the empowerment of the women in the study area
3. Microfinancing practices are not significantly different between rural and urban areas of the study area
4. There is no significant difference in micro financing practices among High land, Mid Land and Low Land of the study area
5. There is no significant difference in the empowerment of women in rural and urban areas
6. Empowerment of women is significantly different among the High Land, Mid land and Low Land of the study area.
7. There is no significant difference in women empowerment among various caste groups
8. Engagement in Income Generation Activities makes women more empowered than those not engaged in Income Generation Activities.

Hypothesis 1 which says that Empowerment of women in the study area is significantly improved after the Kudumbashree is examined by the evidences provided in the Table 6.33

Table 6.33. Women empowerment before and after the NHG				
Empowerment Variables	Negative Ranks	Positive Ranks	Z - value	p - value
Economic Empowerment	0	316	-15.686	0.000
Interpersonal and Familial Empowerment	0	359	-16.799	0.000
Collective and Cultural Empowerment	0	360	-17.016	0.000
Political and organisational empowerment	0	355	-16.796	0.000
Overall Empowerment	0	360	-16.644	0.000

Source: Computed from field survey data 2014

The table 6.33 shows the test results of the significance of the women empowerment before and after the NHG in study area using Wilcoxon signed - rank test. Here all the p-values are less than the significance level 0.05 which shows the women empowerment is significantly different before and after NHG. The positive and negative ranks indicate that empowerment has improved in majority of samples after NHG. Hence the hypothesis 1 is accepted.

Hypothesis 2 Which says is says that Kudumbashree is highly influential in the women empowerment in the study area is examined by the evidences shown in the table 6.31. According to the table 6.31 the Kudumbashree could bring empowerment in 60.23% of the respondents which lies in the category of Medium level Influence by Kudumbashree in the study area which is set as the standard by the researcher for evaluating the influence of the Kudumbashree in the study area. Hence Hypothesis 2 is failed to accept. The inference drawn on the basis of Hypothesis 1 and 2 is that although there is significant difference in the empowerment of women before and after the NHG of Kudumbashree; the change effected is confined to moderate number of respondents. Hence there is a type of exclusion among the inclusion.

Hypothesis 3 which says the microfinacing practices are not significantly different between rural and urban areas of the study area is examined and tested on the basis of the evidences provided in the table 6.34.

Table 6.34. Microfinacing Practice-Rural Urban

Thrift / Credit	Rural	Urban	t - value	p - value
Cumulative Thrift	123250	92598	4.925	0.000
Cumulative Credit	223100	198062	1.094	0.275
Velocity of Lending	1.816	2.212	2.134	0.034

Source: Computed from field survey data 2014

Table 6.34 shows the average of cumulative thrift, cumulative credit and velocity of Lending. The table shows there is difference in cumulative thrift, cumulative credit and velocity of lending. The significance of difference is tested using independent sample t-test. The p-values corresponding to cumulative thrift and velocity of lending are less than the significance level 0.05; cumulative thrift and velocity of lending are significantly different between rural and urban areas and cumulative credit is not significant as the corresponding p-value is greater than the significance level 0.05. The table also reveals that the average cumulative thrift in rural area is significantly higher than cumulative thrift in urban area. Thus rural areas are better in cumulative thrift of microfinancing practices. Average velocity of lending in rural areas is significantly lower than velocity of lending in urban areas; hence urban area is better in the velocity of lending. As there is no significant difference in cumulative credit in both the rural and urban areas we accept the hypothesis 3

Hypothesis 4 which says there is no significant difference in microfinancing practices among High Land, Mid Land and Low Land is examined and tested against the evidences provided in the table 6.35.

Table 6.35. Microfinancing Practice-geographical

Thrift / Credit	High Land	Middle Land	Low Land	F - value	p - value
Cumulative Thrift	132416	92581	98775	16.106	0.000
Cumulative Credit	319277	136640	175825	26.906	0.000
Velocity of Lending	2.345	1.559	2.138	6.547	0.002

Table 6.35 shows the microfinancing practices in terms of Cumulative thrift, Cumulative credit and velocity of lending. The table shows that there are differences in the three parameters of microfinancing practices among the High Land, Mid Land and Low Land. The significance of the differences in cumulative thrift, cumulative credit and velocity of lending examined using analysis of variance (ANOVA). All the p-values are less than the significance level 0.05; cumulative thrift,

cumulative credit and velocity of lending are significantly different among high, middle and low lands. The inference from the result is that microfinancing practices are better in high land compared to the microfinancing practices in Mid Land and Low Land. Hence we failed to accept the hypothesis 4 as there is significant differences in microfinancing practices among the High Land, Mid Land and Low Land of the study area

Hypothesis 5 says that there is no significant difference in the women empowerment after the NHG between the rural and urban areas. This hypothesis is examined on the basis of the evidences provided in the table 6.36.

Table 6.36. Women empowerment before and after the NHG-Rural/urban

Empowerment	Mean Ranks		Z - value	p - value
	Rural	Urban		
Economic Empowerment	188.1	172.9	-1.457	0.145
Interpersonal and Familial Empowerment	192.3	168.7	-2.417	0.016
Collective and Cultural Empowerment	191.1	169.9	-2.304	0.021
Political and organisational empowerment	185.0	176.0	-0.920	0.358
Overall Empowerment	190.1	170.9	-1.836	0.066

Source: Calculated from the field survey data 2014

Table 6.36 shows the level of empowerment before and after the NHG in the Rural and Urban areas. This data is tested for significance by using Mann - Whitney U Test. Here the test result shows that the p-value of the overall empowerment is greater than the significance level. Hence the researcher accepted the hypothesis 5.

It is also not worthy that there is significance difference between rural and urban areas in the case of collective and cultural empowerment and interpersonal and familial empowerment where the corresponding p-values are less than the

significance level 0.05. A higher mean rank in urban areas shows that rural areas has better empowerment than urban areas.

Hypothesis 6 says that there is no significant difference in women empowerment among the three regions –High Land, Mid Land and Low Land-of the study area. This hypothesis is examined and tested against the evidences provided in the table 6.37.

Table 6.37. Women empowerment before and after the NHG-Geographical

Empowerment Variables	Mean Ranks			Z - value	p - value
	High Land	Middle Land	Low Land		
Economic Empowerment	200.7	191.8	149.0	18.722	0.000
Interpersonal and familial Empowerment	197.5	191.7	152.3	16.936	0.000
Collective and Cultural Empowerment	202.7	181.7	157.1	16.294	0.000
Political and organisational empowerment	199.9	188.4	153.2	16.675	0.000
Overall Empowerment	199.6	188.5	153.4	14.121	0.001

Source: Field survey data 2014

The table 6.37 shows women empowerment before and after the NHG in the three regions of the study area viz. High land, Mid Land and Low Land. The significance of the difference of the empowerment among the three regions is tested by using Kruskal-Wallis Test. The test result shows that all the p-values for the empowerment variables are less than the significance level 0.05. It shows that all the empowerment is significantly different among the three regions of the study area. Hence the hypothesis 6 failed to accept by the researcher.

From the mean ranks it can be evaluated that the higher mean ranks in the High Land shows higher empowerment and the low rank in the Low land shows the lower level of empowerment in the Low land.

Hypothesis 7 says that there is no significant difference in the women empowerment among the various caste groups in the study area. This hypothesis is examined and tested against the evidence provided in the table 6.38.

Table 6.38. Level empowerment-Caste wise				
Empowerment Variables	Caste	Mean Rank	Z - value	p - value
Economic Empowerment	SC	168.7	2.789	0.425
	ST	130.9		
	Muslim	172.6		
	OBC	165.7		
Political and organisation Empowerment	SC	168.8	1.879	0.598
	ST	139.2		
	Muslim	171.1		
	OBC	166.6		
Collective and Cultural Empowerment	SC	167.3	2.487	0.478
	ST	141.8		
	Muslim	165.8		
	OBC	175.1		
Interpersonal and familial Empowerment	SC	174.2	2.730	0.435
	ST	132.8		
	Muslim	167.8		
	OBC	169.8		
Overall Empowerment	SC	169.9	2.288	0.515
	ST	132.0		
	Muslim	168.8		
	OBC	170.5		

Source: Computed from field survey data 2014

Table 6.38 shows the level of women empowerment after the NHG among the various caste groups. The significance of difference in women empowerment among the different caste group is examined and tested by using Mann-Whitney U test. The test result shows that the p-values for all the empowerment variables are greater than the significance level 0.05. This shows that there is no significant difference in women empowerment among the different caste groups in the study area. Hence Hypothesis 7 is accepted by the researcher

Hypothesis 8 says that Engagement in Income Generation Activities makes women more empowered than those not engaged in Income Generation Activities. This hypothesis is examined and tested against the evidence provided in the table 6.39

Table 6.39. Income Generation Activity and Women empowerment

Empowerment	Mean Ranks		Z - value	p - value
	Engaged In IGA	Not Engaged in IGA		
Economic Empowerment	301.0	121.0	-16.242	0.000
Interpersonal and familial Empowerment	301.0	121.0	-17.341	0.000
Collective and Cultural Empowerment	300.4	121.3	-18.268	0.000
Political and organisational Empowerment	295.7	123.6	-16.612	0.000
Overall Empowerment	301.0	121.0	-16.180	0.000

Source: Computed from the field survey data 2014

Table 6.39 shows the level of empowerment among those engaged in IGA and those not engaged in IGA. The significance of difference in the empowerment among those engaged in IGA and not engaged is examined and tested by using Mann -Whitney U Test. Here all the p-values are less than the significance level 0.05. It shows that there is significant difference in empowerment among those engaged in IGA and not engaged in IGA. Higher mean rank for Yes shows that higher level of empowerment is achieved by those engaged in IGA than those not engaged in IGA. Hence hypothesis 8 is accepted.

CHAPTER VII

SUM UP, SUGGESTIONS AND CONCLUSIONS

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The present study is an attempt for examining and analysing the role of microfinance in women empowerment as a case study with reference to Kudumbashree programme in Kerala. The researcher endeavored to examine the role of Kudumbashree as microfinancing and women empowerment programme, in achieving some of its most important objectives and in materialising the empowerment of women from the theoretical frame developed by the researcher from the existing women empowerment concepts and ideologies. In this chapter we present the major findings and inferences from previous chapters and analysis of field survey data. This chapter also provides the sum up, suggestions and the conclusions drawn from the present study.

7.1. Sum up of the Study

Women are identified as the majority in the world poor and they are considered as the carriers of the burden of the poverty. It may be due to this fact that majority of the microfinancing practitioners especially the not for profit practitioners target women in their activities. Microfinance has been considered as a panacea or a magic bullet to empower the poor, weaker and the marginalised people. It has also been taken granted a powerful weapon against the poverty all over the world especially after the Muhammed younus and Garmin Bank strategy of microfinancing practices in Bangladesh since 1976.

Now microfinance and women empowerment has grown as a holistic blend against the issue of disempowerment, poverty and hunger. Kudumbashree- a Kerala State Sponsored empowerment and poverty eradication

mission- has been in practice in the study area for the One and a half decade with the aim of removing absolute poverty through women empowerment. It approaches the issue of poverty as multidimensional deprivation and hence it wants to challenge the problem of poverty holistically.

The present study hence focused on the role of Kudumbashree as strategy against disempowerment and poverty through its credit plus approach or microfinancing practices. The study is carried out as case of Microfinance and Women empowerment practices administered through Kudumbashree in the Malappuram District. The researcher collected the primary data form 360 respondents in the study area. The data is collected from the NHG members of the Kudumbashree in the different regions-(High land, Mid Land and Low Land) - of the study area who are selected at random. For understanding the multiple dimension disempowerment and poverty, the researcher draws its theoretical frame form the studies of Sen (1985 and 1999), Chen (1997), Kabeer (1999), Malhotra and Schuler (2005) and S.Ibrahim & Alkire S (2007).Thus the researcher identifies four important variables decisive in the empowerment of the women namely Economic Empowerment, Interpersonal and Familial Empowerment, Collective and Cultural Empowerment and Political and organisational Empowerment.

The findings from the field when evaluated the working of Kudumbashree in an ankle of microfinance and women empowerment or a microcredit plus approach to women empowerment and poverty eradication show that the Kudumbashree could positively contribute to the empowerment of the poor women in the study area. The selection of the study area for the study was based on the objective criteria of the incidence of disempowerment and backwardness evidenced from the reports and studies of the competitive authorities in the country. It is in this background the Kudumbashree could bring

positive changes in the conditions of the disempowered women in the study area. As a result of Kudumbashree intervention, it is found in the study that the Kudumbashree members get empowered on the basis of the empowerment variables set for analysis by the researcher.

It is also worth noting that the benefits of the intervention by the Kudumbashree in the study area are not accrued to the entire participant and to all the regions alike. Hence the first hand result shows that there are still a type of Cataleptic ‘Exclusion in the inclusive strategy’ administered by the Kudumbashree. Higher priority should be given to encourage and promote Income generation Activities (IGA) - which is found in the present research as an important determinant of women empowerment- to remove the hurdles to easy access to finance to all the participants, to ensure the carriage of the benefits and results of the Kudumbashree intervention to all the members of the Kudumbashree identifying and eliminating the backwash forces in the model if any, and to remove the regional differences in achieving the desired outcome of the Kudumbashree interventions redesigning and intensifying the strategic tools if necessary. Thus Kudumbashree has brought about tremendous achievement in the women empowerment in the study area and it offers higher vistas of hope in challenging the disempowerment of the poor, marginalised and weaker sections and it would grow up a unique and powerful weapon against the evils of disempowerment, poverty and hunger if it could identify and eliminate some backwashing forces both endogenous and exogenous in the current design.

7.2. Key Results and inferences of the Study

The important results and inference of the study focusing on the socio economic conditions, microfinancing practices, the growth and development of the Kudumbashree and the impact of microfinance on women

empowerment are presented here. The researcher also shares some field experiences situationally while summarizing the field results and drawing inferences. The important results and inferences drawn by the researcher may be summarized as follows;

7.2.1. The Profile of the Respondents

- I.** **The age** distribution of the sample shows that the middle aged women are the majority participants in the Neighbourhood activities (Table.4.1). They include (244) 67.77percentage of the sample population under study
- II.** The general **marital status** of the Kudumbashree participants in the study area (Table 4.2) shows that 346 (91.1%) of the respondents are leading married life. The widowed, divorced and separated accounts 6(1.66%), 3(.83%) and 2(.55%) respectively. They together account 11(3.05%).The unmarried participant accounts 3(.83%).
- III.** The **religion** wise distribution of the respondents (Table.4.4) shows that majority of the respondents 183 (50.83%) belongs to the Hindu religion followed by 166(46.11%) respondents who belongs to Islam and 11(3.05) respondents from the Christian community. The participation of the Christian community found very low, this may be because of their comparatively high status of the community in the study area.
- III.1.** Although, the major share of the population in the study area belongs to the Muslim religion (Table 4.4), their participation in the Kudumbashree comparatively low to the Hindu community, this may be because of the religious constraints and orthodoxy in coming out from the family and to actively participating in the social and

economic activities. The researcher had some direct experiences during the data collection that some of the secretaries and presidents of the NHG requesting the CDS president to free them from the responsibilities of the NHG for they faces some criticism from home for participating in the Kudumbashree.

- IV. The **Educational Status** of Respondents shows that, majority, 130(36.11%) of the respondents has secondary level educational qualification. The second highest, 121(33.61) educational qualification of the respondents in the study area is upper primary schooling. Among the respondent, 9(2.5%) has no education or they near to illiteracy. The number of higher secondary educated accounts at 27(7.5%).The graduates and technically educated both account at very minimum 3(.833%) only.
- V. The number of **earning members** in the family of the respondents in the study area is 186(51.66%) households have two earning members in the family, 29(8.05%) households have three earning members, and only 9 (2.5%) households have four earning members in their family. More significantly 136(37.77%) of the total sample households have only one earning member to mobilize resources for their requirements
- VI. It is found from the field that majority, 267(74.16%) of the respondents have 3-5 **dependent members** in their family (Table 4.13). It will be highest task to them to meet the requirements of these dependents along with other obligations. It also shows the extra burden on the families of the sample households to find resources to meet the various requirements of their dependents in their households along with various personal obligations and old liabilities which are common in most of the house hold in the study area.

- VII.** We find that **major income drawers** to the family of the respondents depend on highly insecure and hard and challenging jobs which may bring various adversities in the household earning and income flow. (Table 4.15)
- VIII.** The **livelihood status of respondents** in the study area shows that majority 236 (65.55%) of the respondents still remain economically inactive and engages in unpaid and unaccounted activities of housewives (Table 4.17).
- IX.** A comparatively higher **levels of income** at the rate more than 5000 per month is enjoyed by only 29(8.05%) of the family of the respondents in the study area. The data shows that the economic engagement by the respondents and their husbands and earning members bring only very meager income to the family, this may make the life here very difficult task (Table 4.18)
- X.** The information on **asset holding** (Table 4.22) by the respondents shows that the lion's share of them, 338(93.89%) have no asset holdings. The highest reported asset holding 10(2.77%) is small investments. 9 (25%) of them have private Deposits and 1 each (0.27%) of them have chits, informal deposits and investment in buildings.
- XI.** The data shows (Table 4.29) that majority 354(99.15%) of the respondents has their own facility for drawing **safe drinking water within 150 meters** of their home. But, still 3(0.85%) of them complaint that they have no safe drinking water available in 150 meters of their residence. The case of 3 respondents who have even their own houses is not accounted here. The overall availability of the drinking water is satisfactory taking some reservations on the cases 3 who has their houses but lacks safe drinking water.
- XII.** The Overall picture of the **land holding** of the sample population that Majority of the respondents and their family, 171(47.5%) together have

a land holding at the size of 10-20 Cent which is only sufficient to build home (Table 4.20).

XIII. Rural respondents are comparatively backward in **housing condition** in the study area and at Panchayat level the highest number of respondents who lives in Kutcha houses is in Pandikkad Panchayat of the study area.(Table 4.25)

7.2.2. The Microfinacing Practices

Bank Linkaging is very important in making the micro fiancé and microcredit programmes more successful. There are some conditions to be satisfied by the NHG to be linked with the banks. It is only after making the linkage successful the banks provides the microcredits to the NHGs. Bank Linkaging, IGA Activities, thrift loan practices, Linkage Loan Practices etc are presented here.

Success I: Majority, 342(95%) of the NHGs in the study area has **linkage with the Bank.** (Table 5.2) It shows that majority of the NHGs work systematically which helped them to satisfy the requirements for getting the bank linkage

Inadequacy I: Tanur is the Grama Panchayat with highest (20%) **no Bank Linkage NHGs** in the study area. This shows that NHGs in Coastal areas or low lands lags very behind to their counter parts in high lands and mid lands both in their standard of activities and in the availability bank credits.; absence of the bank linkages makes their empowerment activities powerless because they cannot avail most of the credit offers for the empowerment activities (Table 5.3)

Inadequacy II: There is a Dropout of 7(1.95%) members from the NHGs of the study area. The highest reason shown for Dropouts is non interest of the members in the NHG activities. It also points that the NHG could grow according to the expectation of the participants. Another reason for Dropout was reports as lack of thrift. It is a matter of highest concern and discussion that a community member who belongs to a marginal group, dropped out for lack of weekly thrift from a programme aimed at empowering the poor. (Table 5.4 and 5.5) And not to surprise the highest dropout is from the Tanur, one of the Grama Panchayat from low land where we find earlier that the Bank linkage is comparatively low here.

Success II It is encouraging to observe from the study area that more of the respondents,190(52.78%) have joined the NHG **because of the NHG members** with previous experience with NHG activities and this may considered as an achievement of the NHG activities in the study area (Table5.6)

Inadequacy III: It is found that the low land remain **dependent** on Kudumbashree officials for their activities, it is against the principles of empowering the respondent themselves (Table 5.7).The findings may be interpreted that there is high dependency on Kudumbashree officials for the expanding of NHG in the rural and backward areas even now, instead growing the NHGs as the agents of changes in the rural areas (Table 5.8).

Inadequacy IV: It is interesting to report that 49(13.61%) of the respondents **joined to get only some incentives** and benefits through NHG of Kudumbashree. This type of motive is high among Low Land People (Table 5.11). This motive to make the NHG as tool to get the government and other benefits are against the spirit of NHG movement. Only when the productive utilisation of the NHG services becomes the single motives, the NHG can evolve as the agent of change in all respects.

Inadequacy V: The overall all data shows that 66 percentages of the respondents **couldn't find weekly thrift** from their own income and they still remain dependents on others after having five year or more experiences in the NHG and microfinacing activities. The high dependence at the 80 percent of respondents is on their husbands and sons for their weekly thrift in the Low Land. This show that the Low land respondents and microfinacing activities lags very behind to their counter parts in high lands and mid lands. (Tables 5.12, 5.13, 5.14)

Success III: The three years,2011-13, thrift loan practices shows that **more and more persons depends on the thrift loan for their day to day expenditure**, household items and income generating activities. More over thrift loan has accepted as major source of income by respondents in the time of necessities and emergencies, the major among them are health care needs, housing needs, redemption older debt and marriage expenditures. This shows that NHG thrift loan facilities help them to escape from the clutches of other exploitative money lenders. (Table 5.15)

Inadequacy VI: It is also a matter of concern that the allocation from thrift loan to the **Income Generating Activities** which help them to stand in their own legs is done by a few of the respondents. (Table 5.15)

Inadequacy VII: Higher dependence on husbands and others' income for repayment of the thrift loan are against the principles of the Kudumbashree programmes's empowerment movements. And more over the low land respondents lags very behind in this dissatisfactory status and there also found the presence some exploitative money lenders in this region which may lead to cross borrowing and increased indebtedness and to failure of the motto of women empowerment. (Table 5.20)

Inadequacy VIII: It is noteworthy from the field experiences that in the three years, 2011-13, (Table 5.21), the **utilisation of Linkage Loan** facilities is highly negligible in the study area. This is actually like shutting of the door against the opportunities to have easy access to finance to the poor especially to start Income Generating Activities and thus to leave away the poverty from their home. The underutilization of such good opportunity for financial inclusion is a big challenge for the microfinancing and empowerment activities in the study area. And this may be because there are no such plans for utilizing the Linkage loan or there may be some issues in taking the Linkage loans.

Inadequacy IX: The analysis of the field observations (Table 5.24) on the reason for not taking Linkage loan in the study area bring out the major reason reported by the respondents as **“Fear of Interest Burden”**. 261(72.5%) of the respondents in the study area

reported that they are fear of debt trap by increased burden of interest year by year. In the field Diary it is noted the words of a respondent from the Chaliyar Panchayat, Mrs. Jameela (name inter changed), she says that “when the loan is sanctioned say at 9.5% interest, when it is repaid, it is found that the bank has charged more than 9.5% of interest, it is a big burden for a poor like me”. It is also found in the field Diary that “when asked about the presence of interest in the thrift loan, one respondent opened her mind that most of them are not receiving and charging interest in the thrift loan practices as a mutual understanding among them”. 19(5.28%) of the respondents has revealed that there is **large number of formalities** which full fill the Linkage Loan. All these show that there are still some type barriers to entry like interest burden and formalities, in the financial inclusion and easy access to finance in Kudumbashree movements too

Inadequacy X: It is a matter of urgent attention that majority of the beneficiaries, 241(66.95%), who have more than five years’ experience in a microfinancing programme working for their empowerment, are **not able to undertake IGA for the Barriers still existing** in the access of credit like interest, in ability in channelizing own share to capital and lack of interest. The conditions of some banks which make it a mandate to find themselves a particular percentage of the IGA investment. This also makes a type of hidden barriers in the financial inclusion. (Table 5.27)

Success IV: The researcher had asked the all respondents that if they had given any **training for Income Generating Activities** by the

Kudumbashree. The data (Table 5.30) shows that 116(32.22%) of the respondents reported having given training for IGA activities. It is a satisfactory result that 116 out of 119(Table 5. 27) engaged in IGA Activities were provided training by the Kudumbashree Mission.

7.2.3. Improvement in infrastructure and Living Conditions

Here we present, the findings from the field investigation regarding the improvements living infrastructure and living conditions a a result of Kudumbashree intervention

Success I: Majority of the respondents reports her member ship helped them to **improve their housing** (Table 5.34).

Success II: It is a good achievement that nearly half of the respondents in all the regions utilised the NHG sources to **improve their sanitary latrine facilities** (Table 5.38).

Success III: It is an encouraging experience that the Kudumbashree could help in **improving the drinking water facility** to majority of the respondents in the study area, (Table 5. 39 and Fig 5.3).

Success IV: Majority from all the three regions reports that their **houses are electrified** because of the Kudumbashree (Table 5.43)

Success V: Majority of the respondents 325(90.28%) could **repair their house** by utilizing the facilities and earning from the Kudumbashree. Otherwise they might remain unrepaired or depend others to get their home repaired. It is also a big

achievement that Kudumbashree has become the source and the reason in meeting the basic requirements of the Poor in the study area (Table 5.44).

Success VI: It is found from the field investigation and analysis that the **Kudumbashree could work as the reason and source for the improvement the infrastructure and living conditions in the study area.** Lack of even the basic facilities is the big challenges for the poor all over the world and this remain the prime component in the policy baskets of the governments for years, though materialization being only a dream. But Kudumbashree could grow as a model to all the agencies including governmental and non-governmental, in providing the poor for better infrastructure facilities. There is **two special volunteer in Kudumbashree named infrastructure volunteers and health volunteers**, the important duty of them is to take initiatives to improve the infrastructure and health facilities for the NHG members. The field experience is the evidence for the efficient working of these two volunteers in the study area (Table 5.34-46).

7.2.4. Microfinance and Women Empowerment

Here we present the important finding both the success stories and inadequacies in Microfinance and women empowerment process generated as a result of Kudumbashree, explained with the theoretical frame work for the analysis with the following major parameters;

A. Economic Empowerment

- B. Interpersonal and Familial Empowerment
- C. Collective and Cultural Empowerment
- D. Organisational and Political Empowerment

7.2.4. A. Economic Empowerment

Success I: Data from the field investigation (Table 6.1) show that **none** of the respondent in the study area **had saving Bank A/C before** joining NHG in the study area. But **after** Joining the NHG, 314(**87.22%**) of the respondents reported having **Saving Bank A/C** and this point to a big success of the Kudumbashree in inculcating the saving habit among the poor women

Inadequacy I: The data (Tables 4.5 and 4.6, 6.2 and 6.3) shows that the **mid land and Low Land and the urban area respondents, lags very behind in the opening of Saving Bank A/C**. One of the social characteristics of this region is also need mentioning that majority of the Muslim respondents, lives in these regions of the study area, and interest is prohibited according to their faith. This might be the reason for lowest turnout of Saving Bank A/c in these regions and if it was the case, it needs proper attention and the barrier should be addressed; otherwise it would remain a type of exclusion among inclusion.

Success II: Field investigation, (Table 6.4) shows that **only 6(1.67%) had Post Office saving before** joining the NHG whereas this number has grown to **67(18.61%)** in the study area **after** the respondents joined the NHG.

Success III: The data from the field (Table 6.8) show that **Majority of the respondents, 249(69.17%) were depending on the informal and exploitative money lenders** for their credit requirements. **Now majority, 353(98.05%) of them depends on NHG and related and other sources** for their credit requirements. This is an important achievement of the Kudumbashree in freeing the rural poor from the exploitative money lenders.

Inadequacy II: It is a matter of concern that **still 3(.833%, Table 6.9) of them depends on the exploitative money lenders** for their credit requirements even they are the members in a Self Help Group working for their overall empowerment. The dependence on and trapping behaviour of the money lenders especially among the poorest of the study area need to be urgently addressed with proper measures

Success IV After the NHG experiment, it has observed from the field that **75(20.83%) of the respondents and 45(12.5%) of the respondents reported having two and three sources of income** after they have joined the NHG, (Table 6.11). It is of course an important contribution of the NHG to the economic empowerment of the respondents in the study area.

Inadequacy III: It also needs to mention that **changes in source of income has confined to small number of persons**, majority still reports, 240(66.67%) they have only one source of income. Measures should be taken to spread the changes among all or at least among, the majority of the respondents in the NHG (Table 6.11).

Inadequacy IV: 245(68.06) still reports having no possession of ornaments and other assets. It shows that the microfinancing practices of the Kudumbashree didn't helped the majority of the respondents to possess any tangible assets which is an important determinant of economic empowerment (Table 6.14).

Inadequacy V: It is a matter of concern that, in an empowerment programme in which majority of the respondents joined for earning a living and occupation, **the lions share,241(66.95%,Table 6.17) still reports that they haven't find an occupation** for them after they have joined the NHG. In the case of the employment also the Low and Mid Land remains at bottom, Low Land respondents being the lowest achievers. Here NHG activities couldn't grow up to the requirements when majority still remain unemployed

Inadequacy VI: 260(72.22%, Table 6.20), **the majority of the respondents still reports that they face a type of exclusion in formal finance** and they reports no change to financial accessibility after the Kudumbashree. This is of course a challenge and need correction

Inadequacy VII: In all the three regions of the study area the **Low and Mid Land lags very behind** to the High Land **in terms of easy and improved access to finance**, (Table 6.22). This shows that the Kudumbashree couldn't improve the easy and improved access to finance to majority of the respondents in the study area in general and the backward region Like the Low land strives highly without having easy access to the finance.

7.2.4. B. Interpersonal and familial empowerment

Success I: the data shows that **majority**, 235(65.27%) of the respondents reports that the **saving decisions** in their home are under taken **jointly** by the spouse/other member and the respondents (Table 6.23)

Success II: In the **Decision to withdraw saving, availing the loan, decisions on IGA, decision on managing IGA** also majority of the respondents, 241(66.94%) reports that they **jointly** the spouse/other members and the respondents take the decisions on withdrawing the saving (Table 6.23)

Success III: In the case of **Small expenditure like decisions** on Groceries, 230(63.89%), decisions on children's items, 225(62.50%), decisions on purchasing pots and pans, 214(59.44%), report to have **joint decisions after joining NHG**, earlier it was decided by husbands or others alone.

Success IV: In the case of **Lager expenditure** also **joint decisions dominate**, 241(66.94%) after the NHG among the respondents (Table 6.23)

Inadequacy I: In the case of **self-esteem measure**, feeding their family, 241(66.94%) of respondents still **couldn't say they can feed their family** their own (Table 6.23)

Success V: It is noteworthy achievement, in another self-esteem measure that **majority of the respondents**, 348(96.67%) **could contribute** to the **education of their children**, 353(98.06%) of the respondents **could manage the house hold against the adversities** as a result of their engagement with the NHG of the Kudumbashree (Table 6.23).

Inadequacy II: 241(66.94%) reports that couldn't contribute to the **Household income, they haven't taking major decision** at home even after the NHG participation (Table 6.23).

Inadequacy III: 228 (63.33%) reported that **they couldn't protest against the Bads which affects the community**, 238 (66.11%) of the respondents reported that **they have not taken up the demands** and 231 (64.17%) of the respondents **reported that they couldn't motivate the Neighbours** to become self-sufficient through their participation in Kudumbashree (Table 6.23).

Success VI: It is worth noting that the entire respondent achieved the skill of free interaction with their family members, with their husband's family members after they have joined the NHG (Table 6.23)

Inadequacy IV: It is also important to note that majority of the respondents, 226(62.78%) reported that they have no confidence to free interaction with community leaders even after the NHG (Table 6.23)

Success VII: Data on the purchase of the utensils which can save time (Table 6.23) shows that **none** of the respondents had **purchased utensils** which can save their time before NHG where as **100%** of the respondents report **that they purchased utensils which can save their time after the NHG** (Table 6.23)

7.2.4. C. Collective and Cultural Empowerment

Success I: It is a big achievement that all the respondents, **100 percent reported that it is only after the NHG** they have **achieved knowledge** on vital information determining their empowerment (Table 6.26)

Success II: Domestic violence is an important challenge which hampers the development and empowerment dreams of the women folk. **72.11%** of the respondents from the study area **reported** that they had been facing various types of **domestic violence before the NHG** and it is worth noting that **100 percent** of the respondents reports that they **are not facing any type of domestic violence after** they have joined the NHG (Table 6.26)

Success III: Free mobility and freedom of mobility plays an important role the self-development and empowerment of the women. The data from the field (Table 6.26) shows that 99.17% of the respondents report that they were confined to their home before the NHG and 59.80% of the respondents now report that they are now free and confident to move outside their own after the NHG.

Inadequacy I: However it is also important to note that still 40.20 percent of the respondents reports that they are not enjoying full confidence/freedom to move outside even after the NHG (Table 6.26)

7.2.4. D. Organisational and Political Empowerment

Success I: Data on the organisational and political empowerment shows that **only 0.19%** of the respondents found to have political and organisation empowerment **before** the NHG. Whereas **44.44%** of

the respondents found **achieved more progress** in political and organisation empowerment **after** the NHG (Table 6.29). Among the ten variables highest majority of the respondents, 98.61%, reports that progress in active participation and lowest progress, 16.94% is observed in active participation in Political Parties.

Success II: Among the three regions **Higher achievement** is reported from the **High Land**, 51.08% followed by the mid land 47.58% in the case of Political and organisational opportunities and skills after the NHG.

Inadequacy I: Comparatively **lower achievement** is reported from the **Low land in the case of political and organisational** opportunities and skills after the NHG (Table 6.31)

7.2.5. Influence of Kudumbashree in Women Empowerment

The data on the level of influence of the Kudumbashree on the empowerment of the women in the study area (Table 6.32) shows that Kudumbashree **could bring only medium level of influence in the empowerment of the women in the study area.** In the 12 empowerment variables used for the evaluation, the study area witnessed to bring changes in 60.23% of the respondents at an average after NHG activities of the Kudumbashree

Success I: The highest influence affected among the 12 variables is on Knowledge empowerment (360,100%) followed by free interaction, (86.39%) and freedom from domestic violence (72.11%). It is worth noting that the Kudumbashree could contribute tremendous progress in achieving knowledge empowerment and safety feeling among the womenfolk in the study area

Inadequacy I: The lowest influences effected is on Freedom from time poverty (30.22%) economic empowerment (33.03%) followed by

contribution to community (37.63%). It poses some doubts about the efficacy of the microfinancing practices in the study area. Backwardness in the economic empowerment may threaten the sustainability of the movement itself. Hence sincere attention should be given to understand the reason for the less economic empowerment outcome from the Kudumbashree activities.

7.2.6. Microfinance and women empowerment: Testing of Hypotheses.

The present study is based on the following hypotheses

1. Empowerment of women in the study area is significantly improved after the Kudumbashree

Hypothesis 1 is accepted by the evidence provided in Table 6.33

2. Kudumbashree is highly influential in the empowerment of the women in the study area.

Hypothesis 2 is failed to accept for the evidences provided in Table 6.32. **The inference drawn** on the basis of Hypothesis 1 and 2 is that although there is significant difference in the empowerment of women before and after the NHG of Kudumbashree; **the change effected is confined to moderate number of respondents.** Hence there is a type of exclusion among the inclusion.

3. Microfinancing practices are not significantly different between rural and urban areas of the study area

As there is no significant difference in cumulative credit in both the rural and urban areas, evidenced in Table 6.34, **we accept the hypothesis 3**

4. There is no significant difference in micro financing practices among High land, Mid Land and Low Land of the study area

This hypothesis is examined and tested against the evidences provided in the Table 6.35. **We failed to accept the hypothesis 4** as there is significant differences in microfinancing practices among the High Land, Mid Land and Low Land of the study area

5. There is no significant difference in the empowerment of women in rural and urban areas

The evidence (Tale 6.36) is tested for significance by using Mann - Whitney U Test. Here the test result shows that the p-value of the overall empowerment is greater than the significance level. Hence **the researcher accepted the hypothesis 5.**

6. Empowerment of women is not significantly different among the High Land, Mid land and Low Land of the study area.

This hypothesis is examined and tested against the evidences provided in the Table 6.37. It shows that all the empowerment variables are significantly different among the three regions of the study area. Hence **the hypothesis 6 failed to accept by the researcher.**

7. There is no significant difference in women empowerment among various caste groups

Table 6.38 shows the level of women empowerment after the NHG among the various caste groups. The significance of difference in women empowerment among the different caste group is examined and tested by using Mann-Whitney U test. This shows that there is no significant difference in women empowerment among the different caste groups in the study area. **Hence Hypothesis 7 is accepted by the researcher**

8. Engagement in Income Generation Activities makes women more empowered than those not engaged in Income Generation Activities.

Table 6.39 shows the level of empowerment among those engaged in IGA and those not engaged in IGA. The significance of difference in the empowerment among those engaged in IGA and not engaged is examined and tested by using Mann -Whitney U Test. It shows that there is significant difference in empowerment among those engaged in IGA and not engaged in IGA. **Higher mean rank for Yes shows that higher level of empowerment is achieve by those engaged in IGA than those not engaged in IGA. Hence hypothesis 8 is accepted.**

7.3. Suggestions

On the basis of the inferences drawn from the field survey data, the researcher's observations during the field investigations and the data collected from the Kudumbashree mission offices, the researcher would like to make the following suggestions for the enhanced working of Kudumbashree in the study area. The profile of the respondents shows that majority of the respondents lives in backward economic conditions but still they remain economically inactive. Hence intensive measures should be introduced to help the participants to find income earning platform.

- I.** It is seen from the field investigation that some members had dropped out from NHG for lack of thrift and lack of interest. It is highly challenging that a participant dropping out for lack of thrift from a programme designed to empower the poor and marginalised. Hence care should be taken to address this type of issues and measures should be taken to include poorest of the poor also.
- II.** When understating the working and performance of the Kudumbashree in different regions of the Study area, it is found that the low land respondents lags very behind in almost all areas of Kudumbashree activities and empowerment parameter. Hence this regional differences and low level performance of Kudumbashree in the most backward region should be addressed with proper policies. Special attention should be taken to understand the impediments and barrier in the way of the equal advancement of the changes brought about by the Kudumbashree in to all the respondents and into the all regions of the study area.
- III.** Though women has been engaging with the Kudumbashree for years, they still depend their husbands or others for weekly thrift and repayment of thrift loan or other loan and more over some respondent still depend on cut throat money lenders for repaying the loan taken from the Kudumbashree. All these issues should be examined thoroughly and adequate measures should be taken; otherwise the empowerment mission would remain unsatisfied
- IV.** The overall observations from the field investigation and analysis on the utilisation of Linkage loan and Linkage Loan Practices are that Majority of the respondents in the study area not utilizing the Linkage loan facilities. Asked about the reason for not utilizing the Linkage Loan Facilities by majority of the respondents in the study area, we find that the presence of interest and its burden keeps them away from

taking the Linkage Loan and thus the possibility of running some Income Generating Activities and the like. Hence these barriers in the easy access and financial inclusion should be dealt with higher priority and there should be measures to encourage this facility in the study area and scrutiny and evaluation on the current practices and procedures of linkage loan

- V.** There should be training facilities to generate the spirit of entrepreneurship among those not engaged in IGA because IGA is very imperative in making the beneficiaries empowered
- VI.** In the case of the possession of ornaments and other assets-which are considered the measures of economic empowerment-although there is improvement than the pre NHG status, still majority of them reports not having possessed any ornaments and assets as a result of their participation in the NHG. And among the three region, the low land people report the least or no improvement in asset holding. These also need review by the concerned authority and practical solutions should be urgently taken.
- VII.** Majority of the respondents joined the Kudumbashree for earning a living but the field investigation shows that the Kudumbashree couldn't grow up to the requirements when majority still remain unemployed. Hence top priority should be given in helping the women folk to find proper income generating activity or an occupation
- VIII.** A lion's share of the respondents still reports that they face a type of exclusion in formal finance and they report no change to financial accessibility after the Kudumbashree. This is of course a challenge and need correction for financial inclusion is imperative for one's empowerment and all the hurdles in the way of financial inclusion should be removed; otherwise the Kudumbashree programme will only a paper programmes which always increasing the number of

dependence rather than making the beneficiaries independent and self-sufficient

- IX.** Majority of the respondents reported that they could not take up the demand of the public, they could respond against the ill effects on their community and they couldn't motivate others to come forward. This shows that the Kudumbashree has not grown to be an agent of change and the change is confined to the few. For eradicating poverty as stated in the working slogan of Kudumbashree, intensive steps should be taken to grow up the Kudumbashree members as the agent of change at least in their locality
- X.** Kudumbashree is the state mission for poverty eradication and the participants are from the highest deprived sections. The field investigation shows that according to the standard set for the influence of Kudumbashree in the study area, Kudumbashree could bring changes to only 60.23 percent of respondents. It is not so appreciable performance when a lot of poor still remain deprived of the change envisaged by the poverty eradication mission. Therefore measures should be taken to render the changes to the entire participant and even to non-participants too. Then only it becomes an agent of change and a mission.
- XI.** The field investigation and testing of hypotheses show that the women empowerment through the microfinancing practices is confined to a moderate number of people and the spread of the women empowerment in the study area is not equal. The effect of microfinancing practices of Kudumbashree in backward areas like coastal area found very minimum. Hence deliberate measures should be taken to make the Kudumbashree more inclusive and achieving by identifying the backwashing forces and obstacles in the horizontal and vertical growth of Kudumbashree.

XII. It is proved from the field investigation that there is significant difference in the level of empowerment among those who engaged in Income Generating Activities (IGA) and not engaged in Income generating Activities. But the study also shows that majority of the respondents are not engaging in the Income Generating Activities. This may be the reason for confining the empowerment to a few. Hence strategic measures and decisions should be taken to promote the income Generating Activities in the Kudumbashree units. This also shows Income generating Activity should be made mandatory in every group and there should be deliberate measures to nourish and promote entrepreneurial spirit among the Kudumbashree participants.

7.4. Scope for further Studies

The present study has examined role of micro finance in women empowerment as a case study of Kudumbashree. Here the empowerment is examined with the help of the theoretical frame set for this study. Some studies argues that in measuring empowerment quantitative tools may not be more accurate rather some improved techniques like Relative Autonomy Index may bring more better results in understanding the level of empowerment. Hence it would be helpful for bring out the vulnerabilities, if some studies are carried out adopting such tools. Likewise when considering the population in the study area, the participation of Muslim with more numbers is expected. But the field result shows their participation is comparatively less; hence it would be more insightful if some studies are carried out incorporating some questions to dig out the reason for the disinclinations of some groups in such a popular mission of empowerment in the study area. Moreover over in the present study, the researcher found that women empowerment is confined among a few of the participant but the reasons for this and other countervailing and backwashing forces in materialising the

Kudumbashree mission may be subject to further studies. Hence there is high scope for examining, identifying and suggesting the remedies against the backwashing forces which minimise the expected outcome and the horizontal and vertical growth of the Kudumbashree mission in the study area

7.5. Summary and Concluding Observations

Microfinance and Women empowerment has been taken granted as strategic tool for fighting the problem of poverty and disempowerment. Kudumbashree- a Kerala State Sponsored empowerment and poverty eradication mission- has been in practice in the study area for the One and a half decade with the aim of removing absolute poverty through women empowerment.

The findings from the field when evaluated the working of Kudumbashree in an ankle of microfinance and women empowerment or a microcredit plus approach to women empowerment and poverty eradication show that the Kudumbashree could positively contribute to the empowerment of the poor women in the study area. The selection of the study area for the study was based on the objective criteria of the incidence of disempowerment and backwardness evidenced from the reports and studies of the competitive authorities in the country. It is in this background the Kudumbashree could bring positive changes in the conditions of the disempowered women in the study area.

It is also worth noting that the benefits of the intervention by the Kudumbashree in the study area are not accrued to the entire participant and to all the regions alike. Hence the first hand result shows that there are still a type of Cataleptic ‘Exclusion in the inclusive strategy’ administered by the Kudumbashree. There may be some circular constellation of forces which may hinder in the inclusive delivery of the Kudumbashree intervention and in bringing

the desired outcome. Identifying, addressing and strategizing against them would make the Kudumbashree Unique in its intervention and managing its outcome alike. Higher priority should be given to encourage and promote Income generation Activities (IGA) - which is found in the present research as an important determinant of women empowerment- to remove the hurdles to easy access to finance to all the participants, to ensure the carriage of the benefits and results of the Kudumbashree intervention to all the members of the Kudumbashree identifying and eliminating the backwash forces in the model if any, and to remove the regional differences in achieving in the desired outcome of the Kudumbashree interventions redesigning and intensifying the strategic tools if necessary. Thus Kudumbashree has brought about tremendous achievement in the women empowerment in the study area and it renders higher vistas of hope in challenging the disempowerment of the poor, marginalised and weaker sections and it would grow a Unique and power full weapon against the evils of disempowerment, poverty and hunger if it could identify and eliminate some backwashing forces both endogenous and exogenous to the current design.

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APPENDICES

- I. INTERVIEW SCHEDULE
- II. MAP OF THE STUDY AREA
- III. LIST OF PUBLICATIONS
- IV. LIST OF PAPER PRESENTATIONS

**“MICROFINANCE AND WOMEN EMPOWERMENT:
A STUDY WITH REFERENCE TO
KUDUMBASHREE IN MALAPPURAM DISTRICT”**

Interview Schedule

For the PhD Research study conducted by Mr. Shihabudheen N,
PhD Research Scholar, Dept. of Applied Economics, CUSAT, Kochi 22, Kerala

A. General information

1. Name of the Respondent:
2. Name of the NHG You belong:
3. Name of the Panchayat/Municipality you reside:
(1=Chaliyar,2=Pandikkad,3=Tanur,4=Nilambur,5=Kottakkal,6=Ponani)
4. Your position in the NHG?
(1= Ordinary member,2= President,3=Secratery,4=IGA Vol,5=Infra.Vol,6=Health Vol)
5. Religion: (1 = Hindu,2=Muslim, 3=Christian,4= Others)
6. Caste: (1 = SC,2=ST, 3=Muslim,4= OBC,5=General)
7. Age :
8. Marital Status: (1= Married,2=Unmarried,3= Widow,4 = Divorced,5=Separated)
9. Educational Qualification: (1= No education,2=Lower Primary,3=Upper Primary,
4=Secondary,5=Higher secondary,6=Graduation,7=PG,8=Technical)
10. Type of family: (1=Nuclear,2=Joint,3=Extended)
11. Head of the family: (1=Women headed, 2=Men headed)
12. Number of persons in your family:
13. Number of the earning members:
14. Number of dependent Members:

B. Economic Conditions

15. Major lively hood of your husband:
(1=Agri & allied,2= Daily labour,3=Salaried,4=self employed,5=Other specify)
16. Your major livelihood:
(1=Agri & allied,2= Daily labour,3=Salaried,4=self employed,5=House wife)
17. Average monthly income of the family:
(1=Less than 1000,2=1001-2000,3=2001-3000,4=3001-4000,5= more than 4000)
18. Do you own land? (1= Yes,2=No)
19. If Yes what is the size of the land holding (in cents)
(1=Less than 10,2=10-20,3=21-35,4=36-50,5=51-100,6=More than 100)
20. Do you have any assets? (1=Yes,2=No)
21. If yes what type of asset?
(1= Chits, 2 = Private saings,3= informaldeposits,4=Insurance,5 = building,6=Investments,7=other)

C. Living Conditions

22. Do you have own house ? ☐ (1= yes,2=No)
23. If Yes type of housing? ☐ (1= Kutacha,2=Semi Pucca,3=Pucca,0=NA)
24. Do you have electrified the house ? ☐ (1=Yes,2=No)
25. Do you have sanitary latrine ? ☐ (1=Yes,2=No)
26. Do you have safe drinking water with in 150 mtrs? ☐ (1=Yes,2=No)

D. Details of the NHG – Only to the President/Secretary of NHG

27. Name the NHG You belong:
28. When it was set up?
29. What is the minimum amount collected as thrift?
30. Total members in the unit now:
31. Number of BPL members in the unit:
32. Number of SC/ST members:
33. Is your NHG is linked with the bank? ☐ (1=Yes,2=No)
34. How much is the cumulative thrift of your NHG?
35. What is the cumulative credit of your NHG?
36. What is the loan recovery mechanism in your NHG?
37. Is there any dropout from your NHG? ☐
(1=Yes,2=No)
38. If Yes what is the reason?
(0=N.A,1=Loan default,2=Lack of thrift,3= Not getting loan,4=Not interested,5=other specify)
39. From which community the drop out belong?
(1= ST,2=OBC,3=Muslim,4=Sc,5=Christian,6=General)

E. Microfinancing details of NHG Members

40. When did you join the NHG?
41. Who motivated you to join the NHG?
(1= Neighbours,2= Friends,3= NHG Members,4= Officials of Kudumbashree,5=Husband,6= other....)
42. What motivated you to become the member of NHG?
(1=Earn a living,2=To take loan,3=to get employed,4=to get benefits from government,5=other Specify...)
43. From where you find the amount to your thrift? (1=Own income,2=Husband,3=Sons)
44. Do you find it easy to channelize the thrift amount? ☐ (1=Yes,2=No)
45. What is the cumulative amount of thrift you have with the Kudumbasree?
46. Details regarding the thrift loan you have taken from Kudumbasree during last few years

Year	Loan (Rs)	Purpose of loan*	Status of Repayment	Source of repayment
2010-11				
2011-12				
2012=13				

*(1=Day today expenditure,2= education of children,3=health care,4=marriage,5=housing,6=Micro enterprises,7=redemption of loan,8=festival,9=House Hold item,10=Others (Specify.....))

47. Details regarding the Linkage loan you have taken from Kudumbasree during last few years

Year	Loan (Rs)	Purpose of loan*	Status of Repayment	Source of repayment
2010-11				
2011-12				
2012=13				

*(1=Day today expenditure,2= education of children,3=health care,4=marriage,5=housing,6=Micro enterprises,7=redemption of loan,8=festival,9=House Hold item,10=Others (Specify.....))

48. Is there any default in repayment? ☐ (1=Yes,2=No)

49. If yes what is the reason:

50. What is the source repayment of the loan? ☐

(1=own income,2=Husband's income,3=Money lender, 4=loan from other SHG, 5=Friends, 5= other)

51. If you have taken no loan what is the reason?

F. Income Generation Activity

52. Have engaged in any income generation activity? ☐ (1=Yes, 2=No)

53. If No, why? ☐

(1=not able to meet own share,2=not interested,3=loan requires interest,4=other specify.....)

54. If Yes answer the following: ☐

55. Are you engaged in Individual or Group activity ? ☐ (1=Individual,2=Group)

56. What is the Income generating activity you engaged with? ☐

(1=Nutrimix,2=Bakers and food items,3=Collective farming,4=other (Specify))

57. Have you got any training for undertaking the micro enterprises? ☐ (1=Yes,2= No)

58. The total project cost in Rs.

59.Type of loan you have taken for IGA? ☐ (1=Thrift loan,2=:Linkage loan,3=ME loan,4=Other)

60. Loans amount Rs Subsidy Rs interest rate

61. Beneficiary share amount Rs:

62. What is the source of beneficiary share?

63. No of NHG members engaged

64.No of Persons engaged

65. Average yearly turnover in Rs:

66. Average yearly cost:

67. Average earning per member:

68. Status of repayment. ☐ (1=Fully Repaid,2= Being repaid,3= Not yet started)

69. What is the source of the repayment of the loan? ☐

(1=Own income,2=income from micro enterprises,3=money lenders,4=other Specify)

70. Are you a defaulter of loans repayment? ☐ (1=Yes,2= No)

71. If yes, what are the main reasons for default in repayment of loans?

G. Economic Empowerment

72. Please furnish your saving habit. (1= Yes,2= No)

Time/Item	Saving Bank A/C	Post office A/C	Chit finance	Other
Before NHG				
After NHG				

73. What was the source of finance in your contingency before joining the NHG? ☐

(1=Own income,2=Money lenders,3=Friends, 4=other

74. What was the source of finance in your contingency after joining the NHG? ☐

(1=Own income, 2=Money lender, 3=Friends, 4= NHG,5 =other

75. Had you/ your family taken loans from money lenders before joining the NHG? ☐

(1=Yes,2= No,3= Don't know)

76. Number of source of house hold income before NHG? ☐ (1=1,2=2,3=3, 4= Greater than 3)

77. Number of source of house hold income after NHG? ☐ (1=1,2=2,3=3, 4= Greater than 3)

78. You possessed ornaments/any other asset before joining the NHG? ☐ (1=Yes,2= No)

79. You possess ornaments/any other asset after joining the NHG? ☐ (1=Yes,2= No)

80. Details regarding change in income and Occupation ☐

Time/Item	Occupation	Income
Before NHG		
After NHG		

81. Do you feel you have improved chances of bank loans after joining the NHG? ☐ (1=Yes,2=No)

H. Improvement in living Conditions

82. Did you improve the type of housing you have because of joining NHG ? ☐ (1=Yes,2=No)

83. You improved sanitary Latrine facility because of joining NHG? ☐ (1=Yes,2=No)

84. You improved availability of safe drinking water because of joining NHG? ☐ (1=Yes,2=No)

85. Your house is electrified as a result of NHG membership? ☐ (1=Yes,2=No)

86. You could repair your house as a result of NHG membership? ☐ (1=Yes,2=No)

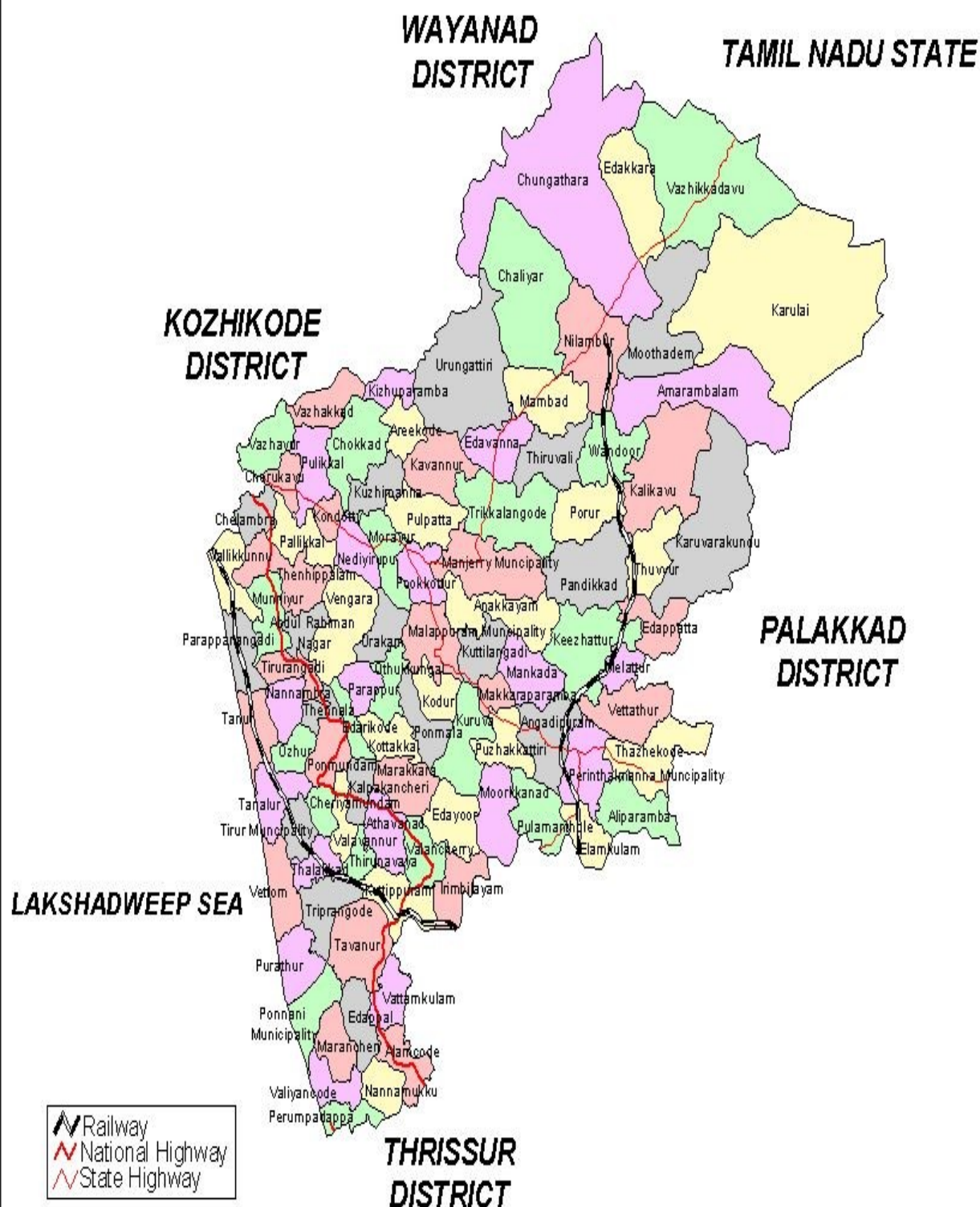
I. Controle over Resources and real empowerment

87. Decision on saving and income (Before and after joining NHG, 1=Self,2=Spouse,3=other members,4=joint)		Before NHG	After NHG
1	Decision to make Save		
2	Decision to withdraw saving		
3	Decision to avail loan		
4	Decision to utilise loan		
5	Decision regarding IGA		
6	Management of IGA		
88. Decision to small expenditure (Before and after joining NHG, 1=Self,2=Spouse,3=other members,4=joint)		Before NHG	After NHG
7	Daily groceries		
8	Children cloth		
9	Self item		
10	Pot and pan		

89. Decision on Large Expenditure (Before and after joining NHG, 1=Self,2=Spouse,3=other members,4=joint)		Before NHG	After NHG
11	Repair home		
12	Purchase land		
13	Build home		
14	Buy equipment		
15	Repair home		
90. Self esteem (a). Contribution to House hold		Before NHG	After NHG
1	Feed family		
2	Educate Children		
3	Contribute to house hold income		
4	Take Major decisions		
5	Manage the household adversities		
(b). Contribution to Community			
6	Help neighbors		
7	Resolve conflicts		
8	Protests against actions badly affect the community		
9	Take up demands on behalf of the community		
10	Promote the neighbors become self sufficient		
(c) Free interaction with			
11	With own family members		
12	With husbands family members		
13	With neighbors		
14	Personal friends		
15	Community Leaders		
91. Knowledge empowerment (Before and after joining NHG, 1=Yes,2=No)		Before NHG	After NHG
1	You know that women has the right to equal wages		
2	You know that women has equal right with man		
3	You know the platforms to fight against gender discrimination		
4	You believe that education is an important tool in social development		
5	You are aware about the various schemes for empowerment of women		
92. Freedom from domestic violence			
1	Incidence of cruelty by husband		
2	Incidence of cruelty by mother in law		
3	Incidence of cruelty by sister in law		
4	Incidence of cruelty by father in law		
5	Incidence of cruelty by other co being		
93. Mobility (Before and after joining NHG, 1=Yes,2=No)		Before NHG	After NHG
1	Have you ever gone your own to a place outside your residence		
2	Have you ever gone your own to Govt. office		
3	Have you ever gone your own to Hospital		
4	Have you ever gone your own to Police station		
5	Have you ever gone your own to another village		

94. Organisational and Leadership (Before and after joining NHG, 1=Yes,2=No)		Before NHG	After NHG
1	Are you a member of any other social/ religious organization/Group		
2	Have you ever held leadership position in any of this organization/ group?		
3	Have you participate in discussions actively		
4	Have you Present things confidently before the public		
5	Are you an active participant of any political party?		
6	You have Skill and ability to plan project		
8	You have the ability to plan a group activity		
9	You have the ability to refuse what you want to refuse		
10	You could motivate some to come forward with their inner abilities		
95. Freedom from Time poverty (Before and after joining NHG, 1=Yes,2=No)		Before NHG	After NHG
1	Your spouse / other members help you in the house hold activities		
2	Your spouse/other members help you in preparing children		
3	Your spouse/other members help you in income generating activities		
4	You could purchase some utensils which can save your time		
5	You have enough time for leisure		
96. Please Rank the benefits you have from joining the NHG			
Sl. No	The benefits from NHG	Your ranking	
1	Easy access to finance		
2	Increased self confidence		
3	Increased source of income		
4	Got employed		
5	Courage to respond against exploitation		
6	Productive Utilisation of the time		
7	Increased Consideration in the family		
8	Increased role in decision making		
9	Self reliance		
10	Other (Specify.....)		
97 Please Rank the problems you have from the NHG			
Sl. No	The benefits from NHG	Your ranking	
1	Delay in getting loan		
2	Loan amount is in sufficient		
3	Interest burden		
4	Marketing Problem		
5	Lack of Proper guidance and Monitoring for IGAs		
6	Competition from market goods		
7	Low Price		
8	Lack of self Contribution to finance IGAs		
9	Increased work load		
10	Other (Specify.....)		
98. Suggestions regarding the improvement of your NHG.....			
99. What is your opinion about your prospects through NHG			

MALAPPURAM DISTRICT



Appendix III -LIST OF PUBLICATIONS

SL/NO	NAMEOF THE ARTICLE/PAPER	JOURANAL
1	"ROLE OF MICRO ENTERPRISES IN WOMEN EMPOWERMENT:EVIDENCE FROM FIELD STUDY OF KUDUMBASHREE IN ERANAKULAM DISTRICT IN KERALA"	IOSR JIHSS ISSN:2279-0837
2	"POTENTIAL OF MGNREGA IN EMPOWERING RURAL WOMEN:SOME PRELIMINARY EVIDENCE BASED ON FIELD STUDY IN ERANAKULAM DISTRICT IN KERALA"	IJIRD ISSN:2278-0211
3	"WHAT IS RIGHT AND WRONG WITH KUDUBASHREE: THE RESEARCH EXPERIENCES"	IJHSSI ISSN:2319-7714
4	"FINANCIAL INCLUSION THROUGH MICROFINANCE: A CASE OF CHALIYAR GRAMA PANCHAYAT"	GJRA ISSN:2277-8160

Appendix IV- LIST PAPER PRESENTATIONS IN CONFERENCES

SL/NO	NAME OF THE ARTICLE/PAPER	CONFERENCE
1	"ROLE OF KUDUMBASHREE IN PROMOTION OF RESPONSIBLE TOURISM IN KERALA"	National Seminar Sponsored by KSCSTE and Conducted by Dept. Of Applied Economics CUSAT, Kochi
2	"ROLE OF TECHNOLOGY IN WOMEN EMPOWERMENT"	National Seminar Sponsored by KSCSTE and Conducted by Dept. of Applied Economics CUSAT, Kochi
3	"ROLE OF KUDUMBASHREE IN CHANGING THE STATUS OF WOMEN IN KERALA:	National Seminar Sponsored by UGC and Conducted by Morning Star Home Science College, Angamaly.
4	"SCOPE OF DEVELOPING ECOTOURISM AS A COMMUNITY BASED LIVELY HOOD OPTION FOR WOMEN IN KERALA"	National Seminar Sponsored by UGC and Conducted by MES KVM College Valanchery
5	"KUDUMBASHREE-THE KERALA MODEL FOR POVERTY ERADICATION THROUGH MICROFINANCE AND WOMEN EMPOWERMENT"	3rd International Science Congress conducted by ISCA held at Karunya University Tamilnadu
6	"GLOBALISED DISEMPOWERMENT: THE DILEMMA OF AGRARIAN WOMEN IN INDIA"	National Seminar Sponsored by UGC Conducted by Dept. Of Economic. Sacred Heart College Thevara
7	"ECONOMIC EMPOWERMENT AS THE ENGINE OF WOMEN EMPOWERMENT"	National Seminar Sponsored by UGC and Conducted by SN College Nattika



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