

A study on
IMPACT OF MICROFINANCE ON WOMEN EMPOWERMENT THROUGH
KUDUMBASHREE UNITS

Project Report

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Under the guidance of

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In partial fulfillment of the requirement for the Degree of
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ST. TERESA'S COLLEGE ESTD 1925

ST. TERESA'S COLLEGE (AUTONOMOUS), ERNAKULAM

COLLEGE WITH POTENTIAL FOR EXCELLENCE

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CERTIFICATE

This is to certify that the project titled "**IMPACT OF MICROFINANCE ON WOMEN EMPOWERMENT THROUGH KUDUMBASHREE UNITS**" submitted to Mahatma Gandhi University in partial fulfillment of the requirement for the award of Degree of Bachelor in Commerce is a record of the original work done by **Ms. Aleena K. A., Ms. Nehla Fathima, Ms. Rona P. Varghese**, under my supervision and guidance during the academic year 2020-23.

Project Guide

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DECLARATION

We, Ms. Aleena K. A., Ms. Nehla Fathima, Ms. Rona P Varghese, final year B.Com students, Department of Commerce (SF), St. Teresa's College (Autonomous) do hereby declare that the project report entitled THE IMPACT OF MICROFINANCE ON WOMEN EMPOWERMENT THROUGH KUDUMBASHREE UNITS submitted to Mahatma Gandhi University is a bonafide record of the work done under the supervision and guidance of Smt. Jini Justin D' Costa, Head of the Department of Commerce (SF), St. Teresa's College (Autonomous) and this work has not previously formed the basis for the award of any academic qualification, fellowship or other similar title of any other university or board.

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CHAPTER 1

INTRODUCTION

INTRODUCTION

All round development and growth of a nation would be possible only when women are considered equal partners in progress with men. Empowerment of women is a holistic concept. Women's development and economic empowerment are of utmost significance in order to achieve a lasting and sustainable development of society. The most famous saying said by Pandit Jawaharlal Nehru is "To awaken the people, It is the women who must be awakened." In India to empower women, first, it needs to kill all the demons killing women's rights and values in society such as the dowry system, illiteracy, sexual harassment, inequality, female infanticide, domestic violence against women, rape, prostitution, illegal trafficking, and other issues. Gender discrimination in the nation brings cultural, social, economic, and educational differences that push the country back. The most effective remedy to kill such devils is making women empowered by ensuring the right to equality mentioned in the constitution of India.

Giving priority to gender equality facilitates women's empowerment all over the country. To get the high-level goal of women's empowerment, it should be promoted from childhood in each and every family. It needs women to be strong physically, mentally, and socially. Since better education can be started at home from childhood, the upliftment of women needs healthy families to bring holistic development to the nation. Still, in many backward areas, there is a trend of early marriage and childbirth because of the poverty, insecurity, and illiteracy of the parents. In order to empower women, various steps have to be taken by the government to prevent violence, social separation, gender discrimination, and abuse against women.

Microfinance is defined as the provision of thrift, credit, and other financial services and product of every small amount to the poor in rural, semi-urban areas or urban areas for enabling them to raise their income levels and improve living standards. Microfinance has gained a lot of importance in the financial sector in India through Self Help Groups- Bank linkage program (SBLP). Microfinance programs are discussed frequently in the context of income generation, productive investment, and poverty alleviation. It has become a very important institutional channel for providing financial services to the poor, who lack access to traditional financial institutions. Beginning with non-collateral credit, the development of

microfinance has expanded to include savings and insurance as well. Many of these programs use social mechanisms such as group-based lending, to reach the poor and other groups, especially women.

Micro-finance programs not only give women and men access to savings and credit but reach millions of people worldwide bringing them together regularly in organized groups. Through their contribution to women's ability to earn an income these programs have the potential to initiate a series of 'virtuous spirals' of economic empowerment, increased well-being for women and their families, and wider social and political empowerment. The majority of microfinance programs focus on women with a view to empowering them. Microfinance to Self Help Groups (SHGs) may be considered a vital option for meeting the financial needs of women in society. Microfinance is a form of financial development that has its primary aim to empower women.

OBJECTIVES

- To study the purpose of obtaining microfinance by members in kudumbasree units.
- To analyze the role of government agencies in the promotion of kudumbasree units.
- To understand the saving habit among the members of kudumbasree units.
- To understand the challenges and problems faced by kudumbasree units.

STATEMENT OF THE PROBLEM

The research was conducted to know the impact of microfinance on women's empowerment through kudumbasree units. How the government had helped in the promotion of these units and understanding the challenges and problems faced by the kudumbasree units. Lack of time and sufficient information were the main problems faced during the project.

SIGNIFICANCE

- It helps in reducing poverty, empowering women, and creating awareness.
- It helps in getting the financial backing they need to start business ventures.
- It helps the poor to upscale themselves to a better living and plays a significantly positive role in upgrading women's empowerment.
- It also helps in the decline of violence towards women since the inception of microfinance

SCOPE OF THE STUDY

Micro-finance programs give the kudumbashree women access to savings and credit and unite them. They play a significant role in gender equality and women's empowerment as well as pro-poor development and civil society strengthening. Through their contribution to women's ability to earn an income, these programs have the potential to initiate a series of 'virtuous spirals' of economic empowerment, increased well-being for women and their families, and a wider social and political environment.

METHODOLOGY

Type of Research

The kudumbasree units of the Ernakulam district are considered as the population of the study And the descriptive type of research is used for the study

Source of information

The study is based on both primary and secondary data collected from the group. Primary data is collected through the questionnaires prepared. The questions had been asked to the members of the kudumbasree units and the primary data were collected from the responses given by them. Secondary data are those that had been collected by some other person for this purpose and published. The secondary data had been collected from journals, the internet, reference books, and other reports.

Sampling technique

The members of the kudumbasree units are considered the population of the study. For this project, a convenient sampling method is used.

Sample size

The members of the kudumbasree units are considered the population of the study. The responses of 50 people were taken into account

Tools used

Data analysis mainly includes the preparation of tables and charts. Functions such as sum and percentages were used for the analysis and interpretation of data in this study.

LIMITATIONS

- Sample is restricted to 50 respondents thus there is insufficient data.
- It is done within a short span of time which may affect getting reliable data.
- Chances of incorporation by people might arise and also might give exaggerated information.
- It is conducted in a small geographical area.

CHAPTER 2
REVIEW OF LITERATURE

REVIEW OF LITERATURE

Sumeet Kaur (2020) the study attempts to access how microfinance has received tremendous validity as a strategy for economic empowerment of women. An effort is also made to suggest the ways to boost women empowerment. Microfinance is accepted as a predominant solution for attaining and maintaining the sustained and long-term economic growth all over the globe. The study is mainly descriptive in nature secondary data such as articles, journals were used.

Sharif mohd (2018) micro finance can play a vital in providing financial services to the poor and low-income individuals. Microfinance is regarded as a useful tool for socio-economic upliftment in a developing country like India. It is expected to play a significant role in poverty alleviation and development. The emphasis of present paper is to study the performance and role of microfinance institution in the development of India. The relevant information relating to loans disbursed, loans outstanding, client outreach were collected from NABARD report, The Bharat Microfinance Report and other relevant sources for the period 2012-17.

Patel (2017) studied the impact of microfinance on women empowerment based on various microfinance models and initiatives taken by the programs and schemes of government and non-government organization and found that microfinance plays an important role in creating financial resources for poor women but requires investment capacity building over a period of time which will help them to build the social capital and bring economic prosperity in future.

Mahanta (2012) study revealed that lending to the poor through micro credit is not the end of the problem but beginning of a new era. Microcredit aids in the field of poverty alleviation but it should be coupled with capacity building training programs such as handicraft, weaving, poultry, vegetable farming and many other agricultural activities. People with such skills should be given priority while lending microfinance.

Maruthi Ram Prasad, Sunitha and Laxmi Sunita (2011) conducted a study on emergency and impact of micro finance on Indian scenario. Apart from the immense efforts contributed by the government, banks, NGOs a new generation of micro-credit leaders were promoted to strengthen the emergence of MFIs to contribute to the growth of the sector and poverty alleviation. Each Indian state could consider forming multiparty working group to meet with micro finance leaders and have a discussion about how the policy environment could be made more supportive and clear misperception if any.

Kumar Vipin et.al (2015) study concluded that the SHG and MFIs are playing a vital role in delivery of microfinance services which leads development of poor and low-income people in India. However, slow progress of graduation of SHG members, poor quality of group

functioning, drop out from group etc have also been reported from various study findings in different parts of the country.

Mohammed Mafizur Rahman (2016) the purpose of this paper is to examine the effects of micro credit on women empowerment using primary data collected through household survey. It shows the positive impacts of micro finance in selected indicators. The findings of the study can help policy makers to adopt appropriate policies that integrate empowerment in development project with women.

Sonia Maria Hernandez (2019) the research determines the impact of microfinance on analysing outcomes over five dimensions of women empowerment, including decision making power, community participation, business outcomes, emotional wellness and beliefs about women. Regression analysis was used to compare the treatment group to the control to isolate the effect of micro finance program within five dimensions of women empowerment.

Seema Kaul (2015) the study suggest that microfinance has a positive effect on women empowerment. It indicates that micro credit strengthens women's family standing which is reflected by their greater role in making the household decision. Women having micro credit facility are more comfortable in spending the money and fulfilling their financial needs. Statistical technique such as one sample T-test analysis, ANOVA and OLS were used along with questionnaire.

Dr. P.Radhakrishnan (2018) microfinance project provide a better avenue for the development of women. It helps them to engage in productive venture by utilising local resources and skills which consequently lead them to financial importance. The improved socio-economic position of women is necessary for healthy society and home. The data has been analysed using percentage, weighted average scores.

Osman (2016) In his article remarked that microfinance schemes alone cannot alleviate poverty. The battle for total eradication of poverty requires combining microfinance schemes with parallel, complimentary programmes addressing the social and cultural dimensions of want, privation, impoverishment and dispossession.

Goel (2015) the study examined the impacts of microfinance on income inequality, poverty alleviation and women empowerment in Gujarat. SEWA bank the pioneer of financial institution in Gujarat was chosen as the unit of analysis. The study found that availment of loan from microfinance institution SEWA increased the individual and household income of the participant along with reduction in income inequalities.

Belay Mengstie (2022) conclude that microfinance plays a great role in improving women's asset, income, and saving. Different researchers also show the importance of microfinance on women's asset ownership improvement, income increment, saving amount improvement, and effective decision-making. Participation in microfinance programs has led to a greater level of women's economic empowerment in terms of an increase in economic status, knowledge of business activities, self-confidence on participating in income-generating activities, social and political awareness, developmental of organizational skills and mobility. Structured questioner, regression analysis, sampling techniques were used.

Datta and Sahu (2016) study emphasized on the role of micro-financial institutes and their associated factor towards women empowerment. The study found that though MFIs acted as a supportive tool for the social, economic, and psychological empowerment of women, the area of empowerment was limited due to lack of financial awareness, poor education, and risk towards MFIs. The study was based on primary data collected through structured questionnaires and personal observations.

Bharath Singh Thapa (2022) The study was conducted to evaluate the effect of microfinance on women's empowerment. The findings revealed that microfinance is a powerful tool to develop women's empowerment by achieving both social and economic factors. Thus, to foster inclusive growth with the participation of women in the economy, the scale and scope of microfinance should be enhanced. A structured questionnaire survey was conducted on random kudumbasree members. One sample t-test, Paired Sample t-test, Wilcoxon test, and Mc Nemar test are major statistical tools used for data analysis.

Dr. Raghunatha Reddy (2022) The study was conducted to analyze the impact of microfinance on women empowerment and the problems faced by the members in obtaining microfinance and its utilization. The Women Workers are treating microfinance services just as another source of income that is as an improved scope for capital formation in households but not as a source of their empowerment. The data was collected using survey method with a structured questionnaire. The respondents were asked about the awareness levels of microfinance activities and their awareness source

Dr. Shuchi Loomba - The study reveals that microfinance is playing a vital role in the social psychological as well as economic empowerment of women in India. Microfinance loan availment and their productive utilisation have a positive impact on women empowerment. Microfinance is capable of helping the poor to upscale themselves to a better living and playing a positive role in upgrading women empowerment. A structured interview schedule was

prepared and used for collecting data. Both open ended and closed ended questions were included in the schedule.

Neeta Majumder - The study suggest that microfinance has provided financial strengthen to its members by making them able to take purchase decision by their own. Some members became an earning member by contributing to the family income after joining SHG. The data were collected using questionnaire.

Lind Mayoux - The study concludes that women empowerment needs to be an integral part of policies. Empowerment cannot be assumed to be an automatic outcome of microfinance programme, whether designed for financial sustainability or poverty targeting. More research and innovation on conditions of microfinance delivery is needed. The paper finds that cost effective ways of integrating microfinance with other empowerment interventions, including group development and complimentary services are still lacking.

CHAPTER 3
THEORETICAL FRAMEWORK

MICROFINANCE

CONCEPT OF MICROFINANCE

Microfinance is defined as a way in which very poor families are provided very small loans (microcredit) to enable these families to engage in productive activities or expand their already existing small businesses (Gateway, 2006). Robinson (2000) also defines it as “small-scale financial services-primarily credit and savings-provided to people who farm or fish or herd and who operate small enterprises or micro-enterprises where goods are produced, recycled, repaired or sold, who provide services; who work for wages or commissions; who gain income from recycling out small amounts of land, vehicles, draft animals or machinery and tools and to other individuals and groups at the local levels of developing countries both rural and urban”.

Microfinance has its client base made up of low-income persons who do not have access to formal financial services. These people are normally self-employed and often house-based entrepreneurs. They can be found both in rural and urban areas. In rural areas, they are made up of small-scale farmers and other people who are engaged in low-income activities such as food processing and petty trading. While in the urban areas, they are involved in diverse activities such as shopkeeping, service provision, and street venturing among others. In an actual sense, these clients are the poor and the vulnerable poor who have a relatively stable source of income.

Generally, access to formal conventional financial institutions is dependent on the income level of the person. This means that the poorer the person the less likely the person will get access to funds from these institutions. This may be due to the fact that the conditions of accessing money at these institutions may not be conducive to these people. Therefore, these people who tend to be underserved or excluded turn to Microfinance institutions for their financial needs. Those who advocate for microfinance see it as a powerful instrument for self-empowerment, in the sense that it can enable the poor, especially women to become economic agents of change.

HISTORY OF MICROFINANCE

While the concept has been used globally for centuries, it's Bangladesh's Muhammad Yunus who is credited with being the pioneer of the modern version of microfinance. While

working at Chittagong University in the 1970s, Yunus began offering small loans to destitute basket weavers. Yunus carried on this mission for nearly a decade before forming the Grameen Bank in 1983 as a way to reach a much wider audience. The Grameen Bank's 2500 branches serve more than roughly 81000 villagers. According to Grameen Bank, its clients, 97 per cent of whom are women, repay loans more than 97 per cent of the time, a recovery rate higher than any other banking system. In 2006, Yunus and Grameen bank were jointly awarded the Noble Peace Prize for their microfinancing efforts. Blatchford, a University of California law student, founded the non-profit organization Accion, which began offering small loans to entrepreneurs in Brazil to see if a one-time influx of money could help lift them out of poverty. The operations were a success, with the organisation's 885 loans helping create or stabilize 1386 new jobs. Accion expanded the model to 14 other Latin American countries over the next decade. Accion serves more than 5 million clients in 21 countries.

The concept of providing financial services to low-income people is very old. Many informal credit groups have been operating in many countries for several years like the chit funds and Rotating Savings and Credit Associations (ROSCAs) in India. In India, the first initiative to introduce microfinance was the establishment of self-employed women workers in the unorganized sector in 1972. This trade union established its bank known as SEWA bank in 1974. To establish these banks four thousand union members contributed Rs 10 each as share capital. Since then this bank is registered as a cooperative bank and has been providing banking services to poor women and has also become a viable financial venture. In the midst of the apparent inadequacies of the formal financial system to cater to the financial needs of the rural poor, the major efforts to reach these rural poor were made through the commencement of NABARD in 1986-87.

For lending to the poor, NABARD launched a pilot project linking 500 SHGs with banks in 1991-92 in partnership with non-governmental organisations (NGOs) for promoting and grooming SHGs of socio-economically homogeneous members. In order meet their credit requirements, in July 1991 RBI issued a circular to the commercial banks to extend credit to the SHGs formed under the pilot project of NABARD. During the project period, Kerala promoted hundreds of groups. In February 1992, the launching of the pilot phase of the SHG-Bank linkage program could be considered as a landmark development in banking with the poor. NABARD also provides policy guidance, and technical and promotional support mainly for the capacity building of NGOs, and SHGs.

IMPORTANCE OF MICROFINANCE

The use of microfinance has an enormous impact both socially and economically on the individual and the economy as a whole. Microfinance schemes generate some benefits such as self-employment among people most especially the poor in society. Due to the job opportunities, it provides, most people especially the poor have begun to reduce their family sizes since it has become very difficult to work and take care of many children at the same time. According to Morduch (1999), microfinance enables people, especially women to reduce their family sizes when they become employed. When they are employed and the more children they have, the more costly it becomes to take care of all of them because so much will have to go into educating and providing other necessities. This has called for so many of them advocating for family planning measures, causing reductions in fertility rates. The reduction in infertility rates also means that high population rates will decrease. This then means that governments will spend less on the provision of basic needs for their people and concentrate more on sustainable development.

Credit to rural poor usually rural sector depends on non-institutional agencies for their financial requirement. Microfinancing has been successful in taking institutionalized credit to the doorstep of poor and have made them economically and socially sound. Thus poor people get employed which in turn improve their entrepreneurial skills and encourage them to exploit business opportunities and thereby increase their income level.

Microfinance also has a positive relationship with household income and consumption patterns thereby combating poverty. With microfinance at people's disposal, their incomes increase leading to an increase as well in their consumption patterns. In a study on the Grameen bank by Khandker and Chowdbury 1996 as cited by (Develtere and Huybrechts 2002), it was revealed that the greater loans that participants of microfinance schemes had the lower the incidence of poverty. In the Grameen case for instance, it was revealed that "76% of participants who had not taken loans or only one loan was below the poverty line compared to only 57% who had taken five or more loans"

Microfinance develops saving habit among people. Now poor people with mere income can also save and are bankable. The financial resources generated through savings and micro credit obtained from banks are utilized to provide loans and advances to its members. Thus, microfinance helps in mobilization of savings. Microfinance is indirectly responsible for skill development by imparting training from supporting institutions and build leadership qualities among the members of the group.

Microfinance promote mutual help and cooperation among the members. The collective efforts of the group promote economic interest and helps in achieving socioeconomic transition. Social welfare with employment generation, the level of income of people increases. It helps them to access better education, health, family welfare etc. thus microfinance leads to the betterment of society.

INSTITUTIONS AND DELIVERY OF MICROFINANCE IN INDIA

In India there is a wide variety of institutions in public as well as in private sector which provide microfinance to the poor. These institutions can be broadly divided into two types. First type is the traditional formal financial institutions while, the second type is Microfinance Institutions (MFIs). The traditional financial institutions comprise of commercial banks, regional rural banks and co-operative banks. They provide microfinance services in addition to their general banking activities and are referred to as microfinance service providers. On the other hand MFIs are different types of financial institutions which include NGOs, mutually Aided Co-operatives societies (MACS) and Non-Banking Financial Companies (NBFCS).

In India microfinance is distributed through two channels:

- SHG-Bank linkage programme
- Micro finance institution

SHG- BLP is a bank led microfinance channel which was initiated by NABARD in 1992. Under this model members (women) are encouraged to form a group of 10-20. NGO acts as an intermediary between bank and SHG. In this model, informal SHG are credit linked with the formal banking system.

MFIs are main players in microfinance in India. Their primary product is micro credit. MFI model is used by various MFIs which emerge to reach the rural poor in the areas not served by the formal banking sector. These MFIs provide financial services to the individual or the group like SHGs, JLGs and Grameen groups.

Delivery models of microfinance

The concept of microfinance involves an informal and flexible approach to the credit needs of the poor. There is no single approach or model that fits all the circumstances. Therefore, a number of microfinance models emerged in different countries/ states according to the suitability to their local conditions. Broadly, the microfinance delivery can be classified into six groups as follows:

1. Grameen bank model

The Grameen bank model is one of the oldest and most successful models of microfinance. This model was developed in Bangladesh. In this model microfinance program participants are organized into group of five members. They make mandatory contribution to group savings and insurance funds. Each member maintains her individual savings and loan account with the bank and after contributing to the savings fund for a fixed time the group members receive individual loans from the bank. But the group is not required to give any guarantee for the loan repayment by its members. Repayment responsibility rests on the individual borrower and there is no form of joint liability, i.e., group members are not responsible to pay on behalf of the defaulting members.

2. Joint liability group model

In this model 4 to 10 individuals are organized in a group known as joint liability group (JLG). The group members can avail bank loans against mutual guarantee and there is no condition of their own savings fund. All the members sign a joint liability contract, making each one jointly liable for repayment of all loans taken by all members in the group. This group exists because its individual members are legally bound to one another.

3. Individual lending model

Individuals can get loans without any membership of a group. This is a straightforward credit lending model in which micro-loans are given directly to the borrowers. In this model, the financial institutions have to make frequent and close contact with individual clients to provide credit products customized to the specific needs of the individual. It is most successful for larger, urban-based, production-oriented business.

4. The group approach

This approach delegates the entire financial process to the group rather than to the financial institutions. All financial activities like savings, getting loan, repayment of loan and record keeping are managed at the group level. Around 10 -20 members are organized to form this group. The group members make regular savings of fixed amount in a common fund. The frequency and amount of savings are mutually decided by them. After some months of successful working, the group is linked to financial institution to attain credit. The financial institution issue loan in the name of the group and the whole group is responsible for the payment. Members decide upon themselves about the criteria of dividing the loan and use it for commencing their own individual business.

5. Village banking model

This model is an expansion of the group approach. In this model a village bank is developed by grouping 31-100 low-income individuals who seek to improve their lives through self-employment activities. Members themselves run the village bank; They choose their members, elect their own officers, establish their own by-laws, distribute loans to individuals and collect savings and payments which then lends money to its members.

6. Credit unions and co-operatives

Credit union is a democratic, not-for-profit financial co-operative societies. Co-operatives are often created by persons belonging to the same local or professional community or sharing a common interest. Co-operatives generally provide their members with the wide range of banking and financial service. Members participate in all the major decision and democratically elect officers from themselves to monitor the administration of the co-operatives. Loans are granted only to members.

THE RELATIONSHIP BETWEEN MICROFINANCE AND THE EMPOWERMENT OF WOMEN

It is generally opined that for women to be considered empowered after participating in a microfinance scheme, they must exhibit some behavioural changes at the individual, family/household, community and enterprise levels. This can be achieved if the women capacities have been improved through the provision of encouraging factors such as the exposure to new activities such as access to credit, business training, and training in social matters among others.

It is generally believed that not only does microfinance empower women economically but also socially within the family. This is because as women are able to access capital and start their own business, it is assumed that their confidence level increases. This comes about as they gain economic independence and security which enables them to contribute financially to their household and community. Through microfinance poor women are able to expand their businesses and therefore contribute to household income which can have a positive impact on food security, their children's education, manage their household emergencies and plan for their future.

Microfinance is therefore seen to be empowering women to become economic agents of change. It is assumed that access to microfinance enables women to escape domestic

violence. This is due to the fact that as the women are able to earn some form of income, they are able to flee from such situations since they can cater for themselves. However, a recent study found out that, women who have joined microfinance schemes suffer from less violence than their counterparts who have not.

Also, microfinance institutions are not only concerned with the provision of credit facilities but also involved in business training such as basic accounting, bookkeeping, introducing their clients to new business opportunities and the like. This has helped in the business management and development of the women clients by helping them diversify their products, increase the supply and quality of the products they offer. This in turn help increase their sales figure and help expand their businesses.

Access to Microfinance is also associated with facilitating women's participation in decision making in the household. If women are able to contribute towards the upkeep of the family, when major decisions are to be taken, they are sometimes allowed to voice out their views in terms of buying and selling property, family planning, sending their daughters to school, negotiating their children's marriage – all these decisions were traditionally performed by their husbands.

In addition to these, several studies have shown that women in microfinance groups play a major role of giving advice within their communities, participate in community meetings, organise for social change. They have been able to do this due to their ability to contribute financially to the community as a result of the capital that they have gained from microfinance institutions. It must be realised that not only do microfinance institutions train women in business activities; some tend to give the women advice on other aspects of life such as social issues, health issues, how to cater for their family needs and the like. These help equip the women to participate in community meetings.

KUDUMBASHREE

Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The name Kudumbashree in Malayalam language means 'prosperity of the family'. The name represents 'Kudumbashree Mission' or SPEM as well as the Kudumbashree Community

Network. What is commonly referred to as 'Kudumbashree' could mean either the Kudumbashree Community Network, or the Kudumbashree Mission, or both.

Kudumbashree was set up in 1997 following the recommendations of a three member Task Force appointed by the State government.

Kudumbashree has a three-tier structure for its women community network, with Neighbourhood Groups (NHGs) at the lowest level, Area Development Societies (ADS) at the middle level, and Community Development Societies (CDS) at the local government level. The community structure that Kudumbashree accepted is the one that evolved from the experiments in Alappuzha Municipality and Malappuram in early 1990s.

Kudumbashree community network was extended to cover the entire State in three phases during 2000-2002. Kudumbashree membership is open to all adult women, limited to one membership per family.

In 2011, the Ministry of Rural Development (MoRD), Government of India recognised Kudumbashree as the State Rural Livelihoods Mission (SRLM) under the National Rural Livelihoods Mission (NRLM).

NEIGHBOURHOOD GROUPS (NHGs)

Kudumbashree is essentially a community network that covers the entire State of Kerala. It consists of a three-tier structure with Neighbourhood Groups (NHGs) as primary level units, Area Development Societies (ADS) at the ward level, and Community Development Societies (CDS) at the local government level. It is arguably one of the largest women's networks in the world. While the community network is formed around the central themes of poverty eradication and women empowerment, its main features include democratic leadership, and support structures formed from the 'Kudumbashree family'.

Neighbourhood Groups (NHGs) are the primary units of the Kudumbashree community organisation. Ten to twenty women from a neighbourhood form a NHG. The membership, structure, and functions of the NHGs are bound by the byelaws of Kudumbashree CDS.

STRUCTURE OF NHG

The NHG general body includes all its members. NHG elects a five members Executive Committee consisting of the following positions.

- President
- Secretary

- Volunteer (Income generation)
- Volunteer (Health and Education)
- Volunteer (Infrastructure)

Every NHG elects its Executive Committee in special 'election general body meeting' in which only members can participate. Either president or secretary of an NHG has to be compulsorily a member of a poor (BPL) family. Members from APL families can assume both the roles only in case of absence of members from BPL families. Eligibility for election to the position of president and secretary is limited to two consecutive terms.

The NHGs in the community network performs all the functions of typical Self-Help Groups (SHG) such as conducting regular meetings, running a thrift and credit programme, and maintaining records and books of accounts. In addition, NHGs have development functions for which they work closely with the local governments. Participation in Gram Sabha meetings and other development related meetings is important to them. They also facilitate social audit at the Gram Sabha level.

In the meeting which decided on the formation of a neighbourhood groups, decisions are taken on the day and time for weekly meetings. NHGs are expected to hold the weekly meetings at the houses of members in rotation. All members are to attend meetings regularly; even though a quorum of 75% attendance has been fixed for meetings, 100% attendance is expected.

AREA DEVELOPMENT SOCIETY (ADS)

Area Development Society (ADS) is the middle tier of the Kudumbashree community organisation. ADS is formed at the ward level of the local governments. There is a one-to-one correspondence between the wards and ADSs except for the tribal ADSs which are formed with special permission of the government.

In a Gram Panchayat, the ward member is the patron of the ADS. Similarly in Municipalities and Municipal Corporations, ward councillors are patrons of the ADSs. In places where ward development committees exist, ADS works as its sub-committee. ADS is not a registered legal entity.

STRUCTURE OF ADS

General body of ADS consists of the presidents, secretaries, and the three volunteers (concerned with income generation, health and education, and infrastructure) of all the neighbourhood groups in its operational area.

ADS has a seven-member Executive Committee elected from its general body. There are three office bearers, elected from among the members of the Executive Committee:

- ADS chairperson
- ADS vice chairperson
- ADS secretary

An individual cannot hold any of the above three positions for more than two consecutive terms. The size of the Executive Committee has been limited by byelaw (2008) to 15.

The ADS Executive Committee from among the members of the committee selects three volunteers:

- Volunteer (Income generation)
- Volunteer (Health and Education)
- Volunteer (Infrastructure)

The Executive Committee also decides on the individual responsibility of members in monitoring and supervising NHGs.

COMMUNITY DEVELOPMENT SOCIETY (CDS)

Community Development Society (CDS) is the apex body of the three-tier Kudumbashree community organisation. It functions at the local government level, in both rural and urban areas.

STRUCTURE OF CDS

The upper limit for the number of ADSs that can be affiliated to a CDS is 30; when there are 31 or more ADSs, more CDSs are formed. The CDS general body is composed of all the members of the seven-member Executive Committees of all the ADSs within the local government area.

CDS Executive Committee consists of one representative of every ADS within its area. The number of members in the Executive Committee is equal to the number of ADSs.

Executive Committees of the all the ADSs hold special meetings to elect their representative to the CDS Executive Committee. The Executive Committee of the CDS selects two office bearers – Chairperson and Vice Chairperson. An individual can hold either of these positions only for a maximum of two consecutive terms of three years each.

Each member of the Executive Committee gets the responsibility of an ADS; this is allotted in the first meeting of the committee. Volunteers (for income generation, health and education, and infrastructure) are also selected in the first meeting.

As per the CDS bye-laws, proportionate SC/ST participation is to be ensured in the general bodies and Executive Committees of CDS and ADS.

HISTORY OF KUDUMBASHREE

Kudumbashree means different things to different people. For some, it is the poverty eradication project of the State government of Kerala. Some others view it as an exclusive domain of women engaged in social work. Yet in some others, the term Kudumbashree evokes the image of the women in uniform who come to collect waste from their door steps.

Set in the context of the People's Plan Movement which was a state strategy for mass mobilisation for bottom-up planning in the wake of the decentralisation of powers, Kudumbashree has been an outcome of its specific context.

From the perspective of a government programme, Kudumbashree was the extension of the CDS experiments in Alappuzha and Malappuram. At the same time, the CDS initiatives themselves had drawn lessons and strategies from the NABARD led initiative of SHG Bank Linkage Programme.

As an idea, its base has been neighbourhood groups (NHGs); the NHG idea had its own history within the State's civil society domain.

The NHG idea stayed in contrast with the SHG concept that had been promoted in many countries as well as in several States of India. The NHGs here were to be forums for planning and development action too. The concept of such NHGs too has peculiar roots in Kerala's development history. And the very concept of forming groups around neighbourhoods had been ingrained in traditional forms of community organisation in the state.

In sum, the Kudumbashree idea appears to have evolved through the community mobilisation experiments in Alappuzha and Malappuram, also drawing in from the various civil society initiatives in community mobilisation for different purposes. The Kerala CDS model, as recognised widely, evolved from the Alappuzha and Malappuram experiments. However, these initiatives themselves were informed by the experiences of certain traditional community organisations and practices.

As pointed out by Rajeev Sadanandan, who was the district collector at Malappuram during the experiment there, women in NHGs fixed 2% interest rate on the credit availed from the groups based on their experience in traditional organisations.

MISSION

There are two distinguishing characteristics to Kudumbashree which set it apart from the usual SHG model of empowerment. They are: -

a) The universality of reach –

From its very inception Kudumbashree has attempted to bring every poor woman in the state within its fold, as a consequence of which today Kudumbashree is present in every village panchayat and municipality, and in nearly every ward, colony and villages. The sheer spread is overwhelming, and it is only because the local community of women drive the system that it has managed to persevere.

b) The scope of community interface in local governance –

The functioning of Kudumbashree is tied up to the development initiatives of the local government be it for social infrastructure, welfare or right based interventions or for employment generation. From food security to health insurance, from housing to enterprise development, from the national wage employment programme to the jagratha samiti, every development experience depends on Kudumbashree to provide the community interface.

THE MISSION STATEMENT

To eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating organization of the poor for combining self-help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty, holistically.

The Domains of the Kudumbashree Programme

Kudumbashree has three strategic domains in which programmes are formulated and rolled out through the community network. The three programme domains are:

- Women empowerment
- Economic empowerment

- Social empowerment

Women Empowerment

Women Empowerment programmes are for the women of the community network. These programmes aim at transforming the community network into an agency of women for their overall empowerment and development. Some of the important initiatives include the following.

- a) Gender Self Learning Programme
- b) Programmes for Elimination of Violence Against Women

Economic Empowerment

Programmes on the economic empowerment domain envisage helping the women members and group start and run enterprises. Kudumbashree believes that the spread and growth of such enterprises are critical for local economic development.

The key programmes in Economic Empowerment are:

- a) micro-finance
- b) micro enterprises
- c) livestock farming
- d) collective farming
- e) market development

Social Empowerment

Social empowerment programmes focus on inclusion. There are sections of the poor that are left out of the fold of development programmes including those of the Kudumbashree network. There are sections that are even too weak to be part of the community network. Social Empowerment programmes are steps towards ensuring the inclusion of such vulnerable sections. Major programmes are the following.

- a) Children's Programmes
- b) Destitute Identification and Rehabilitation
- c) Rehabilitation of Mentally Challenged Persons

OBJECTIVES

The specific objectives are:

- Identification of poor families through risk indices-based surveys, with the active participation of the poor and the communities to which they belong.
- Encouraging thrift and investment through credit by developing CDSs to work as informal bank to the poor.
- Empowering the poor women to improve the productivity and managerial capabilities of the community by organizing them into community-based organizations (CBOs).
- Ensuring basic amenities like safe drinking water, sanitary latrines, improved shelter and healthy environment.
- Improving incomes of the poor through improved skills and investment for self-employment.
- Ensuring better health and nutrition for all.
- Ensuring a minimum of five years of primary education for all children, belonging to risk families.
- Enabling the poor to participate in the decentralisation process through the Community Development Society (CDS), as it is a subsystem of the local government, under which it works.

The General objectives are:

• **Empowerment of women through Community Based Organisations**

The status of women in society is still secondary and their role in developmental process is deplorably marginal. Apart from social taboos and lack of awareness and exposure, the exploitation of women is taking place in different walks of life. The project proposes to enable and enlighten women to realize their own hidden potential and strengthen them to contribute to the development of their families and community.

• **Thrift and credit operations and informal banking**

The CDS system will promote thrift habits among the poor women and encourage them to use the pooled resources to meet the immediate needs of the members. The CDS will therefore start functioning as informal bank of the poor women. If the resources in NHG are enough to encourage loan for income generating activities, these loans will be appraised and sanctioned. All operations relating to thrift collection and loan sanctioning will be transparent and take place only in group meeting.

- **Decision-making by the poor**

Kudumbashree mission believes in encouraging community-based bottom unplanning. The ultimate aim is to handover the decision making and implementation power to the empowered women. At NHG level, micro-plans are made, based on the analysis of local problems with the aim of removing the risk factors for reducing their impact. NHG plans will be consolidated into ward level plans (mini plans), which will finally be integrated to form 'action plan' of the CDS.

- **Micro enterprises and income generation activities**

Income generation is one of the prime responsibilities of every kudumbashree NHG. In each NHG an Income Generating Volunteer (IGV) is entrusted with this responsibility. Kudumbashree intends to promote and encourage micro-enterprises and micro-entrepreneurship among poor women. The project envisages the forming of at least one flourishing micro-enterprise in every NHG to ensure the sustainable economic development of the individual, group, families, community and the state.

- **Convergent Community Action**

Apart from the latent potential and will of the community itself, initiatives, resources, programmes and commitment of various governmental organisations, non-governmental organisations and local governments are expected to link up through the CDS system. The CDS would function as an extended arm of the government and local bodies, for the implementation of the various programmes. Social welfare programmes directed at poor in the areas of education, literacy, health, human resources development, empowerment of women, skill up gradation, vocational training, eradication of social evils, environmental improvement and such other areas will be implemented through the CDS system.

STRATEGIES

The action plan charted out for kudumbashree is:

Power to the people especially the poor women:

The skill for identification of needs, fixing priorities, availing resources, bridging gap between needs and resources in a cost-effective manner etc., are taught to the poor women groups in various phases. In the decentralisation of power to the local bodies and common man, kudumbashree can act as a healthy sub-system facilitating participation of poor women in the planning, implementation and monitoring of the program.

Leadership decision making power:

Interaction in women collectives will help them to have a better understanding, which will lead to the emergence of leadership. This will help to ensure efficient women leadership to elected governments in future.

Formation of women collectives:

The poor women from families identified will be organised into Neighbourhood Groups (NHG) representing 15 to 40 families. A five-member team elected from the NHGs will be the cutting edge of the program. NHGs will be federated democratically into Area Development Societies (ADS) at the panchayat/Municipality ward and then into Community Development Societies (CDS) at the Panchayat/Municipal level. Their organisational structures will provide opportunities for collective public action.

More information and training:

Weekly meetings of NHGs, sharing of experiences, discussions, organised trainings etc., will broaden their outlook on better health, better education, better social and economic status.

Skills upgrade training:

To facilitate economic development, suitable skill upgrades training will be given to women.

Micro-enterprises for sustainable economic development:

Providing skill upgrade trainings, self-employment opportunities and infrastructural development through wage employment schemes are the preparing grounds for further development of successful micro-enterprises. Kudumbashree is bent on giving necessary resource support and facilitate forward/backward linkages etc., to promote micro-entrepreneurship among poor women.

Thrift credit operations and 24-hour banking system:

Enabling women to realize their hidden potential and strengthening them through self-help are the main objectives of the kudumbashree. Small savings generated at the families are pooled at various levels as thrift and used to attract credit from banks, which will operate as 24-hour bank for the poor, acting as a sub-system of the formal banks.

Better living conditions – infrastructural facilities:

The needs identified at the NHG level are shaped as micro plans which are integrated into mini plans at Area Development Society (ADS) level and action plan at CDS level. This will be the anti – poverty sub plan of the local body and this will facilitate convergent delivery of Government programmes meant for the poor. Rather than the traditional system of heavily subsidized approach, Kudumbashree promote self-help approach for building houses, latrines, access to drinking water, sanitary facilities etc., availing the minimum support from Government. A common infrastructural facility in the community strengthens them further.

The ultimate goal:

Reaching out family through women, and community through family, is the ultimate goal of kudumbashree.

WHAT IS EMPOWERMENT

Empowerment is described as a process that fosters power in people for use in their own lives, their communities and their society, by acting on issues they define as important. When u feel empowered you feel “in power”. Empowerment as action refers both to the process of self-empowerment and to the professional support of people, which enables them you overcome their sense of powerlessness and lack of influence, and to recognize and eventually to use their resources and chances.

Feeling empowered allows you to pursue your goals and dreams with enthusiasm. If you feel you lack motivation or confidence, working on empowering yourself may help your self-esteem and quality of life.

In social work, empowerment forms a practical approach to resource-oriented intervention. In the field of citizenship education and democratic education, empowerment is seen as a tool to increase the responsibility of the citizen. Empowerment is a key concept in the discourse on promoting civic engagement. Empowerment as a concept, which is

characterized by a move away from a deficit oriented towards a more strength-oriented perception, can increasingly be found in management concepts, as well as in areas of continuing education and self-help.

Empowerment is the process of obtaining basic opportunities for marginalized people, either directly by those people or through the help of nonmarginalized others who share their own access to these opportunities. It also includes actively thwarting attempts to deny those opportunities. Empowerment also includes encouraging and developing the skills for self-sufficiency with a focus on eliminating the future need for charity or welfare in the individuals of the group. This process can be difficult to start and to implement effectively.

Gender empowerment conventionally refers to the empowerment of women and has become a significant topic of discussion in regard to development and economics. It can also point to approaches regarding other marginalized genders in a particular political or social context. This approach to empowerment is partly informed by feminism and employed legal empowerment by building on international human rights. Empowerment is one of the main procedural concerns when addressing human rights and development.

WOMEN EMPOWERMENT

Women empowerment is the process in which women elaborate and recreate what it is that they can be, do and accomplish in a circumstance that they previously were denied. Many agencies of the United Nations in their reports have emphasised that gender issue is to be given utmost priority. It is held that women now cannot be asked to wait any more for equality. Inequalities between men and women and discrimination against women have also been age-old issues all over the world. Women want to have for themselves the same strategies of change which men folk have had over the centuries such as equal pay for equal work.

Along with struggle going back over a century has brought women property rights, voting rights and equality in civil rights before the law in matters of marriage and employment. In addition to the above rights, in India, the customs of purdah, female infanticide, child marriage, the sati system and the state of permanent widowhood were either totally removed or checked to an appreciable extent after independence through legislative measures.

Two acts have also been enacted to empower women in India. Protection of women from domestic violence act 2005 and the compulsory registration of marriage act 2006. The domestic violence act recognizes that abuse be physical as well as mental.

We can now see women in almost every field such as lawyers, financial services, medicine etc. They are increasingly and gradually seen marching into domains which were previously reserved for males. In spite of their increasing number in every field, women still remain the world's most underutilized resource.

Despite progress towards women's empowerment, there is still a long way to go. Making women aware of their potential has now become a need of the times and the government should implement measures such as health, education, employment, women's awareness and so on.

It is vital to raise societal awareness and establish public attitudes encouraging women empowerment. Many women have even absorbed patriarchal conventions to assert their authority over other women such as mother-in-power laws over her daughter-in-law.

Finally, women must take the initiative to fulfil their desires for empowerment. There is no better weapon for the development of women than empowerment.

EMPOWERMENT OF WOMEN IN INDIA

The concept of empowerment flows from the power. It is vesting where it does not exist or exist inadequately. Empowerment of women would mean equipping women to be economically independent, self-reliant, have positive esteem to enable them to face any difficult situation and they should be able to participate in development activities. The empowered women should be able to participate in the process of decision making. In India, the Ministry of Human Resource Development (MHRD- 1985) and the National Commission for Women (NCW) have been worked to safeguard the rights and legal entitlement of women. In India 'The New Panchayati Raj' is the part of the effort to empower women at least at the village level. The government of India has ratified various international conventions and human rights instruments committing to secure equal rights to women. The year of 2001 was observed as the year of women's empowerment. During the year, a landmark document has been adopted, 'the National Policy for the empowerment of women.' For the beneficiaries of the women, the government has been adopted different schemes and programs i.e., the National Credit Fund for Women (1993), Food and Nutrition Board (FNB), Information and Mass Education (IME) etc. The most positive development in the last few years has been the growing involvement of women in the Panchayati Raj institutions. There are many elected women representatives at the village council level. At the central and state levels too, women are progressively making a difference. Today we have seen women chief ministers, women

president, different political parties' leader, well established businesswomen etc. Women are also involving in human development issues of child rearing, education, health, and gender equality. Many of them have gone into the making and marketing of a range of cottage products-pickles, tailoring, embroidery etc. The economic empowerment of women is being regarded these days as an essential condition of progress for a country; hence, the issue of economic empowerment of women is of paramount importance to political thinkers, social thinkers and reformers.

IMPORTANCE OF WOMEN EMPOWERMENT

In recent times, everyone is pointing on the empowerment of women. It's right to say that women's empowerment has become the necessity of the time. Women should possess liberty, faith, and self-worth to opt for their needs and demands. Discrimination based on gender is useless and is having zero worth by looking at the growth of women in the last few decades. Women are paid less and are treated as a cook and slave in families, and their real potential fails to get highlighted. Women empowerment in India is required to overcome situations of such types and to provide them with their independent role in Indian society. Empowering women is a necessary right of women. They should have proportional rights to contribute to society, economics, education, and politics. They are approved to gain higher education and receive a similar treatment as men are receiving. The following points shows the importance of women empowerment.

- **Ensures Holistic Development of Society**

Women empowerment in India is one of the principal terms for society's overall development. There is nothing erroneous in participating in the development of society. In the world of corporates, women are playing numerous roles in meadows such as medical, engineering, and so on. Apart from taking part in the sphere of technology, they are energetically partaking in security services such as police, navy, military, etc. All these before-mentioned services are taking the community to another level.

- **Determine their Intelligence Level**

Over the preceding decades, there has been a uniform increase in women's empowerment. Women must possess self-worth, confidence, and freedom to choose their needs and requirements. Classifying the people based on gender is unreasonable, and it has no worth. Still, women are paid less, expected to cook, and restricted by their family members. To

overcome these situations and to have an independent role in society, women's empowerment is needed.

Empowering women is the fundamental right of women. They can have equal rights to participate in education, society, economics, and politics. They are allowed to have higher education and treated in the way like men.

- **Able to solve unemployment**

Unemployment is one of the common problems that can be seen in the developing society. The research says that half of the population consists of women. The unemployment of women and unequal opportunities in the workplace can be eradicated with the help of women empowerment in India. Whenever women are facing unemployment, their true potential is left without any use. To make use of the strength and potential of the women, they must be provided with equal opportunities. You can motivate them by providing any special gifts.

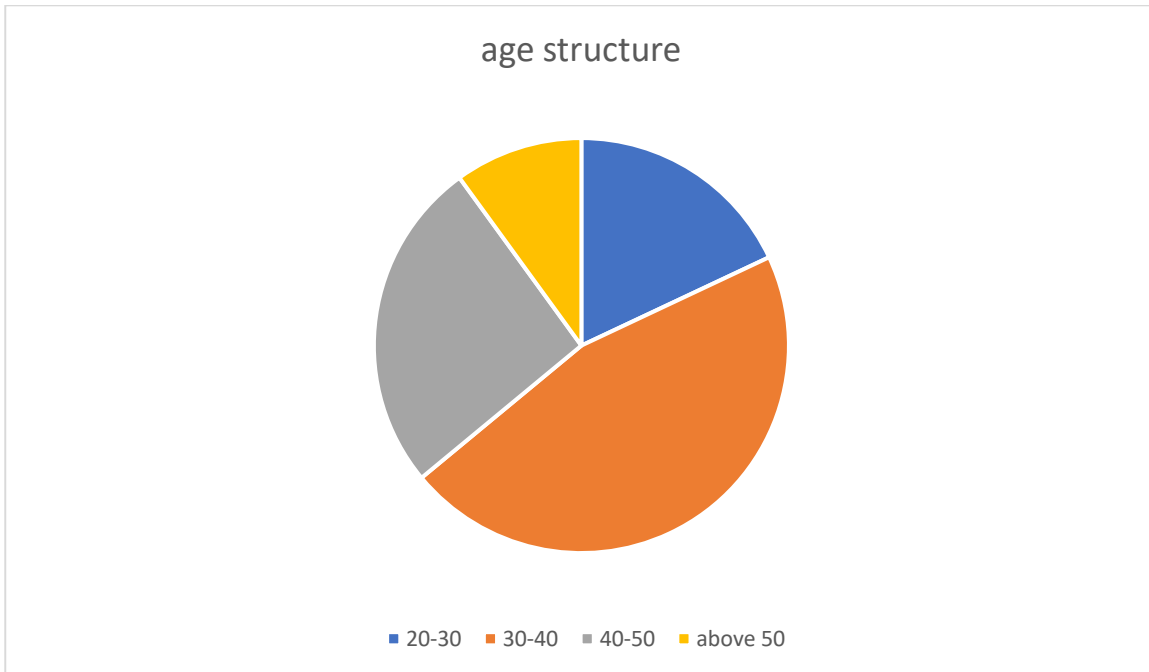
CHAPTER 4

DATA INTERPRETATION AND ANALYSIS

TABLE 3.1 - AGE STRUCTURE

| AGE GROUP | NUMBER OF RESPONSES | % OF RESPONSES |
|-----------|---------------------|----------------|
| 20-30 | 9 | 18 |
| 30-40 | 23 | 46 |
| 40-50 | 13 | 26 |

| | | |
|----------|----|-----|
| ABOVE 50 | 5 | 10 |
| TOTAL | 50 | 100 |

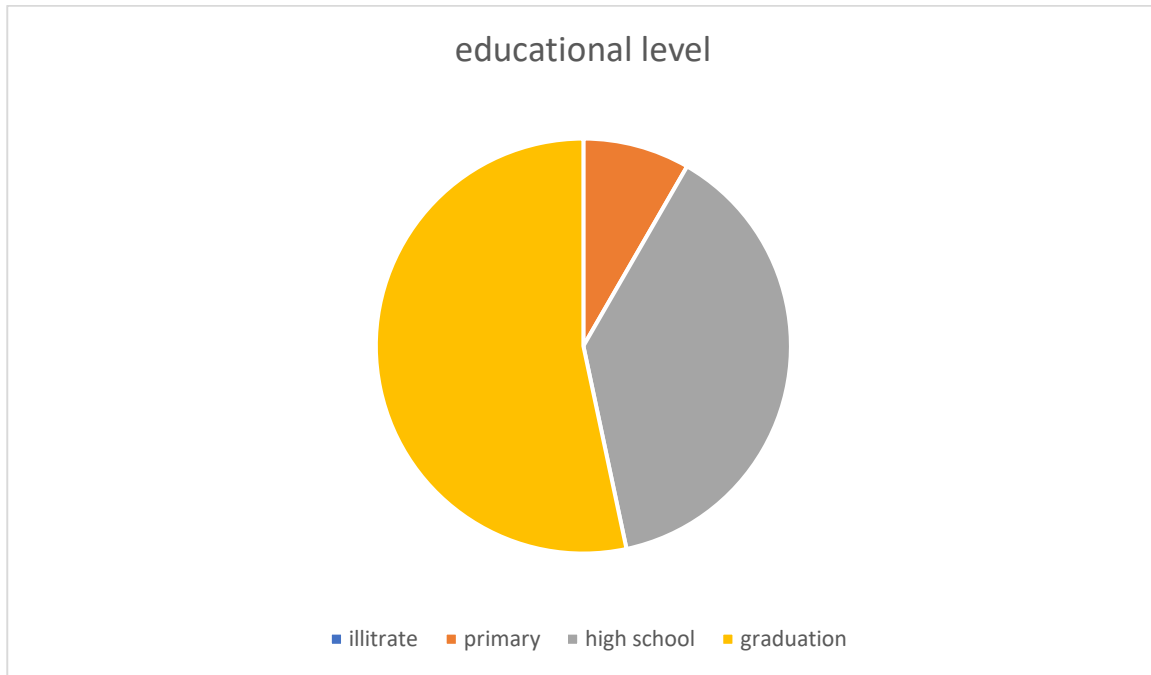


Out of the 50 respondents, 46% of the respondents are in the age group 30-40, 26% of the respondents belongs to the age group 40-50, 18% of the respondents are in the age group 20-30 and the remaining 10% belongs to the age group 'Above 50'.

TABLE 3.2 - EDUCATION LEVEL

| EDUCATION | NUMBER OF RESPONSES | % OF RESPONSES |
|------------|---------------------|----------------|
| Illiterate | 0 | 0 |
| Primary | 5 | 10 |

| | | |
|-------------|----|-----|
| High school | 23 | 46 |
| Graduation | 32 | 64 |
| TOTAL | 50 | 100 |

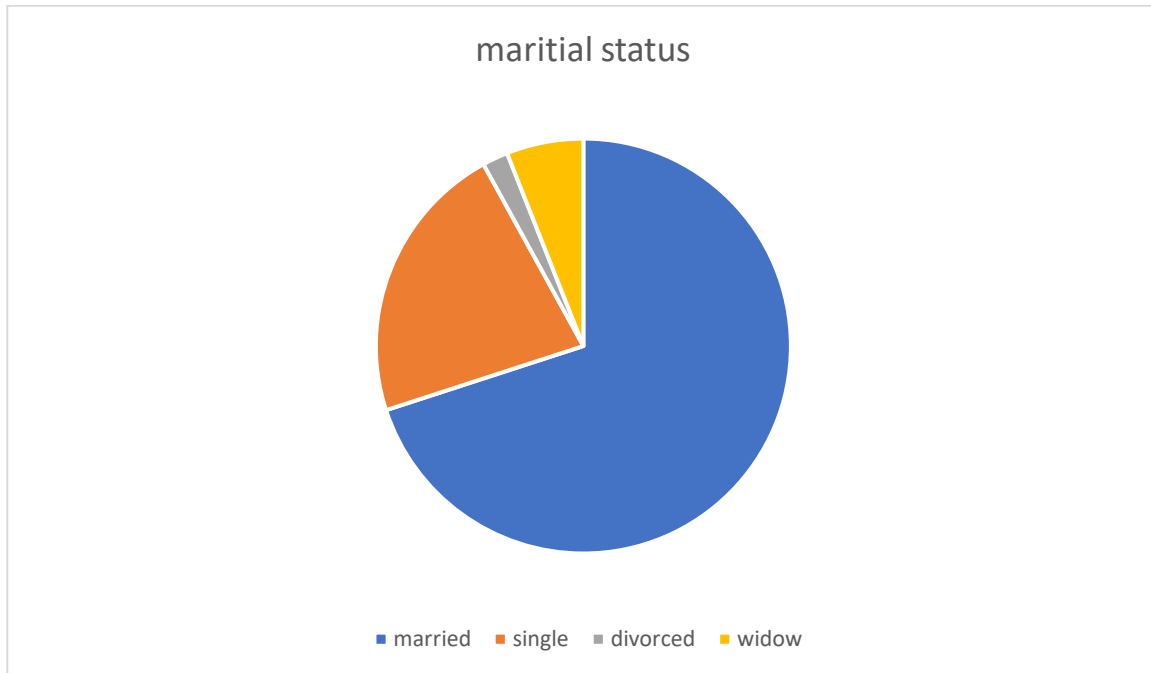


Most of the respondents have completed their graduation. 46% have completed high school and the rest 10% have completed only their primary level.

TABLE 3.3 - MARITAL STATUS

| MARITAL STATUS | NUMBER OF RESPONSES | % OF RESPONSES |
|----------------|---------------------|----------------|
| Married | 35 | 70 |
| Single | 11 | 22 |

| | | |
|----------|----|-----|
| Divorced | 1 | 2 |
| Widow | 3 | 6 |
| TOTAL | 50 | 100 |

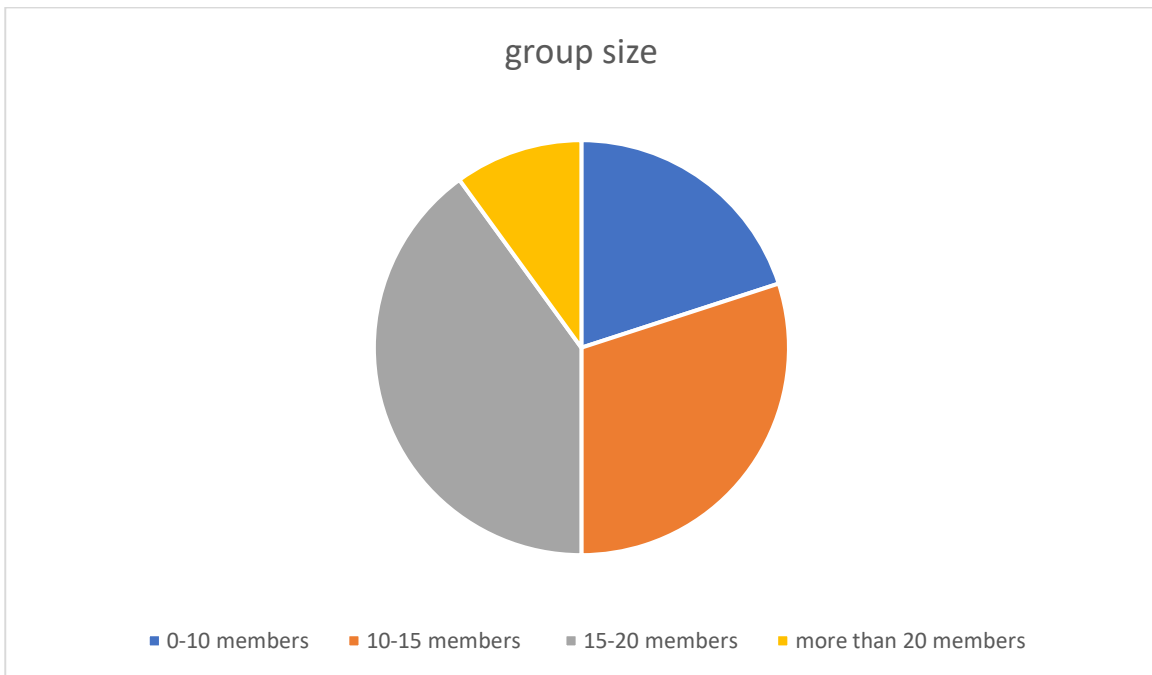


As per the above table 70% of the respondents are married. 22% being single, 2% being divorced and the rest 6% are widows.

TABLE 3.4 - GROUP SIZE

| GROUP SIZE | NUMBER OF RESPONSES | % OF RESPONSES |
|---------------|---------------------|----------------|
| 0-10 members | 10 | 20 |
| 10-15 members | 15 | 30 |

| | | |
|----------------------|----|-----|
| 15-20 members | 20 | 40 |
| More than 20 members | 5 | 10 |
| TOTAL | 50 | 100 |

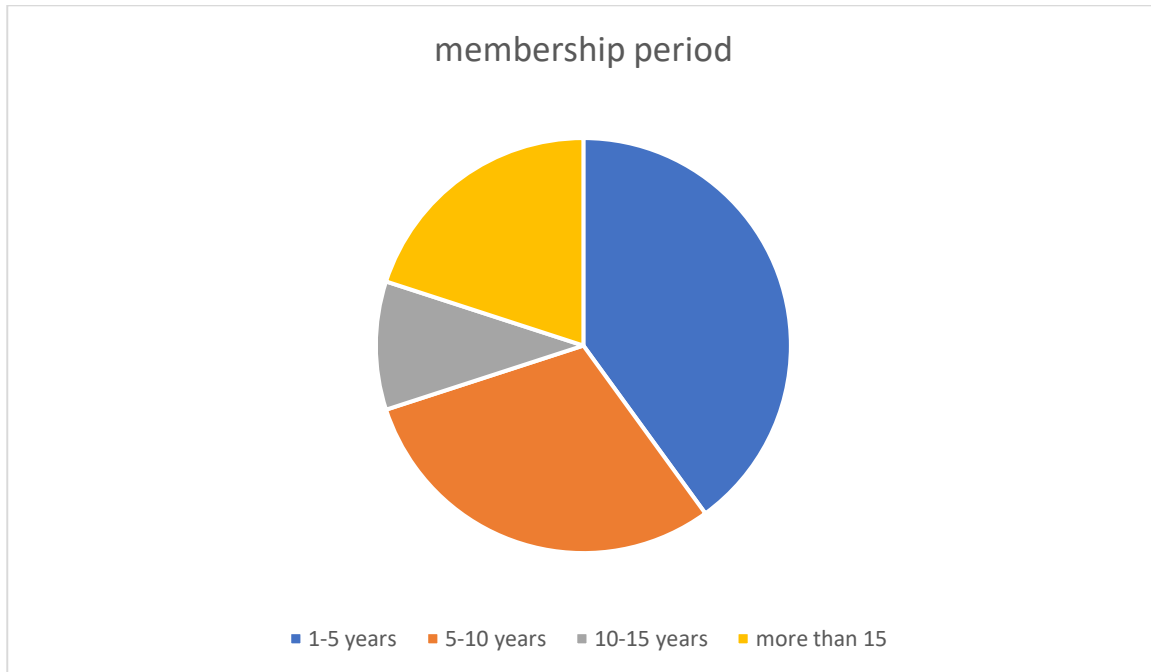


In the above table, 40% of the group consists of 15-20 members, 30% consists of 10-15 members, 20% consist of 0-10 and the rest 10% have more than 20 members.

TABLE 3.5 - MEMBERSHIP PERIOD

| MEMBERSHIP PERIOD | NUMBER OF RESPONSES | % OF RESPONSES |
|-------------------|---------------------|----------------|
| 1-5 years | 20 | 40 |
| 5-10 years | 15 | 30 |
| 10-15 years | 5 | 10 |

| | | |
|--------------|----|-----|
| More than 15 | 10 | 20 |
| TOTAL | 50 | 100 |

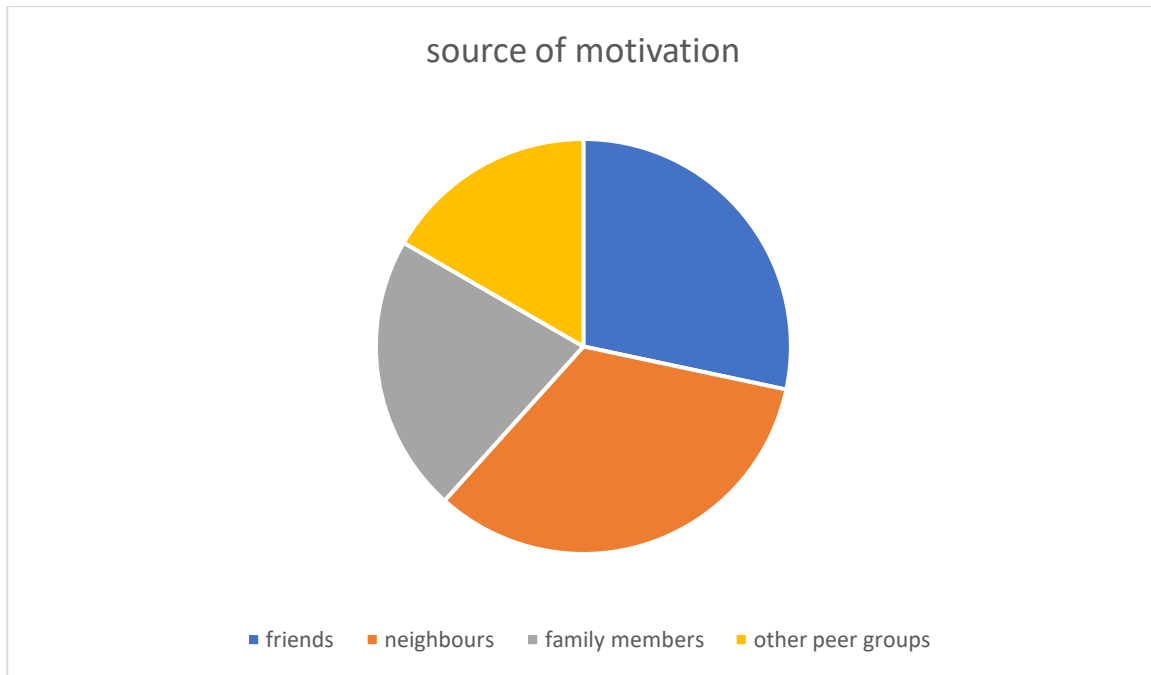


40% of the respondents have been members for around 1-5 years, 30% for a period of 5-10 years, 10% of the respondents for a period of 10-15 years and the rest 20% have more than 15 years membership period.

TABLE 3.6 - SOURCE OF MOTIVATION TO JOIN KUDUMBASHREE

| SOURCE OF MOTIVATION | NUMBER OF RESPONSES | % OF RESPONSES |
|----------------------|---------------------|----------------|
| Friends | 17 | 34 |
| Neighbours | 20 | 40 |

| | | |
|-------------------|----|-----|
| Family members | 13 | 26 |
| Other peer groups | 10 | 20 |
| TOTAL | 50 | 100 |

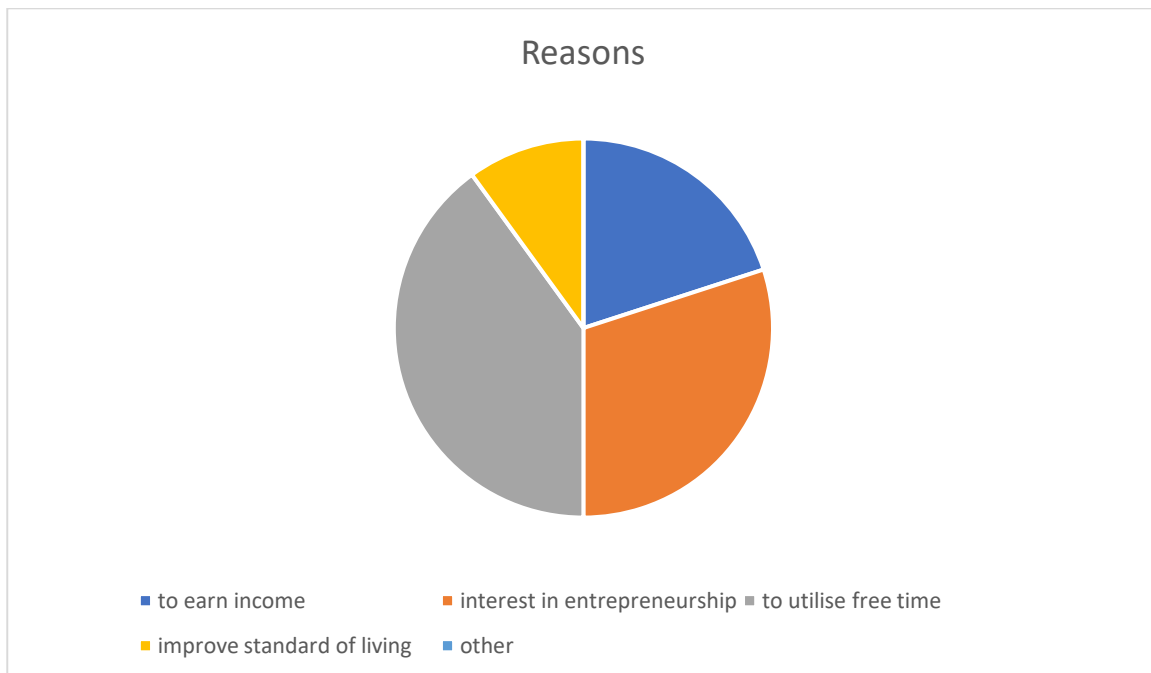


The source of motivation for 40% of the women to join Kudumbashree is from neighbours, 34% from friends, 26% from family members and the rest 20% from other peer groups.

TABLE 3.7 - REASONS TO JOIN KUDUMBASHREE

| REASONS | NUMBER OF RESPONSES | % OF RESPONSES |
|------------------------------|---------------------|----------------|
| To earn income | 10 | 20 |
| Interest in entrepreneurship | 15 | 30 |

| | | |
|----------------------------------|----|-----|
| To utilise free time effectively | 20 | 40 |
| To improve standard of living | 5 | 10 |
| Other | 0 | 0 |
| TOTAL | 50 | 100 |

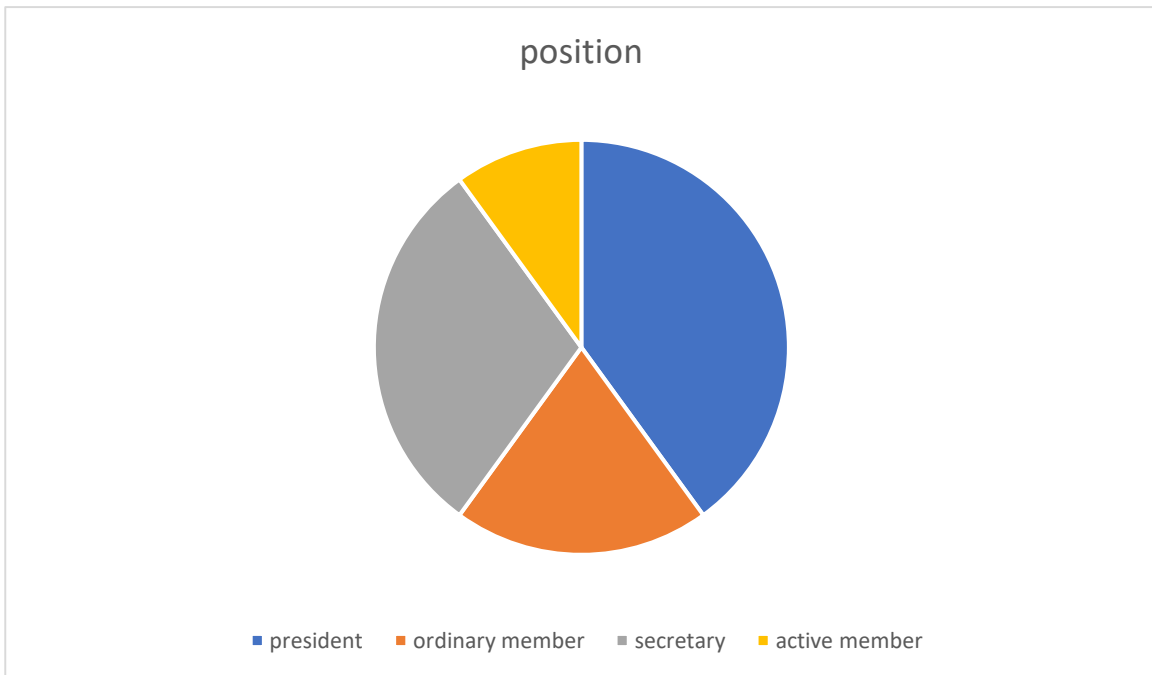


The reasons to join Kudumbashree are varied for various people. 40% of the people have joined in order to utilize free time effectively, 30% have interest in entrepreneurship, 20% wanted to increase their income and the rest 10% wants to improve their standard of living.

TABLE 3.8 - POSITION IN THE KUDUMBASHREE UNIT

| POSITION | NUMBER OF RESPONSES | % OF RESPONSES |
|-----------|---------------------|----------------|
| President | 20 | 40 |

| | | |
|-----------------|----|-----|
| Ordinary member | 10 | 20 |
| Secretary | 15 | 30 |
| Active member | 5 | 10 |
| TOTAL | 50 | 100 |

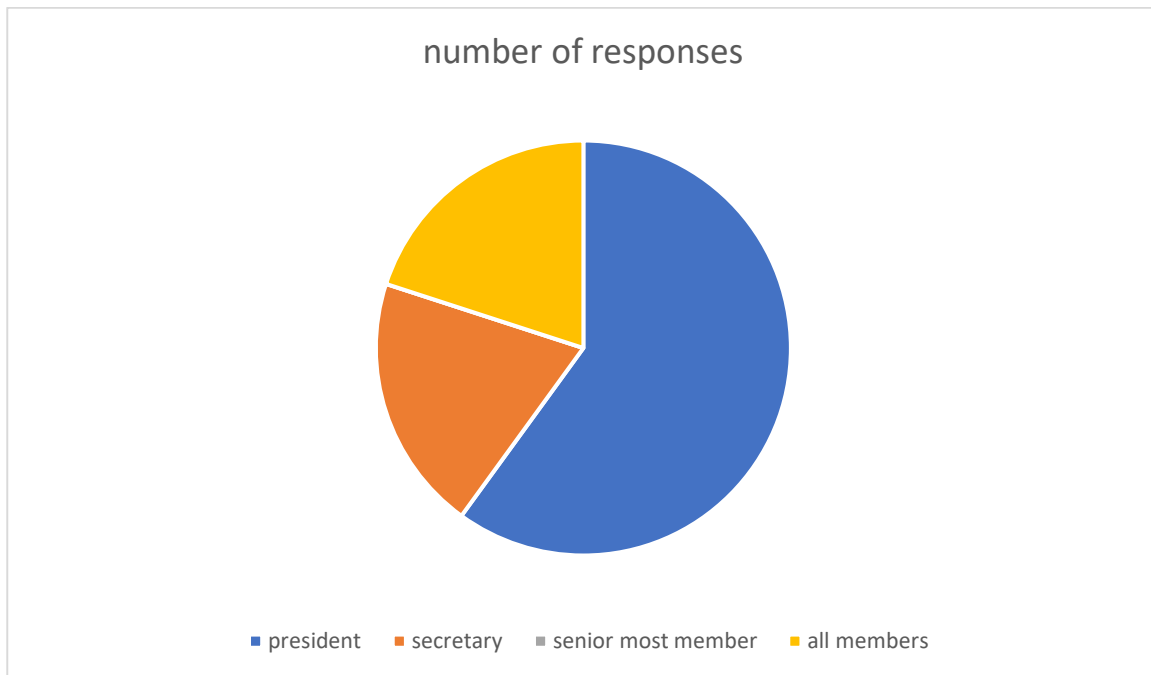


Among the 50 respondents, 40% of the respondents are presidents of the unit, 30% being the secretary, 10% are active members and the rest 20% being the ordinary members.

TABLE 3.9 - PERSON WHO MAKES DECISIONS

| DECISION MAKING | NUMBER OF RESPONSES | % OF RESPONSES |
|-----------------|---------------------|----------------|
|-----------------|---------------------|----------------|

| | | |
|--------------------|----|-----|
| President | 30 | 60 |
| Secretary | 10 | 20 |
| Senior most member | 0 | 0 |
| All members | 10 | 20 |
| TOTAL | 50 | 100 |

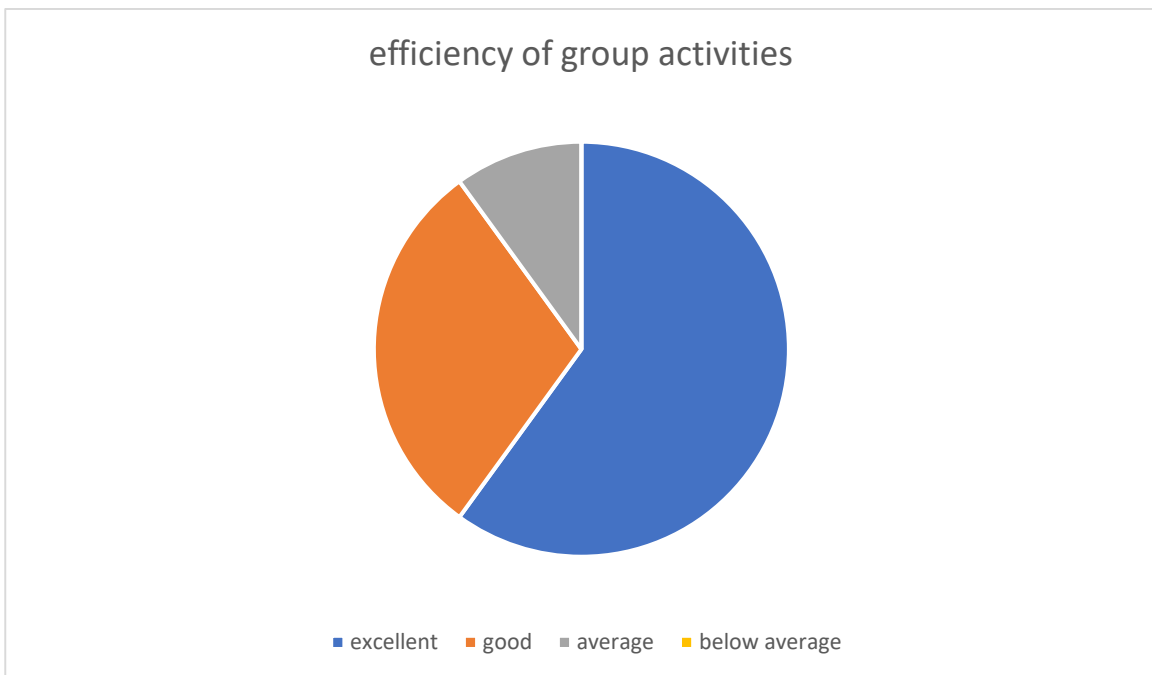


The decisions in the kudumbasree units are mainly taken by the president (60%), 20% of the respondents have chosen secretary as the decision maker and another 20% says that the decision are taken by all the members together.

TABLE 3.10 - EFFICIENCY OF GROUP ACTIVITIES

| EFFICIENCY RATING | NUMBER OF RESPONSES | % OF RESPONSES |
|-------------------|---------------------|----------------|
|-------------------|---------------------|----------------|

| | | |
|---------------|----|-----|
| Excellent | 30 | 60 |
| Good | 15 | 30 |
| Average | 5 | 10 |
| Below average | 0 | 0 |
| TOTAL | 50 | 100 |

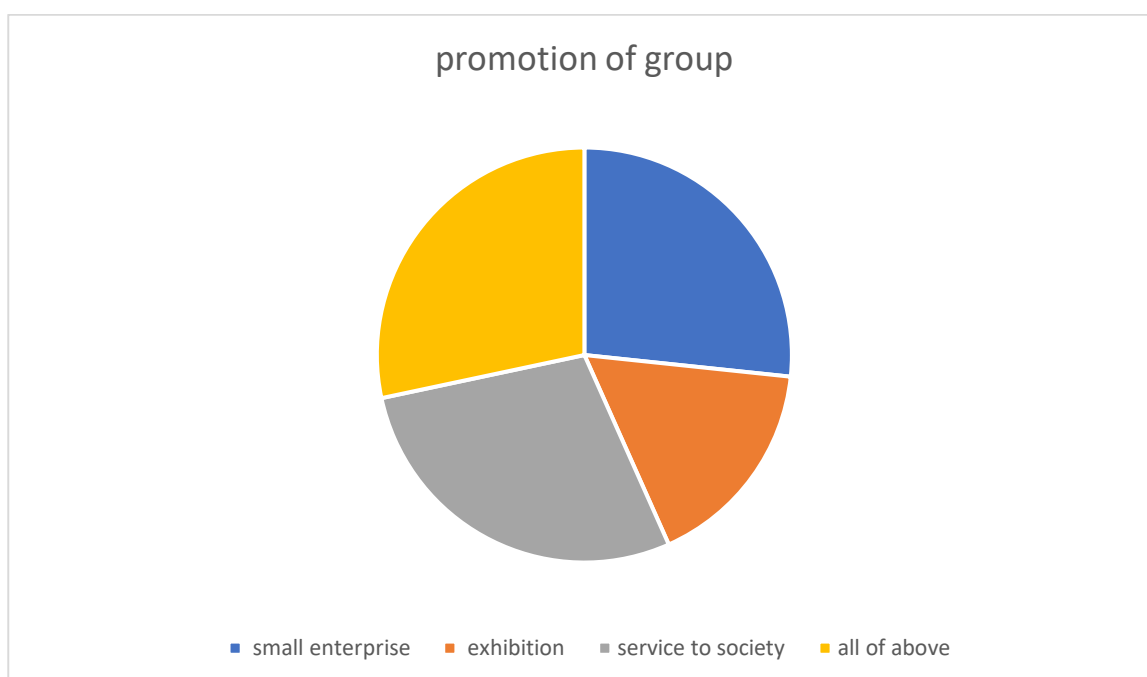


Out of the 50 respondents, 60% have responded that efficiency of the group activities is excellent, 30% responded as good and the rest 10% opine that it is average.

TABLE 3.11 - METHODS OF PROMOTING GROUP ACTIVITIES

| PROMOTION | NUMBER OF RESPONSES | % OF RESPONSES |
|-----------|---------------------|----------------|
|-----------|---------------------|----------------|

| | | |
|-------------------------|----|-----|
| Small enterprises | 16 | 32 |
| Exhibitions | 10 | 20 |
| Services to the society | 12 | 24 |
| All of the above | 12 | 24 |
| TOTAL | 50 | 100 |

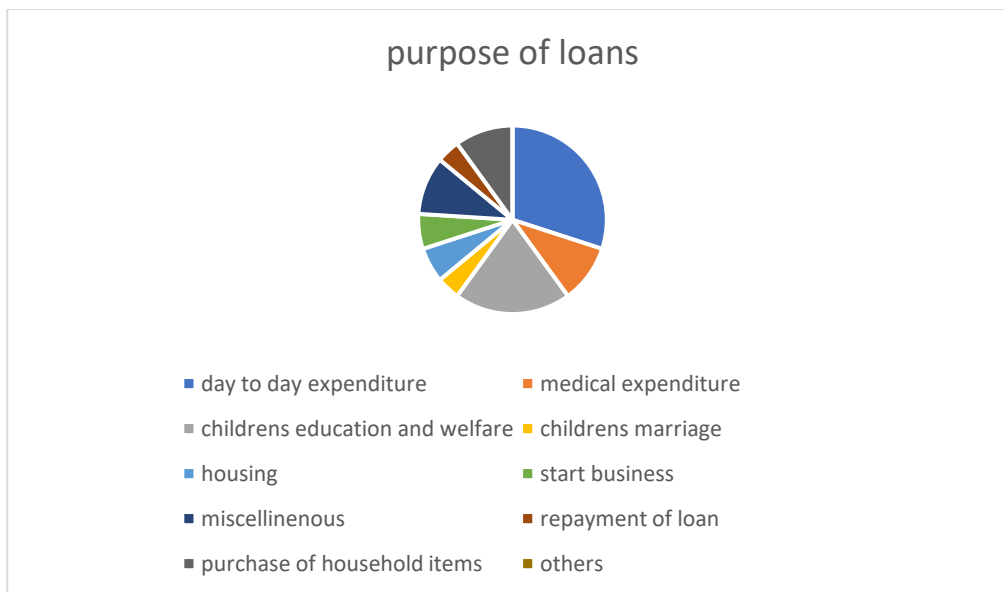


32% of the Kudumbashree promote their group activities by running small enterprise, 20% holds exhibitions, and 24% provides various services to the society and the rest 24% performs all the above activities mentioned above.

TABLE 3.12 - PURPOSE OF LOANS

| PURPOSE | NUMBER OF RESPONSES | % OF RESPONSES |
|----------------------------------|---------------------|----------------|
| Day to day expenditure | 15 | 30 |
| Medical expenditure | 5 | 10 |
| Children's education and welfare | 10 | 20 |
| Children's marriage | 2 | 4 |

| | | |
|---|----|-----|
| Housing | 3 | 6 |
| Promote / start business | 3 | 6 |
| Provide electricity, drinking water, sanitation facilities etc. | 5 | 10 |
| Repayment of loans | 2 | 4 |
| Purchase of household items | 5 | 10 |
| Others | 0 | 0 |
| TOTAL | 50 | 100 |

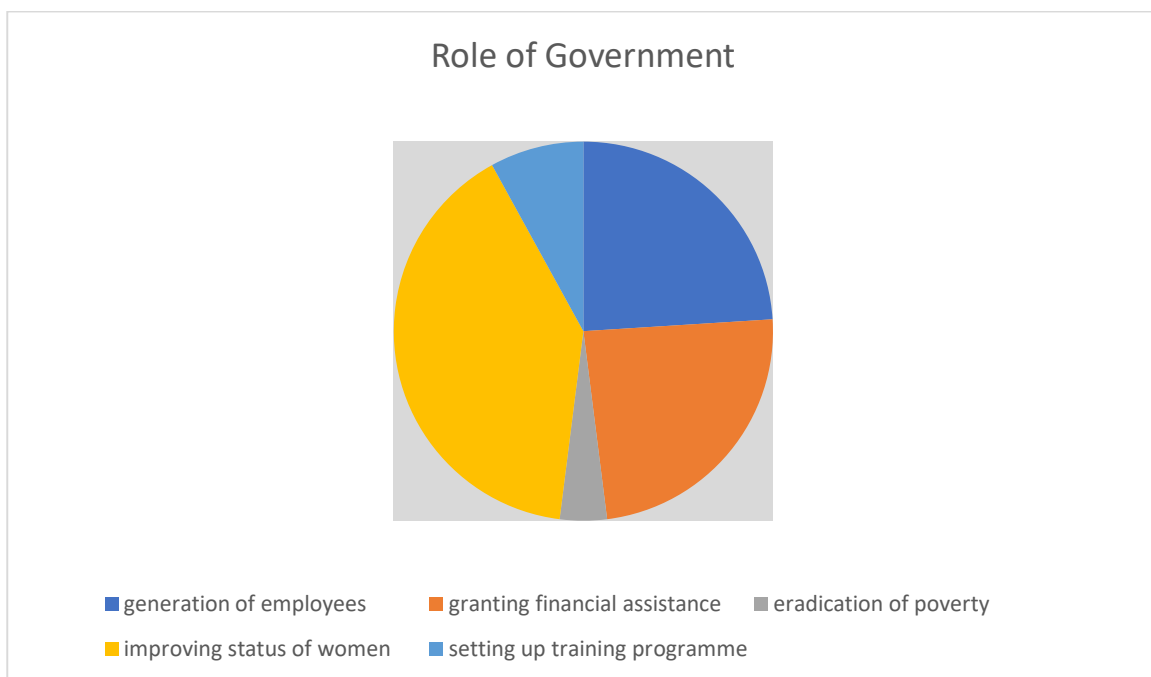


The members of the Kudumbashree avail loans for various needs. 30% of the respondents avail loans to meet their day to day expenditure, 20% for children's education and welfare, 10% each for medical expenditure, miscellaneous needs, and for purchase of household items, 6% each for housing and to start business, 4% each for childrens marriage and repayment of loans.

TABLE 3.13- ROLE OF GOVERNMENT AGENCIES IN KUDUMBASHREE

| ROLE OF GOVERNMENT AGENCIES | NUMBER OF RESPONSES | % OF RESPONSES |
|-----------------------------|---------------------|----------------|
|-----------------------------|---------------------|----------------|

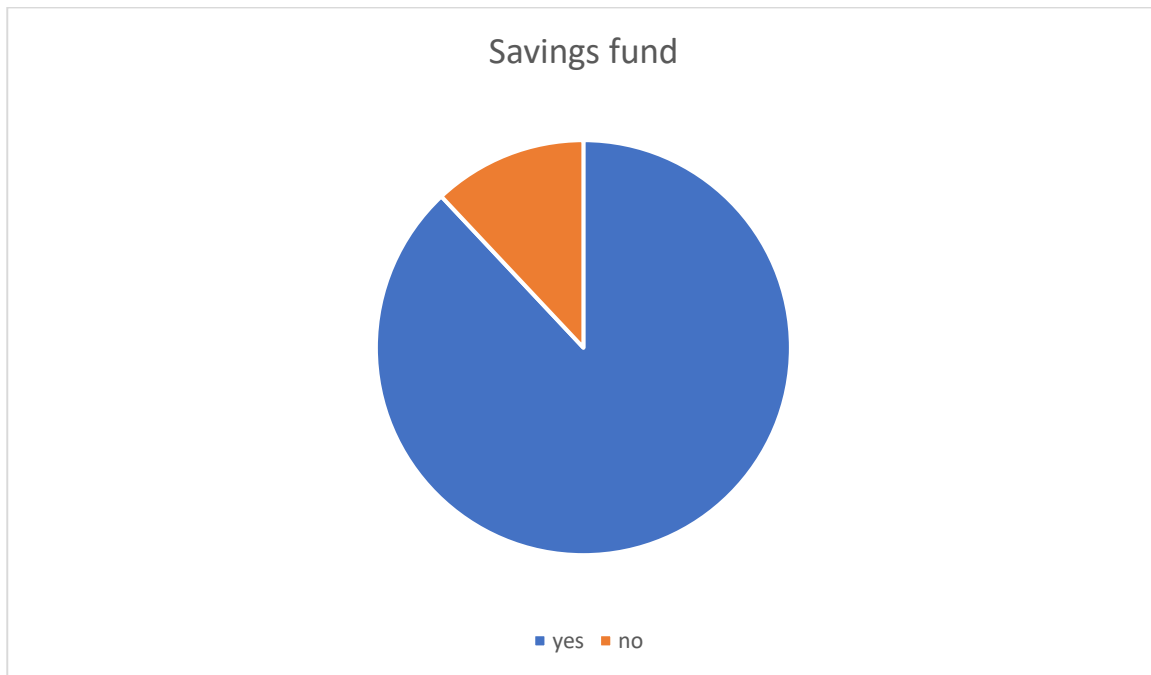
| | | |
|-------------------------------|----|-----|
| Generation of employment | 12 | 24 |
| Granting financial assistance | 12 | 24 |
| Eradication of poverty | 2 | 4 |
| Improving status of women | 20 | 40 |
| Setting up training programme | 4 | 8 |
| TOTAL | 50 | 100 |



40% of the people say that government support for Kudumbashree improves the status of women, 24% each for generation of employment and granting financial assistance, 8% for setting up training programme, and the rest 4% tells that government support for Kudumbashree eradicates poverty.

TABLE 3.14 - SAVINGS FUND

| SAVINGS FUND | NUMBER OF RESPONSES | % OF RESPONSES |
|--------------|---------------------|----------------|
| YES | 44 | 88 |
| NO | 6 | 12 |
| TOTAL | 50 | 100 |

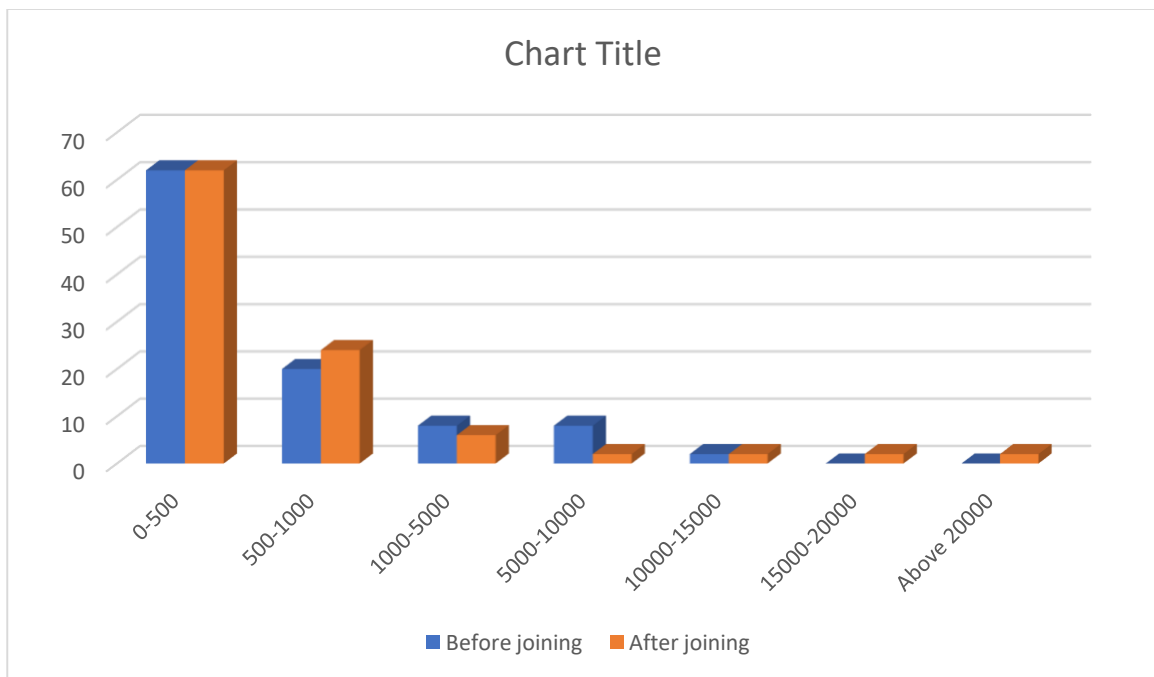


As the per the table, 88% of the respondents have savings fund in the kudumbasree units and the rest 12% do not have savings fund.

TABLE 3.15- MONTHLY SAVINGS

| | BEFORE JOINING | AFTER JOINING |
|--|----------------|---------------|
| | | |

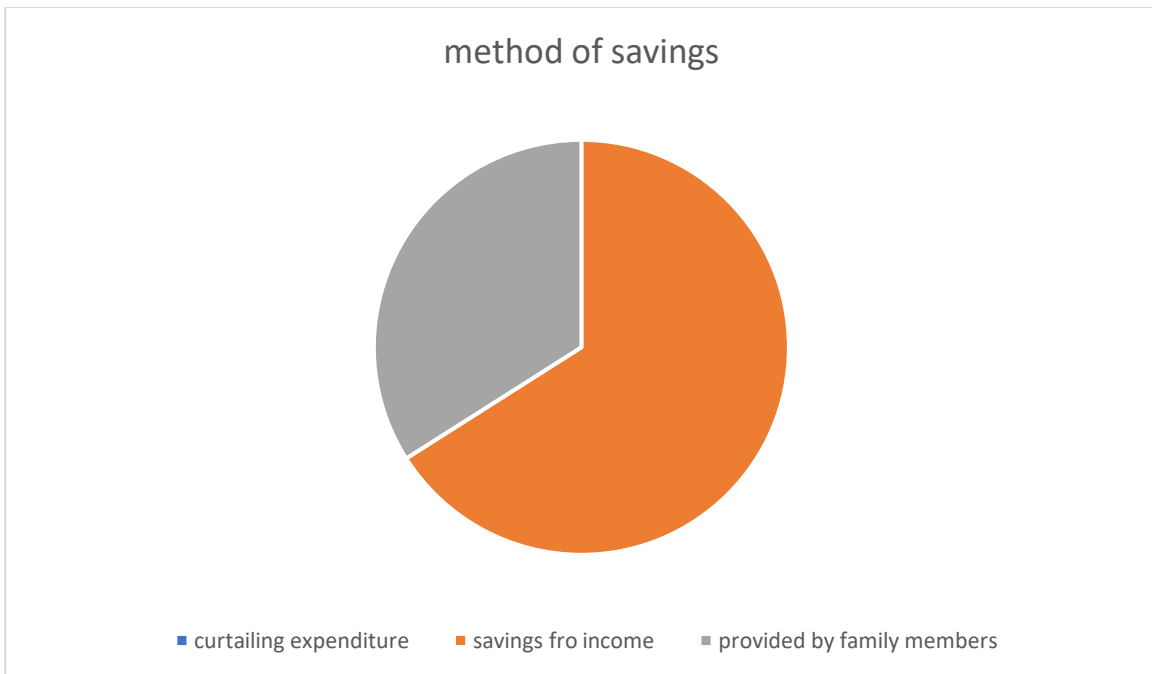
| MONTHLY SAVINGS | NUMBER OF RESPONSES | % OF RESPONSES | NUMBER OF RESPONSES | % OF RESPONSES |
|-----------------|---------------------|----------------|---------------------|----------------|
| 0-500 | 31 | 62 | 31 | 62 |
| 500-1000 | 10 | 20 | 12 | 24 |
| 1000-5000 | 4 | 8 | 3 | 6 |
| 5000-10000 | 4 | 8 | 1 | 2 |
| 10000-15000 | 1 | 2 | 1 | 2 |
| 15000-20000 | 0 | 0 | 1 | 2 |
| Above 20000 | 0 | 0 | 1 | 2 |
| TOTAL | 50 | 100 | 50 | 100 |



Before joining the KDS units the maximum amount that a person had saved was around 10000-15000 by 2% and the minimum amount was 0-500 by 62%. After joining the KDS unit the maximum amount was beyond Rs.20000 / by 2% and the minimum amount was 0-500 by 62%. Thus there is improvement in their savings.

TABLE 3.16 - METHOD OF SAVING MONEY TO DEPOSIT WITH THE GROUP

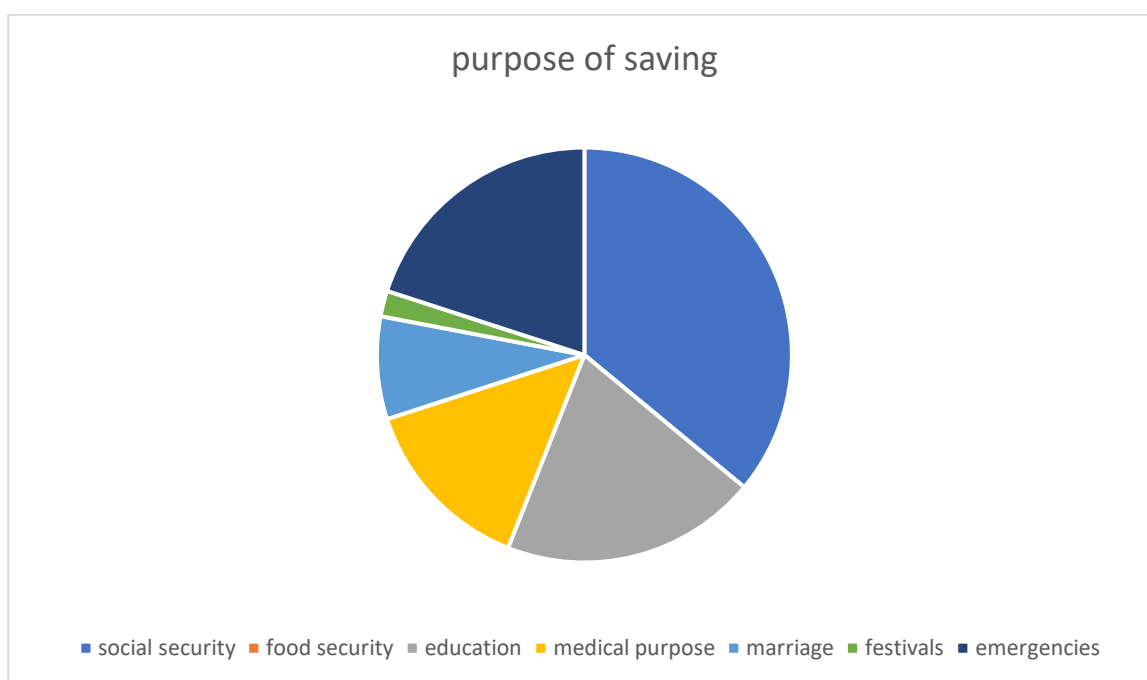
| MONEY SAVING | NUMBER OF RESPONSES | % OF RESPONSES |
|----------------------------|---------------------|----------------|
| Curtailing expenditure | 0 | 0 |
| Savings from income | 33 | 66 |
| Provided by family members | 17 | 34 |
| TOTAL | 50 | 100 |



The study shows that, 66% of the people save money from their income to deposit within their group, and 34% introduce money which is provided by their family members.

TABLE 3.17- PURPOSE OF SAVINGS

| PURPOSE | NUMBER OF RESPONSES | % OF RESPONSES |
|-----------------|---------------------|----------------|
| Social security | 18 | 36 |
| Food security | 0 | 0 |
| Education | 10 | 20 |
| Medical purpose | 7 | 14 |
| Marriage | 4 | 8 |
| Festivals | 1 | 2 |
| Emergencies | 10 | 20 |
| TOTAL | 50 | 100 |



The members of the group save money for different needs. 36% of the people save money for social security, 20% each for both education and emergencies, 14% for medical purpose, 8% for marriage and the rest 2% for festival needs..

TABLE 3.18 - TIME PERIOD OF MONEY SAVING

| TIME PERIOD | NUMBER OF RESPONSES | % OF RESPONSES |
|-------------|---------------------|----------------|
| 1-3 MONTHS | 0 | 0 |
| 3-5 MONTHS | 14 | 28 |
| MORE THAN 6 | 36 | 72 |
| TOTAL | 50 | 100 |



As per the table given above, 72% of the respondents save money for a period of more than 6 months, and the 28% of the respondents save money for a period between 3-5 months.

TABLE 3.19 - TRAINING BEFORE JOINING KUDUMBASHREE

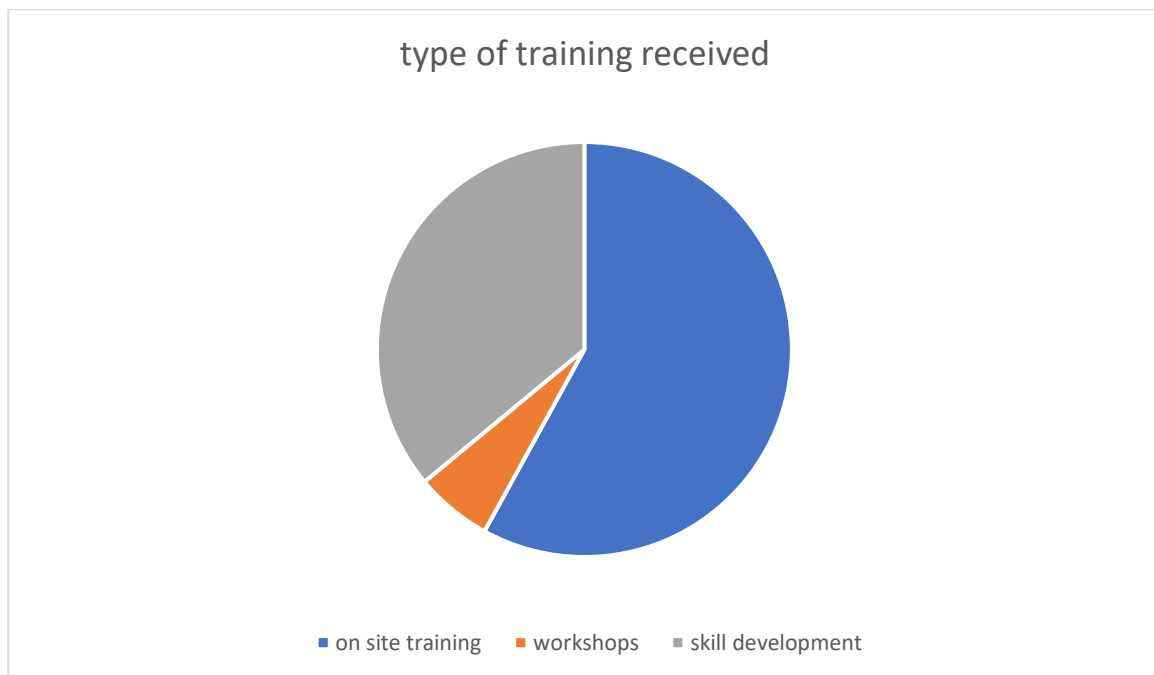
| TRAINING | NUMBER OF RESPONSES | % OF RESPONSES |
|----------|---------------------|----------------|
| YES | 12 | 24 |
| NO | 38 | 76 |
| TOTAL | 50 | 100 |



The pie chart depicts that, 76% of the respondents haven't got any training before joining the Kudumbashree unit and the rest 24 people have got training for joining Kudumbashree.

TABLE 3.20- TYPE OF TRAINING RECEIVED

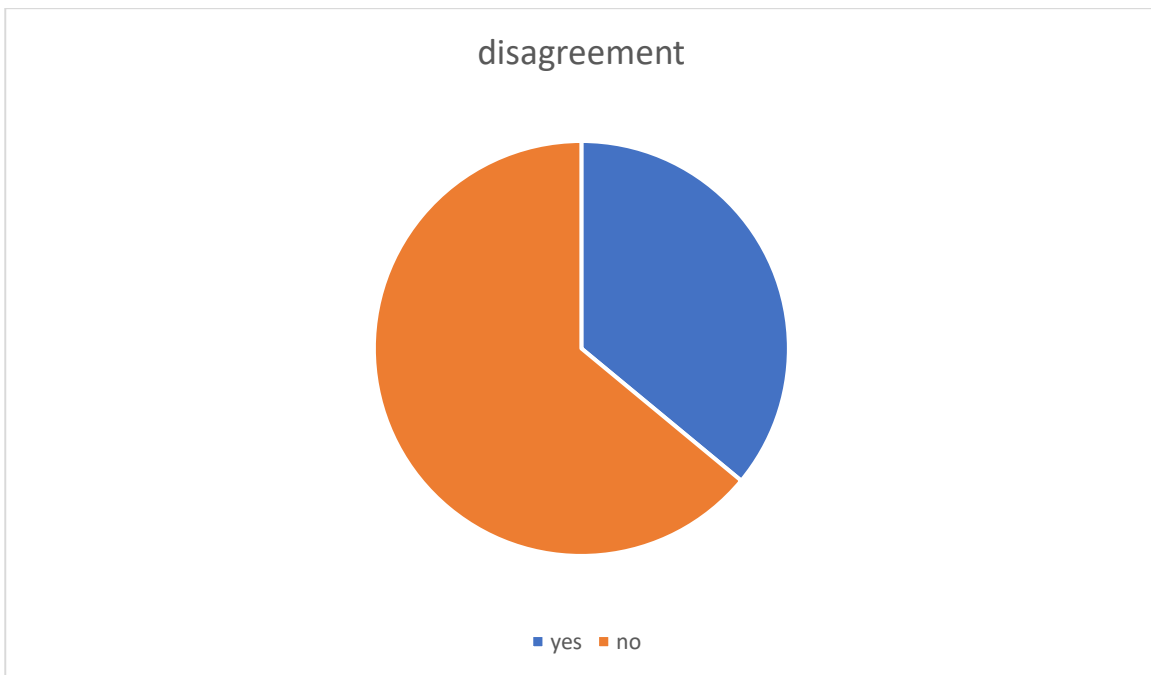
| TYPE OF TRAINING | NUMBER OF RESPONSES | % OF RESPONSES |
|-------------------|---------------------|----------------|
| On-site training | 29 | 58 |
| Workshops | 3 | 6 |
| Skill development | 18 | 36 |
| TOTAL | 50 | 100 |



As per the above table, 58% of the respondents got onsite training, skill development for 36% , and for the rest 6% workshops were conducted.

TABLE 3.21 - DISAGREEMENT WITHIN THE GROUP

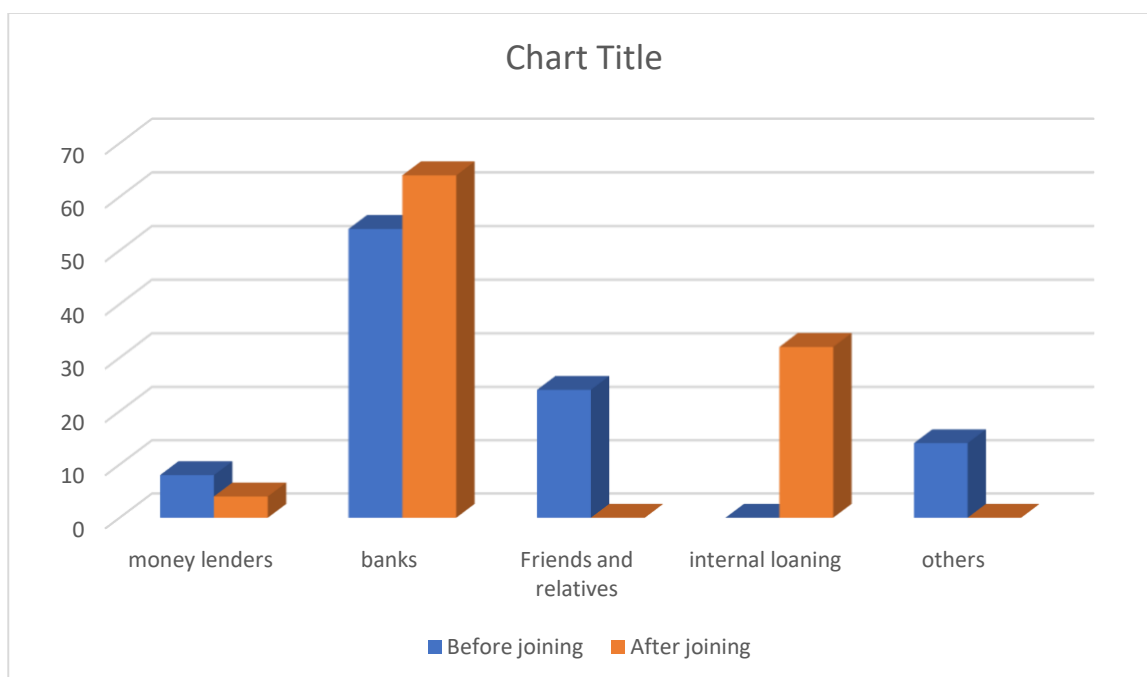
| DISAGREEMENT | NUMBER OF RESPONSES | % OF RESPONSES |
|--------------|---------------------|----------------|
| YES | 18 | 36 |
| NO | 32 | 64 |
| TOTAL | 50 | 100 |



Majority of the members responded that there is no disagreement in the group and the rest 36% said that there is some sort of disagreement when it comes to making the decisions within the group.

TABLE 3.22 - SOURCES OF LOANS

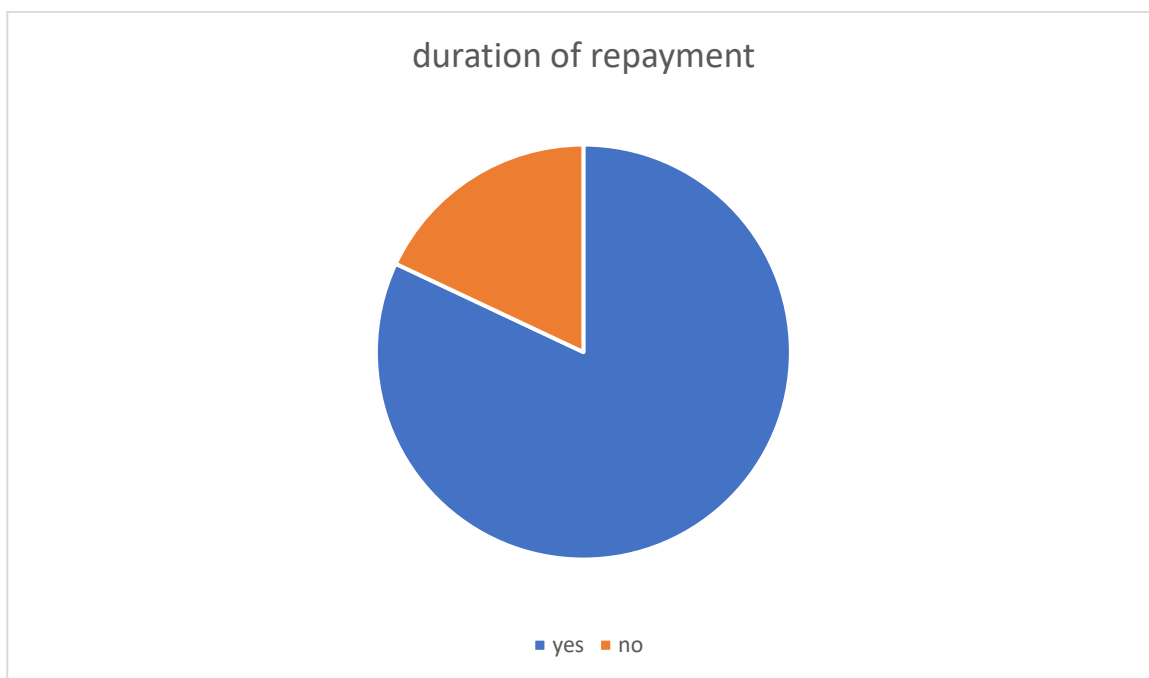
| SOURCES | BEFORE JOINING | | AFTER JOINING | |
|-----------------------|---------------------|----------------|---------------------|----------------|
| | NUMBER OF RESPONSES | % OF RESPONSES | NUMBER OF RESPONSES | % OF RESPONSES |
| Money lenders | 4 | 8 | 2 | 4 |
| Banks | 27 | 54 | 32 | 64 |
| Friends and relatives | 12 | 24 | 0 | 0 |
| Internal loaning | 0 | 0 | 16 | 32 |
| others | 7 | 14 | 0 | 0 |
| TOTAL | 50 | 100 | 50 | 100 |



Before joining the Kudumbashree the source of loans for the members were like 54% from banks, 24% from friends and relatives, 8% from money lenders and the rest 14% got loans from other sources. After joining the Kudumbashree 64% got loans from banks (which have increased by 10%) 32% from internal loaning, and 4% from money lenders. This shows that joining Kudumabashree facilitates easy access to bank loans and other sources of credits for the members of the Kudumbashree units.

TABLE 3.23 - WHETHER THE DURATION OF REPAYMENT PERIOD WAS ENOUGH

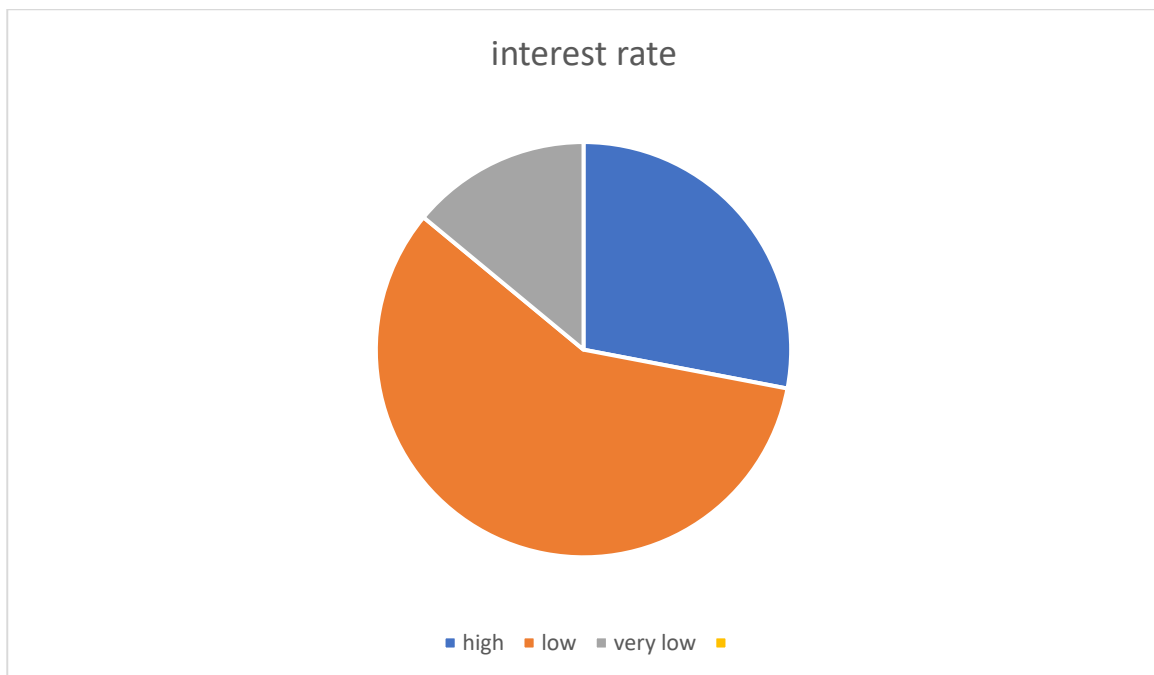
| DURATION OF REPAYMENT PERIOD | NUMBER OF RESPONSES | % OF RESPONSES |
|------------------------------|---------------------|----------------|
| YES | 41 | 82 |
| NO | 9 | 18 |
| TOTAL | 50 | 100 |



Majority of the people tells that the duration of repayment period were enough and for the rest 18% the duration were not enough for the repayment.

TABLE 3.24 - RATING INTEREST-CHARGE

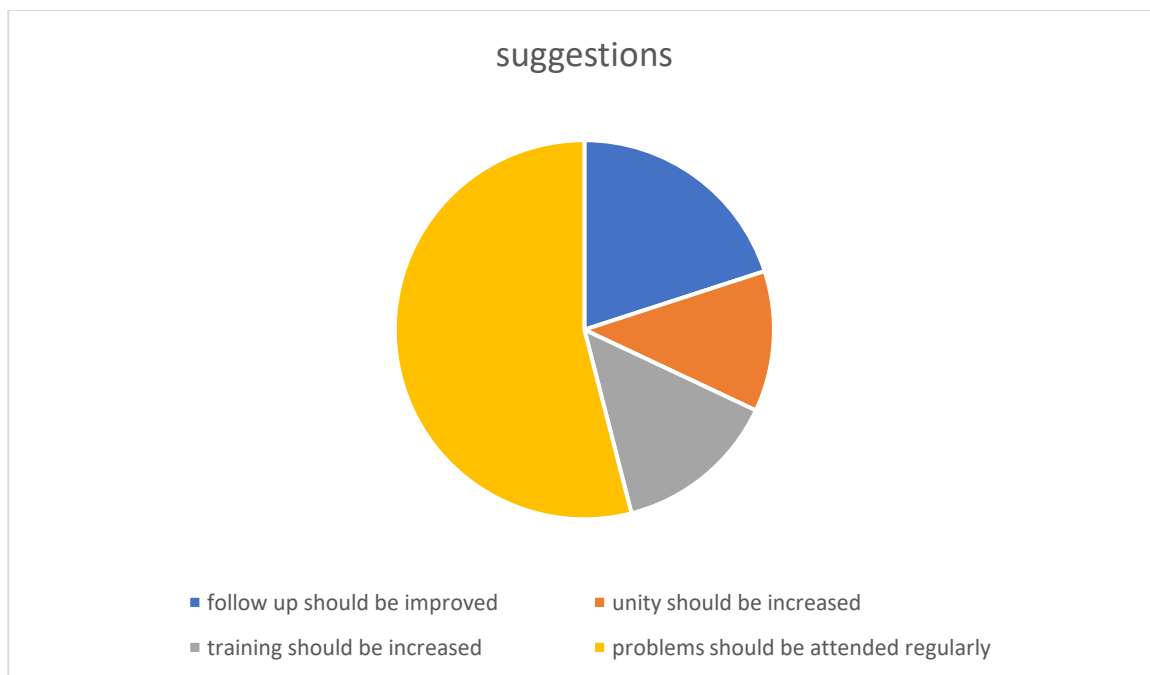
| INTEREST CHARGE | NUMBER OF RESPONSES | % OF RESPONSES |
|-----------------|---------------------|----------------|
| HIGH | 14 | 28 |
| LOW | 29 | 58 |
| VERY LOW | 7 | 14 |
| TOTAL | 50 | 100 |



the study shows that, the interest charge is low for 58% of the respondents, high for 28% and the rest 14% responded that the interest rate is very low.

TABLE 3.25- SUGGESTIONS FOR IMPROVEMENT OF KUDUMBASHREE ACTIVITIES

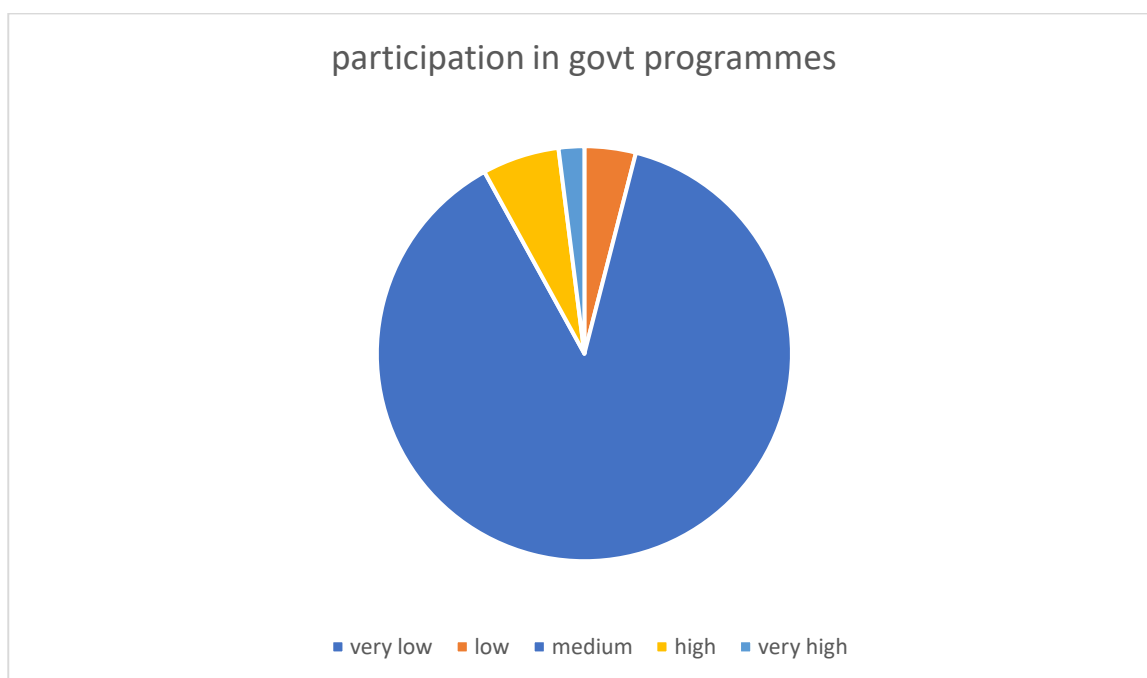
| SUGGESTIONS | NUMBER OF RESPONSES | % OF RESPONSES |
|---|---------------------|----------------|
| Follow up should be improved | 10 | 20 |
| Unity should be increased | 6 | 12 |
| Training should be increased | 7 | 14 |
| Problems faced by Kudumbashree should be attended regularly | 27 | 54 |
| TOTAL | 50 | 100 |



54% of the members suggested that the problems faced by the kudumbasree units should be attended regularly, 20% suggested that follow up should be improved, 14% responded that proper training should be given and the rest 12% of the members suggested that unity should be increased in order to improve the kudumbasree unit.

TABLE 3.26 - PARTICIPATION IN GOVERNMENT OFFERED PROGRAMMES

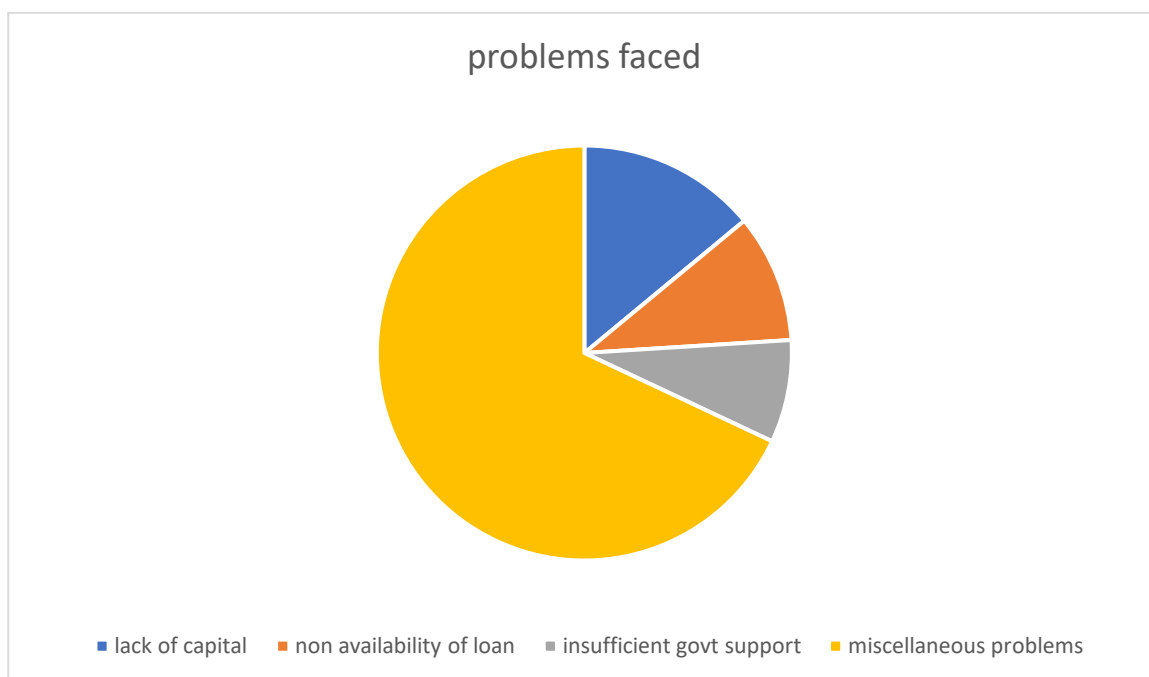
| PARTICIPATION | NUMBER OF RESPONSES | % OF RESPONSES |
|---------------|---------------------|----------------|
| Very low | 0 | 0 |
| Low | 2 | 4 |
| Medium | 44 | 88 |
| High | 3 | 6 |
| Very high | 1 | 2 |
| TOTAL | 50 | 100 |



The rate of participation in government programmes is high for about 6%. 2% of the member actively participate in the programmes, 88% have a moderate participation, and the rest 4% have low rate of participation in these activities.

TABLE 3.27- PROBLEMS FACED BY KUDUMBASHREE UNITS

| PROBLEMS FACED | NUMBER OF RESPONSES | % OF RESPONSES |
|---------------------------------|---------------------|----------------|
| Lack of capital | 7 | 14 |
| Non-availability of loan | 5 | 10 |
| Insufficient government support | 4 | 8 |
| Miscellaneous problem | 34 | 68 |
| TOTAL | 50 | 100 |



68% of the people are facing miscellaneous problems, 14% of the members face lack of capital as a problem, 10% for non availability of loan and the rest 8% of the members responded that there is insufficient support from the government.

TABLE 3.28 - SKILL DEVELOPMENT AFTER JOINING KUDUMBASHREE

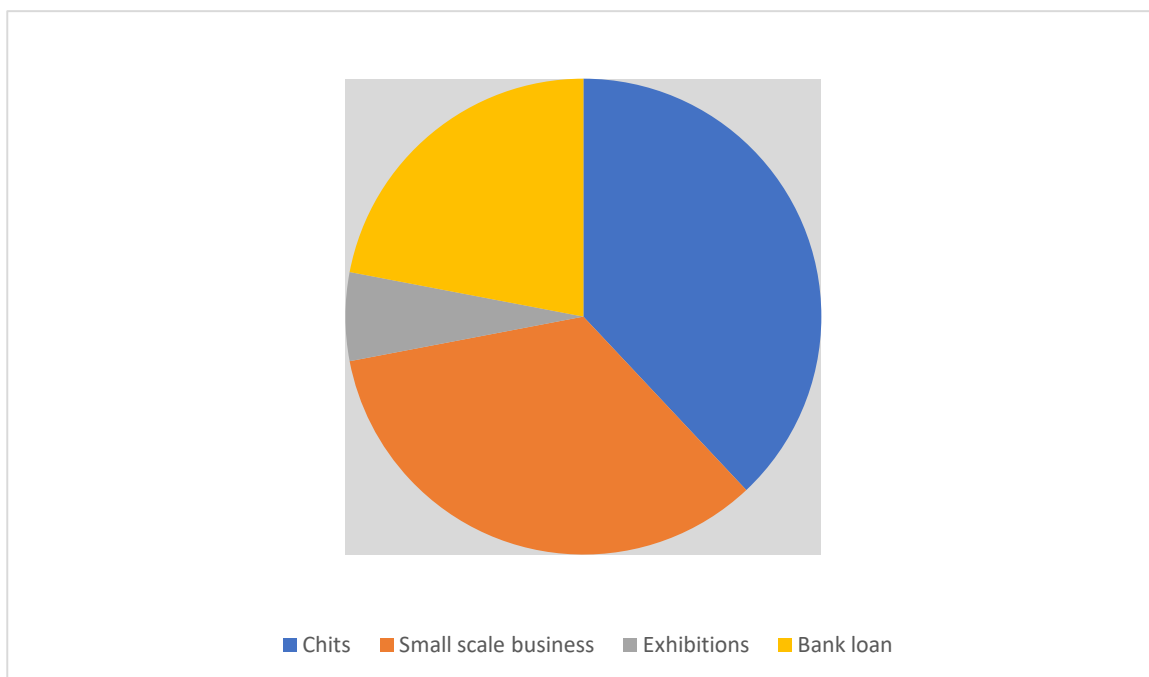
| SKILL DEVELOPMENT | NUMBER OF RESPONSES | % OF RESPONSES |
|-------------------|---------------------|----------------|
| YES | 40 | 80 |
| NO | 10 | 20 |
| TOTAL | 50 | 100 |



Majority of the people have attained skills after joining KDS units, and the rest 20% responded that they haven't got any skill development after joining the KDS units.

TABLE 3.29 - SOURCE OF INCOME

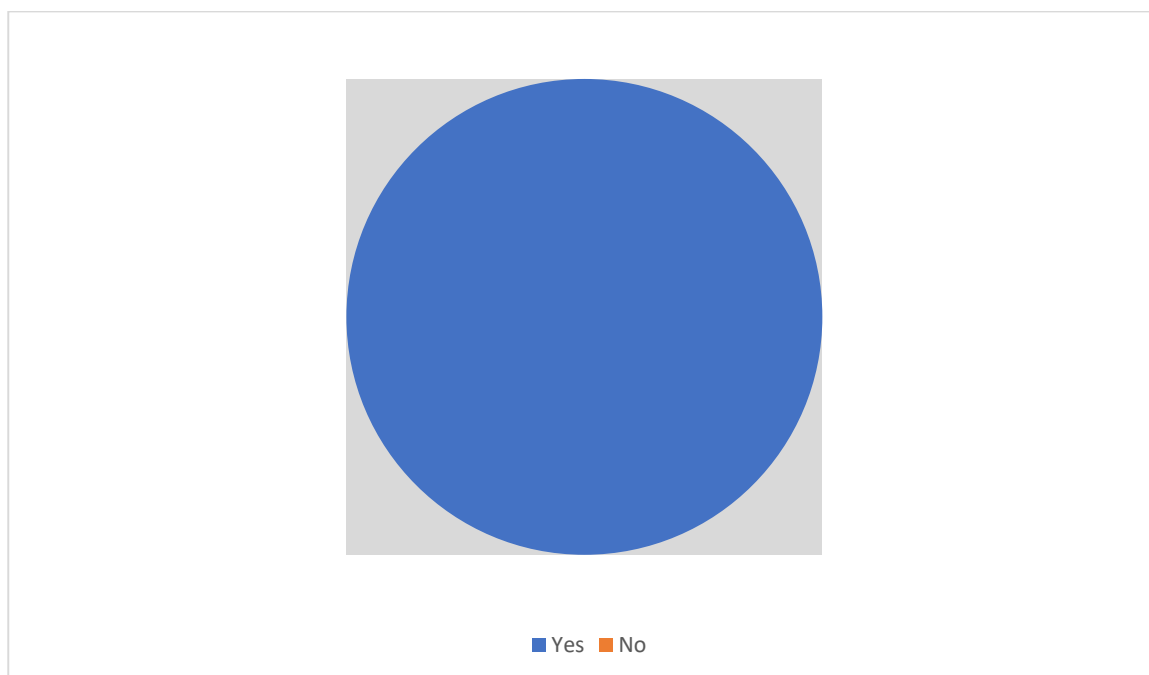
| SOURCE | NUMBER OF RESPONSES | % OF RESPONSES |
|----------------------|---------------------|----------------|
| Chits | 19 | 38 |
| Small scale business | 17 | 34 |
| Exhibitions | 3 | 6 |
| Bank loans | 11 | 22 |
| TOTAL | 50 | 100 |



The source of income for 38% of the respondents is from chits, 34% from small scale business, 22% from bank loans and the rest 6% is from the exhibitions held.

TABLE 3.30 - WHETHER THERE IS A BALANCE BETWEEN FAMILY LIFE AND KUDUMBASHREE ACTIVITIES

| BALANCE | NUMBER OF RESPONSES | % OF RESPONSES |
|---------|---------------------|----------------|
| YES | 50 | 100 |
| NO | 0 | 0 |
| TOTAL | 50 | 100 |



The study shows that 100% of the people are able to balance both family life and kudumbasree activities.

CHAPTER 5

FINDINGS, SUGGESTIONS

AND

CONCLUSION

FINDINGS

Here the study was to analyze the impact of microfinance on women's empowerment through kudumbashree units. Data were collected from both primary and secondary data. Primary data were collected from 50 respondents who were members of Ernakulam. Secondary data were collected from journals, articles, and by referring to other project reports. The important findings derived as a result of the study are mentioned below.

- Most of the respondents belong to the age group of 30-40.
- Most of the respondents have joined Kudumbashree to utilize their free time effectively.
- Only 30% of the respondents have joined Kudumbashree with the aim to be an entrepreneur.
 - Majority of the decisions are taken by the President alone.
 - Most of the respondents of Kudumbashree promote their group by owning small enterprises.
- The purpose for which the loan was taken was mostly to meet their day-to-day expenditures followed by children's education and medical expense.
 - Most of the respondents are of the opinion that the role of government agencies is to improve the status of women.
 - Maximum savings funds have been increased after joining Kudumbashree and an amount that exceeds 20,000.
 - Most of the respondents save funds to deposit within the group by savings from their income.
 - They save money mainly for social security.
 - Type of training received after joining Kudumbashree was onsite training.
 - Most of the respondents have disagreements within the group in various matters.
 - The loan taken is mainly from the bank and there has been an increase of 10% on the loans taken after joining Kudumbashree.
 - Most respondents are satisfied with the repayment period, and interest chargeable is low.
 - Most of the respondents are of the opinion that problems faced by Kudumbashree should be attended to regularly to improve the Kudumbashree activities.

- Most of the respondents are able to balance their family life and Kudumbashree activities.
- Source of income for Kudumbashree is from small-scale businesses
- According to the respondents, participation in government-offered programs is moderate
- Most of the respondents are of the opinion that problems caused by insufficient government support are the least.
- Majority of the people have attained skills after joining Kudumbashree units such as pot making, handicraft, stitching etc.

The major findings from the study is that majority of the members of kudumbasree units are graduate and they joined Kudumbashree unit with an aim to be an entrepreneur. Their monthly savings has increased after joining Kudumbashree. But there are fewer respondents who maintains savings between 15000 and above. Through internal loaning and loans from banks the members meet their needs. The dependency on money lenders has decreased drastically. The interest charged for such loans is comparatively high which promotes the members to rely on various loans offered by the banks. The major concern of respondents is the inattentiveness of problems within the group that occur on a regular basis. The participation in government offered programmes is satisfactory. The skills of respondents have increased significantly after joining Kudumbashree which aids their income status. Thus, it promote women empowerment and improve the status of women.

SUGGESTIONS

- More skill development training should be introduced so that they can make use of that to earn more income.
- Apps can be introduced so that it would be easy for the customers to buy all the products at their convenience
- Kudumbasree members themselves can introduce new ideas and skills from the day-to-day activities.
- The problems of the kudumbasree units should be attended to regularly
- The government has to take many initiatives to bring up more programmes and ensure that everyone is participating in it.

CONCLUSIONS

In today's society, women's empowerment has improved to a very great extent as compared to earlier with the help of kudumbasree units. Despite progress toward women's empowerment, there is still a long way to go. Making women aware of their potential is the need of the times, and the government should implement various ideas and programs to bring up women in society. The study has concluded that the women have now become independent as compared to the earlier times when they were not able to meet their day-to-day expenditures due to a lack of savings. The kudumbasree units have their own strategies for bringing families out of poverty. Its activities were focused on poverty eradication, which was considered the basic requirement for the upliftment of women.

If the government takes up more initiatives and the women motivate themselves to join the programmes within no time the status of women can be improved as that of men.

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ANNEXURE

QUESTIONNAIRE

Name of Kudumbasree unit:

Location:

Name of respondent:

Age: a) 20-30 b)30-40 c)40-50 d) above 50years

Education: a) illiterate b) literate i) primary ii) high school

Marital status: a) Married b) Single c) Divorced d) Widow

1.What is your group size?

a) 0-10 members b) 10-15 members c)15-20 members d) more than 25 members

2.Since how long have you been a member of the group?

a) 1-5 years b) 5-10 years c)10-15 years d) more than 15 years

3.Who motivated you to join KDS?

a) Friends b) Neighbours c) family members d) other peer groups

4.What are the reasons for joining KDS?

a) To earn income b) Interest in entrepreneurship c) to utilize free time effectively
d) improve the standard of living

5.Your position in the group

a) President b) ordinary member c) secretary d) active member

6.who takes day-to-day decisions regarding the functioning of your group?

a) President b) secretary c) senior most member d) all members

7.How do you feel about your group activity?

a) Excellent b) good c) average d) below average

8.How does kudumbasree promote their group?

a) Own small enterprises

b) Held exhibition

c) Services to the society

d) All the above

9. For what purpose have you used loans after joining the unit.

- a) Day to day expenditure
- b) Medical expenditure
- c) Children's education and welfare
- d) Children's marriage
- e) Housing
- f) Promote/start business
- g) Provide electricity, drinking, water, sanitation facilities etc.
- h) Repayment of loans
- i) Purchase of household items
- j) Others

10. State the role of government agencies in kudumbasree units

- a) Generation of employment
- b) Granting financial assistance
- c) Eradication of poverty
- d) Improve the status of women
- e) Setting up training programme

11. Do you have any savings fund

- a) Before joining SHG
 - a. YES
 - b. NO
- b) After joining SHG
 - a. YES
 - b. NO

12. Monthly savings

- a. Before joining SHG _____
- b. After joining SHG _____

13. How do you save money to deposit with the group.

- a. Curtailing expenditure
- b. Savings from income
- c. Provided by family members

14. Main purpose of savings

- a. Social security

- b. Food security
- c. Education
- d. Medical
- e. Marriage
- f. Festivals
- g. Emergencies

15. How long are you saving the money for

- a. 1-3 months
- b. 3-5 months
- c. More than 6

16. Have you got any type of training before joining SHG

- a. YES
- b. NO

17. Type of training received.

- a. Onsite training
- b. Workshops
- c. Skill development

18. Is there any conflict between the members

- a. Yes
- b. No

19. Source of loans

| Source of loans | before | after |
|-----------------------|--------|-------|
| Money lenders | | |
| Banks | | |
| Friends and relatives | | |
| Internal loaning | | |
| others | | |

20. Was the payment period enough for you to pay back the credit

- a. Yes
- b. No

21.How would you rate the interest rate charged on the credit granted

- a. High
- b. Low
- c. Very low

22.Suggestions for improving the functioning of SHG

- a. Follow up should be improved
- b. Unity should be increased
- c. Training should be increased
- d. Problems faced by the KDS should be attended regularly

23.Participation of KDS in government offered programmes

- a. Very low
- b. Low
- c. Medium
- d. High
- e. Very high

24.For each of the following state the level of problems in the Kudumbashree.

| NO | VARIABLES | ALWAYS | FREQUENTLY | RARELY | NEVER |
|----|---------------------------------|--------|------------|--------|-------|
| 1 | Lack of capital | | | | |
| 2 | Non availability of loan | | | | |
| 3 | Insufficient government support | | | | |
| 4 | Miscellaneous problem | | | | |

25.Did u learn new skills after joining Kudumbasree

- a. Yes
- b. No

26.How did you collect the money from Kudumbasree units

- a. Chits
- b. Small scale business
- c. Exhibitions

d. Bank loans

27. Are you able to balance both personal and kudumbasree units

a. Yes

b. NO