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Performance of Kudumbashree units (NHGS) in Devikulam Taluk

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Abstract

Development is possible only if the poverty eradication programmes are implemented effectively with the participation of people. The incidence of poverty among female is more severe than among males. Female headed families have a higher percentage of the poorest households in the country. Gender inequalities have resulted in the concentration of women in unorganized sectors and unequal pay for equal work. Empowering women does not mean to give them power to dominate others or to use power to establish their superiority over others. Therefore, empowerment of women in reality is to empower themselves. Here empowerment means empowering the self-recognition of one's own capacities and contribution to the family, community and society at large in order to create a positive self-image. Even then, among the poor, a major portion of disposable incomes come from females because men spend more for personal comforts. Empowerment of women is considered as an important responsibility of every Government. In this context, Government of Kerala introduced the new women empowerment programme known as, "Kudumbashree." The very motto of Kudumbashree is based on women empowerment. Vattavada is the Grama Panchayat comes under the Devikulam block in Idukki District was selected for the present study. There are 120 NHG units were functioning in Vattavada Panchayat out of them 10 NHGs were randomly selected, from that 10 NHG presidents were selected purposefully to know the performance of Kudumbashree and to assess the effectiveness of each NHGs in this particular area of study. Interview schedule Parameshwari (2014) [1] was used to collect the information from the respondents. The collected data were coded, analysed and presented in frequency tables by using descriptive and inferential statistics through SPSS package v.22. The data were collected from November to December 2018. It could be concluded that the Kudumbashree mission is one of the most effective schemes for the upliftment of rural women of Kerala. The kudumbashree model of women empowerment could be followed by other states in India will definitely improve the development of rural women in many ways.

Keywords: Kudumbashree, NHGS, empowerment and Devikulam block

Introduction

"Kudumbashree" the scheme aims at improving the living levels of the poor women in rural and urban areas. "Kudumbashree" in local language means prosperity of the family which helps enjoy the economic opportunities by a good number of poor women folks in rural and urban Kerala. (Kudumbashree Reports, 2012) [7]. Kudumbashree has been identified as one of the twenty best practices in governance identified by the planning commissions and UNDP (Economic Review, 2006) [3]. The mission statement of Kudumbashree is: "To eradicate absolute poverty in ten years through concerned community action under the leadership of Local Self Governments, by facilitating organization of the poor combining self-help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty holistically". (<http://www.kudumbashree.org>). Kudumbashree as a comprehensive programme aims at the alleviation of poverty. It is a participatory poverty reduction programme focusing on women empowerment through convergence of resources and community action. It encompasses thrift and credit activities, micro enterprises, several income generating activities and a wide range of welfare activities. The three-tier community based organizations under KDMS have covered almost all social and economic activities ranging from manufacturing, farming, trading, service providing, housing, collection and processing waste material and welfare activities such as protection of destitute. (Linda, 2009) [7]. Empowerment of women through Kudumbashree is the needs of the hours.

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It is basically concerned with equality, participation, influencing decision and access to opportunity (Ajith, 2010) [2]. The very motto of Kudumbashree is based on women empowerment through Community Based Organisations. Main aim is “Reach out the Family through Women and Reach out the Society through Family (Selvi and Pushpa (2017) [8].

Objectives of the study

1. To understand the governance structure of Kudumbashree and its functions
2. To prepare a profile of the Kudumbashree units.

Methodology

Vattavada is the Grama Panchayat comes under the Devikulam block in Idukki District was selected for the present study (Fig: 1). The address of the Kudumbashree units in Vattavada Panchayat was obtained from the District Mission Office of Kudumbashree, Community Development society and also from the website. There are 120 NHG units were functioning in Vattavada Panchayat. An area wise list of

Kudumbashree units was obtained from Area Development Society (ADS). From the list, 10 NHG units were selected randomly. The names of the NHGs are Yamuna, SreeSakthi, Lotus, Jasmine, Indra, Royal, Kairaly, Angel, Sreedevi and Haritha. From the selected NHGs 10 Presidents were selected purposefully to know the effectiveness of Kudumbashree activities. On the basis of appropriateness and practicability, the investigator adopted the survey method for this study. Interview schedule (Ajantha, 2014) [1] was used to collect the information regarding Profile of the Kudumbashree units like Size of the NHGs, Registration Status, Reason for the formation of NHG, Aims of the NHG, Membership Fees and its usage, Selection of the NHGs office bearers, Punitive action taken by the groups, Records and Registers maintained in the NHG, Saving details for last five years, Bank loan details, Purpose of taking bank loans and Utilization of the bank loans, Institutional linkage with NHG, Problems encounter by the group, Future needs of the group. The collected data were statistically analyzed and interpreted using appropriate statistical tools. The data were collected from November to December 2018.

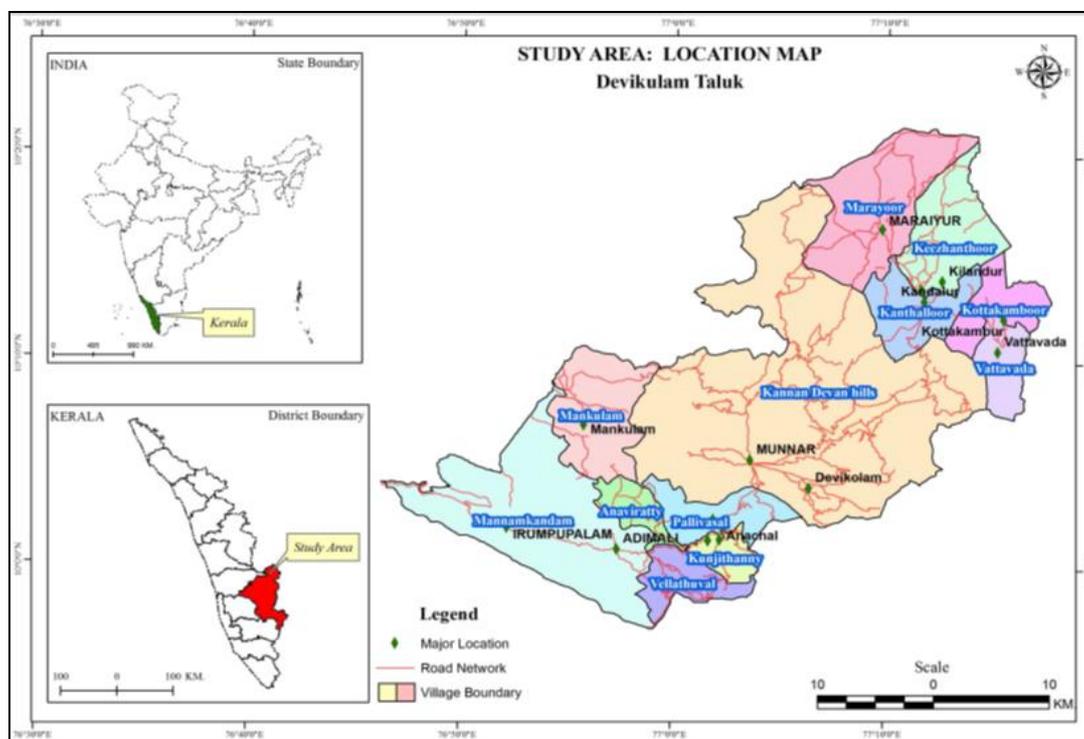


Fig 1: Study Area

Results and Discussion

Size of the NHG

As per the bye law of Kudumbashree, the ideal size of an NHG is 10 to 20 members. The following Table-1 shows the size of the Groups

Table 1: Distribution of NHGs by their Size

Range of Members/NHG	NHG (N=10)	
	No.	%
10 -12	4	40.0
13 -15	6	60.0
Total	10	100

The size of the NHG ranged from 10 to 12 with the modal class of 13-15. The majorities (60 per cent) of the NHGs were between 13-15 members and only (30 per cent) were with 10-12 members. Thus the analysis reveals that majorities (60 per

cent) of the NHGs were between 13-15 members.

Table 2: Year of Formation of the NHGs

Year of registration	NHG (N=10)	
	No.	%
2002 - 05	5	50.0
2005 - 10	3	40.0
2010 - 15	2	10.0
Total	10	100.0

As shown in Table 2 the formation of the NHGs began in 2002 – 2005 the half of them (50 per cent) had been registered in 2002 - 2005 and 40 per cent in 2005 – 2010 and very few (10 per cent) had been registered 2010-2015. The analysis shows that 2002-2005 was the boon period of formation of NHGs in the chosen Panchayat. Thus the analysis reveals that the majority of the groups were formed on 2002-05.

Table 3: Reasons for Starting NHGs

Reasons	NHGs	
	No. (10) *	%
Persuasion of Government officials	4	40.0
Team spirit to get more benefits	9	90.0
Desire to improve the standard of living	9	90.0
Elimination of middlemen in credit raising	5	50.0

*Multiple responses

Thus the analysis report that the majority of the members (90%) reveals that the reason for starting NHGs were the team spirit to get more benefits and desire to improve the standard of living.

Aim of NHGS

Literature shows that NHGs are set up with one or more of the objectives as shown in Table 4.

Table 4: Aims of NHGs as Perceived by Presidents

Aims	NHG	
	No. (10) *	%
Poverty Eradication	10	100.0
Economic and Social upliftment of women	10	100.0
Training for income generating activities	8	80.0
To act as community monitoring agency	6	60.0
To get Financial assistance	10	100.0
To do social services	6	60.0
To encourage formation IGA	8	80.0
To encourage formation of new groups	8	80.0

* Multiple responses

Thus the analysis reveals that (80 %) of the respondents reported that the aims of NHGs were poverty eradication, economic and social upliftment of women and to get financial assistance.

Thus the analysis reveals that (80 %) of the NHG representative reported, the selection of the EC members was done through election.

Table 5: Membership Fees of NHGs

Membership fees (in Rs)	NHG Units	
	No.	%
Rs.25	4	40.0
Rs. 50	4	40.0
Rs.100	2	20.0
Total	10	100.0

Thus the analysis reveals that the most of the NHGs (80 %) reported collecting a membership fee of Rs.25-50/- and monthly fee of Rs.100/-.

Table 8: Participation of Members in ADS Meeting

Members attending ADS meeting (in Per cent)	NHG Presidents	
	No. (10)	%
20-30	7	70.0
30-40	2	20.0
Above 50	1	10.0
Total	10	100.0

The Table 8 presents the participation of NHG presidents in the meetings. Majority 70 per cent of them reported that 20-30 members attend ADS meeting and 20 percent of them reported that the members participation level was 30-40, and only few 10 percent of them reported above 50 per cent participation in the meetings convened by the ADS.

Table 6: Usage of Membership Fees by NHGs

Purpose	NHG Units	
	No. (10)	%
Travel expenses	8	80.0
Stationary	7	70.0
Refreshment at the time of meeting	4	60.0
Provision of emergency Loan	5	50.0

*Multiple responses

Thus the analysis reveals that three fourth of the membership fees per month was used for the travel expenses.

Table 9: Punitive Actions for not Attending the Meetings

Actions taken	NHG Presidents	
	No. (10)*	%
Imposes penalty	9	90.0
Considers genuine reasons	7	70.0
Warning	8	80.0
Dismissal from the group	1	10.0
Allotment of other duties	7	70.0

*Multiple responses

Thus the analysis reveals majority 90 per cent of the members reported that for those who absented from three or more meetings for consistently punishment were given through penalty.

Table 7: Selection of NHG Executive members

Choice of mode	NHG Units	
	No. (10) *	%
Through election	8	80.0
By nomination	2	20.0
Total	10	100.0

The Table 7 presents the mode of selection of NHG Executive Members. Majority (80 per cent) of them reported their selection through election and only few 20 percent of them reported that they were selected by nomination because of lack of competitors among the group for the position.

Registers maintained in NHGs

The registers to be maintained by the NHGs are. Attendance and Resolution register, Membership register, Cash book, General Ledger, Loan Ledger and Asset register. The General body of the NHG maintains only a Minutes cum attendance register.

Table 10: Regularity in Maintenance of Records/Registers in NHG

Records	NHG	
	No.	%
Well maintained	9	95.0
Poorly Maintained	1	5.0
Total	10	100.0

As reported in Table 10, Majority i.e. 95 per cent of the NHGs reported maintaining all the records properly by the Secretary. The accounts are audited every year. Only five per cent of the NHG were not properly maintained their records. Thus the analysis reveals that 95 per cent of the NHG reported maintaining all the records.

Table 11: Opinion of the Presidents on the Performance of NHGs in Satisfying their Needs

Responses	NHG officials	
	No.	%
Satisfied	6	60.0
Not Satisfied	4	40.0
Total	10	100.0

The Table 11 presents the opinion of the NHG representatives on the role of Kudumbashree in satisfying the needs of the group. A majority of the respondents (60 percent) were satisfied with the functioning of the NHG and almost 40 per cent of representatives were not satisfied with the NHGs performance.

Thus the analysis reveals that majority of the respondents (65 percent) were satisfied with the functioning of the NHG.

Conclusion

Kudumbashree as a unique programme, has edge over many SHG programmes in other Indian states. At first, the membership of NHG under KDMS is restricted to women from poor families while it is open to all to participate in SHG. The programme has an active participation in anti-poverty sub-plan formulation of the state of Kerala. But SHGs of other states are not involved in planning process. Moreover, unlike these SHGs, KDMS undertakes the participatory comprehensive need assessment for micro plan preparation. It could be concluded that the Kudumbashree mission is one of the most effective schemes for the upliftment of rural women of Kerala. The kudumbashree model of women empowerment could be followed by other states in India will definitely improve the development of rural women in many ways. The study could be concluded that, the Kudumbashree units of Vattavada Panchayat in Devikulam Block were performing well and their activities in Kudumbashree were influencing other women community in the area. The slogan of the mission is "reaching out to families through women and reaching out to community through families" is achieved in Vattavada Panchayat.

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