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IMPACT OF KUDUMBASHREE ON WOMEN EMPOWERMENT: A CASE STUDY IN KANNUR, KERALA**SHILPA NAMBIAR****STUDENT****AMRITA SCHOOL OF ARTS & SCIENCES****AMRITA VISHWAVIDYAPEETHAM****AMRITA UNIVERSITY****MYSURU CAMPUS****MYSURU****JYOTHI A N****LECTURER****AMRITA SCHOOL OF ARTS & SCIENCES****AMRITA VISHWAVIDYAPEETHAM****AMRITA UNIVERSITY****MYSURU CAMPUS****MYSURU****ABSTRACT**

It is quite unfortunate, but when facts reveal themselves as clear as day light, one cannot shy away from accepting the reality that India, like many other countries, is a heteronormative and patriarchal society. It is a fact that a large section of women in India are denied social participation, political participation, economic participation, access to education and also reproductive healthcare. Hence, they are economically dependent on the men of the family, which in turn sustains patriarchal dominance. In such a scenario, the concept of women empowerment assumes greater significance. The idea of women empowerment is rooted in the fundamental belief that men and women are equal and they deserve equal opportunities, which, unfortunately, has been denied to women all this while. It aims at providing women the courage to take their own decisions regarding their lives both in family and society. Empowering women is to make them independent and not just in terms of finance, but in all aspects of social existence. Kudumbashree (Prosperity for Women) is one such successful women-empowering project in Kerala and the largest in India. The main objective of the proposed study is to understand to what extent this program has influenced the women and led to their empowerment.

KEYWORDS

kudumbashree, neighborhood groups, decision making, self-independent.

INTRODUCTION

It is a matter beyond doubt that women have an important role to play in the development of any country, and real development is possible only when the women and men work on equal terms. Kudumbashree is the flagship program of Kerala State Govt. to achieve this goal. The Kerala State Poverty Eradication Mission implemented the Kudumbashree program by creating community-based structure of women below poverty line with focus on self-help demands led over by available resources under the supervision of local government. The core idea of this scheme is to enhance the standard of living of poor women in rural areas by setting up micro-credit units and also productive enterprises.

ORIGIN OF THE RESEARCH PROBLEM

Women need empowerment to become independent and to take firm decisions in their lives. Most of the women in rural areas don't have educational qualifications that would not fetch them good jobs, as a result they become more dependent on others. So, any poverty eradication program must aim to improve the standard of living environment, providing opportunities coupled with empowerment of women. In other words, it envisions a holistic empowerment through collective action, by giving education to girls and also by improving the health of girl children. This research is being done in order to know to what extent this program has empowered women of Kannur district in Kerala.

STATEMENT OF THE PROBLEM

Most of the women in rural areas do not have the needed skills so as to compete with others, especially women and men in urban areas. Thus, they face more difficulties, especially with regard to employment opportunities. The problem of poverty gets accentuated in rural areas due to the non-employment of women in wage earning vocations. In order to overcome this limitation, a novel programme in the form of Kudumbashree has been launched with the aim of eradication of poverty and empowerment of women. It makes women self-employed by setting up micro-credit and productive enterprises that would ultimately result in poverty eradication. The proposed research is an attempt to conceptualize the extent of impact *Kudumbashree* has on women empowerment.

OBJECTIVE OF THE STUDY

The main objective of the study is to assess whether Kudumbashree programs have promoted any significant empowerment in the lives of women with special reference to Kannur District (Kerala State).

HYPOTHESES FOR THE STUDY

1. Kudumbashree makes no significant change in women empowerment.
2. There is no significant relationship between confidence and women empowerment.
3. There is no significant relationship between stability of income and women empowerment
4. There is no significant relationship between knowledge, awareness and women empowerment
5. There is no significant relationship between participation in public life and women empowerment

ORGANIZATIONAL STRUCTURE

Kudumbashree was started as a program of the Kerala government and NABARD and it is introduced through Community Development Societies, which act as the community wing for Local Governments. Kudumbashree is registered as the "State Poverty Eradication Mission" (SPEM), a society registered under the Travancore Kochi Literary, Scientific and Charitable Societies Act 1955.

KUDUMBASHREE MODE OF OPERATION

Under Kudumbashree, (referred as KDMS) women have organized themselves as three level structured community based organization. The bottom level of the KDMS program is Neighborhood Groups (NHGs) and it consist of 20-40 women who are the members of Kudumbashree. The Neighborhood Groups (NHGs) are formed with help of Area Development Society (ADS) by considering 8 to 10 NHGs. Community Development Society (CDS) is heading the Area Development Societies (ADSs) which are mainly dealing in coordinating activities up to level of panchayath. The members in NHG have to meet once in a week in any of the members' home. The members meet and discuss about the entire problem and they will jointly take decisions in order to solve it. This will help them to increase the confidence level and also help to build team work. They also practice small savings which is known as which can be used for productive asset. Mini plans are formulated with the help of micro plans which are prepared by NHG meetings conducted by members. Mini plans will be consolidated by taking priority at CDs meeting and a Sub plan will be formed which will become the anti poverty program for the local self government. Forming the mini and micro plans will help strengthen the women in stake holding capacity.

LOCAL ECONOMIC DEVELOPMENT

The main aim of Kudumbashree is to make strong community of women and local government. Employment opportunities was generated with the help of local community, it also helps to increase the production and also checks the well being of members of Kudumbashree and became the model for the growth.

COLLECTIVE FARMING

It is a program introduced by Kudumbashree to motivate for cultivation by the members in neighborhood groups. It also helps to make changes in people below poverty line. And also helps to utilize wasteland by increasing agriculture production. Collecting farming helps to increase agricultural products also.

MAHILA KISAN SASAKTHIKARAN PARIYOJANA (MKSP)

MKSP is a part of National Rural Livelihood Mission which intends to increase the level of participation of women in agriculture it also helps to strengthen the livelihood of women and also motivates for eco friendly agriculture.

SANTHANAM

It is started as an enterprise which mainly aims to provide medical facility at door step of people. It will help the people to get checkups and testing facility at minimum cost.

THELIMA-SOLID WASTE MANAGEMENT

This program mainly focuses on clearance of waste. The program intends in waste management by outsourcing it to women entrepreneurs.

AMRUTHAM FOOD SUPPLEMENT

Amrutham food supplement mainly aims to provide nutritional supplement to children in the state. It is mainly given to the children between the ages of 6 months to 3 years. They will provide the nutritional supplement through aganwadi which is run by the government.

EKSAT

It is a program put forward by Kudumbashree which consist of specialist who are ready to give training to the members in Kudumbashree.

KAASS

KASS means Kudumbashree Accounts & Audit Service Society. It is an enterprise which is home grown. The main intention of the enterprise is to make proper keeping of accounts in the network of community.

TRISAT

TRISAT mainly intends in the development of community which consist of tribals. They will provide training and workshops which motivates them to develop they will also provide information which helps to create awareness of various schemes and programs which are put forward by government.

CAFE KUDUMBASHREE

It was started in Started in 2009 which was mainly developed to improve the environment and condition prevailing in canteen. It also prepares homely food which is available for people at lesser

NATURE FRESH

It mainly aims to provide milk at premium cost. It also ensures milk which is providing milk at premium cost to consumer and it also intends to provide milk which is not adulterated in nature.

SKILL TRAINING

The skill development programme of Kudumbashree seeks to provide the entrepreneur the requisite skills, managerial, financial, and technical to run an enterprise. These are trainings imparted before setting up enterprises, and there are trainings provided later.

SOCIAL DEVELOPMENT

Kudumbashree plays major role in social development. It helps the women to become more independent, it reaches even the poor people located in rural areas and also it provides help for disabled people. It empowers the women in such a way that it helps to raise the voice and it also helps them to become aware about what is happening in the community. Kudumbashree helps women to gain confidence with the help of various programs.

ASRAYA

When the programs are being implemented for poverty eradication by the government it is observed that it never reaches to the poorest people in the society. There are people who are living in extreme poverty. They are living a miserable situation in the society. The Kudumbashree had introduced the program ASRAYA in order identify the people who are very needy and rehabilitate them with care.

BUDS – SPECIAL SCHOOL FOR MENTALLY & PHYSICALLY CHALLENGED CHILDREN

It is a special school for the children who are mentally challenged. BUDS mainly focuses on the well being of mentally challenged children and it also focus on the improvement on the health of those children

WOMEN EMPOWERMENT

Women empowerment can be gained only when they are bothered about their rights and they have courage to claim them. Kudumbashree makes aware about the rights of women with the help of discussions which will help them in the phase of development. Organisation structure of Kudumbashree also make them to develop the leadership skills and also increase capacity building of women. With the help of Kudumbashree it makes them to become self independent. It also encourages for the formulation of new programs by members.

MICRO FINANCE

Micro Finance is the most common activity introduced by Kudumbashree, it also strengthens the NHG. NHG will be having flexibility in mode of operation. These are the various activities introduced by Kudumbashree

1. Thrift and credit operations.
2. Linkage Banking.
3. Matching Grant.
4. Interest Subsidy for Linkage Loans
5. KAASS.
6. Digitization of MIS and repayment Info System

REVIEW OF LITERATURE

Kudumbashree is a poverty eradication program which is introduced in state of Kerala. A brief view of the studies which are conducted is far is given below.

A report on self help groups of women in Kerala State, India: A public health perspective by Mohindra (2003) tells about the linkages between micro-credit through SHGs and health. The report identifies providing various opportunities to women to for participating in financial activities and in expanding their social network, SHGs also helps in generating autonomy of female which in turn will lead to awareness of their health and also increase their capacity of decision making on family's health

Ganeshmurthy VS (2007), in his edited volume book India: Economic Empowerment of Women, had made clear that in India the participation of women rate is very less than the half of total women. Despite efforts which are made towards the women empowerment, most of the active female continues to be remaining to micro, small-scale enterprises in rural areas and also informal sector.

Jaya S. Anand (2002), in discussion paper which is titled "Self-Help Groups in Empowering Women: Case Study of Selected SHGs and NHGs", gives a review of improvement of Self Help Groups. She also has attempted to analyze the level of performance of SHGs and NHGs which are selected and to analyze its impact, especially on micro credit program which are initiated for empowering women.

Sri. V. P. Ragavan (2009), in his article had stated that the women who are below poverty line of the State have become more active member in planning and implementation process of various programs initiated for anti poverty. When women started to participate in various program which are incomes generating and which are developmental in nature, the level of confidence and decision making started to increase.

Kenneth Kalyani, Seena P.C (2012) tells that economic development is one of the bases for other development. The empowerment of women leads to social development. The development of women leads in terms of economic condition for better living status in the family, educational, nutritional, and the health needs of the children were well satisfied.

Puhazhendhi and Satyasai (2001) in the study had attempted to evaluate the performance of SHGs with reference to empowerment in social and economic life. Primary data are collected with the help of questionnaire from 560 samples in 223 SHGs which functions in 11 states. The findings of the study reveal that the SHGs, which act as arrangement, could contribute in a positive manner for the economic and social empowerment. The effect of this is more pronounced on the latter than on the former. Though there is no specific pattern in the performance of SGGs among different regions in the state, the south regional area could edge out other regions. The SHGs program had become more popular in the southern region. Older groups were able to perform better than younger.

Sakuntala Narasimhan (2001) focuses specially on rural Scheduled Caste and Scheduled Tribe women, who are being disadvantaged as women, as people of the rural section of the populace and also due to their low caste status. The book evaluates the effectiveness of State initiatives with the motivation.

METHODOLOGY AND SOURCES OF DATA

COLLECTION OF DATA: The influence of Kudumbashree on women is assessed by the field surveys and personal interviews. Statistical evidences are also drawn from the sources available with the Micro-units, under the scheme are surveyed and examined for arriving at conclusions. The study is mainly based on primary data, and the secondary data is used to supplement and support the primary data.

RESEARCH POPULATION AND SAMPLE: Micro units of Kudumbashree are selected as research population.

SAMPLING DESIGN: Ten micro units of Kudumbashree of Kannur district are selected by random sampling method and members of the selected units are the respondents. There are Eleven block Panchayaths in Kannur district namely Payyanur, Kalliasseri, Thaliparamba, Irikkur, Kannur, Edakkad, Thalassery block Panchayaths. Each unit consists of 20 members. So a total of 200 members of 10 units are taken as sample respondents for the purpose of study.

METHOD OF DATA COLLECTION: All the items shown in the questionnaire were asked to members of the units. They were asked to fill the questionnaire on January 2016. Personal interviews were also conducted with office bearers and vice chairperson of Kudumbashree units in the same period

DATA ANALYSIS AND TECHNIQUE: The general information has been analyzed with the help of primary data collected from among the respondents through structured questionnaires

SCALING TECHNIQUES: Scaling technique is used to measure variables related with level of improvement on a three-point scale with a weight age of three, two and one for Greatly Improved, fairly improved and not improved.

TOOLS OF ANALYSIS: Statistical techniques like percentage, correlation and regression are used. Correlation and regression was done with the help of SPSS software package.

DATA ANALYSIS AND INTERPRETATION

AGE GROUP

TABLE 1

Age(years)	Frequency of respondents	Percentage (%)
18-28	60	30
29-39	80	40
40-50	40	20
More than 50	20	10
Total	200	100

Source: compiled from questionnaire

INFERENCE

The above table and chart depict that 30% of respondents are between ages of 18-28, majority of 40% respondents are between ages of 29-39, 20% of respondents are between age of 40-50 and others more than 50 are of 10%. Hence it can be concluded that majority of people in Kudumbashree are age of 29-39.

MARITAL STATUS

TABLE 2

Marital status	Frequency of respondents	Percentage (%)
unmarried	70	35
married	90	45
Divorced	30	15
widow	10	5
Total	200	100

Source: compiled from questionnaire

INFERENCE

The above table and chart depict that 35% of respondent are unmarried, 45% of respondent are married, 15% of respondent are divorced, 5% of respondent are widowed. Hence it can be concluded that majority of women in Kudumbashree are married.

EDUCATION QUALIFICATION

TABLE 3

Education qualification	Frequency of respondents	Percentage (%)
Below SSLC	30	15
SSLC	50	25
Plus two	70	35
Graduation	30	15
Post Graduation	20	10
Above post graduation	-	0
Total	200	100

Source: compiled from questionnaire

INFERENCE

The above table and chart depict 30% of respondents are below SSLC, 25% of respondents are SSLC, 35% of respondent are plus two, 15% of respondent are graduates, 10% of respondent are post graduates. Hence it can be concluded that most of women in Kudumbashree had studied plus two

PARTICIPATION IN MEETING

TABLE 4

Participation in meeting	Frequency of respondents	Percentage (%)
Always	120	60
Sometimes	60	30
Rarely	10	5
Never	10	5
Total	200	100

Source: compiled from questionnaire

INFERENCE

The above table and chart shows that 60% of respondent used to participate in meeting, 30% of respondent sometimes used to attend meeting, 5% of respondent rarely used to attend meeting and remaining 5% of respondent never used to attend meeting. Hence it can be concluded that most of the women used to attend the meetings.

INTEREST IN COORDINATING PROGRAM

TABLE 5

Showing interest in coordinating program	Frequency of respondent	Percentage (%)
Greatly interested	90	45
Moderate	60	30
Occasionally interested	40	20
No interest	10	5
Total	200	100

Source: compiled from questionnaire

INFERENCE

The above table and chart depict that 45% of respondents greatly interested in coordinating program, 30% of respondent moderately interested in coordinating program, 20% of respondent occasionally get interested in coordinating program, while 5% of respondent have no interest in coordinating program. Hence it can be concluded that most of the women in Kudumbashree used to show interest in coordinating program.

ADDITIONAL ATTRIBUTE GOT

TABLE 6

Additional attribute got	Frequency of respondent	Percentage (%)
Financial strong	120	60
Self decision	60	30
Help others also	15	7.5
Depend on other	5	2.5
Total	200	100

Source: compiled from questionnaire

INFERENCE

The table and chart depict that 60% of respondent are financially strong, 30% of respondent are able to take self decision, 7.5 % of respondent are able to help others also, 2.5% of respondent are depend on others. Hence it can be concluded majority of women became financially strong after joining in Kudumbashree

INCREASE IN LEVEL OF PARTICIPATION IN PUBLIC LIFE

TABLE 7

Increase level of participation in public life	Frequency of respondent	Percentage (%)
Yes	180	90
No	20	10
Total	200	100

Source: compiled from questionnaire

INFERENCE

The table and chart show 90% of respondent were able to increase level of participation in public life, 10% of respondent were not able to increase level of participation. Hence it can be concluded that most of the women were able to increase level of participation in public life

IMPROVEMENT IN LIFE

TABLE 8

Improvement in life after joining Kudumbashree	Frequency of respondent	Percentage (%)
Yes	183	91.5
No	17	8.5
Total	200	100

Source: compiled from questionnaire

INFERENCE

The table and chart show 91.5% of respondent have improvement in life after joining Kudumbashree, while 8.5% of respondent are not having any improvement in life after joining Kudumbashree. Hence it can be concluded that most of the women have improved their life after joining Kudumbashree

TYPE OF CHANGES CREATED

TABLE 9

Type of changes created by Kudumbashree	Frequency of respondent	Percentage (%)
Own saving	90	45
Financial empowerment	40	20
More courage	50	25
Deal with multiple people	10	5
Any other	10	5
Total	200	100

Source: compiled from questionnaire

INFERENCE

The above table and chart depict that 45% of the respondents have own saving, 20% of respondent have financial empowerment, 25% of respondent have more courage after joining Kudumbashree, 5% of respondent are able to deal with more people, and 5% of respondents have other types of changes after joining Kudumbashree. Hence most of the respondents have own saving after joining Kudumbashree.

AWARENESS ABOUT VARIOUS SCHEMES OFFERED

TABLE 10

Awareness about various schemes offered by govt	Frequency of respondent	Percentage (%)
Yes	150	75
No	50	25
Total	200	100

Source: compiled from questionnaire

INFERENCE

The above table and chart depict that 75% of respondent are aware about various schemes offered by government, while 25% of respondent are not aware. Hence it can be concluded that majority of respondent are aware of various schemes offered by the government.

SKILLS DEVELOPED

TABLE 11

Skills developed	Frequency of respondent	Percentage (%)
Leadership skill	70	35
Entrepreneurial skill	40	20
Technical skill	90	45
Nothing	0	0
Total	200	100

Source: compiled from questionnaire

INFERENCE

The above table and chart depict that 35% of respondent are able to develop leadership skill, 20% respondent are able to develop gain entrepreneurial skill, 45% of respondent are able to develop technical skill. Hence most of the women were able to develop technical skill after joining Kudumbashree

HELPS TO INCREASE INDIVIDUAL/FAMILY HEALTH

TABLE 12

Helps to increase individual/family health	Frequency of respondent	Percentage (%)
Yes	185	92.5
No	15	7.5
Total	200	100

Source: compiled from questionnaire

INFERENCE

The above table depicts that 92.5% of respondent are able to increase individual/family health, 7.5% respondent are not able to increase individual/family health. Hence it can be concluded that most of the women are able to increase individual/family health after joining Kudumbashree.

HELPS TO GAIN KNOWLEDGE AND PUBLIC AWARENESS

TABLE 13

Helps to gain knowledge and public awareness	Frequency of respondent	Percentage (%)
highly	165	82.5
To some extent	30	15
Not aware	5	2.5
Total	200	100

Source: compiled from questionnaire

INFERENCE

The table and chart show that 82.5% of respondent are able to gain knowledge and public awareness, 15% of respondent able to gain knowledge to some extent and 2.5% of respondent did not gain knowledge and hence most of the women were able to gain knowledge and public awareness highly

CORRELATION

1) Correlation between age group, marital status, attribute and awareness of schemes offered

Correlations					
		age group	marital status	additional attribute	awareness of schemes offered
age group	Pearson Correlation	1	.990*	.665	-1.000**
	Sig. (2-tailed)		.010	.335	.
	N	4	4	4	2
marital status	Pearson Correlation	.990*	1	.749	-1.000**
	Sig. (2-tailed)	.010		.251	.
	N	4	4	4	2
attribute	Pearson Correlation	.665	.749	1	1.000**
	Sig. (2-tailed)	.335	.251		.
	N	4	4	4	2
awareness of schemes offered	Pearson Correlation	-1.000**	-1.000**	1.000**	1
	Sig. (2-tailed)	.	.	.	
	N	2	2	2	2
*. Correlation is significant at the 0.05 level (2-tailed).					
**. Correlation is significant at the 0.01 level (2-tailed).					

INTERPRETATION

The above table depicts the correlation done on age group, marital status, attribute and awareness of schemes offered. With the help of this correlation we can identify that age group, marital status, and attribute are having positive correlation and awareness of schemes offered is having negative correlation. So it can be concluded that women are not properly aware about the schemes offered

REGRESSION

1) Regression of awareness of schemes offered and age group

Variables Entered/Removed			
Model	Variables Entered	Variables Removed	Method
1	awareness of schemes offered	.	Enter
a. Dependent Variable: age group			
b. All requested variables entered.			

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	1.000 ^a	1.000	.	.
a. Predictors: (Constant), awareness of schemes offered				

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	50.000	1	50.000	. ^b
	Residual	.000	0	.	
	Total	50.000	1		
a. Dependent Variable: age group					
b. Predictors: (Constant), awareness of schemes offered					

Coefficients ^a					
Model		Unstandardized Coefficients	Standardized Coefficients	t	Sig.
1	(Constant)	45.000	.000		.
	awareness of schemes offered	-.200	.000	-1.000	.
	a. Dependent Variable: age group				

INTERPRETATION

The above table shows the regression of age group and awareness of schemes offered. We can identify that beta is negative. Hence it can be concluded that there is no proper awareness of schemes offered in all age groups

2) Regression of improvement in life and level of participation public life

Variables Entered/Removed ^a			
Model	Variables Entered	Variables Removed	Method
1	improvement in life	.	Enter
a. Dependent Variable: increase in level of participation in public life			
b. All requested variables entered.			

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	1.000 ^a	1.000	.	.
a. Predictors: (Constant), improvement in life				

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3200.000	1	3200.000	. ^b
	Residual	.000	0	.	
	Total	3200.000	1		
a. Dependent Variable: increase in level of participation in public life					
b. Predictors: (Constant), improvement in life					

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	1.807	.000		.
	improvement in life	.964	.000	1.000	.

a. Dependent Variable: increase in level of participation in public life

INTERPRETATION

The above table shows the regression of improvement in life and level of participation. We can identify the value of beta is positive hence it can be concluded that Kudumbashree helps in increase in level of participation which automatically shows the improvement in life.

FINDINGS

- 1) Majority of women in Kudumbashree are between age group of 29-39
- 2) Most of the women in Kudumbashree had completed plus two
- 3) Most of the women used to attend meeting
- 4) Most of the women in Kudumbashree used to show interest in coordinating program
- 5) Majority of women became financially strong after joining in Kudumbashree
- 6) Most of the women were able to increase level of participation in public life
- 7) Most of the women are having improvement in life after joining Kudumbashree
- 8) Some women are not aware about schemes offered

RECOMMENDATIONS

The following are suggestions to enhance women empowerment:

1. Kudumbashree members should be given proper information regarding the programs which are going to be implemented
2. Kudumbashree member should be given entrepreneurial development programs
3. Kudumbashree member should be given training to carry out various programs

CONCLUSION

Women empowerment leads to social development, economic development and financial independence in our country. Economic development of women leads to better living status in the family, and also in society. The women have become very active participants in planning the various programs and implementation of various programs. The study helped to get an insight on women empowerment acquired by Kudumbashree members after joining in the Kudumbashree program. Most of the people were able to have their own savings and earning after joining Kudumbashree. Decision making power, skills, and awareness of the women were improved with the help of Kudumbashree.

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ANNEXURE

QUESTIONNAIRE

INFLUENCE OF WOMEN EMPOWERMENT THROUGH KUDUMBASHREE IN KANNUR (KERALA)

Dear Madam: I am doing a research study on "Influence of Women Empowerment through Kudumbashree in Kannur (Kerala) as part of my academic requirement. As a member in Kudumbashree your input will be very valuable for me to draw suitable inferences. Therefore, I request you to take a few minutes of your precious time to answer the following questions. I assure you that this is purely for academic purpose and the information provided by you will be treated with utmost confidentiality. Thanking you,

SHILPA.S

Name (optional)

(For the following questions, please tick the appropriate box)

1) Age Group (years):

18 -28

29-39

40-50

More than 50

2) Marital status:

Unmarried

Married

Divorced/Separated

Widow

3) Education qualification:

Below SSLC

SSLC

Graduation

Post graduation

Above post graduation

-
- 4) Do you participate in meetings conducted by Gramasabha?
Always
Sometimes
Rarely
Never
- 5) Are you showing interest in coordinating programmes organized by Kudumbashree
Greatly interested
Moderately interested
Occasionally get interested
No interest
- 6) What additional attributes you have been able to get after joining Kudumbashree?
Became Financially strong
Can achieve Self decision making
Ability to help others also
Dependent on others is reduced
- 7) Whether after joining in Kudumbashree helps to increase level of participation in public life
Yes
No
- 8) Do you feel whether there is improvement in your life after joining Kudumbashree?
Yes
No
- 9) Classification on the basics of type of changes created after joining Kudumbashree
Own saving and earning
Financial empowerment
More courage
Deal with multiple people
Any other
- 10) Are you aware about the various schemes offered by government?
Yes
No
- 11) What types of skills have you developed after joining in Kudumbashree?
Leadership skills
Entrepreneurial skill s
Technical skills
Nothing
- 12) Do you feel whether Kudumbashree helps to increase individual/family health and social security?
Yes
No
- 13) Have you gained knowledge about women's rights and public awareness after joining in Kudumbashree?
Highly
To some extent
Not aware

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Thanking you profoundly

Academically yours

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