

Executive Summary of Minor Research Project- “Socio- Economic Problems of Kudumbashree members in Ernakulam District.”

Dr.S.Beena, Dept. of Commerce.

Women comprise half of the population and without their development and progress the real development of the nation is a difficult task. The Socio- Economic development of a country cannot be fully realized so long as its women are confined to subordinate position and their talents remain unexplored. Women are classified as weaker sections of the society based on the special socio-economic constraints faced by them. There is continued inequality and vulnerability of women in all sectors such as economic, social, political, education, health care, nutrition and legal. Only through a prolonged and co-operative effort of men and women these elements could be overcome. It is the need of the hour to conduct studies with focus on women which will help to understand the different facets, concerning women's life. Kudumbashree, a women oriented programme, was introduced by the Government of Kerala in 1999 for utilizing the women work force in the low income group. A study of Kudumbashree will enable the researchers, policy makers and stakeholders to know the role of poor women in the process of economic development of the State of Kerala.

Kudumbashree members have got excellent entrepreneurial abilities through training programmes of Kudumbashree, but absence of balance between family and carrier obligations existing in majority of families is a major problem. Majority(ie:30 percent) of the units faced difficulty in identifying suitable location at the time of formation of their Kudumbashree units, in addition to difficulty in mobilizing fund for its formation, getting sufficient number of members, lack of confidence, and ambiguity in selecting the activity. 10 percent of the units under study have been able to get a 'Very high response' for their Products and services from the customers in their localities. Financial constraints, seasonal availability of raw materials and lack of storage facility compel them to purchase raw materials in small quantities leads to loss of economy in bulk buying. Lack of technological up gradation through frequent training also leads income earning capacity of members. Frequent Trainings to CDS Chairpersons and NHGs are to be conducted immediately without any delay can also be inferred from the respondents. Integration of subsidy support with trainings, technology upgradation, market intervention support, procurement support, and standard setting are necessary for survival and enhanced returns from each unit. Some of the major responses from the respondents were located as co-operation among members, work related problems, attainment of profit within a short span, health problems, responsibility related problems within and outside home, heavy work load at the time of festivals, return are not obtained as per the inputs, running of units in the absence of sufficient fund, efficient human resources, overload of work within and outside family, lack of family support, mistrust etc .are other related problems.. Kudumbashree members have to depend upon their personal saving and gold loans and other loans from family and friends for requisite working capital. Obtaining support of bankers, managing working capital, lack of credit resources are the economic problems which still remain in Kudumbashree ventures. An Economic and Social Council/Commission should be established by the State Mission in association with State Government. Improving the economic status of women by providing interest free loans with the help of Nationalized Banks and enhancing community participation in Government activities.

State agencies at best could provide professional support and facilitation for product standardization and development of protocols, associating technical organizations for upgradation, and exploring larger market opportunities. Electronic commerce should be opened immediately .Fair prices for Kudumbashree products should be fixed.