



PERFORMANCE APPRAISAL OF KUDUMBASREE-PROGRAMME WITH SPECIAL REFERENCE TO OMALLOOR GRAMAPANCHAYAT

Preetha S. Pillai*

Ambily C R**

*Assistant Professor, Department of Commerce, DB College Pampa, Parumala.

**Assistant Professor & HOD, Department of Commerce, St. Stephen's College, Pathanapuram.

Abstract

Kudambasree neighborhood groups are making great progress in empowering and coordinating woman. Principle objectives of kudambasree are the eradication of poverty from state of Kerala within in a decade and strategies slogan of the mission is reaching families through families. Women empowerment initiatives micro finance operations micro enterprise promotion and convergent community action constitute the core activities of kudambasree carried out through organization of woman below poverty line.

Key Words: Kudambasree Performance Appraisal, Poverty Eradication, Women Empowerment.

Introduction

Kudambasree, A comprehensive poverty elevation programme in Kerala. Focuses primarily on micro finance and micro enterprise development. This poor women group self help programme is a unique one. It makes every effort to alleviate poverty through an integrated approach which involves effective convergence of resources and actions, and more over the programme is essentially linked to local self government institution.

Under kudambasree women have organized themselves under a three –tier community based organization. The bottom of the kudambasree formed by neighborhood group (NHGS) comprising 15-30 women members selected from poor families. Area development society (ADS) is formed at the level of ward of local government by federating 8-10 NHGS. The community development societies (CDS) formed at the village panchayat (Rural) level or at the municipality (Town) or corporation (city) is a federation of ADSs. CDS the highest tier is the federation of all the ADS in the respective panchayat (Rural) Municipality (Town) or corporation (city). The KUDUMBASREE system works in close association with both the urban and the rural local governments through a net work of community based organization working with women.

It also plays an important role as a nodal agency for anti-poverty programmes sponsored by central, state and local governments with focus on micro enterprise development. It has become a conduit for variety of government programmes.

Statement of the Problem

In a democratic state participation of people in the administrative process at grassroots level is a significant factor concerning the success of the democracy. For the enforcement of decentralized democracy it is very inevitable the existence of decentralized and micro level institutions and its successful working. For this purpose the State Govt of Kerala created many micro level institution in scientific way. The problems here are how these institutions have been done? And how these institutions are working and what would be the criteria for successful working of these institutions?

Need and Importance of the Study

In a successful democratic state micro level institutions under LSGIs have a significant role to play concerning the peoples participation in the administrative process. The centralized administration has many drawbacks such as the wide range of gap between Govt. and the people, unwanted and time consuming formalities of the centralized administrative process, unwanted expenditures due to the presence of intermediaries between Govt. and the people, failure in finding out of beneficiaries to the government welfare programmes etc.. The gap between the Govt. and the remote areas is the major problem. So for ensuring the accessibility of the programme with the common men, it is very necessary the existence and successful working of the micro level institutions. Even before independence our leaders has stressed the need of the planning for the eradication of the poverty of the masses in India. So for ensuring transparency, LSGIs and micro level institutions are very inevitable. The study manifests this reality in depth.

Objectives of the Study

1. To determine the effectiveness of the kudambasree programme in achieving its objectives.



2. To study whether there is any significant social and individual changes after the introduction of the kudumsree programme.
3. To judge the level of satisfaction of members as regards the loan facilities provided by the kudumasree programme.
4. To analyze the various draw banks in the present working of the kudumasree programme.
5. To draw inferences and suggest suitable measures for the effective functioning of the kudumasree programme.

Methodology

The study is based on both primary and secondary data. When compared with the secondary sources primary sources form the major part of the data, which were collected by using a structured questionnaire. Informal discussions were also conducted to elicit relevant information. The secondary sources cover the published books, reports, journals, websites etc.,

Sources of Data

Study is based on both primary and secondary data .Primary data includes the collection of information from the selected respondents with the help of questionnaire.

Secondary data covers published book reports journals website etc...

Sample Design

For the purpose of study three wards (wards 3, 4, 5) in Omallore Grama panchayat were selected.30 respondents of each from all these wards were selected for the study.

Total of 90 respondents were selected from the 3 wards, members and office staffs were randomly selected.

Analysis and Interpretation

Collected data is analyzed which includes profile of respondents ,respondents attitude towards KSPs formation of agencies, working of institutional agencies, criteria for successful working of the programme ,effectiveness of the programme level of satisfaction of members ,Draw backs of the KSP.

Table 1: Ward Wise Distribution of Respondents

S. No	Wards	Total No: Of Respondents	% Of Respondents
1	III	30	33.3
2	IV	30	33.3
3	V	30	33.4
Total		90	100

This table shows that total no: of respondents are 90. Wards III,IV&V represents 30 respondents each so out of the total 90 respondents 33.3% represents each ward.

Table 2: Age Wise Distribution of Respondents

S. No	Age	Wards						Total	
		III		IV		V		No. of Resp	%of Resp
		Number of Respondents	% of Respondents	No. of Resp	%of Resp	No. of Resp	%of Resp		
1	Below 30	5	16.7	3	10	13	43.3	21	23.3
2	31-40	12	40	15	50	8	26.7	35	38.9
3	41-50	10	33.3	7	23.3	7	23.3	24	26.6
4	51 above	3	10	5	16.7		6.7	10	11.1
Total		30	100	30	100	30	100	90	100

In this table The age group of respondents is divided in to 4 out the total 90 respondents 23.3 % belong to the group 1 38.9 % belong to group 2 26.7% belong to group 3, 11.1%belong to group 4.The statistical data of each ward separately on the age wise distribution of respondents can also be seen from this table.



Table 3: Education Wise Distribution of Respondents

S. No	Education Qualification	Wards						Total	
		III		IV		V		No. of Resp	% of Resp
		No. of Resp	%of Resp	No. of Resp	%of Resp	No. of Resp	%of Resp		
1	SSLC or below	26	86.7	27	90	23	76.7	76	84.4
2	Higher	03	10	03	10	06	20	12	13.3
3	Graduate &above	01	03.3	00	0.0	01	03.3	02	02.2
Total		30	100	30	100	30	100	90	100

Out of the total 90 respondents 84.4 % belong to group 1 which represents SSLC or below qualification 13.3% belongs to group 2 which represents higher secondary qualification and 2.2% belongs to group 3 which represents graduates and above.

Table 4: Occupation Wise Distribution of Respondents

S. No	Occupation	Wards						Total	
		III		IV		V		No. of Resp	% of Resp
		No. of Resp	%of Resp	No. of Resp	%of Resp	No. of Resp	%of Resp		
1	Agriculture	02	06.7	02	06.7	02	06.7	06	06.7
2	coolie	00	00	01	03.3	02	06.7	03	03.3
3	House	27	90.6	22	73.3	20	66.7	69	76.7
4	other	01	03.3	05	16.7	06	20	12	13.3
Total		30	100	30	100	30	100	90	100

Out of the total 90 respondents 6.7% belongs to agricultural occupation 3.3% belongs to coolie occupation 76.7% belongs to house wives and 13.3% belongs to other fields.

Table 5: Reasons for Participation the Programme

S. No	Nature of Participation	Wards						Total	
		III		IV		V		No. of Resp	% of Resp
		No. of Resp	% of Resp	No. of Resp	% of Resp	No. of Resp	% of Resp		
1	Knowing the benefit related to the programme	4	13.3	10	33.3	10	33.3	24	26.7
2	Compulsion by neighbors	8	26.7	12	40	8	26.7	28	31.1
3	Political influence	00	00	4	13.3	00	00	4	4.4
4	Social commitment of the programme	18	60	04	13.3	12	40	34	37.8
Total		30	100	30	100	30	100	90	100

Out of the total 90 respondents 26.7% are motivated by the first reason. 31.1% are motivated by the second reason, 4.4 % are motivated by the third reason and 37.8% are motivated by the fourth reason.

Table 6: Opinion of Respondents Regarding Success of KSP

The table shows the opinion of the respondents regarding the success of the KSP

S. No	Nature of Participation	Wards						Total	
		III		IV		V		No. of Resp	% of Resp
		No. of Resp	% of Resp	No. of Resp	% of Resp	No. of Resp	% of Resp		
1	People awareness on participation development	3	10	4	13.3	5	16.7	12	13
2	Government role in planning and development	3	10	0	0	0	0	3.3	3.3
3	Both A&B	24	80	26	86.7	25	83	75	83.3
Total		30	100	30	100	30	100	90	100



Out of the total 90 respondents 13.3% gave more stress to first back ground 3.3% gave stress to 2nd background 83.8% gave more stress to more back ground .statistical data of each ward separately on the basis of participation of the respondents in the programme can also be seen from the table.

Table 7: Ideas behind the Conceptual Build Up of KSP

S. No	Details of Ideas	Wards						Total	
		III		IV		V		No. of Resp	%of Resp
		No. of Resp	% of Resp	No. of Resp	%of Resp	No. of Resp	%of Resp		
1	Economic	0	0	0.1	3.3	00	0	1.0	1.1
2	Social	1	3.3	3.0	10	0	0	4	4.4
3	Both A&B	29	96.7	26	86.7	30	100	85	94.4
Total		30	100	30	100	30	100	90	100

Out of the total 90 respondents only 1.1% gave more stress to idea.4.4% gave stress to second idea and 94.45 gave more stress to third idea which is the bulk part.

Table 8: Effectiveness of NHGS in Solving the Economic Difficulties of the Poor Families

S. No	Statements	Wards						Total	
		III		IV		V		No. of Resp	%of Resp
		No. of Resp	% of Resp	No. of Resp	% of Resp	No. of Resp	%of Resp		
1	YES	10	33.3	19	63.3	13	43.3	42	46.7
2	NO	20	66.7	11	36.7	17	56.7	48	53.3
Total		30	100	30	100	30	100	90	100

Out of the total 90 respondents only 46.7% gave more stress to first statements and 53.3% gave stress to second statement.

Table 9: Devices for Economic Aid and Assistance are Effective

S. No	Statements	Wards						Total	
		III		IV		V		No. of Resp	% of Resp
		No. of Resp	% of Resp	No. of Resp	% of Resp	No. of Resp	% of Resp		
1	yes	9	30	9	30	4	13.3	22	24.4
2	no	1	3.3	11	36.7	8	26.7	20	22.2
3	Not applicable	20	66.7	10	33.3	18	60	48	53.3
Total		30	100	30	100	30	100	90	100

Out of the total 90 respondents only 24.4% gave more stress to first statements and 22.2% gave stress to second statement. The remaining 53.3% represent those members whose opinion that the NHG are ineffective in solving the economic difficulties of the poor families So the statements are not applicable to them.

Table 10: Distribution of Respondents Statements on the Question of Availability of Loans and Grands

S. No	Statements	Wards						Total	
		III		IV		V		No. of Resp	% of Resp
		No. of Resp	% of Resp	No. of Resp	% of Resp	No. of Resp	% of Resp		
1	yes	5	16.7	5	16.7	5	16.7	15	16.7
2	no	25	83.3	25	83.3	25	83.3	75	83.3
Total		30	100	30	100	30	100	90	100

Out of the total 90 respondents 16.7% gave more stress to first statement.



Conclusion

It is revealed from the study that the kudumbasree programme has achieved the social and cultural enrichment of the backward people. The programme has a high degree of achievement in social and individual qualities. But as regards the loan and grant facilities and other economic aid and assistance from the part of the government there is a serious failure. So we can sum up regarding the economic effectiveness of the kudumbasree programme the result is negative. As its failure to a large extent in achieving the economic objectives, it is less effective also in its performance on various fields of activities.

Findings

1. Majority of the members (83.3%) opined that kudumbasree “s real success is rest with on both people’s awareness on participation in development and the governments role in planning and development, 13.3% opined that the real success is based on people’s awareness on participation in the development only and very minor part (3.3%) supported the opinion of governments role in planning and development as the background of the success of KSPs.
2. Regarding the social and cultural enrichment of the backward people 100% of the respondents responded positively.
3. Major part of the members of the kudumbasree programme (87.8%) claimed that their NHGs conduct business.
4. Regarding the availability of loans and grants only 16.7% of the members have got economic aid and that too only the grants. No one could get loans. Rest of them (83.3%) could get no type of economic aids. So regarding the timely availability of loans and grants ,83.3% of the members the question is not applicable.

Suggestions

1. Ordinary women in social, economic, political and educational matters. It is very necessary from the part of the government to take awareness building measures for them on the social and economic activities of the programme.
2. To conduct necessary training programme for the members of the kudumbasree programme on various fields of its activities.
3. To make more effective and increase the scope and fields of activities of the institutional agencies like NHG, ADS, CDS etc.
4. To take necessary steps to make possible the availability of loan and grant facilities and other economic aids and assistance to the kudumbasree from the part of the government.

Bibliography

1. Jagajeven, N prof, Velayudhan pillai, A R & Gireesh kumar 2000: Local Democracy & development : peoples campaign decentralized planning in kerala.
2. Official website of Local Self Government Department Kerala.
3. Kudumbasree magazine publication by state poverty eradication mission government of kerala. Kudumbasree panchayat bharavahikalkkulla pariseelanam, kudumbasree jilla panchayat mission, panchayat bhavan, kottayam.
4. Swathanthryathinte anpathu varsham, L natarajanias Dept of Public Relation Govt of Kerala.
5. Website: <http://www.kudumbasree.org>.