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**Parijatham Harithasena  
A Case study of Kudumbashree Micro Enterprise unit**

**The Report**

**Evaluation Division  
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## **Disclaimer**

This study has been prepared by Shri. Anil. K. Pappachan, Research Assistant, Evaluation Division, State Planning Board, Thiruvananthapuram. The facts and figures in this report are based on primary and secondary data collected by the author and do not reflect the views or policies of Kerala State Planning Board.

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## **Abstract**

This study is an attempt to examine the efforts of Alagappanagar grama panchayath to empower women by establishing schemes for income generative avtivity. Through this study, the researcher tried to study the effectiveness of the project ‘Parijatham Harithasena’ unit to kudumbashree entrepreneurs implemented by Alagappanagar grama panchayat as a part of annual plan 2010-11 in creating opportunities for employment and income for women. We could reach at the conclusion that the training coupled with establishment of the unit definitely strengthens the position of the women in the society. The study summerises that the members in the unit were getting 268 man days of work in a year and average income of ₹ 9000 per month. They were satisfied with the training imparted by the panchayat. All of them in the unit were satisfied in working of the unit. The members in the unit were able to satisfy the objective of self reliability and better livelihood earnings. The socio-economic profile exhibits middle age women were actively involved in the project. All members were having school level educational qualification except one illiterate and many of them noticed as housewives before joining to unit. The unit was able to increase the area of cultivation of paddy and vegetables in the panchayat and neighboring panchayats. Another important achievement of the unit was they were able to convert the fallow land into cultivable land. The co-operation of the members along with the sustained and continuous efforts from the government would ensure more employment and income to the target group.

## **Chapter 1**

### **Introduction**

This chapter deals with the meaning of income generation, women empowerment, micro enterprises and also the literature review of the study. The objectives and methodology are also included in this chapter.

#### **Introduction**

Nations and their governments have responsibility to take care of all citizens. There are disadvantaged persons in the community who, if provided with support, could become self supporting. In other words they could begin to generate sufficient income to provide for themselves and, their families. It is for these people that income-generating programmes are especially required. In a land where there is little of employment and where shortage of agricultural labours could be seen at Alagappanagar gram panchayat. In order to empower women and increase production, employment and income, the ‘Parijatham Harithasena’ was taken up at Alagappanagar gram panchayat.

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. Empowerment of women is essential to harness the women labour in the main stream of economic development. Empowerment of women is a holistic concept. It

is multidimensional in its approach and covers economic, political, social, cultural and familial aspects. Of all these facts of women development, economic development is of utmost significance in order to achieve a lasting and sustainable development of society.

Income and employment generating schemes are one of the solutions to empower the women and one of the strategies to strengthen their positions. Involving women in such a project, therefore, should be an important policy for government and development organizations. Successful conduct of income and employment generating schemes can lead to upgrading of skills, productivity and employability of the participants. In addition, income and employment generating schemes can assist in expanding human capacity, innovation and creativity depending upon the people in the levels of development. These skills, abilities and competencies can lead to several kinds of benefits to individuals, societies and the nations at large. These benefits could be direct or indirect and short or long term.

### **Review of literature**

A literature review is a critical and in depth evaluation of previous research, allowing anybody reading the paper to establish why we are pursuing this particular research program. A good literature review expands upon the reasons behind selecting a particular research question. This chapter

provides a sketch of available related studies arranged logically.

Daniel C. Clay et.al (1988)<sup>1</sup> indicated that 47 percent of farm households in Rwanda engaged in some form off-farm employment. Time spent by the farmers in artisan activities was the heaviest in the construction industry. Nearly 80 percent of the off-farm employment was held by men.

Peter Lanjouw, P.Shariff, A. (1993)<sup>2</sup> conducted a study among 32,000 rural households across India. In this study, it was found that non-farm incomes accounted for roughly one third (34 percent) of household income in rural India on average, with considerable variation across population sectors and between States. Education appeared to improve the prospects of non-farm employment. Women were able to get lower income from non-farm activities. Those with larger per capita land holdings were most likely to find non-farm work, yet on average had lower non-farm income.

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<sup>1</sup>*Daniel. C. Clay et.al (1988), “Inequality and the Emergence of Non-Farm Employment in Rwanda”, Dept. of Sociology, Michigan State University, East Lansing, Michigan, U.S.A.*

<sup>2</sup> *Peter Lanjouw, P. Shariff, A, (1993), working paper series, no.81, National Council for Applied Economic Research, New Delhi.*

Mridul Eapen (1994)<sup>3</sup> revealed that the employment structure in rural areas of Kerala did not show any significant overall improvement due to NFS, but rural prosperity had increased among casual workers.

Vissaria and Basant (1994)<sup>4</sup> identified that during the past decade, the share of the rural non-farm sector in the total rural workforce had considerably increased. The trend was more evident among male workers than the female workers. The increase in the non-farm employment was a consequence of an increase in the proportion of casual non-agricultural workers. Participation in RNF employment is inversely proportional to the size of household landholding.

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<sup>3</sup> Mridul Eapen (1994), *Rural Non-Agricultural Employment in Kerala some Emerging Tendencies, Economic and Political Weekly*, Vol. XXIX, No.21 p.1295.

<sup>4</sup> Visaria.P. and Basant. R. (1994), “Non-Agricultural Employment in India, Trends and Prospects”, Sage Publications, New Delhi.

Jemol Unni (1996)<sup>5</sup> expressed that older men specialize in agricultural activities and better educated men specialize in non-agricultural employment in the selected 30 villages of Gujarat. High population densities and proximity to rural towns (markets) also foster such specialization. Many more women engage in casual and part-time work, particularly concentrated in the agricultural labour sector. RNF sector may be particularly important for woman by drawing them away from poorly remunerated agricultural work.

NABARD (2004)<sup>6</sup> conducted a study on Rural Non-farm sector activities in Kollam and Alappuzha districts of Kerala. The activities covered were fish processing, concrete works, mat making, furniture making, brick manufacturing and common catering. This study reported that the highest number of man days of employment generated (960 male + 160 female) was found in brick manufacturing industry. It was observed that the repayment performance in smaller

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<sup>5</sup> Jemol Unni, (1996), Quoted in "The Rural Non-Farm economy in India: A Review of Literature": NRI Report No 2662. Chatham U.K: Natural Resources Institute. <http://www.nri.org/rnfe/papers.htm>, p.16.

<sup>6</sup> NABARD (2004), An-Ex-post Evaluation Study on Rural Non-Farm Sector Activities in Kollam and Alappuzha Districts of Kerala, NABARD, Regional Office, Thiruvananthapuram,

investments, ie, concrete work, fish processing and mat making was better than those of bigger investments, i.e, furniture making, brick manufacturing and multi catering units.

Ranjit Singh Ghuman (2005)<sup>7</sup> viewed that a holistic approach towards the development of rural economy was sine qua non. It would include efforts to raise both farm and non-farm rural income through industrialization, provision of quality education, health, housing and other related social services. Growth and development of RNFS was possible only with the emergence of rural-based, rural-linked, rural-based urban-linked and urban-based rural linked enterprises/activities.

Uma (2006)<sup>8</sup> in her study analysed the impact of Centre and State sponsored poverty reduction Programme like SGSY and Kudumbashree on empowerment of women in Kerala. It is

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*7 Ranjit Singh Ghuman (2005), Rural Non-Farm Employment Scenario – Reflection from Recent Data in Punjab, Economic and Political Weekly, Vol-XL No.41, October.*

*8 Uma. P (2006). Impact of Development Programme on Poverty Reduction and Empowerment of Women in Kerala. MPhil dissertation. Trichur: Calicut University Centre.*

found that under both schemes the income of the beneficiaries is not sustained due to competition from mechanized products

and poor marketing of the products. She pointed out that participation IGAs by women, alone cannot wipe out the social and cultural norms and male domination in the society. To empower women, along with income and credit facilities measures like skill upgradation, better education and social and political conciseness to challenge the existing gender inequalities are needed.

Sreedharan (2006)<sup>9</sup> in his study examined the social and economic empowerment to women micro-entrepreneur through MEs under Kudumbashree Mission of Kerala. He found that economic empowerment in terms of income is at low level since incremental income is less than ₹1500, which is targeted by the Kudumbashree Mission as the minimum income to be obtained per month.

### **Conclusion**

The literature review related to impact of SHGs revealed some positive changes in the level of living of the members. The impact could be visible in terms of savings habit, income generation and asset creation. The preceding review

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*9 Sreedharan, T.K. (2006). A study of Micro Enterprises under Self Help Groups with Special Reference to Kudumbashree Mission Kerala. PhD Thesis. Tenhipalam: Calicut University.*

shows that the strategy of SHGs can help in a big way in eradicating poverty and empowering women. In the above studies some have revealed the importance of occupational shift from farm sector to non-farm sector and linkages. But these studies have failed to measure the impact of agricultural employment on agricultural productivity and the income generating capacity of women in agriculture. Indian women are in great suffering and deprivation during the past years. Rural women lived under extreme poverty with less access to the economy and employment. It is difficult for women to escape this situation, unless the government empowers them through income generating schemes especially the rural women where there are no job opportunities to sustain their livelihoods. Women in the villages are not involved in economic activities which remain a contributing factor to poverty of women and absence of their empowerment. Poverty alleviation targeted through the provision of economic opportunities to the women is one of the ways for improving the women's status. Their economic and social development is not possible unless employment creation, resource generating and economic self-dependency activities are not implemented. Bearing

this in view, we attempted to address the above said issues in the present study.

### **Income generation**

Income generation takes many forms. Originally it was a term used only by economists to explain the intricacies of a nation's economy. However, it is now quite widely used to cover a range of productive activities by people in the community. Income generation simply means gaining or increasing income. There are three ways income can be generated.

Firstly, income generation does not always mean the immediate getting of money, although in the end we use money to place a measurable value on the goods and services people produce. An example of income generation which does not lead to getting money would be a situation where a productive person produces enough food to feed himself or herself and the family. Skills have been used to meet immediate needs and thus savings have been achieved. A money value can be placed on the food produced and so the food can be seen as income.

A second way a person can generate income is by astute investment of existing resources. An example would be development of a piece of land through planting a crop for sale. The money gained is income. An indirect form of investment is to bank savings or to purchase part ownership in

a productive enterprise such as a business. Money generated from such investments is income.

A third way to generate income is for people to use their skills by serving another person who pays for the use of those skills. That is they earn wages.

In summary, income can be generated by self-employment, by working for others or by adding to personal resources through investment.

The main purpose of an income generating schemes therefore is the promotion of a better quality of life for all citizens. In order to achieve this there is a need to develop vocational skills, knowledge, attitudes, and values, and to ensure that these are used to generate income. Another important purpose is to upgrade work ethics so that people become useful and productive members of society. Only then can they meaningfully contribute to nation building. The central focus of income generating schemes as provided in this volume is to alleviate poverty and to contribute to the development of human resources.

### **Women empowerment**

Women's empowerment can be viewed as a continuum of several interrelated and mutually reinforcing components. Empowerment is an active, multidimensional process, which enables women to realize their full identity and potential in all spheres of life. Women's empowerment allows women to be

appreciated and acknowledged for who they are and what they do. It is not particularly the ideology of feminism that empowers women, but rather their capacities to face bravely the individual and social facts of their actual situations. Most poor women have never been allowed to think for themselves or to make their own choices except in unusual circumstances when a male decision maker has been absent or has abdicated his role. Women must be convinced of their innate right to equality, dignity and justice. An empowerment process is one which tackles the condition and position of women, a process which questions about the power structures and gender subordination within these are continually revised and explored. Women can drastically change their own lives. Women can use the economic resources more wisely and to the benefit of the entire household better than men. Nevertheless, they have a bleak economic presence in the developing world.

### **Micro enterprises**

The role of micro enterprises in rural development and women empowerment is widely recognized the world over, particularly in developing nations like India. Micro enterprises play a vital role in poverty alleviation and socio-economic development of the poor. Micro enterprises help to bring about equitable and balanced economic development with relatively low amount of capital investment. The Government of Kerala

State has introduced a novel scheme of poverty alleviation based on micro-credit and self help grouping. Paraphrased as Kudumbashree ('Prosperity of the Family'), the scheme aims at improving the living levels of the poor women in rural and urban areas. The project aims at removing poverty among rural women households through setting up of micro-credit and productive enterprises. The activities such as micro-credit and micro-enterprises under the scheme were undertaken by the locally formed Community Development Societies consisting of poor women

Kudumbashree has followed the way of establishing Micro Enterprises (MEs) to empower women economically and thereby eradicate absolute poverty from poor households. Micro enterprise is any income generating activity owned, operated and managed by a group, consisting of at least five and not more than fifteen women members of the Kudumbashree NHG s with an investment ranging from ₹ 5000 to ₹ 5 lakh and should have a potential to generate atleast ₹ 1500 per member per month by way of wages or profit or both together, with an expectation of turnover ranging from ₹ 1 lakh to ₹ 5 lakh per year". These MEs are engaged in a wide range of activities in agriculture, industry and service sectors. Various activities like catering groups, tailoring, traditional delicacies, goat rearing, dairy units, rabbit rearing, poultry farming, horticulture, floriculture, paper products,

direct marketing, food processing, IT, biotechnology and clean Kerala business have been going on under the ME programme.

### **Area of the study and the reference period**

This study is an attempt to examine the efforts of Alagappanagar grama panchayath to empower women by establishing and running micro enterprises and income generating schemes aimed to empower women and increase production, employment and income. The reference period of the study is 2011-12 to 2014-15.

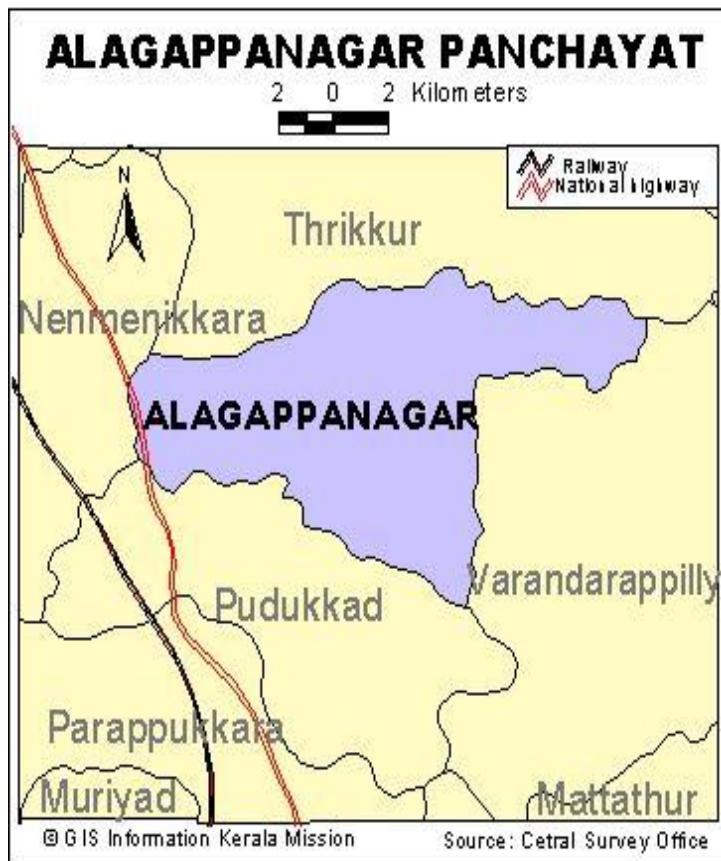
### **Profile of the study area**

Alagappanagar panchayat is located in kodakara block of mukundapuram thaluk in Thrissur district. It has got 18.38 sq km area. It includes Amballur village. Alagappanagar panchayat has got 17 wards. Its boundaries are north Thrikkur panchayat, south Pudukkad panchayat, east Varandarapally panchayat and west are NH 47. The panchayat was named as Allagappanagar since in 1938 a company was started by Dr. Alagappa chettiar as Alagappa textiles cochin (Ltd). The panchayat was constituted in 1953. According to the 2011 census of India total population of the panchayat is 29341. The male and female population is 14308 and 15033 respectively. The total number of SC population is 2168, out of which male and female SC population are 1066 and 1102 respectively. The total ST population is 96 while the number of ST male and female are 45 and 51 respectively. The sex ratio of the

panchayat is 1051. The density of the population is 1596 per square kilometre. The total literacy rate in the panchayat is 88.02 per cent. The male literacy rate is 88.96 per cent and the female literacy rate is 87.11 per cent.

**Figure 1.1**

**Map of Alagappanagar grama panchayat**



## About the unit

Kudumbashree is a network of 4 million women, mostly below the poverty line. It is not a mere 'project' or a 'programme' but a social space where marginalised women can collectively pursue their needs and aspirations. The primary unit of Kudumbashree is the Neighbour Hood Group (NHG). Each NHG consists of 10-20 women; for an overwhelming majority, the NHG is their first ever space outside the home. NHGs are federated into an Area Development Society (ADS) and these are in turn federated into Community Development Societies (CDSs) at the panchayat level. Today, there are 213000 NHGs all over Kerala. Kudumbashree office-bearers are elected, a crucial process for its members. "We are poor. We don't have money or connections to get elected - only our service," is a common refrain. These elections bring women into politics. And they bring with them a different set of values that can change politics.

The NHG is very different from a Self-Help Group (SHG) in that it is structurally linked to the State (through the institutions of local self-government). This ensures that local development reflects the needs and aspirations of communities, who are not reduced to mere "executors" of government programmes. What is sought is a synergy between democratisation and poverty reduction; with Kudumbashree,

this occurs through the mobilisation of poor women's leadership and solidarity.

### **About the project**

When the project was started in the panchayat agriculture was not at all attractive due to shortage of agricultural labours and high wages which increases production cost to the farmers. For solving these challenges under the leadership of Alagappanagar grama panchayat in 30.03.2011, they started 'Parijatham Harithasena'. The implementing officer of the project was agricultural officer in the panchayat.



## **Broad objectives of the project**

- To use machines in agriculture and thereby reduce production cost.
- To increase the area of cultivation by making use of fallow land.
- To increase the income of the agricultural women labourers.

## **Highlights of the project**

- Making agriculture as a culture.
- Using machines and amenities in agriculture.
- Create a fallow land free panchayat.
- Give help to cultivate in backyards.
- Good and respectable income for women through agriculture.

## **Objectives of the study**

- To analyse the self sustainability of the project.
- To analyse the income generation capacity of the project to the women agricultural workers.
- To analyse the increase in the area of fallow land cultivation in the panchayat through the project.

## **Methodology of the study**

The topic was selected as one of the model women component plan project. The study uses the primary and secondary data. The primary data source was the respondents. We collected the data from the members of the Parijatham unit with an interview schedule. For collecting the primary data the prepared interview schedule was pre-tested in May 2015. The secondary data for the study were reports and records related to the topic from Alagappanagar grama panchayat and Krishi bhavan in the panchayat.

The data were collected using the personal interview method with the help of interview schedule. It was the main tool used for collecting information from the respondents. The interview schedule was very helpful in collecting information directly from the respondents and besides it was the ideal tool since the respondents were not highly educated. The collected data were tabulated and interpreted.

## **Scope and importance of the study**

The present research was to study the critical study of SHGs with reference to ‘Parijatham Harithasena’ in Alagappanagar Gram Panchayat of Thrissur district. This would be of great help to the implementing agencies to bring necessary improvements in the SHGs for attaining the overall empowerment of women. The knowledge on these aspects could be used to develop strategies to motivate SHG members

for their enhanced participation in the group. The outcome of the study would suggest the factors that are responsible for the good performance of this SHG. Further the study would highlight the role of government and SHGs in offering income generating schemes. The results of this study would offer important input to planners, policy maker, Non-Governments Organizations (NGOs) for framing policies to empower the women through SHGs. The success of the programmes depends upon its critical study of SHG. Hence attempts have also been made to find out the benefits attained after implementation of SHGs and effectiveness made under this study. The study also surveys the problem faced by the members of the groups. The findings of which can be used for planning programmes and better strategies can be evolved based on the results for the effective functioning of SHGs.

In Kerala much agricultural land is lost and much land is degraded, which means its production capacity decreases. This is partly the result of mismanagement and partly because agricultural land is used for non-agricultural purposes. The transformation of agricultural land into non-agricultural land is rapidly increasing. In the study one of the objectives is to analyse the increase in the area of cultivation in fallow lands which is addressing the above problem and may catch the attention of policy makers.

### **Limitations of the study**

The present study was confined to some limitations like most of the information given by the respondents was from the memory of the respondents which may cause errors.

## **Chapter 2**

### **Findings and suggestions**

This chapter explains the process and implementation of the project. The primary findings and suggestions are also included in this chapter.

Analysis and interpretation of the collected data is the major step in the process of any study. The data collected may be in raw form. It needs to be systematized and organized for meaningful analysis. The response of members in the kudumbashree Parijatham Harithasena unit and other respondents are analysed below.

### **Process and implementation of the project**

An attempt was made in this section to analyse the time frame and process of implementation of the project ‘Parijatham Harithasena’ unit to kudumbashree entrepreneurs of Alagappanagar grama panchayath during the financial year 2010-11. The funding for the project was from Alagappanagar grama panchayat and Kodakara block panchayat. Alagappanagar grama panchayat had prepared a time frame to implement the project effectively in a time bound manner. However, the authority could follow the time frame in all sense. Grama panchayath could implement the training part of the project as per the time frame. There was no delay in implementing the establishment of the unit. The governing body of the grama panchayath has decided to purchase all the

machineries to establish the unit from Kerala Agro Industries Corporation. The implementing officer of the project at the time of beginning was very co-operative in the establishment of the unit.

The investigator could understand from the study that there is active monitoring mechanism from the part of Grama Panchayath and DMC, kudumbashree in the functioning of the unit. The responsible officials of the grama panchayath have frequently visited the unit after the establishment. The unit established through the fund of grama panchayath has received various advice and support from the authority of kudumbashree at district level. There were only nine members in the unit at present. Five members withdraw from the unit due to some medical reasons and another two due to change of residence to far places. No new members were joined in the unit so far as no interested persons come forward.

### **Plan expenditure of the project**

The total plan expenditure allotted for the project was ₹ 430000 during the years 2010-11 to 2011-12. Out of the total amount ₹ 124000 was allotted for training and ₹ 235000 was allotted for the purchase of the agricultural machines. The details of plan expenditure of the project is given in the table 2.1

**Table 2.1**  
**Distribution of plan expenditure of the project**

Sl no	Item	Year		
		2010-11	2011-12	Total
1	Training in Kerala agricultural research centre	97500	27000	124000
2	Purchase of the agricultural machines	42500	193000	235500
3	Revolving fund for the Harithasena	30000	-----	30000
4	Benefit for lease in agriculture	-----	40000	-----
<b>Total</b>		<b>170000</b>	<b>260000</b>	<b>430000</b>

*Source: Secondary data from Krishi Bhavan, Alagappanagar panchayat*

#### **Availability of machines and amenities in the unit**

The machines and amenities available in the unit are Transplanter, Tiller, three Bush cutter, Conoreader, three sprayer and two Climbers. The members of the unit opined that they can cover more area if they are equipped with one more transplanter and a small tractor. The unit has not got any building to keep their machines and amenities instead they keep these in one of the member's house. One of the requirements, the members in the unit suggested was to have a self owned building or premises to keep the machines and amenities of the unit. Using this machines and amenities the members in the unit do works in paddy cultivation, vegetable

cultivation, transplanting, removal of grass using the weed cutter, sprinkle the pesticides using sprayer etc.



## Sustainability

Sustainability could be defined as an ability or capacity of something to be maintained or to sustain itself. If an activity is said to be sustainable, it should be able to continue forever.

The study shows that the project is self sustaining in the case of income and employment generation. That is the members in the unit are getting ₹9000 per month as average income.

## **Age**

We have collected information regarding age of the members of the unit as the completed chronological age at the time of the survey. Age is considered as an important factor determines the productivity of a labour. The average age of a member in the unit is fifty years. Thirty three per cent of the members in the unit were in the age interval of 50 to 60 and 22 percentages each in 30 to 40, 40 to 50 and 60 to 70. This shows that the younger generation is not attracted in the agriculture sector. The details of age distribution among the members in the unit are given in the table 2.2

**Table 2.2**  
**Distribution of respondents according to age**

<b>Sl no</b>	<b>Age</b>	<b>No of respondents</b>	<b>Percentage</b>
1	30-40	2	22.22
2	40-50	2	22.22
3	50-60	3	33.34
4	60-70	2	22.22
<b>Total</b>		<b>9</b>	<b>100</b>

*Source: Primary Survey*

## **Educational status**

In developing country, the most important thing is the way how to develop in firm foundations. And one of the firm foundations is education. Education is the single most important factor in the development of a developing country. Education is the fast way helping people improve knowledge and experiences. Basic education provides people

with a greater understanding of basic daily information about life as well as of their own potential. A country with a strong education system can more definitely develop in the future. In developing country, improving citizen's learning is very important because their attitude towards a question can influence on development of country. If they work without education, this could be wasting a lot of resources and lead their country to go down. Developing education means the own way to develop country. With a good education system, people can study easily, they can overtake the newest technology then they apply in their life. To sum up, education factor in developing country is very important. It's a firm foundation for most countries especially developing country.

Out of the total 33.34 per cent of the members in the unit have passed pre-degree. One person out of nine was illiterate and one person has got bachelors degree. One person each in class 10, class 7, class 6 and class 4 respectively. The details are given in the table 2.3

**Table 2.3**  
**Distribution of respondents according to educational status**

Sl no	Education level	No of respondents	Percentage
1	Bachelors degree	1	11.11
2	Pre-degree	3	33.34
3	SSLC	1	11.11
4	Class 7	1	11.11
5	Class 6	1	11.11
6	Class 4	1	11.11
7	Illiterate	1	11.11
<b>Total</b>		<b>9</b>	<b>100</b>

*Source: Primary Survey*

### **Training**

Technology and up gradation of the technology by the members in a unit is vital for the successful running of a unit. By training the members in the unit are enabled to use the modern amenities in the agriculture. Training will enhance the productivity of the workers and hence the agriculture job will become profitable and remunerative. The table shows that all the members in the unit got training in all the areas as to run tractor, to run tiller, drip irrigation training, using of machines in agriculture and using of sewing machine. All the members in the unit got all the type of training. All the members in the unit were of the opinion that they are satisfied with the training of KAU with regard to duration, training materials and other supports. They also suggested that they need more training on contemporary methods of agriculture.

## **Effectiveness and nature of training in the project**

Under this section, an attempt was made by the investigator to study the nature and effectiveness the training in ‘Parijatham Harithasena’ unit imparted to the members as a part of this project. The grama panchayath allocated ₹ 124500 for providing training. All the members have undergone training in all area of training in the unit. The training was conducted by Kerala Agricultural University, Mannuthy.

### **Training for different activities of the unit**

All the members in the unit have undergone all type of training. So the members are able to use any machines and amenities available in the unit. The details are given in the table 2.4 and 2.5.

**Table 2.4**  
**Number of persons who had undergone training for different activities of the unit**

<b>Sl no</b>	<b>Item</b>	<b>No of beneficiaries</b>
1	To run Tractor	9
2	To run Tiller	9
3	Drip irrigation training	9
4	Using of machines in agriculture	9
5	Using of sewing machine	9
<b>Total</b>		<b>45</b>

*Source: Primary Survey*

**Table 2.5**  
**Distribution of respondents according to training undergone**

<b>Undergone training</b>	<b>No of respondents</b>	<b>Percentage</b>
Yes	9	100
No	0	0
<b>Total</b>	<b>9</b>	<b>100</b>

*Source: Primary Survey*

### Satisfaction in training

All the members in the unit unanimously responded that they were very much satisfied with the training which they have got. The details are given in the table 2.6

**Table 2.6**  
**Distribution of respondents according to satisfaction in training**

<b>Satisfied in training</b>	<b>No of respondents</b>	<b>Percentage</b>
Yes	9	100
No	0	0
<b>Total</b>	<b>9</b>	<b>100</b>

*Source: Primary Survey*

### Demand for more training

Training is very vital in any organization that aims at progressing. Training simply refers to the process of acquiring the essential skills required for a certain job. It targets specific goals, for instance understanding a process and operating a certain machine or system. All the respondents in the unit were demanding more training in future. Details are in table 2.7

**Table 2.7**  
**Distribution of respondents according to demand for more training**

Need for more training	No of respondents	Percentage
Yes	9	100
No	0	0
<b>Total</b>	<b>9</b>	<b>100</b>

*Source: Primary Survey*

### **Monitoring of the training**

Training is a rollover process consisting of four steps: assessment, planning, implementation, and monitoring. Monitoring this process is essential to making the training meaningful and keeping it on track. The most effective training programs are those that have a built-in monitoring system. It does not have to be anything elaborate or scientific. Whatever it is, it just needs to be used consistently. Monitoring increases training effectiveness. The more consistent the monitoring, the more meaningful the information will be. Monitoring training allows you to reconcile what was planned for training and what was achieved. Once a system of monitoring has been implemented, the information gathered must be straight forward and simple so that it can be easily interpreted and modifications can be made easily as needed. All the members in the unit responded that their training was effectively monitored by the panchayat. The details are given in the table 2.8.

**Table 2.8**  
**Distribution of respondents according to monitoring of training by Grama panchayat**

Monitored by the Panchayat	No of respondents	Percentage
Yes	9	100
No	0	0
<b>Total</b>	<b>9</b>	<b>100</b>

*Source: Primary Survey*

#### **Working days status**

All the respondents revealed that they are getting employment in the unit in daily basis. Details are in the table 2.9

**Table 2.9**  
**Distribution of respondents according to working days status**

Sl no	Days	No of respondents	Percentage
1	Daily	9	100
2	Weekly	0	0
3	Alternative days	0	0
4	Others	0	0
	<b>Total</b>	<b>9</b>	<b>100</b>

*Source: Primary Survey*

#### **Employment and income generation of the unit**

All the members in the unit opined that they are getting 268 days employment in a year from the unit and they are getting an average income of ₹ 9000 per month. However, all members in the unit are considering their income as the sole source of livelihood of them. The income from the unit is an additional income to their family. No members of the unit are

involved in any other income generating activities. The members suggested that in order to increase their income they have to use more and more machines in the process of cultivation. All the beneficiaries of the project opined that their income increased after joining in the unit. The members of the unit are able to manage the role as a responsible family member along with the work in the unit. All of them expressed that they are expecting increased income from the unit in future. All the members of the unit are very happy in getting a role in taking the decision related to the unit. It is possible because of the regular meeting of the members of the unit biweekly.

The members of the unit opined that their main objective of joining in the unit was to have better livelihood, self reliance, economic security, and good education to the children.

The unit is engaged work in the Alagappanagar, Thrikkur, Varandarapally, Nenmanikkara and Pudukkad Grama Panchayats.

### **Employability of the unit**

A person who worked for a relatively longer period that is around 250 days during the reference period of 365 days preceding the date of survey is considered as ‘Full employment’ in the working status. All the respondents revealed that they are getting 268 days employment in the unit

in a year. All the members in the unit responded that they are getting full employment in the year. The details are in the table 2.10

**Table 2.10**  
**Distribution of respondents according to the employability of the unit in a year**

<b>Full employability in the year</b>	<b>No of respondents</b>	<b>Percentage</b>
Yes	9	100
No	0	0
<b>Total</b>	<b>9</b>	<b>100</b>

*Source: Primary Survey*

#### **Month wise days of employment for members in the unit**

All the respondents revealed that they are getting 268 days employment in the unit in a year. The monthly wise employment was as follows. During the months of January, February, March and December the members in the unit are getting 16 days of employment. In April and May they are getting 18 days of employment while during June, July, August, September, October and November they are getting 28 days of employment. The details are given in table 2.11.

**Table 2.11**  
**Month wise days of employment for members in the unit**

<b>Month</b>	<b>Number of days</b>
January	16
February	16
March	16
April	18
May	18
June	28
July	28
August	28
September	28
October	28
November	28
December	16
<b>Total days</b>	<b>268</b>

*Source: Primary Survey*

### **Income generating activities**

All the respondents in the unit revealed that they are entirely depending upon the unit for their income and they are not at all engaged in any other income generating activity. The details are given in the table 2.12

**Table 2.12**  
**Distribution of respondents according to the involvement in other income generating activities**

<b>Involved in other income generating activity</b>	<b>No of respondents</b>	<b>Percentage</b>
Yes	0	0
No	9	100
<b>Total</b>	<b>9</b>	<b>100</b>

*Source: Primary Survey*

### **Income generated from the unit**

On an average the members in the unit is getting an amount of ₹ 9000 per month as income from the unit. The details are in the table 2.13

**Table 2.13**

#### **Distribution of respondents according to income generated from the unit**

<b>Income per month (in ₹)</b>	<b>No of respondents</b>	<b>Percentage</b>
9000	9	100
<b>Total</b>	<b>9</b>	<b>100</b>

*Source: Primary Survey*

### **Income after joining in the unit**

All the members in the unit opined that their income increased after joining in the unit. The details are in table 2.14

**Table 2.14**

#### **Distribution of the respondents in relation to increase in income after joining in the unit**

<b>Income increased</b>	<b>No of respondents</b>	<b>Percentage</b>
Yes	9	100
No	0	0
<b>Total</b>	<b>9</b>	<b>100</b>

*Source: Primary Survey*

### **Future increase in income**

The members in the unit responded that they are expecting an increase in their future income from the unit. The details are given in table 2.15

**Table 2.15**  
**Distribution of the respondents in relation to expectation  
of future increase in income from the unit**

Will increase	No of respondents	Percentage
Yes	9	100
No	0	0
<b>Total</b>	<b>9</b>	<b>100</b>

*Source: Primary Survey*

#### **Enough money to live and self consumption**

All the members in the unit opined that they are getting enough money to live from the unit. The details are given in table 2.16. The members in the unit revealed that they are self consuming some vegetables which they are cultivating. The imputed market value of self consumed items like tapioca, ginger, rice, turmeric, tomato, long beans, etc on an average per person per month is revealed as ₹ 500.

**Table 2.16**  
**Distribution of respondents according to getting enough  
money to live on from the unit**

Getting enough money	No of respondents	Percentage
Yes	9	100
No	0	0
<b>Total</b>	<b>9</b>	<b>100</b>

*Source: Primary Survey*

#### **Major source of income of their family**

All members in the unit responded that their income from the unit is not a major source of income of their family. This is because the other earning members in the family are working

in other sectors such as construction etc. The details are given in table 2.17

**Table 2.17**  
**Distribution of the respondents in relation to income from the unit as major source of income of their family**

Major source of income of their family	No of respondents	Percentage
Yes	0	0
No	9	100
<b>Total</b>	<b>9</b>	<b>100</b>

*Source: Primary Survey*

### **Main source of livelihood**

The main source of livelihood refers to the source from which most of the money for livelihood is obtained from. Where there are several sources of livelihood, the most important one is referred to. The all members in the unit responded that their main source of livelihood is the income from the unit. The details are given in table 2.18

**Table 2.18**  
**Distribution of respondents according to main source of livelihood**

Sl no	Source of livelihood	No of respondents	Percentage
1	Income from the unit	9	100
2	Others	0	0
	<b>Total</b>	<b>9</b>	<b>100</b>

*Source: Primary Survey*

## **Negotiation for better wage rate**

Negotiation is a process of collective bargaining between employers and a group of employees aimed at reaching agreements to regulate working conditions. The interests of the employees are commonly presented by representatives to whom the employee belongs. The collective agreements reached by these negotiations usually set out wage scales, working hours, training, health and safety, overtime, grievance mechanisms, and rights to participate in workplace.

All the members in the unit opined that they were able to negotiate for higher wages. The details are given in table 2.19

**Table 2.19  
Distribution of the respondents in relation to negotiation  
for better wage rate**

<b>Negotiated</b>	<b>No of respondents</b>	<b>Percentage</b>
Yes	9	100
No	0	0
<b>Total</b>	<b>9</b>	<b>100</b>

*Source: Primary Survey*

## **Role in decision**

For effective decision making, a person must be able to forecast the outcome of each option as well, and based on all these items, determine which option is the best for that particular situation.

All the members in the unit have active role in decisions related to the unit. The details are given in table 2.20

**Table 2.20**  
**Distribution of the respondents in relation to role in decision related to the unit**

Active role	No of respondents	Percentage
Yes	9	100
No	0	0
<b>Total</b>	<b>9</b>	<b>100</b>

*Source: Primary Survey*

#### **Individual liability status**

The liability includes loans from the banks, co-operative banks, micro finances etc. Thirty three per cent of the members have loan of ₹ 60000-70000. Twenty two per cent of the members in the unit has got loan of ₹ 40000-50000. The details are given in table 2.21

**Table 2.21**  
**Distribution of respondents according to individual liability**

Sl no	Liability (in ₹)	No of respondents	Percentage
1	Nil	1	11.11
2	20000 - 30000	1	11.11
3	30000 - 40000	1	11.11
4	40000 - 50000	2	22.22
5	50000 - 60000	1	11.11
6	60000 - 70000	3	33.44
<b>Total</b>		<b>9</b>	<b>100</b>

*Source: Primary Survey*

#### **Objectives of working in the unit**

All the members in the unit revealed that their primary objective to join in the unit was to become self reliance. Sixty

six percent of the members in the unit responded that their main objective of working in the unit was to obtain better livelihood. The details regarding to objectives are given in the table 2.22

**Table 2.22**  
**Distribution of respondents according to objectives of working in the unit**

Sl no	Objectives	No of response	Percentage
1	Better livelihood	6	66.66
2	Better house	4	44.44
3	Self reliance	9	100
4	Good education, job and other ambitions of the children	2	22.22
5	For repaying depts	3	33.33
6	Economic security	5	55.55
7	Good health	2	22.22

*Source: Primary Survey*

#### **Responsible family member and work in the unit**

Responsibility towards family is to support them and provide for them. Performing the roles expected of each member can lead to family harmony and happiness. All the members in the unit responded that they are able to cope up with the responsibilities in the family along with the work in the unit. The details are given in table 2.23

**Table 2.23**  
**Distribution of respondents according to managing their time as a responsible family member along with the work in the unit**

<b>Can manage</b>	<b>No of respondents</b>	<b>Percentage</b>
Yes	9	100
No	0	0
<b>Total</b>	<b>9</b>	<b>100</b>

*Source: Primary Survey*

### **Labour bank**

The Study identified acute shortage of agricultural labourers as one of the major problems in the village and suggesting to establish more ‘labour army’ with the following objectives.

- To create a permanent system whereby the farmers are provided with the services of sincere agricultural labourers at the right time
- To develop strict discipline, dedication, timeliness and sincerity among the agricultural labourers
- To ensure employment security for agricultural labourers to encourage them to stay in agricultural field
- To increase the dignity of labour and to improve the social status of agricultural labourers
- To implement partial mechanization whereby labour efficiency could be improved

The broad functions of labour army are the following.

- Wage fixation
- Fixing work schedule and norms
- Recruitment of labourers
- Purchase of machinery and implements
- Imparting training to members in the labour army

#### **Number and area of works carried out by the unit**

In the year 2011-12 the unit carried out 12 works in 105 acres of land. The unit, in the year 2012-13 carried out 15 works in 152 acres of land. In the year 2013-14 the unit carried out 17 works in 209 acres of land and in the year 2014-15 the unit carried out 20 works in 262 acres of land. It can be seen from the table that the area and number of cultivation is gradually increasing from 2011-12 to 2014-15. This is shown in the table 2.24

**Table 2.24**  
**Year-wise distribution of number and area of works carried out by the unit**

Year	Area and no of works done					
	Group		Self		Total	
No of work s	Area (in acres)	No of work s	Area (in acres)	No of work s	Area in acres	
2011-12	9	100	3	5	12	105
2012-13	11	145	4	7	15	152
2013-14	13	200	4	9	17	209
2014-15	15	250	5	12	20	262

*Source: Primary Survey*

## **Area of paddy cultivation and cultivation in fallow land carried out by the unit**

The unit carried out more works in paddy cultivation. In 2011-12 only 9 works in paddy cultivation were carried out in about 100 acres of land out of which they put into cultivate 15 acres of fallow land in paddy cultivation. The scenario in 2014-15 was the number of works increased to 15 and acres of land increased to 250 out of which they were able to make cultivate fallow land of 35 acres. The details are given in the table 2.25

**Table 2.25**

**Year-wise distribution of number and area of paddy cultivation and paddy cultivation in fallow land carried out by the unit**

<b>Paddy cultivation</b>			
<b>Year</b>	<b>No of works</b>	<b>Area (in acres)</b>	<b>Area of fallow land in acres</b>
2011-12	9	100	15
2012-13	11	145	20
2013-14	13	200	25
2014-15	15	250	35

*Source: Primary Survey*

## **Area of vegetable cultivation and cultivation in fallow land carried out by the unit**

Another area of focus of the unit is in the vegetable cultivation. In 2011-12 unit has cultivated vegetables in 2 acres of fallow land. In 2014-15 the unit has doubled the area

of vegetable cultivation into 4 acres of fallow land. The details are given in table 2.26

**Table 2.26**  
**Year-wise distribution of number and area of vegetable cultivation and vegetable cultivation in fallow land**

Vegetable cultivation			
Year	No of works	Area (in acres)	Area of fallow land in acres
2011-12	5	2	2
2012-13	6	3	3
2013-14	6	3	3
2014-15	7	4	4

*Source: Primary Survey*

**The area of fallow land in the five panchayat where the parijatham unit working (in acres)**

In the year 2011-12 there were 414 acres of fallow land in the five panchayat. The area of fallow land declined to 368 acres in 2014-15. This is shown in the table 2.27. The total area of fallow land in the panchayat decreased from 414 acres to 368 acres, a decrease of 46 acres from 2011-12 to 2014-15 of which 35 acres was carried over by the unit.

**Table 2.27**  
**The area of fallow land in the five panchayat where the  
 Parijatham unit working (in acres)**

<b>Panchayat</b>	<b>Years</b>			
	2011- 12	2012- 13	2013- 14	2014- 15
Alagappanagar	85	73	68	65
Varandarapally	45	44	41	40
Nenmanikkara	100	97	96	95
Puthukkad	99	96	94	94
Thrikkur	85	82	80	74
<b>Total</b>	<b>414</b>	<b>392</b>	<b>379</b>	<b>368</b>

*Source: Primary Survey*

### **Findings**

- The machines and amenities available in the unit are transplanter, tiller, three bush cutter, conoreader, three sparer and two climbers.
- Even though the project was initiated by the Alagappanagar panchayat, the unit also engaged work in the neighbouring panchayats namely, Thrikkur, Varandarapally, Nenmanikkara and Pudukkad.
- The average age of the members in the unit was fifty years. This clearly indicates that the younger generation is not being attracted in the agriculture sector.
- One person in the unit has got bachelors degree while one was illiterate. Three persons in the unit have got pre degree qualification.

- The members in the unit were getting 268 days of employment in a year and also an average income of ₹ 9000 per month.
- All the members in the unit were using an average of ₹ 500 worth agricultural products for self consumption from their agricultural lease lands monthly.
- The members in the unit have got liability except one. Thirty three per cent of the members have loan of ₹ 60000-70000 and twenty two per cent of the members in the unit has got loan of ₹ 40000-50000.
- All the members in the unit were undergone training on running tractor, running tiller, drip irrigation, using of sewing machine and using of other machines in agriculture and were very much satisfied and interested in the training. The members were demanding more training also.
- The members in the unit are entirely depending upon the unit for their income and they are not engaged in any other income generating activity.
- The income of the members from the unit was not a major source of income of their family since the income of their spouse or children are much higher.
- The members in the unit were able to bargain to negotiate for better wage using their enhanced productivity and collective bargaining power.

- Self reliance was the most important objective of all the members to join in the unit. Sixty six per cent of the member's objective to join in the unit was to get better livelihood. The members in the unit has got active role with regard to the decisions of the unit.
- The total area and number of works carried out by the unit shows an increasing trend. In the year 2011-12 the unit carried out 12 works in 105 acres of land and in the year 2014-15 the unit carried out 20 works in 262acres of land.
- The area of paddy cultivated by the unit increased from 100 to 250 during the year 2011-12 to 2014-15. They were also able to cultivate paddy in 35 acres of fallow land in 2014-15.
- The area of vegetable cultivated by the unit in 2011-12 was in 2 acres of fallow land and in 2014-15 the unit has doubled the area of vegetable cultivation into 4 acres of fallow land.
- The unit had cultivated 15 acres of fallow land in 2011-12 while it has been increased to 35 acres in 2014-15.

### **Suggestions**

The above study on Parijatham Harithasena of Alagappanagar panchayat of Thrissur district shows satisfactory results. However in the lights of observations the following

suggestions are made for the better fulfilment of objectives of the project.

- The members of the unit may be given more training according to the new technology.
- The average age of members in the unit is 50. It shows that the younger generation are not attracted in the agricultural employment. In the light of findings measures may be taken to attract younger unemployed persons also.
- There exist shortage of machineries in the unit. It is one of the hindrances of the expansion of the unit. Measures may be taken to make available more machinery to the unit.
- One of the major finding of the study is that the unit is providing fair amount of income and employment round the year to the members of the unit. Hence this project may replicate to the other panchayats also.
- The area of cultivation is increasing year by year in the panchayat by the unit. Hence we may introduce this project in the other panchayats also to increase the agricultural production.
- The area of cultivation in the fallow land is also marginally increasing in the panchayat by the unit. This type of project may be introduced to increase the cultivation in the fallow land.

- One of the suggestions from the part of the President, Alagappanagar panchayat is that there is a need for a clarification on the note number 7, page 97 of the revised guidelines on LSGD plan formulation, planning, subsidies and related matters of 12<sup>th</sup> five year plan which is stating that the responsibility of the machinery is vested with the officer who bought the machines.
- The Study identified acute shortage of agricultural labourers as one of the major problems in the village and suggesting to establish more ‘labour army.’

## **Conclusion**

A significant development in recent years has been the mushrooming of the community-based organizations and initiatives at the local level for women. This study evaluates the effectiveness of the Parijatham Harithasena project offered by the government in order to improve the lives of the poor women, enhancing their income, and generating positive externalities such as, self reliance and social empowerment. According to the study the programme have a positive effect in terms of income and employment generation. The project was also able to provide strong livelihood support, enhancement of collective bargaining power, self reliance and sense of dignity. The study summarises that the members in the unit are getting ₹ 9000 per month throughout the year. All

of them in the unit are satisfied in working of the unit. They are getting round the year employment in the unit. The core elements of empowerment have been defined as personal empowerment, social empowerment and economical empowerment. The socio-economic profile exhibits middle age women are actively involved in the project. Major beneficiaries are having school level educational qualification and many of them noticed as housewives before joining to unit. Apart from the above benefits the project was also able to increase the area of production of paddy and vegetables in the panchayat. The project was a success in making cultivation in fallow land. Thus it is concluded that project have been effective among the members in the Parijatham Harithasena. The co-operation of the members along with the sustained and continuous efforts from the government would ensure more employment and income to the target group.

## **Appendix i**

### **Interview Schedule to Evaluate the Project of ‘Parijatham Harithasena’ Unit of Kudumbashree in Alagappanagar Grama Panchayath of Thrissur District**

Name:

No of Members:

Female:

1. When was the unit started?
2. How did the unit procure the machines for the unit?
  - a) By Tender process
  - b) From Govt. agencies
  - c) Others
3. Did you get any advice/support from Agricultural officer for improving the performance of the unit?
  - a) Yes
  - b) No
4. Is there any type of monitoring mechanism from the part of Grama Panchayath in the functioning of the unit?
  - a) Yes
  - b) No
5. Did you get any advice/support from DMC/CDS, Kudumbashree for improving the performance of the unit?
  - c) Yes
  - d) No
6. Is there any monitoring mechanism from DMC/CDS, Kudumbashree?
  - a) Yes
  - b) No
7. What are the machines and amenities available in the unit?

8. Do you require any more machines and amenities in the unit?

- a) Yes
- b) No

9. If Yes, What machines and amenities?

10. Does the unit have own building to keep the machines and amenities?

- a) Yes
- b) No

11. If No, nature of building?

- a) Rental
- b) Building of GP without rent
- c) Others

12. How is the funding to procure the machines for the unit?

13. Have you received the 100% financial assistance to establish the unit through the project of the Panchayath to start the Unit?

- a) Yes
- b) No

14. If No, Have you invested the money in this unit?

- a) Yes
- b) No

15. If Yes,

How did you raise the fund to invest in this Unit.?

- a) From Family
- b) Bank Loan.

16. If Bank Loan, from which type of bank?

- a) Nationalised Bank
- b) Co-operative Banks
- c) Others

17. Do you have bank account? If yes in which bank?

18. What are the works carried on by the Unit?

19. Does the Grama Panchayath/CDS provide any type of support in providing work for your unit?

- a) Yes
- b) No

20. Do you think that the unit is self reliant to find works?

- a) Yes
- b) No

21. Do you think that the consumers are satisfied with your work?

- a) Yes
- b) No

22. If yes, how did you know the satisfaction of your customers?

- a) Verbal feedback.
- b) Systematic Feedback system.

23. What are your suggestions to improve the unit?

#### **Details of work done**

No. of works done				
Year	Individual	Govt.	Group	Self
2011-12				
2012-13				
2013-14				
2014-15				
Total				

<b>Paddy Cultivation</b>			
Year	No. of works	Area	Area of fallow land
2011-12			
2012-13			
2013-14			
2014-15			
Total			

<b>Vegetable Cultivation</b>			
Year	No. of works	Area	Area of fallow land
2011-12			
2012-13			
2013-14			
2014-15			
Total			

<b>Other Cultivation</b>			
Year	No. of works	Area	Area of fallow land
2011-12			
2012-13			
2013-14			
2014-15			
Total			

## **Appendix ii**

### **Interview Schedule to evaluate members of the Project of ‘Parijatham Harithasena’ Unit of Kudumbashree in Alagappanagar Grama Panchayath of Thrissur District**

1. Name:  
Age:  
Education:  
Marital Status: Married/single/ Others  
No of Family Members:      Male:              Female:
2. Have you undergone training?
  - a) Yes
  - b) No
3. If yes, in which area you received training?
4. Are you satisfied with the training with regard to duration, faculty and other supports?
  - a) Yes
  - b) No
5. Do you want more training to meet the present demands for unit?
  - a) Yes
  - b) No
6. Was there any monitoring mechanism from Grama Panchayath while you undergone for training?
  - a) Yes
  - b) No
7. When do you work at the unit?
  - a) Daily
  - b) Weekly
  - c) Alternative Days
  - d) Others
8. What type of activity you do in the unit?

9. Do you think that the unit can provide enough employment to you round the year?
- a) Yes
  - b) No
10. Do you think that the present demand for the agricultural work is sufficient to provide enough work to you round the year?
- a) Yes
  - b) No
11. Do you think that the present facilities and amenities are sufficient to provide enough work to you round the year?
- a) Yes
  - b) No
12. Are you able to manage your time as a responsible family member along with the work in the unit?
- a) Yes
  - b) No
13. Do you believe that you have role in taking decision related to this unit?
- a) Yes
  - b) No
14. What is your main source of livelihood?
- a) Income from this Unit
  - b) Others.
15. Is your income the major source of income of your family?
- a) Yes
  - b) No
16. Do you make enough money to live on from the unit?
- a) Yes
  - b) No
  - c) To a certain extent.
17. Are you involved in other income generating activities?
- a) Yes
  - b) No
18. How much do you earn per month from the unit?

19. Do you think that your income has increased after joining in the unit?  
a) Yes  
b) No
20. Do you expect more income in the future than the present from the unit?  
a) Yes  
b) No
21. What is your prime objective/s in working this unit?  
a) Better livelihood.  
b) Better house.  
c) Self Reliance.  
d) Good Education, job and other ambitions of children.  
e) Able to repay old debts.  
f) Economic security  
g) Good Health.  
h) Others.
22. Do you satisfy your prime objective/s from the unit?  
a) Yes  
b) No
23. Do you think that the members of the unit together can manage the unit by yourself?  
a) Yes  
b) No
24. If No, why?
25. Where do you work?
26. Do you negotiate to ensure better wage for your works?  
a) Yes  
b) No
27. Details of individual liability.
28. What are your suggestions to improve the unit?