

# **TRIBAL WOMEN BREAKING THE BARRIERS**

Documentation  
of the Livelihood  
Improvement Programme  
under Tribal Micro Plan  
in Alappuzha

**January 2019**



CSES

Gender Research Unit

Centre for Socio-economic &  
Environmental Studies

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A black and white photograph showing several women working on a large, traditional loom. The women are focused on their work, with one woman in the foreground clearly visible. The loom is made of thick, braided ropes. The background is slightly blurred, showing other people and structures.

Chapter I

# Introduction

## **1.1 Introduction**

The tribal micro plan implemented in Alappuzha legislative constituency aims at social and economic development of tribal households belonging to Ullada community who remained alienated from the development process for quite a long time. Unlike the usual pattern of scheduled tribe community staying in hamlets (*Ooru*), the Ullada families in Alappuzha district are scattered across the district. Tribal micro plan is meant to address the backwardness of Ullada families in Alappuzha legislative constituency. Under the initiative, promoted by the Kudumbashree District Mission of Alappuzha, individual plan is prepared for each family taking into account the issues faced by the households and their specific needs. An integrated action plan is then prepared for the community as a whole. One of the initiatives under the Plan is the Livelihood Improvement Programme to ensure livelihood for women belonging to the Ullada community. This report documents the changes in the lives of the tribal women who participated in the Livelihood Improvement Programme.

## **1.2 About the Livelihood Improvement Programme**

In 2014, Kudumbashree conducted a micro level planning survey in all tribal hamlets of Kerala to understand the socio-economic status of tribal households in the state. However, Alappuzha district was not included in the survey as there were no tribal hamlets in the district. Therefore, Kudumbashree District Mission initiated a survey of the Ullada community scattered across the district in 2015 with the support of Community Development Societies (CDS) to understand the socio-economic status of tribal households in Alappuzha constituency. Some of the major issues identified by the survey include:

1. High usage of liquor and drugs
2. No legal ownership over land or incorrect legal documents
3. Unstable marriage bonds and non-legalised marital relations
4. Dilapidated nature of houses
5. Property partition issues
6. Unavailability of safe drinking water
7. Health issues of women
8. Low participation of the community in Kudumbashree

Based on the issues identified, following interventions were planned:

1. Anti-liquor campaigns
2. Family counselling
3. Legal help for marriage registration
4. Rehabilitation of joint-families
5. Conducting Land Adalats
6. Motivational classes
7. Health campaigns
8. Establishment of a rehabilitation centre in Alappuzha district
9. Provision for safe-drinking water
10. Build reading room, community hall and study room in areas where tribal households concentrate
11. Renovation and reconstruction of dilapidated houses
12. Job based skill training and development of entrepreneurship

The above listed interventions were grouped into five major components viz., i) Livelihood ii) Infrastructure iii) Education iv) Health and v) Entitlement related. The Livelihood Improvement component included skill development programme for women belonging to Ullada community and starting of enterprises where

the trained women can work to earn their livelihood. Initially, the women are enrolled in a six-month training programme. Since the training programme aims not only at the economic progress of the participants and their family but also at the overall development of the participants including attitudinal changes, the programme incorporates both economic and social components within its framework. Keeping this broad objective in mind, the programme organisers integrated motivational classes, soft skill development programmes, cultural activities, newspaper reading, games, tours, etc. with the skill development training.

Two types of enterprises were originally suggested under the programme viz., i) Coir product making unit and ii) Umbrella making unit. However, only the proposal for the coir product making unit only was implemented. Therefore, a major component of the training programme was the training on coir mat making. The participants were trained to make three types of coir mats: mesh mat, corridor mat and sinnet mat.

During the training period, the participants were also taken for a field visit to Kochi to give them exposure to the outside world. As part of the field visit, they conducted a boat ride in Vembanad lake and travelled in Kochi metro. Having lunch from a star hotel was a unique experience for many of them. The Kudumbashree officials who were with them for the field trip remember the participants' excitement about each new experience. Further, a family get together of the participants was organised in the training centre under the leadership of these participants themselves, in which all of them along with their family members participated and performed their talents. A habit of daily group reading of newspaper in cluster has been nurtured among the participants and they are encouraged to discuss the social happenings around.

The responsibility of training the women is entrusted with Eksat, an HRD Training and Research Institute under Kudumbashree. The participants of the training programme are provided with food and stipend of Rs. 225 per day during the training period. After the completion of training when they start working in the production unit, women are paid Rs. 300 per day and food is also provided. The cost of food and stipend/wages are borne by the Kerala State Coir Corporation. Additional wages are provided if the quantity produced exceeds the fixed targets. The aim of the programme is to develop the unit into a self-sustainable tribal women coir co-operative society. Three batches of the training programme have been organised till date and the total number of participants is 66. The first batch training was inaugurated on January 8, 2018 by Dr. T.M.Thomas Isaac, Hon'ble Minister for Finance and Coir, Government of Kerala. The second batch started on March 8, 2018 and the third batch started on October 1, 2018. However, this documentation only covers the changes in the lives of the women participants of the first two batches as the training for the third batch started only recently and is continuing at the time of this study. The participants of the first two batches are currently working in the production unit which makes coir mats of different types.

Based on the experience of this Alappuzha initiative, a state-wide micro plan project for the development of the scattered tribal families was announced in the 2017 Kerala budget. This project is named as P.K.Kalan Family Benefit Scheme after P.K. Kalan, a great political leader and reformer from the tribal community.

### **1.3 About Alappuzha**

The progress made by the state in the social sectors has placed Kerala in a different footing compared to the other states in the country. In terms of Human Development Index, the state ranks

first among the Indian states with an HDI value of 0.784 in 2018. Land reforms, existence of strong public health care system, universality of public basic educational scheme, prominence given for the strengthening of public sectors, expansion of Public Distribution System, etc. have been identified by studies as major factors contributing to the social progress achieved by the state. As per Census 2011, the Scheduled Tribe population of Kerala is 4,84,839 persons, constituting 1.45 per cent of the total population of the State. In Kerala, Alappuzha is the district with the least Scheduled tribe population (1.4% of total tribal population in the state) and having the lowest share of tribal population in its total population (0.31%).

Table 1.1 shows that the socio-economic development of Alappuzha district is relatively better compared to the state average. As per 2011 census, Alappuzha stands third in literacy among the districts in the state just behind Kottayam

**Table 1.1: Key socio-economic development indicators of Alappuzha and Kerala**

Indicator	Alappuzha	Kerala
Literacy rate (above 7 years)*	95.7%	94%
Female Literacy Rate*	94.2%	92.1%
Work Participation Rate*	37.8%	34.8%
Sex Ratio #	1101	1049
Female population above 6 years attended school#	97.2%	95.4%
Women with 10 or more years of schooling#	73.8%	72.2%
Households with covered by a health insurance#	56.0%	47.7%
Children under 5 years who are stunted#	14.5%	19.7%
Anaemic children#	24.9%	35.7%
Anaemia among women#	27.0%	34.3%

Source: \* - Census, 2011; # - NFHS-4 (2015-16)

and Pathanamthitta. The district ranks second in work participation rate behind Ernakulam.

#### **1.4 Ullada Community in Alappuzha district**

The literary meaning of the term Ullada is “those who ruled forests” (‘ullu’ means forest areas and ‘aliyavar’ means those who ruled). It is believed that the original settlements of Ullada community were in forest areas and later they came down and settled in plains. They were semi nomadic in the past. Traditionally, the Ulladas are foragers. Wood cutting, canoe making, bee-keeping, basket making, mat weaving etc., were also practiced by them. Ullada men and women with a pole in hand wandering in and around the fences and *kavu* in search of rats, tortoises and other animals was a common sight in the rural Kerala in the past. During their wandering, they collect honey, medicinal plants, canes, pandanus leaves, bamboo etc<sup>1</sup>.

A study conducted by the Scheduled Tribes Development Department<sup>2</sup> in 2013 finds that consistent low birth rate, low death rate and moderate life expectancy as notable characteristics of the community. It also observes a higher dropout rate from educational institutions among the community for which the poverty and family problems are cited as the major reasons. The study also observes that a sizeable share of Ullada families have occupied forest lands without title deed. Ullada community occupies a dominant position in the collection of herbal plants as they possess the indigenous knowledge about medicinal herbs. Ullada families also subsist on collection of non-timber forest produce especially honey. Their traditional dialect is almost not in use currently.

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<sup>1</sup> [www.kirtads.kerala.gov.in](http://www.kirtads.kerala.gov.in)

<sup>2</sup> Government of Kerala, 2013. Socio Economic Status of Scheduled Tribes in Kerala, Scheduled Tribes Development Department

**Table 1.2: District-wise distribution of Ullada community**

Sl. No	District	Number of Families	Population			Share in State Ullada population (%)
			Male	Female	Total	
1	Thiruvananthapuram	1	2	4	6	0.03
2	Kollam	68	110	115	225	1.28
3	Pathanamthitta	674	1120	1165	2285	13.01
4	Alappuzha	859	1432	1498	2930	16.69
5	Kottayam	934	1740	1801	3541	20.17
6	Idukki	819	1488	1537	3025	17.23
7	Ernakulam	1219	2146	2330	4476	25.49
8	Thrissur	262	469	486	955	5.47
9	Malappuram	1	3	2	5	0.02
10	Kozhikode	3	6	5	11	0.06
11	Wayanad	23	42	52	94	0.53
12	Kasaragod	1	2	2	4	0.02
	Total	4864	8560	8997	17557	100

Source: Socio Economic Status of Scheduled Tribes in Kerala, Scheduled Tribes Development Department, Government of Kerala, 2013.

According to a study conducted by the Department of Scheduled Tribes Development, Ullada Tribe forms only 4.12 per cent of total Scheduled Tribes population in the state. But they are settled in 263 local bodies spread across 12 districts (except Palakkad and Kannur) in the state. The scattered nature of the settlement pattern gave the community the distinction of having representation in the largest number of local bodies. However, 93 per cent of the total Ullada population in the state resides in the five districts of Ernakulam, Kottayam, Idukki, Alappuzha and Pathanamthitta districts (Table 1.2). There are 4864 Ullada families in Kerala, with a population of 17557 persons. The average family size is 3.61 with a women-favourable sex ratio (1000:1051) (Government of Kerala 2013).

Ullada is the dominant tribal community in Alappuzha district constituting 97.2 per cent of its Scheduled Tribe population with



859 families and 2930 members. The share of Alappuzha district in state's Ullada population is 17 per cent (Table 1.2).

As noted earlier, unlike the traditional lifestyles of tribal communities in Kerala, where the community members live together in a hamlet (known as *Ooru*), the Ullada community in Alappuzha district is a scattered community. Their livelihood is also different. Men earn their livelihood by wood cutting and women do not usually go for work. Sometimes they go for collecting medicinal plants.

Prior to the Micro Plan initiative, Kudumbashree conducted a baseline survey of the socio-economic status of the Ullada community in Alappuzha constituency. Out of the total 141 Ullada families in the surveyed area, 14 were living in kutchu houses and 37 were staying in dilapidated houses. There were 28 families that did not possess usable toilets and 58 families were residing in an unclean environment. More than half of the households were not members of the Kudumbashree network of SHGs. Alcoholism was widespread and almost one-third of the families suffered from the drinking habits of the members. The survey identified only 4 landless families out of the total 141 families.

### **1.5 Objectives of the Documentation**

1. To document the changes in the lives of Ullada women in Alappuzha constituency due to their participation in the Livelihood Improvement Programme.
2. To understand their perceptions and opinions about the programme.
3. To undertake a preliminary analysis of the production from the Coir Manufacturing Unit started under the programme.

## **1.6 Methodology**

Initially the study team collected and reviewed the programme documents and held discussions with programme staff. This helped the study team to have a clear picture about the nature and scope of the programme and the types and nature of information to be collected. As per records, 43 women were enrolled in the first two batches of the programme; 24 in the first batch and 19 in the second batch. Out of them, 9 women dropped out from the programme in between due to various reasons. Therefore, the retention rate is 79 percent. Among the remaining 34 participants, 2 were absent on all the days of field visit. Thus, the impact of the programme is assessed based on the data from the remaining 32 participants. All the respondents were asked to describe the changes the programme has brought to their lives and to share their overall perceptions and general comments about the programme. The changes narrated by them were grouped by the researchers for further analysis.

The details of the changes happened in the life of the Ullada women due to their participation in the programme was collected through face to face interviews using semi structured questionnaire. The questionnaire was designed in such a way that the respondent could report even the minor changes happened in her life due to the participation in the programme. For collecting qualitative data and information, key informant interviews were conducted with different stakeholders such as programme staff, officials of Kudumbashree district office, Coir Corporation officials and trainers of Coir Corporation and Eksat. In addition, four women who have dropped out of the programme midway were also interviewed. These discussions provided insights into perceptions and experiences of different stakeholders, the value of

programme to participants and helped in the interpretation of results observed in the survey of women.

Research instruments included a questionnaire for participants and checklists for in-depth interviews with different stakeholders. The field work for the study was conducted during October 2018.

### **1.7 Limitations of the documentation**

The documentation of the programme has been done mainly based on the feedback given by the participants. The interviews with women were conducted in the premises of the production unit where they are working. While this may affect the responses to some extent, all efforts were made to ensure that the women are interviewed in private. The not so formal work environment in the unit also facilitated an objective response from the participants.

As noted earlier, this documentation is done 4 months after the first batch participants are into a proper employment after completing a six-month long training programme. The workers in the second batch are employed under the programme only for 2 months. This is a short period to assess the long-term impact of a programme on the lives of its participants. Moreover, the production unit is also facing its teething problems as the unit was started recently to provide employment to women who are trained under the programme.

### **1.8 Profile of the Participants**

More than half of the participants are aged below 40 years and the average age of the participants is 35 years. Large majority of them are married. Nearly half of the participants have education below Class X (Table 1.3).

**Table 1.3: Profile of the participants**

Particulars	Category	Number of participants
<b>Age Group</b>	Below 20	2
	20-30	7
	30-40	9
	40-50	12
	Above 50	2
<b>Marital Status</b>	Married	25
	Unmarried	4
	Legally separated	2
	Husband abandoned	1
<b>Education</b>	No schooling	1
	Less than primary school completed	1
	Primary school completed	6
	Upper primary completed	7
	Secondary school completed	9
	Higher secondary school completed	4
	Graduate	2
	Diploma	2
<b>Type of ration card of the household</b>	Yellow-Antyodaya card	23
	Pink- Central BPL List	0
	Blue-State subsidy	1
	Above poverty line	5
	No ration card	3
<b>Household size</b>	Up to 3	14
	4-6	11
	6-8	2
	8-10	5

Base= 32 respondents

Nearly three-fourths of the households hold Antyodaya Anna Yojana card while one-fourth possess Above Poverty Line Card or does not hold a ration card. Although the Report on the Socio Economic Status of Scheduled Tribes in Kerala, 2013 notes the commonality of single member households among Ullada community, none of participants of the programme belongs to a single member household. The average household size is 4.4.

A black and white photograph showing a person standing in a room. In the background, there is a large, conical structure, possibly a traditional oven or a large pot. The person is wearing a light-colored dress or tunic. The room appears to be a traditional or rural setting.

## Chapter II

# Social and Economic Impact of the Programme

A black and white photograph of a building with a white wall and a dark door. The building is surrounded by lush foliage, including large leaves and vines. The scene is set in a tropical or subtropical environment.

## **2.1 Introduction**

The main objective of the present assignment is to document the changes in the lives of the Ullada women as a result of their participation in the livelihood improvement programme. Since the programme started only six months before this assessment, it is too early to assess the long term impact of the programme. As noted earlier, this report documents the short term changes in the participants' lives.

Since the prime focus of the programme is to facilitate wage employment for women in tribal households by providing them skills, it will surely influence their earnings. However, the impact is not limited to changes in monthly earnings. As noted earlier, the content of the training programme was designed in such a way that the social skills of the women are also enhanced. Motivational classes and soft-skill development activities were included along with the sessions to develop the skill for making coir products. Moreover, the change in the employment status and financial position is likely to have changed the living condition, consumption pattern, saving pattern. Changes are also possible in their perceptions about life, role in decision making process within the family and social interactions.

Before discussing the impact of the programme, it is important to understand the previous work experience of the participants and the reasons for joining the programme. It is also necessary to understand the opinion of the conduct of the training programme. A discussion on these aspects will provide the setting for understanding the impact of the programme on the lives of the women participants.

## 2.2 Previous Work Experience of the Participants

Out of the 32 respondents, 18 were engaged in some job sometime before joining the programme. Of the 18 respondents who had worked earlier, only 8 had a job in the month preceding the start of the programme. Table 2.1 summarises the types of job the 18 respondents involved in previously. Out of 32 respondents, 5 used to work in MGNREGA. Only one respondent was engaged in the traditional occupation of the community of collecting medicinal plants, which she did along with her work in a coir factory.

**Table 2.1: Previous employment of the respondents**

Types of Jobs	No. of respondents
MGNREGA	5
Lottery sales	1
Domestic helper	1
Private coir factory	2
Furniture manufacturing company	1
Fish processing (prawns)	2
Sales person in shop	2
Tailor	1
ST promoter	1
LD Clerk (Contract basis)	1
Teaching in computer centre	1
Total	18

.Temporary nature of the job, physical exertion involved in the job, poor working environment, distance between residence and work place, pressure from the family, closing of the company and the expiry of the contractual period were the major reasons to quit the previous job reported by the respondents.

## 2.3 Reasons for Participating in the Programme

The participants gave three major reasons for joining the programme; own interest, motivation/ pressure from others and financial reasons. As noted earlier, three-fourths of the participants were not employed when they heard about the programme. Some of them reported that they started thinking why they should remain unproductive when they have an opportunity to earn a livelihood on their own. Many of them reported that Kudumbashree coordinators motivated them to join the programme.

The respondents were asked to give their opinion on the suitability of the job for them. Out of the 32 respondents, 29 (91%) feel that the current job is suitable

### **Overcoming mental agony:**

#### **Cases of Krishna and Latha**

When Krishna heard about this programme, she was in a depressive mental state as her husband abandoned her. Initially, she did not have much interest to join this programme as she was more inclined to stitching. She was trained in embroidery and fashion designing. However, she decided to participate due to the persuasion from Kudumbashree coordinators. In her own words, “after coming here and mingling with others, I am able to forget my sorrows. Earlier, I used to think about suicide. But from the motivational classes organised here, I got the strength and courage to continue my life. I am happy that I could meet people daily and interact with them”

Latha was in a mentally shattered condition due to the death of her son when she came to know about the programme. Initially, she was reluctant to join the programme. But Kudumbashree coordinators visited regularly and compelled her to join the programme to revive her from the mental condition by keeping her engaged. She said that now this job is giving her mental relief and financial independence as her husband does not give anything for meeting household expenses.



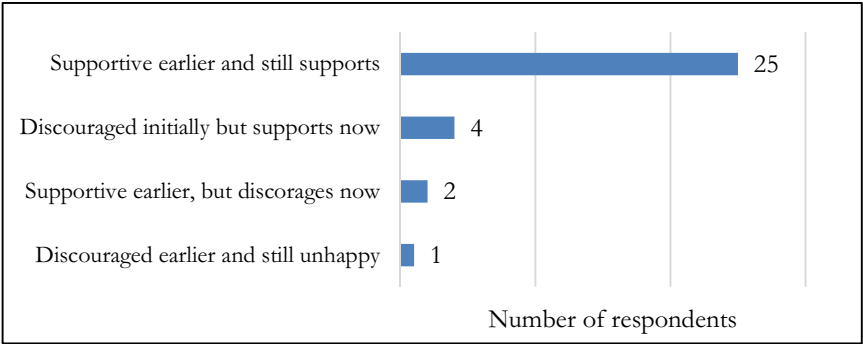
for them. The attractive features of the job cited by the respondents are: proximity of workplace from home, manageability of household duties, regularity of the job, higher wages than the previous employment, financial security achieved through a regular cash flow, the happiness of working in a group, safe working environment, already possessed skill in mat making, no night shifts, provision of food, happiness of working with relatives, better exposure to the outside world, and promptness in getting wages.

The respondents who were previously working in prawns processing units said that, they were suffering from allergy due to the continuous contact with ice and prawns. They opined that the present job relieved them from such health problems. Only three respondents consider that this job is not suitable for them. They think that this job is unrelated to the course they studied. These participants have education beyond Plus 2.

**2.4 Family Support for Participating in the Programme**

The respondents were asked to comment on the attitude of their family about their participation in the livelihood programme initially and to mention about the later changes, if any.

**Figure 2.1: Attitude of the family towards the respondent's participation in the programme**



More than four-fifths (27 respondents) of the respondents reported that their families were supportive when they decided to join the programme. Among the remaining five respondents, who faced an initial objection from the family, four women reported a change in the attitude of their family members towards their job once they started receiving a satisfactory income (Figure 2.1). Some respondents enthusiastically explained about the increased care and consideration they started receiving from the family after they began to earn money from the job. Many of them happily stated that their family motivates them to go for the job these days. For instance, Sukanya's husband is very much enthusiastic these days to send her to the job. He is the one who wakes her up and motivates her to go for the job whenever she feels lazy. "My husband became very much attentive about my dressing style after I started coming to the cluster", she said. Maya's husband takes care of the youngest child at home while she is away for the job. "Why should lose a permanent job" is his attitude.

Krishna was not habituated with going out alone as her father never allowed her. Since she did not have any exposure with the outside world, her mother and sister discouraged her initially. However, after joining the programme and started earning money, they have changed their opinion. Krishna comments: "Now, my mother and sister are proud of me". Husband of Rajitha did not want her to go for this job initially, the reason for which is still not known to her. She reported a major change in husband's attitude towards her job recently after she started receiving money. "My husband is very much interested in my work these days, and he is the one who wakes me up and sends me to the job". Same is the case with Mallika, whose husband also objected to her participation in the programme initially as the cluster is away from the home. Later Kudumbashree coordinators spoke with him and

he himself came and visited the place. Then he found that the workplace is safe and agreed to her decision on joining programme. Now her husband is very much satisfied and happy about her participation in the programme.

#### **Family Support: Case of Educated Women**

Dhanya, 22 year old engineering graduate, joined this programme only due to her mother's compulsion, as she was sitting at home after the completion of her course. But except for the non-conformity with the course she studied, she finds the job very much comfortable and she is fully satisfied with the working environment. Dhanya's parents were very much happy to send her to the programme initially. But later she got admission for a course in an ITI which she did not join as she did not want to lose the friendship in the cluster. This upsets her parents which makes them unhappy about her participation in the programme. Similar concern was raised by Anila who has completed her TTC. She said that although her family did not have any problem with her participation in the programme earlier, they now fear that she would continue with this job rather than trying for government jobs.

## **2.5 Participants' Opinion about the Programme**

As noted earlier, the programme has two major components, viz., the training for skill development and the work in the coir product manufacturing unit. The training programme included sessions on soft skill development and for the development of the skill for making three types of coir mats viz., mesh mat, sinnet mat and corridor mat.

All the participants who were interviewed hold high opinion about the quality of the training programme. Almost all the respondents opined that the sessions on soft-skill development particularly the motivational classes influenced their life and attitudes positively.

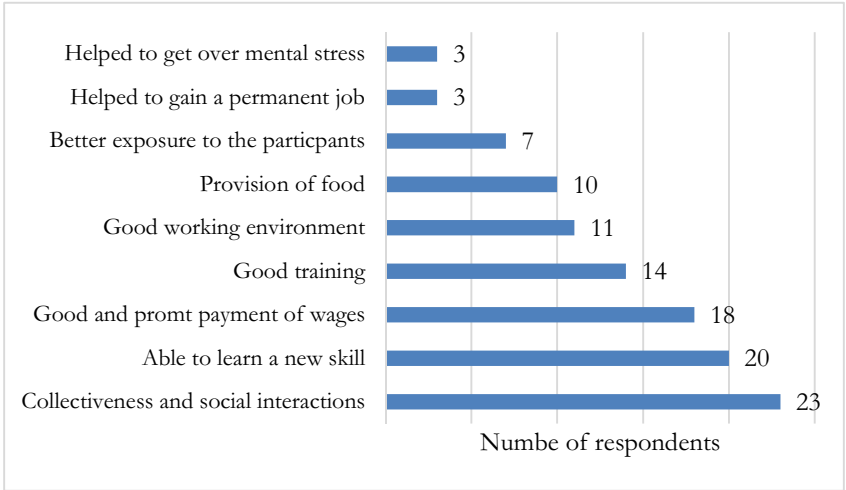
Many of them demanded to include more such classes in the training, and to continue them even after the completion of the training period. The participants, in general, were also satisfied with the training on coir product making though they feel that their skills need to improve further to meet the job targets. They would also like to get trained in making other types of mats.

When the respondents were enquired about their opinion on the working environment, 30 out of the 32 women reported that they like to work in the cluster i.e. the production unit, even if they are given an opportunity to do the same work at home. The participants cited various reasons for their preference to work in the cluster. Most of them said that they enjoy the feeling of collectiveness in the cluster. They also value the monitoring and supervision of their trainers. Some of them mentioned that they cannot do the work with seriousness and with full concentration if they work from home. They feel that they are likely to get easily distracted by other things and responsibilities at home and may postpone the work if they are allowed to work from home. Many of them maintained that working from home does not give them or their families the feeling that they are working, and therefore their hard work will remain unnoticed. Only two women said that they would like to work from home. For instance, Bini prefers to work from home as she thinks that such an arrangement would help her to escape from the conflicts within the group of women experienced in the cluster. Aparna has plans to organise a neighbourhood group of coir mat makers by training the women in the neighbourhood the skill she learned from the cluster, if she is allowed to work from home. She aims at starting a group enterprise of coir mat making in her neighbourhood.

The respondents were asked to report the positive aspects of the livelihood programme. Their responses are summarised in Figure

2.2. It is evident that majority of them considers collectiveness and social interaction they gained from the participation in the programme as major attractive aspects.

**Figure 2.2: Positive aspects of the programme**



The participants enumerated certain hindrances they think that affects the course of the programme. More than one-third of the respondents consider the inner group conflicts and the quarrels between participants as the major problem that affects the smooth functioning of the programme. According to Rajitha, a participant who got trained in the second batch, said that” first batch participants often say that all the materials and instruments in the cluster belong to them as they are the first persons to join the programme”. Sometimes shameful quarrels occur between the participants, even for chairs and plates, she said. Radhika reported that many times, the insufficiency of materials like scissors, thread, frame, etc., results in quarrels between the participants. Space constraint in the current building was reported by 11 respondents as a major difficulty they face. Insufficiency of tools and materials were raised by 10 women. Two women complained about the quality of food and three respondents complained about the

shortage of water and frequent power cuts in the unit. Infrastructural issues like the insufficiency of fans and the leakage of the building were pointed out by five respondents. They also raised the issue of the inadequate supply of coir yarn which forces them to sit idle at times.

Apart from demanding a solution to the above mentioned problems, the respondents gave some suggestions for improving the programme which are listed below:

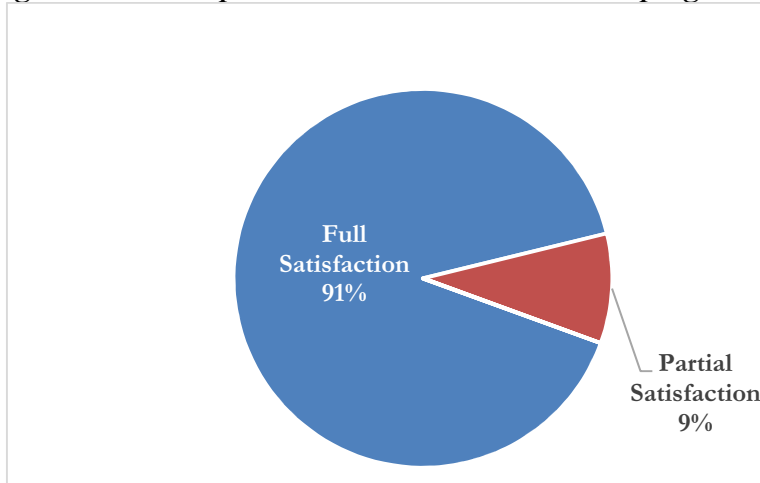
1. Give more motivational classes as part of the initial training and as in-service training.
2. Provide training in handicrafts making, jewellery making, flower making, toys making, stitching and embroidery. Computer classes also may be introduced.
3. Train the participants in making other types of coir mats.
4. Improve the quality of coir yarn supplied to the unit so that working speed can be improved.
5. Implement proper division of labour, so that the productivity can be increased.
6. Strict monitoring of attendance and output
7. The availability of equipment and materials in the unit should be improved as its shortage often leads to personal conflicts in the unit.

Some of the respondents reported difficulties such as inadequate transportation facilities to the cluster, distance to the cluster from home, responsibilities at home, physical weakness and health problems.

The respondents were asked to report their satisfaction level with the programme on a three-point scale- fully satisfied, partially satisfied and fully dissatisfied. Twenty-nine respondents expressed their full satisfaction with the programme and the remaining 3

participants reported their partial satisfaction. None of them are fully dissatisfied (Figure 2.3). One of the participants expressed her level of happiness when she said, “I work here by singing in the mind”.

**Figure 2.3: Participants’ satisfaction level with the programme**



Among the four respondents who expressed only partial satisfaction, three cited inner group conflicts as the reason for their lack of complete satisfaction about the programme. Sini said that inner group conflicts are so severe that sometimes it even affects the family relations. “Since we all belong to the same community, many of us are inter related in some or other way. The personal issues already existing between us are being brought to the cluster, which negatively affects the unity and collectiveness of the group. The conflicts between us in the workplace are sometimes brought back to our families. Due to such an issue, my husband quarrelled with me for the first time in our life”, she explained.

Devika also reported that the inner group conflicts in the cluster are so strong that she is not feeling to go there these days. After an unfortunate incident happened in her life, she was eager to re-

join the job to avoid unnecessary questions from the neighbours. She thought that she would get a relief mingling with other participants in the cluster. But contradictory to what she expected, the participants kept on asking about the incident purposefully which affected her mental health. After that, she stopped talking to others in the cluster. “These days, I am going there just for the salary. I was able to repay my debts with the income so that I don’t want to stop the job even if it causes me mental stress”, she said.

Out of the 32 respondents, 22 want to continue with this job and 10 respondents like to shift to some other job. Among the respondents in the latter group, six respondents prefer government job as it gives them job security. Aparna is willing to go for any job which earns her more income, as she is not able to manage household expenses with the salary from the programme. Anila, who completed TTC prefers a government job. However, she said that if she is not getting a government job, she likes to continue in this job rather than going for teaching in private institutions.

## **2.6 Impact of the Programme**

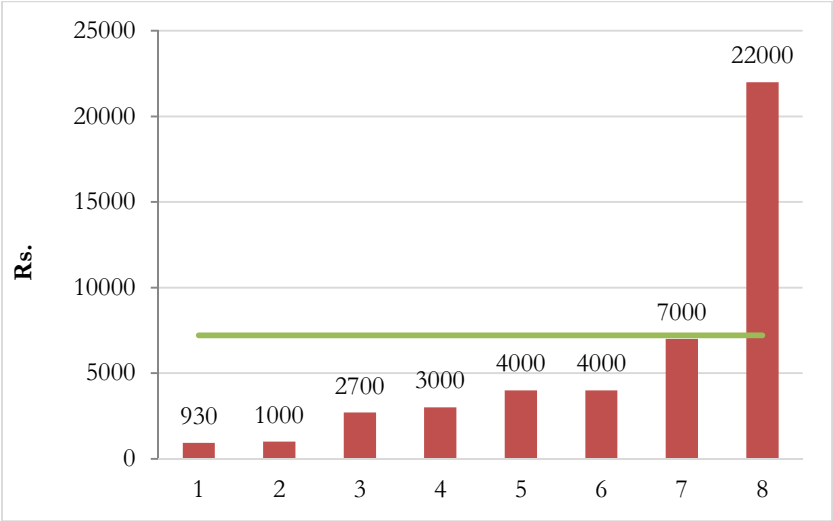
### ***2.6.1 Economic Impact***

The impact of the programme on earnings of participants was assessed by finding the difference in the earnings before and after joining the programme. The respondents were asked to report their current income as well as their income in the month before joining the programme. The average number of working days in a month under the programme is 24 days. The daily wage is Rs. 300. Therefore, the maximum monthly income a participant can get from the job amounts to Rs. 7200 (without considering the extra income they can earn through the production beyond the target level). Only 8 respondents were employed at the time of joining



the programme. For the other 24 women, who were not working at the time of joining the programme, the average income improvement is Rs. 7200 per month. The details of the income of the 8 participants who were employed at the time of joining the programme are given in Figure 2.4.

**Figure 2.4: Income from the previous job of participants who were employed at the time of joining the programme**



The green line in the Figure 2.4 represents the income they could earn from the livelihood programme, which is Rs. 7200. Figure 2.4 reveals that all women who were employed earlier except one participant could improve their income compared to their income in the month before joining the programme. The job of the woman whose income declined significantly had lost her previous job just before joining the programme<sup>3</sup>. Table 2.2 depicts the distribution of respondents according to the changes in their

<sup>3</sup> Raji was appointed as a Lower Division Clerk for 6 months on contract while she was working as an ST promoter. The monthly salary was Rs. 22000. Soon after the completion of her contract period, she got this opportunity. She accepted it, even with a much less payment compared to her previous salary, as a job was essential for her survival.

income through the participation in the programme. The improvement in average monthly income of the participants through the participation in the programme is Rs. 5800.

**Table 2.2: Changes in monthly income of the respondents**

Income Change (Rs.)	Number of Respondents	Percent
Above 7000	24	75.0
5001-7000	2	6.3
3001-5000	4	12.5
1001-3000	0	0.0
Rs 1000 or below	1	3.1
Income declined	1	3.1
Total	32	100.0

The number of respondents who purchased different durables or gold using the earnings from the programme is consolidated in Table 2.3. Nearly half of the respondents purchased some durables or gold using the income earned from the present work. Among the items bought, mobile phones came on top. Four out of the 32 respondents purchased gold with the income from the programme. Some of the respondents bought more than one item. For instance, Revathi bought an iron box, a gold chain and a mixi from the income she earned from the job. Dhanya bought a new mobile phone and a 2 wheeler. Krishna bought a new golden chain, a pair of gold earrings and a gold ring with her own income.

**Table 2.3: Purchase of durables/gold**

<b>Durables/Assets</b>	<b>No. of respondents</b>
Did not purchase anything	17
Mobile phone	7
Gold	4
Mixer grinder	3
Cooker	2
Iron box	2
Two wheeler	2
Cooking gas connection	1
Vessels	1
Almirah	1

Base= 32 participants

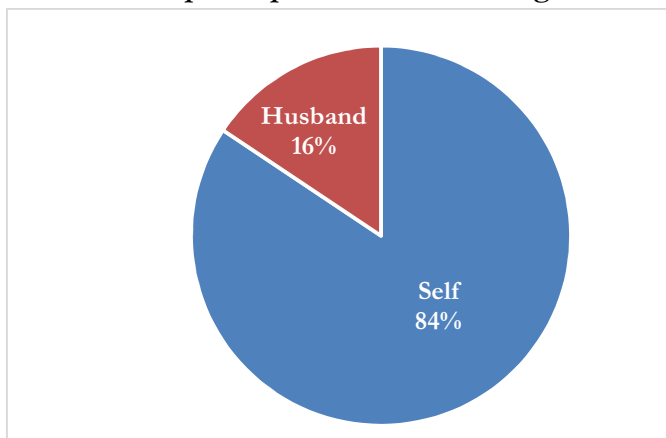
Note: Multiple response question

The Story of Rajamma explains how the programme helped the participants to overcome the financial difficulties. Rajamma, a 50 year old woman is staying with her 28 year old daughter and 23 year old son. The son is mentally unstable and under medication which costs a huge sum of money monthly. Although she worked as a porter earlier, she had to stop it due to back pain. The only income of the family then was the disability pension of the son and the meagre salary of her daughter who works as a temporary worker in the Coir Board. Her husband abandoned her six months ago. Even when he was staying with her, he never used to pay attention to the family matters and she herself had to struggle to earn a living. She said that he spends his entire income on liquor. “Earlier there was not enough food at home and we had to skip meals sometimes because of the insufficiency of money. However, after joining this programme, even the shop keepers are ready to give me things on credit since I have a permanent job. With the earnings from the work in the coir unit, I am now able to buy

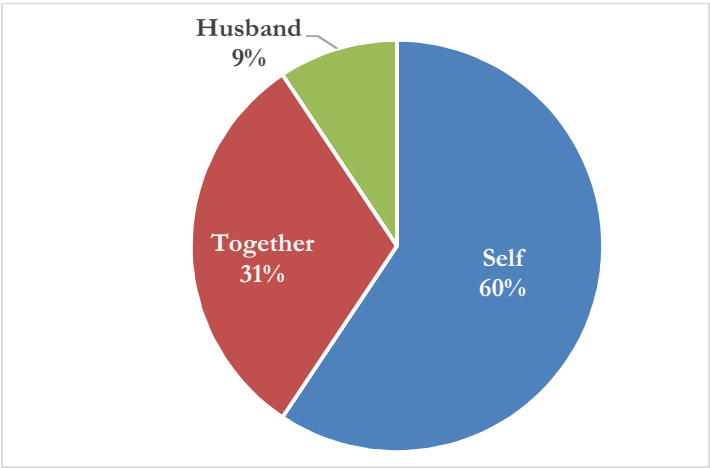
medicines for my son regularly and is able to pay Kudumbashree thrift and chit fund without fail”, she reported.

All except five women keep the earnings from the job with themselves (Figure 2.5). Three respondents said that their husband decides how to spend the money earned. Among the remaining 29 respondents, 19 said that they themselves decide how to spend the money and 10 reported that they along with other family members (majorly husband) determine the spending pattern of the income they earn (Figure 2.6). It has also been noted that in some cases, the woman shares a part of the earnings with her husband while she retains the rest. For instance, Arathi gives 75% of her earnings from her work to her husband. She said that, otherwise, her husband may create problems at home. Maya has control over the spending pattern although she gives full amount to her husband. She maintains that if she does not impose such control, her husband would waste the money on liquor. It follows from this discussion that, most of the participating women have control over the income they earn from the Coir Unit. This implies that the programme gives financial independence to majority of the workers.

**Figure 2.5: Participants’ possession of earnings from the job**

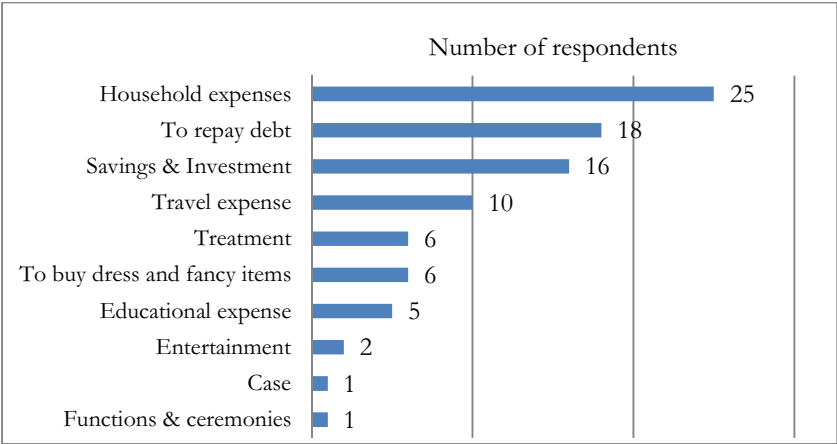


**Figure 2.6: Participants’ control over spending the earnings from work**



The major purposes for which the respondents spend their monthly salary is illustrated in Figure 2.7 shows that nearly four-fifths of the respondents utilise their income from this job for household expenses and half of the respondents are able to save something out of their income from the job.

**Figure 2.7: Purposes for which the earnings from the programme is utilised**



Note: Multiple response question

### *2.6.2 Social and Attitudinal Changes*

Apart from monetary aspects, the changes experienced in the life of the participants have been explored as part of this documentation. Following changes in social and attitudinal aspects were considered:

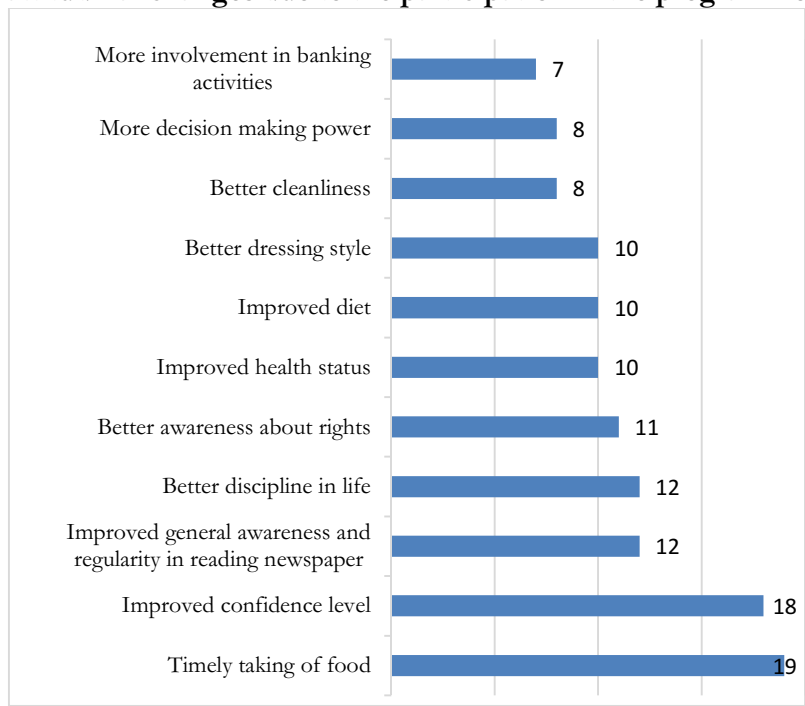
1. Decision making power
2. Confidence level
3. General discipline in life
4. Food intake
5. Attention given to health (self & family)
6. Cleanliness
7. Dressing style
8. Involvement in banking activities
9. General awareness and regularity in reading news paper
10. Legal awareness and awareness about the rights

More than half of the respondents reported a positive change in their food intake and improvement in their confidence level. Social awareness, discipline in life, awareness about rights, health status and dressing style have also improved (Figure 2.8).

Most of the respondents reported an increase in their communication skills and confidence level due to their participation in the soft-skill development training programmes. For instance, Gadha did not have the confidence to face the public until she attended the training sessions. She said that she learned how to speak to people properly after attending the soft-skill development classes. Prior to joining the programme, Sneha was hesitant to speak to outsiders by looking at their face. “I did not have friends and I was not accustomed to interacting with people in a friendly manner”. After attending the training programme, I have changed a lot. I earned the courage to talk to people face to

face and could make many friends. The happiness in my life has improved once I started coming here”.

**Figure 2.8: Number of respondents reporting positive social and attitudinal changes due to the participation in the programme**

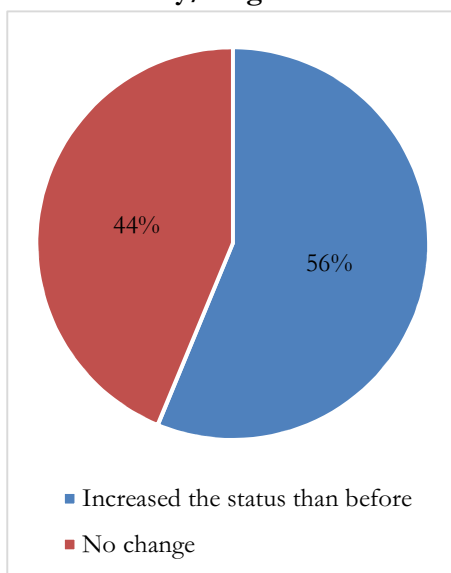


Sukanya used to feel sad earlier when someone scolded her. She said that after attending the programme, she gained the confidence to respond back and question them. Arathi, who was feeling inferior of belonging to a lower caste did not have the confidence to mingle with the public. However, the motivational classes helped her to overcome the inferiority complex. Maya was a short-tempered person earlier. By attending the motivational classes and following the trainers’ suggestions on the methods to control anger, she succeeded in controlling her temperament to a great extent. Janaki used to narrate her experience in the training programme to her husband. She believes that such narration

influenced her husband and resulted in the reduction in his anger level. She further indicated that her husband never performed mimicry in public although he is a good performer. However, he performed mimicry for the first time in his life in the family get together organised as part of the training programme.

Rekha learned the importance of time management from the motivational classes organised as part of the programme. Earlier, she used to be an introvert who did not mingle much with others. She herself feels a change in her behaviour after joining the programme. She got a set of good friends from the programme with whom she shares her sorrows and issues at home. Although she used to participate in *Oorukoottam* before, she did not have the courage to speak up in the meeting. She reported that after attending the motivational classes, she gained the courage to voice her opinions in the *Oorukoottam*. “I came to know about legal rights like Right to Information only after joining the cluster” she mentioned. She also reported the changes in her family after she started working. “Earlier, I had to do everything for my husband and son. But now, my son started doing things more or less independently and my husband began helping me in household chores. They realise my

**Figure 2.9: Respondents who reported change in their status in the family/neighbourhood**





time constraints to manage both household duties and the job together”.

The respondents were asked to comment whether they felt any change in the status in their household or in the neighbourhood after their participation in the programme. More than half of the respondents reported that, they have felt an improvement in their status within the household and/or in the neighbourhood (Figure 2.9).

The following responses further illustrates how the women who participated in the programme could improve their status in their home as well as in the community. Before joining the programme, Rekha had to rely upon others for money to meet her minor personal expenses. She said that she feels confident now as there is no need to beg others for money. Thankamma, a 28 year old woman confidently says: “now a situation has reached that my husband started asking me for money”. Savitri’s husband earlier used to quarrel with her whenever she asked him money for household expenses. Now she is able to give money to her husband, as a result the happiness level at home increased. She also mentioned that her husband started helping her in finishing the household chores these days. Aparna currently feels an increase in her value even among the neighbours. Sukanya had to face the dislikes of her relatives earlier as she did not have money. She happily stated that, after started earning a permanent income, their attitudes have changed and they started respecting her.

### ***2.6.3 Some Negative Impacts***

The discussion in the previous section clearly indicates that the participants, in general, were of the opinion that the programme has brought in positive changes in their life. However, a few negative aspects also revealed during the interviews. Two

respondents reported that they are not able to give attention to their children's education as they don't have enough time to spend with children. However, one respondent reported that health status deteriorated as she could not spend time on health care due to the work. Two participants who were preparing for PSC examination before joining the programme said that they are not able to do the preparation these days due to lack of time. Six out of the 32 respondents reported a reduction in their family income due to their participation in the programme. Husbands of 2 participants stopped giving them money for household expenses as they have earnings. Husbands of 2 other participants cannot go to work as someone has to be there at home to look after the kids. One participant reported that her husband, a daily wage worker, lost his interest in searching for a job as she has a permanent income.

## **2.7 Case Studies of Women in the Programme**

This section is a collection of case studies showcasing the changes in the lives of the women who participated in the programme. As mentioned earlier, this assessment was done shortly after they started working in the coir product manufacturing unit. For the same reason, the case studies presented in this section provide insights on the changes in the life of women in the short run. The case studies provide insights into a range of aspects such as how the women could move out of unemployment, changes in their life within the family and outside, changes in their relationship with outside world. All names in the case studies have been changed to protect the identity of the respondent.

**Case 1:** Maya considers the changes in the attitudes and discipline of her family members as the major impact the programme had on her life. Her husband started to sit at home to take care of the 2 year old son while she goes to the cluster, as her income from *Centre for Socio-economic & Environmental Studies (CSES)*

the cluster is more than what he can earn. She opined that her husband not going for job is beneficial for him and the family, as he would spend a major part of his income on liquor if he goes outside for a job. He used to create problems after drinking. Since he is not going for work and is sitting at home, his drinking habit got reduced and therefore, she doesn't consider the decrement in the earnings from husband's job as a loss. She further said that there is betterment in the discipline of the life of her children due to her participation in the programme. They started waking up early, do their responsibilities independently knowing that their mother has to go for the job. They started thinking that their mother's time will be wasted if they do not complete their work on time. "I wish that the programme will not stop in between as I have lots of plans in my mind with this income", she said.

**Case 2:** Gouri is living in a 4 cent property along with her husband, 2 daughters and her 3 year old grandson. Her 23 year old elder daughter was abandoned by her husband. Before joining this programme, Gouri was working in a coir factory and used to go for collecting medicinal plants. The employment in the coir factory where she worked earlier was not regular and had to go only 2-3 days in a week. The collection of medicinal plants was a tiring and time consuming activity. She had to loiter for long time. Also, she had to face the abuses from others for getting into their property to collect medicinal plants. In such a situation, when the promoter told her about the livelihood programme, she got interested and decided to join. Before joining the programme, she used to cry thinking about the financial crisis, which has changed considerably after she started working in the cluster.

She has to reach the cluster only at 9AM after completing all the household duties. She reported that after joining the programme she gained the courage to speak to people. She is also able to forget

her sorrows when she works with people around her. She said that the programme is a great relief for her family, as she got the job at a time when her husband was struggling due to the non-availability of work. The surety of a permanent income provided the family with a life security. With the income from the programme, she is able to buy the household necessities and pay regularly to Onam fund, Kudumbashree thrift and *Maranasahaya* fund (burial fund). She also took a loan after joining the cluster from Ujjevan; a private MFI, as she was confident that she could afford periodical payments without fail since she has got a regular and permanent flow of income. Also, she uses the money for the education of her second daughter who is pursuing her Under Graduation in History. With the income from the job, she purchased a cooker and repaired the wiring complaints at home.

She said that she learned about time management and is now conscious about dressing and cleanliness after attending the motivational classes conducted as part of the livelihood programme. Seeing others in the cluster, she started using a hand bag. She reported that earlier she had nothing to converse with her family members but now she has enough news from the cluster to share with her family. She thinks that the job has brought general discipline in her life, and as a result she started taking food on time. Earlier, she used to take lunch around 5 pm as she would reach home only at that time after collecting medicinal plants. She feels that her concentration power improved after joining the programme.

She feels betterment in her general confidence level as a result of the participation in the programme. Although she used to participate in the *Oorukoottam* earlier, she got the courage to speak in front of a group only after attending the motivational classes from the cluster. She started reading newspaper after joining the

programme. She said that although she has vision problems, she reads newspapers every day. Earlier, her husband used to accompany her in government offices and even in markets. Now she has the courage to go out and manage things alone. She also reported an improvement in her confidence level in making individual decisions. Though her daughter was abandoned by her husband quite a long time before, Gouri felt the need for a divorce; a legal action, only after joining the cluster and acquiring the legal awareness along with the motivation from Kudumbashree coordinators.

Earlier, she used to muffle many of her wishes as she had to ask her husband for money. But now, she has the confidence that she can fulfil all her dreams. The only problem she reported with her participation in the job is that her husband has become lazy in searching for a job as he thinks that it is not a big issue even if he does not go for a job.

**Case 3:** Radhika is currently living in a 2 room house in which 9 people reside. She was waiting for a job, therefore, when the promoter informed her about the livelihood programme, she was very much interested to participate in it. She started using mobile phone only after joining the programme as her husband gave her his old mobile as she has to travel alone to reach the cluster.

She said that the motivational classes helped her to avoid quarrels with the husband and boosted her confidence level which helped her to stand independently on her feet. She is able to buy toys for her children, pay for their educational expenses, do the periodical repayments of private MFIs, etc with her salary. Earlier she had to rely on others for such needs. Before she took up this job, the family did not have enough money for three meals a day. Because of the financial crunch, the family used to skip lunch. She said that now the family is able to afford proper food every day. She also

reported an increase in the purchase of chicken and beef by the family.

She also reported a progress in her confidence level to take group loans after joining the programme. Although she had loan from private Micro Finance Institution (MFI) even before joining the programme, she had to quarrel with her husband to get money from him for the repayment. Husband often refused to give her money, and he would go to his home whenever she asked money from him. She recalls that she had to go to his home several times and had to grab money from him. She said that she was living under tension and pressure all the time, during those days, as she had to arrange money for the repayment of loan from the MFI every week. With great relief, she said “now I don’t have to bear the tension as I have a permanent income”.

She mentioned that the Kudumbashree coordinators and trainers always educate them about the need to keep the home and environment clean. Expecting the sudden visits by them at home, she tries to keep the home clean these days. She said that her general awareness about social issues and her confidence level to speak in a public have increased after joining the programme. She indicated that she started reading the newspaper only after enrolling in the programme.

However, she reported two negative influences the programme had on her life; one is the lack of time to pay attention to her daughter’s studies and the other is the decrement in her husband’s contributions for the household expenses. Earlier, although after quarrelling, she used to get some money from her husband for the household expenses. She said that, nowadays he is not willing to give money as she has income and he spends his entire earnings on liquor. Even with all the negatives and drawbacks, she expressed her full satisfaction with the programme. Quoting her

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own words: “it would have been a great loss in my life if I did not come here”.

**Case 4:** Krishna is a 31 year old woman who studied up to 8<sup>th</sup> standard and trained in embroidery and fashion designing. She joined the 1st batch of the programme. Recently, she has applied for legal divorce from her husband in the family court, which is pending in the court. She said that she wanted to move legally for divorce even before joining the programme but gained the courage to do so only after joining the cluster. Initially she was scared to enter the court for her divorce case which she overcame with the support of the Kudumbashree coordinators and the cluster trainers.

Due to the issues with her husband, she was in a mentally depressed situation when the Kudumbashree coordinators persuaded her to join the programme. Initially she was not inclined to join the programme as she was more interested in stitching and embroidery. However, she said that the programme was very much beneficial to her. In her own words: “I got the motivation to continue with my life through the motivational classes conducted here. I was even thinking about suicide while sitting idly at home abandoned by my husband. But after joining this programme, such thoughts vanished from my mind. Coming to the cluster is a great mental relief for me and I am able to forget my sorrows”.

She said that the training classes increased her courage level and made her more confident to speak to others. Now, she feels that she should engage in social work and fight against the injustices to the women. She expressed her excitement about the programme by saying that “I am making the mats by singing songs in my mind”.

She never used to go out alone before joining the programme as her father never permitted her to do so. She did not have any exposure with the outside world due to which her mother and the elder sister discouraged her from joining the programme initially. However, she said that her parents are happy now and they feel proud of her. She said that, nowadays, her mother and sister-in-law do not allow her to do the household work as she has to go for the job. With the income she got from the job she was able to buy a new mobile phone, silver anklets, a gold ring and a pair of gold earrings. She reported that she started reading newspaper only after joining the programme and her general awareness and knowledge about the rights and legal matters has increased after participating in the programme.

**Case 5:** Lakshmi is a heart patient and is living with her husband. Her husband is paralysed and suffering from mental illness. Both of them are under constant medication. Her salary from the cluster is the only source of income for the family. Before joining the programme, she used to sell lottery tickets. The earnings was only Rs. 120 per day and she had to walk a lot. With her physical ailment it was very difficult for her to sell lottery tickets. At that time, she came to know about the programme and joined as the job puts less strain on her as she could sit and work. It also earns her more than double the money she earned earlier. However, she is not able to save anything out of her earnings as a major chunk of the earnings is spent for their treatment. Although the cluster is only 3 km away from her home, she has to spend around Rs.40 per day for auto as there is no bus in that route. Such huge amount of travel expense affects her monthly financial balance sheet.

She said that the programme improved her confidence level and changed her attitude towards life. Earlier she was scared to speak in a public as she feared that she would make mistakes which made



her to pull back from all the activities. She happily stated that she succeeded in overcoming such fears through the training. Unlike the earlier situation, she is now confident enough to give her opinion on social issues and to make decisions about family matters. She feels an improvement in her own mental and physical health after joining the programme. She said that the programme has improved the discipline in her life and given a feeling that she should keep the surroundings neat and clean and thus she started paying more attention on cleanliness. She came to know about various schemes, programmes and legal protection available to the tribal population only after joining the cluster.

She finds the inclusion of women from the same community in the programme as a good thing. Her opinion is shaped by her experience from the public. She said that due to the caste issue, neighbours belonging to other communities do not mingle with her much. She narrated her experience with pain:

“Earlier, I was in a mixed Kudumbashree NHG majorly consisting of members belonging to Nair and Ezhava communities. If the meeting was scheduled at my home, no one would turn up. Even if someone came, they refused to sit or take coffee from my home. Due to such discrimination, I was forced to leave the group. They were waiting for an opportunity to expel me from the group. When my husband became unwell, I defaulted 2-3 thrift payments and loan instalments. Although I had a thrift saving of Rs. 15000 in the group, they pestered me to withdraw from the group without even considering the mental agony and the financial crunch which I was going through. Here I am so happy because I don’t have to face such discrimination as all the participants belong to my community. No one is here to command or control us. The

absence of people belonging to other communities gives me an environment to work with mental relief and happiness.”

The programme enabled her to have timely food and to include non-vegetarian items in the menu. She reported that with the income from the cluster, she is able to manage the health expenses of her husband, herself and her mother. Earlier, she had to skip meals for the repayment of loan from private MFI. After getting a permanent income, she is able to repay it without default. She also reported that people are willing to give her loans these days as she has a permanent income.

**Case 6:** Mallika, a 41 year old woman who studied up to 10<sup>th</sup> standard chose to join the programme as the earnings from her previous job was lesser. After quitting her job in a textile shop, she was sitting idle at home and was looking for a job. In such a situation, she got the offer to join the livelihood programme. She explained. “Kudumbashree coordinators came to my home and gave me the job. I cannot explain the happiness I experienced when I received the appointment letter in my hand. Now I feel that, it was good that I discontinued the first job, otherwise I would not have joined here.” She expressed her full satisfaction with the programme as her earlier job was boring and the physical stress was also more.

She thinks that this programme has very much influenced her life-style and discipline as she used to sit idle and lazy earlier. She said that now she has a feeling to be active all the time. Earlier, her life was structured around her husband. Now, since she has to reach the cluster on time, she has adopted her own discipline in life, and follows it even on Sundays although she doesn’t have to go to the work. She said that, since she is active every day, she has gained a new energy in life. Unlike the earlier situation, she does not

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postpone the works these days and tries to complete the work on time. She stated that she started observing life carefully after joining the cluster.

Earlier, she was not at all concerned about her appearance and dressing. After attending the cluster, she feels that she has to present herself in the best way and to dress up colourfully. Now, she buys dress whenever she feels to buy. She is even ready to skip the meals to reach the cluster neatly dressed up. She started caring her health as she does not want to take leave from the cluster. After joining the cluster, she started going to the doctor in the first day itself if she gets some cold or fever. She said that even her husband consults doctor on time these days, since he knows that she has to take leave to look after him.

Although she was in a Kudumbashree NHG even before joining the cluster, she was very irregular in attendance due to laziness. Now she attends the NHG meetings every Sundays without fail. Earlier, she used to default the thrift payments due to the lack of money, which is not a problem now. She is a member of another SHG, the thrift payment of which also became regular after joining this job.

Earlier she did not have the courage to express her opinions in the groups, which with the support of the motivational classes in the cluster she overcame. She said that she is active in all the group activities now. She happily shared about the jump in her confidence level due to the influence of the programme. In the initial days of the training, she was shy and timid to answer if the trainer asked her anything. Since she did not have any idea about social happenings, she feared that there would be errors if she gave answers. Now she can answer any question with confidence and within seconds. Now, she has a feeling that she can also intervene in social issues.

Although she did not have big dreams, she had a small wish to buy a shirt and *mundu* for her husband, which she fulfilled with the income she got from the programme. She also reported a change in the attitude of society towards her after joining the programme. She feels that people started respecting her after she started going to the job. She says: “As taught in the motivational classes here, when we go for a job, others also get benefits out of it. For example, when we enter autos and buses for reaching the cluster, it gives an income to the auto drivers and bus drivers. Our job is beneficial to the shop owners as we buy more things from them. Therefore, they start looking to us with respect which makes us happy”.

Earlier, she did not have the habit of reading newspaper or was not eager to know about the things happening around. But now, she reads newspaper daily which she thinks as the impact of newspaper reading programme in the cluster. She said that the participation in the programme gave her new knowledge. “Although I am a person from Vaikom, I did not even know that there is a coir yarn called Vaikom coir”. From here we were taken to the Coir Board, to Ernakulam for a tour, roamed around the lake in Sagar Rani boat for and had food from a big hotel. We also travelled in Kochi Metro. Don’t know what to tell! It was an unforgettable experience. Inside the hotel, there were specially reserved tables for us, there were people to serve food for us. All of those were indescribable experiences which I never dreamt of in my life. We visited one shop run by ST community and heard their success story, which boosted my confidence level that we can also achieve such things in our life”. She commented that the discussions in the cluster about the general happenings around and about the news in the media have increased her general awareness.

She indicated that Sabarimala issue is the major topic of the discussion among the participants these days.

**Case 7:** Sukanya, living in a 4 cent property without a title deed or possession certificate, joined the first batch of the programme. She was working in a prawns processing company earlier. She stopped that job eight years ago because of the physical stress involved in it. She had to stand whole day and she had developed skin allergy due to the contact with ice. She said that the current mat making job is physically much easier compared to her previous job.

She claimed an increase in her husband's respect towards her once she started earning income. "Sometimes, I tell him, not seriously though, that I have money with me". She bought a new mobile phone and a gas stove with her own money. She mentioned that she could take back the pledged gold with her earnings. Earlier she had to endure the dislikes of her relatives as she did not have money. She said that the job has improved her status even among the relatives and neighbours. She had a bank account earlier which she never used. After joining the cluster, she had to open a new account as the salary is paid through bank account. She said that now she has the confidence to manage the banking matters alone. She expressed her determination to obtain and use the ATM card.

She stated that the programme has improved the discipline in her life due to which she started taking food on time. Earlier she never used to cook proper food and used to have rice with some chutney. She said that she cooks proper curry these days. She also feels an improvement in her physical health. Unlike before, she started giving more attention to the health because she feels that she should be healthy so that she can come for the job regularly. She also reported a reduction in her thyroid problem and in her overweight. She said that she started wearing better dress after joining the programme and her husband is very much careful

about her dressing these days. Her husband bought her new clips, creams and earrings to wear while going for the job. She feels an increase in her husband's love and consideration towards her after she started working. She also reported an increase in her husband's enthusiasm to go for job, after she started participating in the programme

She expresses an increase in her confidence level due to the participation in the programme. She said that, earlier, she was not confident enough even to talk to the doctor and was hesitant to go to banks and other offices alone. She could not even describe her own illness to the doctor. The person accompanying her used to describe it for her. She is going to the doctor alone these days. Earlier she used to feel sad whenever someone quarrelled with her. She said that now she has gained the courage to speak back to them and to raise questions. She said that her transition from an introvert silent person earlier to a confident person who sit before an interviewer for an interview is something which she could not even think about in the past.

She said that she enjoyed the tour conducted as part of the programme, and everything was a new experience for her. She expressed her wish to go to Ootty with her husband which she confidently affirmed that she would accomplish with her income from the job.

**Case 8:** Valsala received the opportunity for this job at a time when she was mentally depressed due to the death of her son. She was completely down that she did not want to go anywhere. However, the Kudumbashree coordinators regularly visited and persuaded her and finally she decided to join. Before joining the programme, she never used to go out of the home. Her son was mentally retarded and therefore was confined to the home with her son for the last 26 years. After his death, she was going through

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a situation that even demanded a psychiatric intervention. She said that the work in the coir unit was the first job in her life and it helped her to overcome her mental situation. She said that the motivation classes helped her to overcome her sorrows. She got the motivation to continue with her life from the motivational classes. Her confidence level to go out alone and talk to others has much to do with those classes.

There was no regularity in her food intake earlier which now changed and she takes food on time. She is careful to preserve this regularity even on Sundays. She said that she never takes leave from the cluster as she is very much enthusiastic to go there. She, along with others belonging to her community, started Kudumbashree NHG after joining the cluster due to the motivation from the Kudumbashree coordinators. However, since most of them are working in the cluster, they do not have the time to attend meetings regularly; therefore, the NHG is not much active.

The programme also helped her financially as her husband never used to give much for the household expenses. But since she has money with her now, husband stopped giving even the earlier meagre share these days. He uses his entire earnings for drinking. He quarrels with her, if she asks him money. Therefore, she doesn't ask him or does not try to control him as she fears that he will stop her from going to the cluster if she resists him. She said that her husband has doubts on her and does not talk to her.

She was able to buy a small gold chain for her daughter from the money she saved from the job. She said that she is saving money out of her income to purchase some more gold for her daughter. With the money she earned, she bought a cooker to make the household work faster in the mornings to reach the cluster on time. She is also saving money in her daughter's name to use it for

her education who is in the 12<sup>th</sup> standard now. Valsala wants to educate her daughter and make her employable. She is confident that she will be able to fulfil that dream with the help of this job.





Chapter III

# Performance of the Coir Product Unit

The participants of the livelihood improvement programme were offered employment in the coir product unit started under the programme with the support of Kerala State Coir Corporation. Currently, three types of mats are being produced in the unit: mesh mat, sinnet mat and corridor mat. For the production, all the materials including coir yarn are supplied by the Coir Corporation. The entire cost of production, including the wages and food expenditure of the participants are borne by the Corporation. This chapter makes a preliminary assessment of the production in the Coir Unit.

Women get Rs.300 per day as wages and food (morning tea, lunch and evening tea). Although the per day output target is fixed (after the training period), Rs. 300 is an assured wage rate for everyone irrespective of their target completion. Additional wage is given for the workers producing beyond the target at the rate of Rs.120 per sinnet mat and Rs. 15 per metre of sinnet braid.

**Table 3.1: Value of target output**

Type of mat	Daily target output per person	Value of output per unit	Actual Value of the daily target output per person
Mesh mat	3 mats	Rs. 135	Rs. 405
Corridor mat	11 mats	Rs. 153	Rs. 1683
Sinnet mat	2.5 mats	Rs. 190	Rs. 475
Sinnet braid	55 metres	Rs. 15 per metre	Rs. 825*

The daily target output fixed by the Coir Corporation for various mats is given in Table 3.1. The rates at which the Corporation procures the mats (which is considered as the value of the output for the analysis) from the Unit are also shown in Table 3.1. The value of daily target output is calculated by multiplying the

procurement rates of mats with the target outputs. Sinnet braid, being an intermediary product to produce sinnet mat, does not have any procurement rate. The value of the target output for sinnet braid is calculated by multiplying the target output with Rs. 15 per metre, which is the additional wage rate given for the participants for the extra production of sinnet braid.

Table 3.1 reveals a clear mismatch in the value of target outputs for different types of products. Value of the daily target of the mesh mat is only one-fourth that of corridor mat target and only half that of sinnet braid target.

Table 3.2 presents a comparative analysis of the cost of production and value of the output for different types of mats. Wage rates per mat is calculated by dividing the daily wage rate of Rs. 300 with the target output for different mats. Material cost and the procurement rates are provided as reported by Coir Corporation officials.

**Table 3.2: Cost of production and value of output for different types of mats**

	Mesh mat	Corridor mat	Sinnet mat
Wage rate per mat	100	27.2	120
Material cost per mat	55	54	65
Total Cost per mat	155	81	185
Value of the product*	135	153	190
Ratio of the cost of production to value of the product (%)	114.81	52.94	97.37

\* The rate at which the Coir Corporation procures the mats

Table 3.2 also points to the unscientific determination of target outputs. With the current targets, cost of production of one mesh mat is 15 percent more than the value of the product, while the

cost of production of the corridor mat is almost half of the value of the mat.

The official of the Coir Corporation whom we interviewed said that the targets are fixed to motivate the women to earn an extra income by increasing their productivity. He said that no labour productivity assessment was done before deciding the targets. The three types of mats produced in the unit are not the ones manufactured industrially in an 8 hour- centralised work place/factory; these mats are generally woven by women at their home in their free time. This could be one of the reasons for the mismatch existing in the targets fixed for different types of mats.

Although the Coir Corporation officials held good opinion about the quality of the mats produced by the participants, they raised concerns about the financial sustainability of the programme due to low labour productivity. Most of the participants are not able to achieve the daily targets, which in their opinion affects the sustainability of the Coir Unit. The officials also mentioned about the lack of market demand for the types of mat produced in the Unit.

As noted earlier, the coir unit started functioning a few months back. Therefore, a preliminary assessment of the production for one month has been undertaken to understand the performance of the Unit and the issues involved. The production for the month of October 2018 has been made use of for the analysis. Only the production of the first batch participants is considered for the analysis as the second batch completed their training just 2 months before the studied month. It may be noted that the training was imparted to the first batch workers for 6 months starting from January 2018.

The share of different types of coir products in the production of the first batch in October 2018 is presented in Table 3.3. In the month of October, the share of production of corridor mat was more than half of the total production of mats in the unit both in terms of quantity and value.

**Table 3.3: Share of different types of coir products in the production of the first batch in October 2018**

Type of Mat	Output -Quantity		Output - Value	
	Number of mats produced	Share in total output	Value of output produced (in Rs.)	Share in value of total output
Mesh mat	108	28.6	14580	25.0
Corridor mat	197	52.0	30141	51.4
Sinnet mat	73	19.4	13870	23.6
Total production	378	100.0	58591	100.0

The total number of working days in October was 25 and the average number of days of attendance is 20 days ie., an attendance rate of 80 percent. The attendance of the participants ranges between 9 days to 22 days. Table 3.4 shows that around 65 percent of the participants in the first batch have an attendance of more than 80 percent in the month of October.

**Table 3.4: Attendance of the respondents of the first batch in the month of October 2018**

Attendance range (%)	No. of respondents	Percent
Below 50	2	9.1
60-70	3	13.6
70-80	3	13.6
80-90	6	27.3
Above 90	8	36.4
Total	22	100

The average wage of the participants in the month of October is around Rs. 6400 and the wage level of participants ranged between Rs. 2700 to Rs. 10455. The distribution of wages obtained by the first batch of workers in the month of October is reported in Table 3.5. It can be figured out from the Table that two-thirds of the workers earned an income above Rs. 6000 in the month of October.

**Table 3.5: Wages obtained by the first batch participants in the month of October 2018**

Wage Range	No. of Respondents	Percent
2000-4000	2	9.1
4000-6000	6	27.3
6000-8000	12	54.5
8000-10000	1	4.5
Above 10000	1	4.5
Total	22	100

The total value of production for the month of October for the 22 workers in the first batch together was Rs. 60111. The total number of person days worked was 445. Thus, the average value of production per worker per day comes to Rs. 135.

The cost of production (excluding administrative and supervisory cost) for the month is Rs. 193771. As against this, the total value of production for the month, as noted earlier, is Rs. 60111 which is equivalent to 31 per cent of the cost of production (Table 3.6). When the administrative/supervisory cost is added to the cost of production, the value realisation goes down further. What comes out from the analysis is that there is a huge difference between the cost of production and the value realised through the production of mats by the first batch of workers in the month of October 2018.

**Table 3.6: Cost-value output for the month of October 2018**

Particulars	Amount
Wage bill of the month	Rs. 140778
Expenditure on food for participants (Rs.70 per person per day)	Rs. 31150
Material cost of the output produced during the month	Rs. 21843
Total cost of production	Rs. 193771
Total value of the production	Rs. 60111

It is found that only 7 out of the 22 workers have been able to produce beyond the daily work targets fixed in the studied month. It is also noticed that only sinnet mat and sinnet braid were produced beyond the daily targets by the participants in the month of October. The Coir Corporation officials pointed out the insufficiency of corridor mat frames as one of the reasons for this scenario. In one corridor mat frame, four workers can work at a time. However, in the unit only two frames are available, which means only 8 workers can work at a time. Including the third batch, there are 53 participants in the programme in total which clearly points to the insufficiency of frames in the unit.

In order to get more clarity on the target achievements of the participation, the production data of each participant for a single day in October was examined in detail. Single day analysis is done because the targets are fixed in per day manner and the extra production of the participant is calculated daily. October 20, 2018 was selected as the analysis date as in the opinion of the trainers of the unit, it was a comparatively better day in terms of production. All the 22 participants were present on the day and 3 participants were able to achieve an output beyond the target level (although only in sinnet mat).

Table 3.7 reports the targets for different types of mats aimed to be achieved on that day. This target is calculated by multiplying

the number of workers engaged in the specific mat making with the target output fixed for each mat. It should be noted that each day a worker is engaged in making only one type of mat. On the selected day, 7 workers were engaged in sinnet mat making, 7 workers were involved in mesh mat making, and 8 workers were engaged in corridor mat making. The output of different mats is also shown in the Table 3.7. It can be observed from the Table that, while sinnet mat was produced 40 percent more than the target on October 20<sup>th</sup>, corridor mat was produced 73 percent less than the target level. Less than half of the target was achieved in the case of mesh mat.

**Table 3.7: Production of the unit on October 20, 2018**

	Sinnet mat	Mesh mat	Corridor mat
Targets to be achieved (number of mats)	17.5	21.0	88.0
Number of mats produced	24.5	10.0	24.0
Ratio of actual production to the target	140.0	47.6	27.3

An examination of the output of the participants showed that the production of sinnet mat ranged between 40% to 180% of the target. The production of mesh mat ranged between 33% to 67% of the target. In the case of corridor mat, it ranged between 18% to 36% of the target.

All the above described mismatches between different types of mats necessitate a review of the targets fixed for different products. It may also be because the expertise the workers have at present may be better in the case of sinnet mat production. However, targets have to be fixed in a more realistic manner to ensure that the incentive for producing above target has the desired effect.





Chapter IV

# Conclusions and Suggestions

The Livelihood Improvement Programme implemented for Ullada women as part of the Tribal Micro Plan in the Alappuzha constituency aims at the overall development of the participants. This report documents the social, economic and attitudinal changes in the life of women due to their participation in the programme.

Around half of the respondents started earning in their life only after joining this programme. Except for one person, all other respondents enjoyed an income improvement through their participation in the livelihood programme. The average income improvement of the participants through the participation in the programme is calculated as Rs. 5800 per month and the overall increase in the earnings of the group of participants interviewed is calculated as 450 per cent. However, 5 out of 32 respondents reported a reduction in their husbands' contribution to household expenses due to their participation in the programme.

Half of the respondents were able to purchase some durables/assets including gold and vehicle using the income earned from the present work. The first priority seems to be to have a new mobile phone. Half of the respondents were able to save something out of their income from the job. Out of 32 respondents interviewed, 27 keep the earnings from the job with themselves. In the case of the remaining 5 respondents, two women have control over the spending pattern of their earnings even though they do not keep it with them. This implies that the programme has given the Ullada women some sort of financial independence.

Impact of the programme was not restricted only to economic aspects. The soft-skill development classes conducted as part of the training and the interactions with others have influenced their attitudes and approaches towards life positively. More than half of

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the respondents reported a positive change in their timely taking of food and an improvement in their confidence level due to the participation in the programme. Most of the respondents reported an increase in their communication skills after attending the soft-skill development training programmes. More than half of the respondents felt that there is an improvement in their status within the household and in the community as they have money at their disposal. It is clear that the implementation of the programme has brought positive changes in the lives of the Ullada women.

The respondents were asked to describe their general opinion about the programme. All participants except three women think that this job is suitable for them and 30 out of 32 respondents reported that they prefer to work at the cluster/production unit even if they are allowed to work from home. More than two-thirds of them consider collectiveness and the social interaction they gained as the major attractive aspect of the programme. However, inner group conflicts are reported by one-third of the respondents as the major factor which affects the smooth functioning of the programme. The Programme Management should focus on bringing in “we feeling” among the participants to resolve the intra group and inter batch conflicts. This can be achieved through continuous intervention of Kudumbashree coordinators and soft-skill development trainers. The quarrels over tools, frames and materials can be avoided by improving its availability, proper division of labour and bringing in more formality to the working structure. The need for a mechanism to resolve the conflicts within the group of women is also evident. As demanded by the women, orientation programmes to help women to overcome such difficulties also needs to be considered by the Programme Management. It has also been observed that a good proportion of the husbands of the women participants spend considerable part

of their income on liquor. Some of them also have showed reluctance in taking up work on a regular basis after the women got employed. Since the objective of the programme is to provide livelihood security to the tribal households, orientation programmes should be organised for the family members of women participants, especially their spouse. It was also found that, a few young, educated women are stuck to this programme which gives rise to a scenario of under employment. To ensure the appropriate utilisation of their potential, proper guidance can be provided to them from the cluster and they can be motivated to search for better employment opportunities.

A preliminary analysis of the cost-output value structure of the production unit points to the need to improve the labour productivity to make the unit financially sustainable. This can be achieved by closely monitoring the problems faced by each woman in making mats of different types and rectifying it through in-service training. The analysis reveals an unscientific determination of target outputs. With the current target outputs, cost of production of one mesh mat is 14 percent more than the value of the product, while the cost of production of the corridor mat is almost half of the value of the mat. A one-month analysis of the production shows that the total output value of the programme is only 31 per cent of the cost of production which raises serious concerns about the viability and sustainability of the programme. To ensure the sustainability of the programme, the productivity should be improved. The Programme Management should look into the productivity improvement aspects to convert the unit into a viable cooperative society of Ullada women as envisaged originally. A regular monitoring of the monthly changes in each participant's productivity also needs to be introduced. A scientific determination of target output per worker for each

product and adoption of a product mix based on market demand will also improve the viability of the programme. The possibility of training women in making other types of mats may also be explored.