

KUDUMBASHREE

SUMMER INTERNSHIP REPORT

Submitted by

ANEEZ S

TVE16MBA14

in partial fulfillment of the Requirements for the Award of the Degree

of

MASTER OF BUSINESS ADMINISTRATION

of APJ Abdul Kalam Technological University



**CET SCHOOL OF MANAGEMENT
COLLEGE OF ENGINEERING TRIVANDRUM**

JUNE 2016-18

DECLARATION

I, Aneez S hereby declare that this “Summer Internship Report” at “Kudumbashree” is an original work submitted for the partial fulfillment of the requirements for the award of the degree of MASTER OF BUSINESS ADMINISTRATION of APJ Abdul Kalam Technological University, under the guidance of Mrs Linda Susan Mathew, project guide CET School of Management, College of Engineering, Thiruvananthapuram.

I further do hereby declare that this report won't be submitted for any other recognition. The empirical findings on this report are based on the data collected by me. No part of this report has been reproduced or copied from any reports of any universities.

This report is true to the best of my knowledge and belief.

Aneez S

ACKNOWLEDGEMENT

Thanks to the almighty for the successful completion of this internship.

This report titled “Summer Internship Report at Kudumbashree” has been made possible with the help and active cooperation of many people to whom I wish to express my sincere gratitude.

I am highly indebted to Dr. Chandramohan, Director, Mrs. Linda Susan Mathew, Project Guide and to all the teachers and faculties of MBA department, CET School of Management, College of Engineering, Thiruvananthapuram, for their guidance, constant supervision, and support in the completion of this internship.

I am grateful to Kudumbashree and Mr S Harikishore IAS, Executive Director -Kudumbashree for providing me with an opportunity to work as an intern in the organization. I am deeply thankful to my institutional guide, Mr. Santhosh Sreenivas, OSS -Kudumbashree for his excellent guidance, valuable advices and unflinching support without which this work would not have been materialized. I am taking this opportunity to also thank everyone who motivated encouraged and inspired me throughout this project.

Aneez S

Table of Contents

CHAPTER NUMBER	TITLE	PAGE NUMBER
1	INTRODUCTION	3
	1.1 Objective of the Internship	5
	1.2 Industry Analysis	5
2	ORGANISATIONAL ANALYSIS	11
	2.1 Nature of the Organization and its Business	12
	2.1.1 Mc Kinsey's 7S Analysis	12
	2.1.2 SWOT Analysis	17
	2.1.3 TOWS Matrix	19
	2.2 Mission, Vision and Objectives	21
3	POSITIONING OF THE INTERN AND ROLE	26
	3.1 Organisational Structure of Kudumbashree	27
	3.1.1 Organogram of Kudumbashree	28
	3.2 Details about the role of the intern and the various duties and responsibilities assigned within the organization.	31
4	DETAILS ABOUT INTERNSHIP	33
	4.1 Weekly Report	34
	4.2 Contribution of the Intern to the Organization	37
	4.3 Learnings from the Internship	38
5	CONCLUSION	41
	REFERENCES	43

Kudumbashree

List of Figures

FIGURE NUMBER	TITLE	PAGE NUMBER
Fig 2(a)	Mc Kinsey's 7S factors	13
Fig 2(b)	SWOT Analysis	17
Fig 2(c)	TOWS Matrix	19

List of Tables

FIGURE NUMBER	TITLE	PAGE NUMBER
Table 2(a)	Mc Kinsey's 7S factor analysis table of Kudumbashree	15
Table 2(b)	TOWS matrix table of Kudumbashree	20

CHAPTER- 1

INTRODUCTION

1. Introduction

Internship study helps a researcher to understand the working and policy making activities of a company as a whole. It provides a researcher the practical knowledge about the functioning and co-ordination of the activities of various departments in the organization and develops practical knowledge about the working of the organization. It provides both theoretical and practical knowledge regarding various aspects of management and implications which would condition and gear the prospective managers to face the challenges lying ahead.

This report is a short description of the internship program carried out at Kudumbashree, Thiruvananthapuram in order to understand the organisation's activities, interacting with the staff, understanding the core functions of the organisation familiarizing with the personnel and administration functions by working as an intern in the institution.

Kudumbashree, the Kerala State Poverty Eradication Mission was launched on 17 May 1998 inaugurated by the Prime Minister, Shri Atal Bihari Vajpayee. The Mission aims to eradicate absolute poverty within a definite time frame of 10 years under the leadership of Local Self Governments formed and empowered by the 73rd and 74th Amendments of the Constitution of India. The Mission launched by the State Government with the active support of Government of India and NABARD has adopted a different methodology in addressing poverty by organizing the poor in to community-based organizations. The Mission follows a process approach rather than a project approach.

This report describes the activities carried out during the two months internship (from 1st May 2017 to 30th June 2017) at Kudumbashree. It also gives a general idea of the industry and helps to understand the organizational structure, functions, duties and responsibilities of the various functional departments. More than a plain account of the tasks assigned and the organizational study, this report reflects upon the experiences collected during the internship from the perspective of an MBA student.

1.1 Objectives of Internship

The summer internship programme aims to fulfill the below mentioned objectives:

- To work as an intern and to get familiarized in the overall departmental functions of Kudumbashree, Thiruvananthapuram
- To understand the key activities of Kudumbashree and the overall performance of the institution
- To study about organization structure
- To study the various policies and procedures adopted by the organization
- To learn the practical application of theoretical knowledge to the actual working environment

1.2 Industry Analysis

Genesis of Neighborhood Group Movement at National and International Levels

In the modern world there are rich experiences of grassroot mobilization and social change. Participatory democracy, through micro level organizations like NHGs(Neighbourhood Groups), is functioning in many countries. Following is a brief description on the NHG experiences in some countries.

The history of the NHGs can be traced back to the Ancient City State Ur. The ancient Mesopotamian city of Ur consisted of a “series of more or less coherent neighborhood in which smaller shrines and temples serve for the house holder” (Mumford, 1961). The temple, Mumford states, was the focus of the neighborhood unit. During the 7th Century BC the Greek Planners also were aware of the concept of neighborhood. Mumford is of the opinion that, this appears to be the first historic example of a deliberately fabricated neighborhood unit.

Another example of an early community organization was the Cincinnati unit experiment established in 1970 by the famous social worker Allinsky. “This was to give its people, partial control over their immediate social and economic life and was to provide a way for residents themselves to deal with social problems” (Betten: 1990). The selected women for this organization

Kudumbashree

were educators and interpreters; interpreting unit programmes to the people and relaying the people's desire and need to the unit administration.

In order to improve the conditions in small areas during the recession of 1970s and 80s a number of Community Developmental Corporations [CDCs] and many other neighborhood groups were established in USA. Now there are almost 2000 CDCs functioning there. Housing, rehabilitation and construction are the main activities of most of these groups (NCCED, 1991).

In Japan, the traditional rulers grouped six to ten households in to groups called 'Kumi'. Leadership of "Kumi" was rotated annually (Acqua 1982).

In rural Tanzania, under the initiative of the ruling party, ten households were grouped in to cells to facilitate communication and small group action. Above the cells, there are Village Health Communities (VHCs) composed of elected members. These committees work under the guidance of their respective Ward Development Committees (WDCs) operating at the locality level. Above the WDCs there are Divisional Development Committees and District Development Committees. All these bodies have both elected and appointed memberships. Above them there are regional and national coordinating committees. The committees are vested with the main activities of child survival and nutrition. These organizations had a substantial impact on child health (Jonsson, Lijungqvist and Yambix 1993)

In Brazil, Micro level Groups namely Special Budget Fora have been established to discuss projects and priorities in annual budget of the municipalities. This provides large - scale transparency in the budget process. This provided awareness to the citizen, what was supposed to happen. In Brazil, through Participatory Budget (PB), the local neighborhood organizations have invented a way of linking the power of community organizing with the formal legitimacy of an elected council. Through this process, a re - distribution of wealth has been achieved and the lives of the poor have been improved with the support of the middle class (Wright 2002).

In India, village farmers after day long hard work assemble at one particular place for entertainment. These meetings are very informal and there is no fixed time for these gatherings. The meetings were held to redress the problems of the farmers. Membership of these groups was based

Kudumbashree

on caste and community. The agenda of discussion varied from agriculture to personal affairs, rural development and national and other issues (Narain 1998).

The main shortcomings of these groups were that they were based on caste or class. The women and backward class people were kept out of these organizations and they often worked as a tool for exploitation and alienation of these weaker sections of the society. Dr. B.R.Ambedker had little appreciation of these village communities. He was of the opinion that these village communities had played no part in the destiny of the country. Even with all these drawbacks India had a great tradition of village republics, autonomy and decision making.

The British administration proposed the establishment of the net work of rural local bodies in India in 1882(Hooja and Hooja 2001)

In India, the welfare of women has become one of the primary goals of the nation right from the day of independence. The women development received priority in all the poverty eradication programmes launched during the Fifth plan and subsequent Five Year Plans. The emphasis of these programmes is on economic betterment of women by providing them employment and income generating assets. The prominent poverty eradication programmes like the Integrated Rural Development Programme (IRDP), the programme for Training of Rural Youth and Self-Employment (TRYSEM), the National Rural Employment Programme (NREP), the Rural Landless Employment Guarantee Programme (RLEGP), the Jawahar Rojgar Yojana (JRY) were included as special components for the women who are viewed as special targeted groups for providing assistance for undertaking various activities.

To back up its various schemes and programmes initiated for the development of women in various plans, the government prepared several policy instruments to guide its efforts for women development in the form of action-plans and policy documents. All these policy initiatives and administrative measures have attained mixed results in achieving the goal of improving the conditions of women in the country.

NHG Movement in Kerala

Kerala was also a caste - ridden society. In the northern part of the state (Malabar) poor pariah was not allowed to pass through the same street as the high caste men. Swami Vivekananda criticized this and remarked that Kerala is a lunatic asylum [Vivekananda 1896]

It is obvious that the social reform movement in Kerala led by Sri Narayana Guru, modernisation, independence movement, Communist movements, trade unionism, literacy movement etc changed Kerala in to a place of communal harmony. In Kerala, the first step for a NHG initiation was taken by a Gandhian called D Pankajakshan in Kanjippadam near Ambalapuzha in Alappuzha istrict. He with his friends organized a group namely 'Darshnam' and propogated the formation of a micro level organization in the village. Members of ten homes formed as a group called "Tharakkootam". Ten such 'Tharakkootam' made an 'Ayalkoottam'. Ten such 'Ayalkkoottam' made a 'Gramakkootam', a Village Assembly (Pankajakshan1989). From the experience of 'Tharakkootam' many initiatives in the area of Self Help were organized. NHG initiatives were made by National Service Scheme at Nalpathimala, Kottayam under the leadership of the Programme Co - ordinator Thomas Abraham (Abraham1993). Another SHG initiative was made in Kottayam district at Pullarikunnu under the initiative of Constantine Manalel. These experiments tried to bring together all sections of society (John and Chathukulam 2002).

The 73rd and the 74th amendment of the Indian constitution coupled with the Kerala specific legislation in 1994 were crucial for the effective decentralisation process of Kerala. Kerala initiated a process which probably no other state in India would have implemented. People were involved in the consultation, identification of problems and development of effective solutions at the local level. The state government set aside nearly 40% of the planned fund for the panchayat bodies. This required each panchayat preparing detailed plans for the devolution of the funds. They were also encouraged to enhance the collection of own revenue, which had been an important source of income for panchayats in Kerala even before the decentralisation process.

The people's plan campaign was probably the single largest experiment in local democracy strengthening people's voices and giving them a role to play in the decision that affects them. This process directly impacted the lives of nearly 31 million people across the state. It led to the emergence of several landmark mass programmes and certainly Kudumbashree being the most important one of them.

Kudumbashree

In this context, Kudumbashree with a wide network of NHGs is very important as these groups promote collective strength of the poor and provide remarkable support in the events of crisis, thereby reducing dependence of the poor on the rich. NHG should be seen as a strategy of empowerment of the poor based on trust and mutual support. Kudumbashree placed the women, particularly poor women at the centre and recognizes the fact that her labour and enterprise create the wealth of the nation and her hard work leads to the country's wealth. She needs security, a decent life, a share in the property of the nation and a dream of good life for her children. Kudumbashree has brought about a visibility for the poor women which did not exist before. It believes that micro credit can be used as a significant and powerful component in the overall socio-economic development agenda for the poor. Naturally micro finance and micro enterprise development gets paramount importance in the programme. When a woman joins a micro finance programme, it also speeds up the process of capitalization in her life. The moment she starts savings, she build up an asset over the period of time which ultimately helps her in either starting up a new enterprise or upgrading her existing one or to meet her future consumption expenditure.

Practices such as Pidiyari sambadhyam, Kuri Kalyanam, Weekly chit funds, Kettu Thengu project etc. are examples of traditional saving schemes that existed in Kerala wherein a mutual support system existed to help each other in cash and kind was an inspirational idea for the setting up of Kudumbashree in the state.

Two important initiatives under the PPC, firstly, the creation of Women Component Fund under the Gram Panchayats and secondly, the idea of making women Neighbourhood Groups, an important tool for better functioning of Gram Sabhas- both strengthened the thoughts on the emergence of the Kudumbashree project in Kerala.

There are several programs which provided the background for the thought process of introducing a model like Kudumbashree for poverty eradication in Kerala. The Urban Poverty Alleviation Programme implemented in Alappuzha municipality in 1992 – 93 formed NHGs of women in seven wards, formed a Community Development Society (CDS) and started functioning as a CBO network. This model spread across all 36 wards in the Alappuzha municipality by 1993 – 94. This model was then adopted by all the Panchayats in Malappuram district in 1994. By 1995, this model was adopted by 58 municipalities across Kerala. In 1995 – 96, the Kerala Municipalities' Act was

Kudumbashree

amended to include that two per cent of the municipalities own fund would be kept aside for poverty eradication activities.

In 1994, apart from the Poverty Alleviation Project, Malappuram district had also implemented the CBNP project with the assistance from UNICEF under which 4000 plus NHGs were formed. It was registered as a State Poverty Eradication Mission in November 1998 and it became functional in April 1999.

CHAPTER -2
ORGANISATIONAL ANALYSIS

2.1 Nature of the organization and its business

Kudumbashree, a female-oriented, community-based, poverty reduction project of Government of Kerala. Kerala is an Indian state lying in the south-west part of Indian subcontinent, where many development experiments are being tested, refined and implemented.

The mission aims at the empowerment of women, through forming self-help groups and encouraging their entrepreneurial or other wide range of activities. The purpose of the mission is to ensure that the women should no longer remain as passive recipients of public assistance, but active leaders in women-involved development initiatives. Kudumbashree movement was launched by former Prime Minister A.B. Vajpayee at a function chaired by the then Local Administration Minister Paloli Mohammed Kutty at Kottakkunnu in Malappuram on May 17, 1998. The program has derived from the works of Fr. Edwin John in Nagercoil, Tamil Nadu, who started the movement called Neighborhood Community Network. An out come of NCN is Neighborhood Children's Parliament has got UN recognition as the best Children's empowerment program.

Kudumbashree was registered formally as the "State Poverty Eradication Mission" (SPEM) on the 18th of November 1998 under the Travancore Kochi Literary, Scientific and Charitable Societies Act 1955.

2.1.1 Mc Kinsey's 7 S Analysis

McKinsey 7s model was developed in 1980s by McKinsey consultants Tom Peters, Robert Waterman and Julien Philips with a help from Richard Pascale and Anthony G. Athos. The goal of the model is to show how the seven elements of the company: Structure, Strategy, Skills, Staff, Style, Systems, and Shared values, can be aligned together to achieve effectiveness in a company. The key point of the model is that all the seven areas are interconnected and a change in one area requires change in the rest of a firm for it to function effectively.

Below you can find the McKinsey model, which represents the connections between seven areas and divides them into 'Soft Ss' and 'Hard Ss'. The shape of the model emphasizes interconnectedness of the elements.

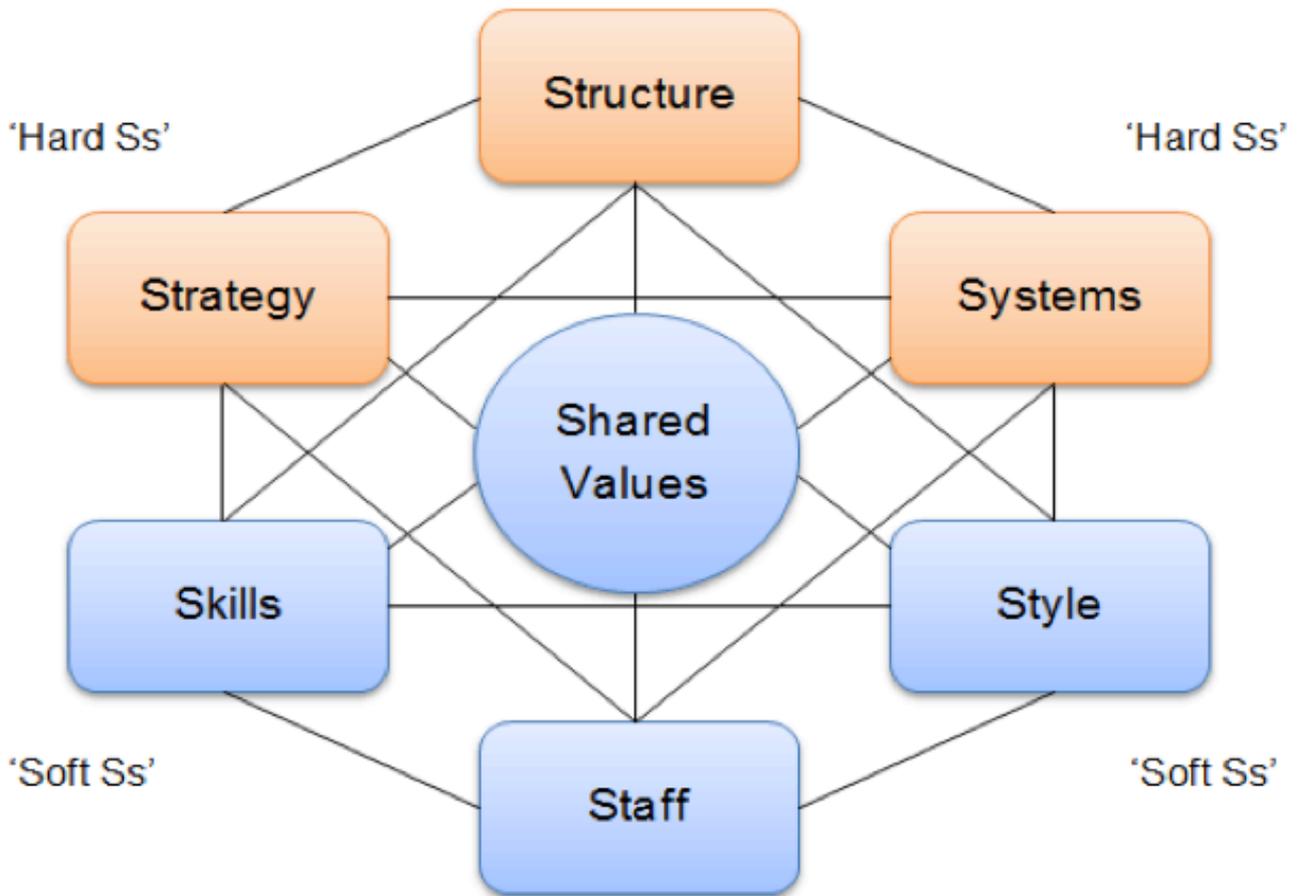


Figure 2.(a)- Mc Kinsey's 7S factors

"Hard" elements are easier to define or identify and management can directly influence them, these are strategy statements, organization charts, reporting lines, and formal processes and IT systems. "Soft" elements, on the other hand, can be more difficult to describe, and are less tangible and more influenced by culture. However, these soft elements are as important as the hard elements if the organization is going to be successful.

- **Strategy**: the plan devised to maintain and build competitive advantage over the competition.
- **Structure**: the way the organization is structured and who reports to whom.
- **Systems**: the daily activities and procedures that staff members engage in to get the job done.

Kudumbashree

- **Shared Values**: called "super ordinate goals" when the model was first developed, these are the core values of the company that are evidenced in the corporate culture and the general work ethic.
- **Style**: the style of leadership adopted.
- **Staff**: the employees and their general capabilities.
- **Skills**: the actual skills and competencies of the employees working for the company.

Placing Shared Values in the middle of the model emphasizes that these values are central to the development of all the other critical elements. The company's structure, strategy, systems, style, staff and skills all stem from why the organization was originally created, and what it stands for. The original vision of the company was formed from the values of the creators. As the values change, so do all the other elements.

The model is based on the theory that, for an organization to perform well, these seven elements need to be aligned and mutually reinforcing. The model can be used to understand how the organizational elements are interrelated, and so ensure that the wider impact of changes made in one area is taken into consideration.

Mc Kinsey's 7 S analysis of Kudumbashree

The 7-S model posits that organizations must be approached holistically in order to be understood; organizational elements (the 7-Ss) must be in alignment with each other for the organization to succeed, and organizations must fit or align with the external environment. These seven basic elements are important for organizational effectiveness and they are discussed below as they apply to Kudumbashree.

Kudumbashree

Mc Kinsey's 7S Factors	Analysis of the 7S Factors of Kudumbashree
<p>1) Strategy: Strategy is the plan of action an organization prepares in response to, or anticipation of, changes in its external environment. Strategy is differentiated by tactics or operational actions by its nature of being premeditated, well thought through and often practically rehearsed. It deals with essentially three questions: where the organization is at this moment in time, where the organization wants to be in a particular length of time and how to get there.</p>	<p>Kudumbashree, a comprehensive Self Help Group(SHG)- based poverty eradication programme with partnership of local government and SHG is considered a unique programme</p>
<p>2) Structure: Business needs to be organized in a specific form of shape that is generally referred to as organizational structure. Organizations are structured in a variety of ways, dependent on their objectives and culture. The structure of the company often dictates the way it operates and performs. Traditionally, the businesses have been structured in a hierarchical way with several divisions and departments, each responsible for a specific task such as human resources management, production or marketing. Many layers of management controlled the operations, with each answerable to the upper layer of management. Although this is still the most widely used organizational structure, the recent trend is increasingly towards a flat structure where the work is done in teams of specialists rather than fixed departments.</p>	<p>The institution has been structured in a hierarchical way with the Executive Director as the supreme authority of the institution, a Director to assist him in operational areas and several sub divisions, each responsible for specific areas and tasks in the organisation.</p> <p>Kudumbashree follows a functional structure, in which different divisions of the organisation specializes in particular functions.</p>

Kudumbashree

<p>3) Systems: Every organization has some systems or internal processes to support and implement the strategy and run day-to-day affairs. These processes are normally strictly followed and are designed to achieve maximum effectiveness.</p>	<p>The key systems in the institution include the Administration and Finance division along with Programme Managers</p>
<p>4) Shared Values: All members of the organization share some common fundamental ideas or guiding concepts around which the business is built. This may be to make money or to achieve excellence in a particular field. These values and common goals keep the employees working towards a common destination as a coherent team and are important to keep the team spirit alive.</p>	<p>Kudumbashree envisions a society where people are aware of their rights and duties and have equal opportunities for their social and economic advancement</p>
<p>5) Style/Culture: All organizations have their own distinct culture and management style. It includes the dominant values, beliefs and norms which develop over time and become relatively enduring features of the organizational life. It also entails the way managers interact with the employees, their leadership styles and the way they spend their time.</p>	<p>Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The name Kudumbashree in Malayalam language means 'prosperity of the family'. Well defined hierarchy and superior subordinate relationships are followed within the organization.</p>
<p>6) Staff: Organizations are made up of humans and it's the people who make the real difference to the success of the organization in the increasingly knowledge-based society. The importance of human resources has thus got the central position in the strategy of the organization, away from the traditional model of capital and land.</p>	<p>Kudumbashree has staff strength of about 300+. The technical staff of the centre is highly qualified, well experienced with multi-disciplinary backgrounds and project management .The institution also has a panel of specialists whose services are utilized on project basis.</p>
<p>7) Skills: Skills are the special, distinctive competencies of the organization, both in the people and the organization itself.</p>	<p>The organisation is equipped with highly qualified and experienced employees with modern technical knowledge in the fields of project management & qualifications from reputed insititutes like IIM & IRMA</p>

Table 2.(a)- Mc Kinsey's 7S factor analysis table of Kudumbashree

2.1.2 SWOT Analysis

SWOT stands for strengths, weaknesses, opportunities and threats. A SWOT analysis identifies strengths and weaknesses within an institution, and outside opportunities and threats. SWOT analysis aims to identify the key internal and external factors seen as important in achieving the organizational objective. Strengths can serve as a foundation for building a competitive advantage, and weaknesses may hinder it. By understanding these four aspects of its situation, a firm can better leverage its strengths, correct its weaknesses, capitalize on golden opportunities, and deter potentially devastating threats.



Fig 2.(b): SWOT Analysis

- Strengths: characteristics of the institution or project that give it an advantage over others
- Weaknesses: characteristics that place the institution or project at a disadvantage relative to others
- Opportunities: elements that the institution or project could exploit to its advantage
- Threats: elements in the environment that could cause trouble for the institution or project.

SWOT Analysis of Kudumbashree

Strengths

Kudumbashree is the women empowerment and poverty eradication program, framed and enforced by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The Mission aims to eradicate absolute poverty within a definite time frame of 10 years under the leadership of Local Self Governments formed and is equipped with highly qualified and experienced employees and modern computer technologies. Kudumbashree differs from conventional programmes in that it perceives poverty not just as the deprivation of money, but also as the deprivation of basic rights. The poor need to find a collective voice to help claim these rights.

Weaknesses

Lack of adequate marketing channels for products and reasonable price stand as barrier for the smooth functioning of enterprises formed. The main reason for this is the local community who comes from agrarian background doesn't have skills or sophisticated technologies to market the products developed. The change in governments and governmental policies affects the functioning of the organization to a great extent. The functional area of the institution is highly specialized and it is often difficult to find the right human resources for undertaking various projects, the lack of enough employees in the institution is another weakness when it comes to the timely completion of projects.

Opportunities

All the weaknesses above does not mean there is no scope for promoting SHGs. SHGs can be promoted by designing programmes that can interwoven with their daily life and household surroundings. The growing concern towards environment is considered as good quality opportunity for local products. Having a proper Human Resource Management Policies and Procedures are another way to have a stable delivery of project objectives.

Threats

Lack of infrastructure facility is a major threat. Lack of commitment of implementation team. Inadequate patronage to indigenous skill and lack of adequate involvement in decision making processes. Struggle for power, overloading, delayed services, social exclusion may result in lack of economic empowerment and failing Kudumbashree's core objective.

2.1.3 TOWS Matrix

It is a conceptual framework for a systematic analysis that facilitates matching the external threats and opportunities with the internal weaknesses and strengths of the organization. A TOWS analysis involves the same basic process of listing strengths, weaknesses, opportunities and threats as a SWOT analysis, but with a TOWS analysis, threats and opportunities are examined first and weaknesses and strengths are examined last. After creating a list of threats, opportunistic, weaknesses and strengths, managers examine ways the company can take advantage of opportunities and minimize threats by exploiting strengths and overcoming weaknesses.

The TOWS analysis helps you get a better understanding of the strategic choices that we face. This helps to identify strategic alternatives that address the following additional questions:

- Strengths and Opportunities (SO) – How can we use our strengths to take advantage of the opportunities?
- Strengths and Threats (ST) – How can we take advantage of our strengths to avoid real and potential threats?
- Weaknesses and Opportunities (WO) – How can we use our opportunities to overcome the weaknesses you are experiencing?
- Weaknesses and Threats (WT) – How can we minimize our weaknesses and avoid threats?

	Strengths (S)	Weaknesses (W)
Opportunities (O)	<p>SO Strategies</p> <p><i>Using internal strengths to take advantage of external opportunities</i></p>	<p>WO Strategies</p> <p><i>Taking advantage of external opportunities to offset or mitigate internal weaknesses</i></p>
Threats (T)	<p>ST Strategies</p> <p><i>Using internal strengths to mitigate or minimize external threats</i></p>	<p>WT Strategies</p> <p><i>Strategies and tactics that minimize both internal weaknesses and external threats</i></p>

Fig 2.(c): TOWS Matrix

TOWS Matrix of Kudumbashree

	<p>External Opportunities (O):</p> <ol style="list-style-type: none"> 1. Growing concern for environment 2. Capturing untapped markets 3. Employment Generation 4. Growing consumer preference for natural and local made products 5. Making the products available online through a centralised system 	<p>External Threats (T):</p> <ol style="list-style-type: none"> 1. Legislative impact 2. Social exclusion 3. Failing to integrate newer technologies/ methodologies
<p>Internal Strengths (S):</p> <ol style="list-style-type: none"> 1. Unique Programme 2. Highly Proficient Personnels 3. Enabling Economic Growth 4. Employment Generation 	<p>SO:</p> <ol style="list-style-type: none"> 1. Tapping the unique potential & increase the brand awareness for products 2. Increase the presence of products in the local kirana and retail stores 3. Environmental focused products 4. Strategic tie-ups for promotion 	<p>ST:</p> <ol style="list-style-type: none"> 1. Tweaking the programmes to include the excluded & deserved 2. Infrastructure/Technology upgradation
<p>Internal Weaknesses (W):</p> <ol style="list-style-type: none"> 1. Lack of proper HR & Marketing Strategies 2. Time consuming recruitment process affecting the timely completion of projects 3. Lack of proper MIS 4. Change in Government & Government Policies 	<p>WO:</p> <ol style="list-style-type: none"> 1. Attracting talents with specialisation by implementing proper HR strategy 2. Establishing proper marketing channels 3. Understanding the customer needs 4. Keeping in line with the marketing and technology trends like online marketing 	<p>WT:</p> <ol style="list-style-type: none"> 1. Having a proper HR & Marketing Policy 2. Implementing MIS system which can avoid miscommunications & timely completion of projects 3. Speedy recruitment & selection process

Table 2.(b)- TOWS matrix table of Kudumbashree

2.2 Mission, Vision and Objectives

Mission:

To eradicate absolute poverty in ten years through concerted community action under the leadership of Local Self Governments, by facilitating organisation of the poor, combining self-help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty, holistically.

Vision:

Kudumbashree strives to develop the model of a micro finance led financial security process into a more comprehensive model of local economic development under the aegis of local governments. This would hopefully sustain the transformation of the local governance agenda from welfare to entitlement. Such a transformation does not come about easily and requires rewriting established administrative and development practices

It requires the community acquiring voice and being heard. It requires institutionalizing processes that allow for participation and meaningful contribution. And when we speak of community we speak of the people for whom government is a palpable entity influencing the quality of their lives, as well as of the people on the periphery, both social and physical, for whom manifold deprivations have snuffed out hope of change.

We speak of the women who are finding, through collective endeavours, the stepping stones leading from participation to citizenship in its truest sense. It is through the realization of citizenship that Kudumbashree would be able to significantly address issues of equity and justice.

Objectives:

- 1 To identify poor families through risk indices-based surveys, with the active participation of the poor and the communities to which they belong.
- 2 To empower the poor women to improve the productivity and managerial capabilities of the community by organizing them into community-based organizations (CBOs).

Kudumbashree

- 3 To encourage thrift and investment through credit by developing CDSs to work as informal bank of the poor.
- 4 To improve incomes of the poor through improved skills and investment for self - employment.
- 5 To ensure better health and nutrition for all.
- 6 To ensure BASIC amenities like safe drinking water, sanitary latrines improved shelter and healthy environment.
- 7 To ensure a minimum of 5 years of primary education for all children, belonging to risk families.
- 8 To enable the poor to participate in the decentralization process through the Community Development Society (CDS), as it is a subsystem of the local government, under which it works.

To achieve the specific objectives of the mission, several auxiliary objectives are pursued methodically.

Strategies:

- **Formation of women collectives:** The poor women from families identified will be organised into Neighbourhood Groups (NHG) representing 15 to 40 families. A five-member team elected from the NHGs will be the cutting edge of the programme. NHGs will be federated democratically into Area Development Societies (ADS) at the Panchayat/ Municipality Ward level and then into Community Development Societies (CDS) at the Panchayat/Municipal level. Their organizational structures will provide opportunities for collective public action.
- **More information and training:** Weekly meetings of NHGs, sharing of experiences, discussions, organised trainings etc., will broaden their outlook on better health, better education, better social and economic status.

Kudumbashree

- **Skill upgrade training:** To facilitate economic development, suitable skill upgrades training will be given to women.
- **Thrift - credit operations and 24-hour banking system:** Enabling women to realize their latent potential, strengthening them through self-help are the main objectives of Kudumbashree. Small savings generated at the families are pooled at various levels as thrift and used to attract credit from banks, which will operate as 24-hour bank for the poor, acting as a sub-system of the formal banks.
- **Better living conditions - Infrastructural facilities:** The needs identified at NHG level are shaped as micro plans which are integrated into mini plans at Area Development Society (ADS) level and action plan at CDS level. This will be the anti-poverty sub plan of the local body and this will facilitate convergent delivery of Government programmes meant for the poor. Rather than the traditional system of heavily subsidized approach, Kudumbashree promote self-help approach for building houses, latrines, access to drinking water, sanitary facilities etc., availing the minimum support from Government. Common infrastructural facilities in the community strengthens them further.
- **Micro-enterprises for sustainable economic development:** Providing skill upgrade trainings, self-employment opportunities and infrastructural development through wage employment schemes are the preparing grounds for further development of successful micro enterprises. Kudumbashree is bent on giving necessary resource support and facilitate forward/backward linkages etc., to promote micro-entrepreneurship among poor women.
- **Power to the people especially the poor women:** The skill for identification of needs, fixing priorities, availing resources, bridging gap between needs and resources in a cost effective manner etc., are taught to the poor women groups in various phases. In the decentralization of power to the local bodies and common man, Kudumbashree can act as a healthy sub-system facilitating participation of poor women in the planning, implementation and monitoring of the programme.
- **Leadership - decision making power:** Interaction in women collectives will help them to have a better understanding, which will lead to the emergence of leadership. This will help

Kudumbashree

to ensure efficient women leadership to elected governments in future.

- **The ultimate goal:** Reaching out family through women, and community through family, is the ultimate target of Kudumbashree.

Challenges

Kudumbashree aims to enhance women's economic development and enable women to become 'active citizens'. No doubt the programme has been largely achieving in respect of the numbers of women involved, their levels of engagement with the local governments, and their increased ability to save money and access subsidised credit. However the field experience arises some questions regarding the sustainability of the mission as a result of local political cultures and sustained patterns of social exclusion, some of the poorest and most marginalized and backward women find it difficult to access the programme, many of the women who are involved still lack decision-making power and autonomy and the empowerment is suspected to be polarized to certain insiders and making a lion share of the members the outsiders and find it particularly difficult to achieve leadership roles within Kudumbashree groups. And more over the increasing concern about the sustainability of the income generating activities and the micro enterprises also creates doubts about the achievement of the objectives of the Kudumbashree programme and even it leads to further indebtedness and worsening their economic conditions.

Program Domains:

- **Local Economic Development:** Micro Finance, Micro Enterprises, Farming Initiatives, Samagra Animal Husbandry
- **Social Development:** Asraya, BUDS, Balasabha, Tribal Special Projects, Attapadi Special Project
- **Women Empowerment:** Gender Self Learning, Snehitha, Gender Corner, Community Counsellors, Rangasree, Anti Human Trafficking, Nirbhaya & Crime Mapping, Vulnerability Mapping

Kudumbashree

- **Centrally Sponsored Program:** PMAY, DAYNRLM, NRLP, DAYNULM, DDUGKY, RAY, BSUP, IHSDP
- **Special Focus Programs:** ABCD Program, Construction Team, Labour Bank
- **Urban Programs:** Intervention Areas, JNNURM, ISHUP
- **Kudumbashree NRO (National Resource Organisation)**

CHAPTER -3

POSITIONING OF THE INTERN ANS HIS/HER
ROLE

3.1 Organisational Structure of Kudumbashree

An organizational structure defines how activities such as task allocation, coordination and supervision are directed toward the achievement of organizational aims. It can also be considered as the viewing glass or perspective through which individuals see their organization and its environment. An organization can be structured in many different ways, depending on its objectives. The structure of an organization will determine the modes in which it operates and performs. Organizational structure allows the expressed allocation of responsibilities for different functions and processes to different entities, branches, department, workgroup and individual.

Governance of the Mission is with the Governing Body chaired by the Minister for Local Self-Government, Government of Kerala. Principal Secretary, Department of Local Self-Government is the vice chairperson and the Executive Director of Kudumbashree Mission is its convenor. The Governing Body has representatives of the three layers of PRIs, different government departments, the State Planning Board, State Women's Commission, and NABARD as members.

The Governing Body is concerned with the policy formulation and review of Kudumbashree. Executive Committee, under the overall policy framework provided by the Governing Body looks after scheme formulation and execution. Executive Director is the Chief Executive Officer of the Mission. The District Missions are responsible for the implementation of the Mission's programmes within their respective districts.

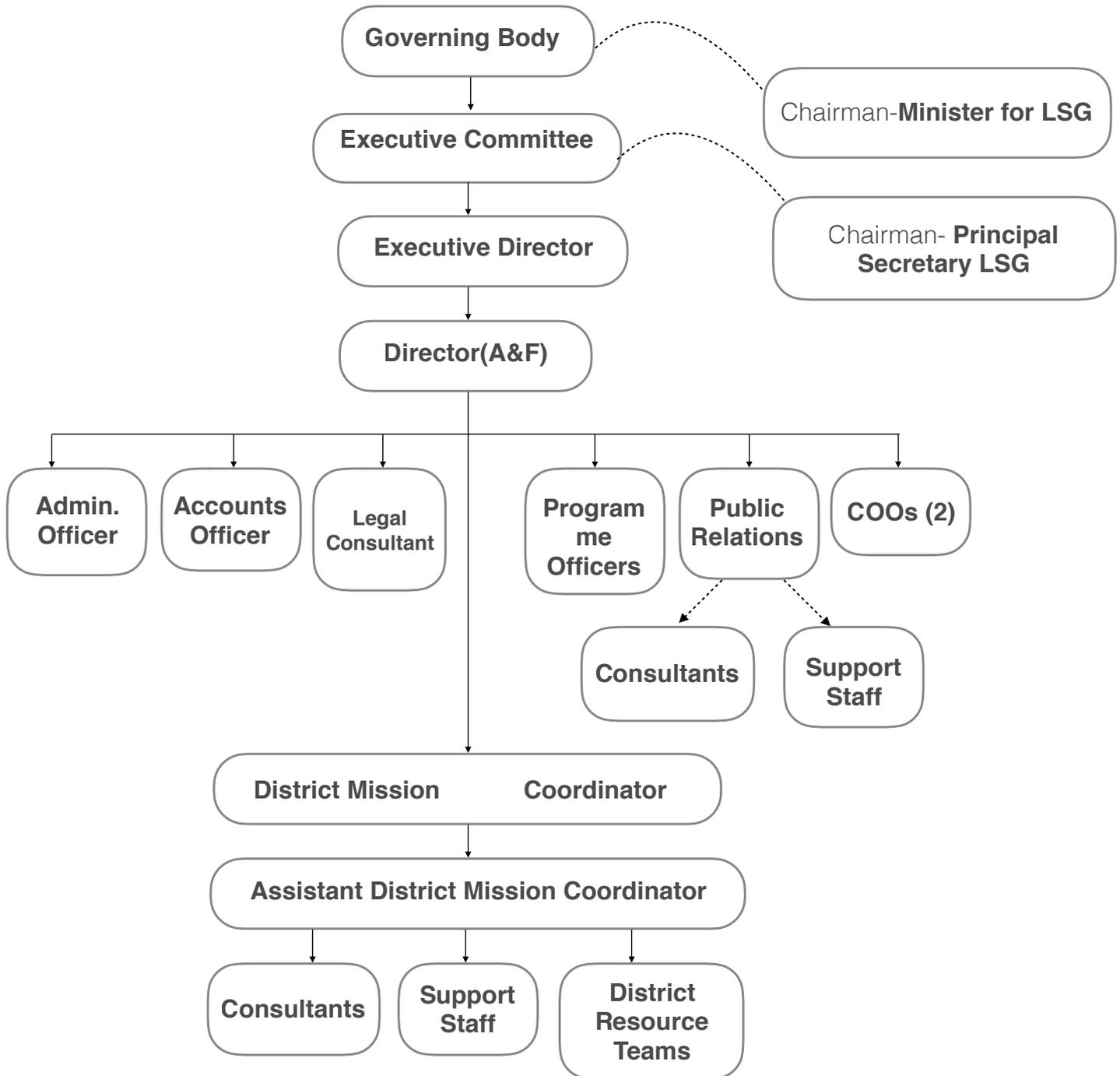
The Mission structure consists of the State Mission and 14 District Missions. The State Mission is structured into three divisions – Systems Support, Organisation and Social Development, and Livelihood Development.

District Mission Coordinators head the District Missions; there are Assistant Mission Coordinators under them looking after different thematic areas.

The Head Quarters of the Mission (State Poverty Eradication Mission) is functioning in the TRIDA Rehabilitation Building, 2nd floor, Medical College. P.O, Thiruvananthapuram. The Management and Administration of the Mission is carried out by The Governing Body and The Executive Committee.

The state mission has field officers in each district across Kerala. This official structure is incorporated to support and facilitate seamless functioning of the activities of community network across the state.

3.1.1 Organogram of Kudumbashree



Governing Body & Executive Committee Members

Governing Body Members:

- Minister for Local Self-Government, Government of Kerala – Chairperson

Kudumbashree

- Principal Secretary, Department of Local Self-Government – Vice Chairperson
- Representatives of mayors, municipal chairpersons, District Panchayat presidents, Block Panchayat presidents, Gram Panchayat presidents, District Collectors.
- Secretaries to Government of Kerala, Finance, Local Self-Government, Social Welfare, SC and ST Welfare, Health and Family Welfare, General Education
- Directors of Panchayat and Urban Affairs
- Member Secretary, State Planning Board
- Chief General Manager, National Bank for Agriculture and Rural Development (NABARD)
- Chairperson, State Women's Commission
- Two nominees of the State government

Executive Committee Members:

- Principal Secretary, Department of Local Self-Government – Chairperson
- Director of Panchayats
- Representative of the Department of Finance
- Director, Urban Affairs
- Commissioner for Rural Development
- Nominee of the State government
- Executive Director, Kudumbashree – Convenor

3.1.2 Office Addresses

Kudumbashree State Mission,
2nd Floor, TRIDA Rehabilitation Building,
Medical College P.O.,
Thiruvananthapuram - 695011, Kerala.
Phone: 0471-2554714, 2554715, 2554716
[E-Mail-kudumbashree1@gmail.com](mailto:kudumbashree1@gmail.com)

Kudumbashree

<p>Thiruvananthapuram</p> <p>▶ District Mission Co-Ordinator Kudumbashree, Dist.Panchayat Building Pattom, Thiruvananthapuram Ph-0471-2447552 E-Mail-spemtvm@gmail.com</p>	<p>Kollam</p> <p>▶ District Mission Co-Ordinator Kudumbashree Civil Station, Collectorate, Kollam Ph-0474-2794692 E-Mail-spemklm@gmail.com</p>
<p>Pathanamthitta</p> <p>▶ District Mission Co-Ordinator Kudumbashree, Civil Station, Collectorate Pathanamthitta, Ph-0468-2221807 E-Mail-spempta1@gmail.com</p>	<p>Alappuzha</p> <p>▶ District Mission Co-Ordinator Kudumbashree, Valiyakulam Jn., Thiruvambadi P.O. Alappuzha, Ph-0477-2254104 E-Mail-spemalp1@gmail.com</p>
<p>Kottayam</p> <p>▶ District Mission Co-Ordinator Kudumbashree, District Panchayath Office Kottayam, Ph-0481-2302049 E-Mail-spemktm2@gmail.com</p>	<p>Idukki</p> <p>▶ District Mission Co-Ordinator Kudumbashree, Civil Station, Collectorate Idukki, Ph-0486-2232223 E-Mail-idkspem@gmail.com</p>
<p>Ernakulam</p> <p>▶ District Mission Co-Ordinator Kudumbashree, Civil Station, Collectorate, Ernakulam Ph-0484-2426982 E-Mail-spemekm2@gmail.com</p>	<p>Thrissur</p> <p>▶ District Mission Co-Ordinator Kudumbashree, Civil Station, Collectorate Thrissur, Ph-0487-2362517 E-Mail-spemtsr2@gmail.com</p>
<p>Palakkad</p> <p>▶ District Mission Co-Ordinator Kudumbashree, Civil Station, Collectorate Palakkad, Ph-0491-2505627 E-Mail-spempkd@gmail.com</p>	<p>Malappuram</p> <p>▶ Kudumbashree, District Cbnp Office Collectorate Campus, Malappuram, Ph-0483-2733470 E-Mail-spemmlp1@gmail.com</p>

Kudumbashree

Kozhikode ▶ District Mission Co-Ordinator Kudumbashree, Civil Station, Collectorate Kozhikode, Ph-0495-2373066 E-Mail-spemkkd1@gmail.com	Wayanad ▶ District Mission Co-Ordinator Kudumbashree, Royal Plaza Building, Kalpetta Main Road, Wayanad, Ph-04936-206589 E-Mail-spemwyd1@gmail.com
Kannur ▶ District Mission Co-Ordinator Kudumbashree, Near Yathri Nivas, Kannur, Ph-0497-2702080 E-Mail-spemknr@gmail.com	Kasaragod ▶ District Mission Co-Ordinator Kudumbashree, Civil Station, Collectorate Kasargod, Ph-04994-256111 E-Mail-spemksd@gmail.com

3.2 Details about the role of the intern and the various duties and responsibilities assigned within the organization

The department allotted for the internship was the Administration Department under the guidance of Mr. Santhosh Sreenivas, OSS, Administration- Kudumbashree. The administration department also handles the HR functions. Two of the major concerns for Kudumbashree is Lack of marketing strategies & Human Resource issues. The internship at Kudumbashree was for a time period of two months starting from the 1st of May 2017 to 30th June 2017. The work was from Monday to Friday with flexible timings. The internship started with a familiarization section in which the industry guide described the functions and activities of the institution.

The main duty as an intern was to carry out the tasks assigned by the project guide, which included:

- To study about the organisation, activities & work flow
- To prepare a HR Policy & Procedure Draft
- To prepare a Travel Policy
- To give a base document on readiness to comply with ISO 9001:2015

Kudumbashree

The internship programme was a truly rewarding experience which involved real life administration & HR activities and also the opportunity to perform in those activities. Also witnessed the execution of all HR & administrative functions in practice, which answered many queries of the intern.

The organisation offered a friendly and cooperative environment. Everyone in the division was occupied with their own routine work, which limited the learning opportunities. However, the internship has helped to bridge the gap between theoretical knowledge and real life practice. The primary objective was to observe, evaluate and compare the relationship between the knowledge gained from the MBA programme and workplace.

This two month internship has certainly helped to learn how tasks are performed in an organization. The institution provided a platform to apply the intern's theoretical knowledge into practical life, and it has helped me to understand the complexities, challenges and prospects that lie in the real world. Much enjoyed two months at Kudumbashree, also provided the opportunity to learn a lot from each day of work and each individual interacted with.

CHAPTER 4

DETAILS ABOUT THE INTERNSHIP

4.1 Weekly Report**Week 1**

Day & Date	Duration	Tasks Assigned	Tasks Completed	Remarks
Wednesday, 03.05.2017	2 hours	Introduction, Induction & Work Assigning		Assigned to make a HR Policy for Kudumbashree
Thursday, 04.05.2017	3 hours	Basic Work Flow Study/ HR Policy File study	HR Policy File studied	
Friday, 05.05.2017	6 hours	Data Collection/ File Study/ Existing Organogram Streamlining	Data collected from different sections/ Organogram Draft Prepared	

Week 2

Day & Date	Duration	Tasks Assigned	Tasks Completed	Remarks
Monday, 08.05.2017	6 hours	HR Policy Draft preparation/ Meeting various officials for data collection	Preliminary Data Collected regarding Work Flow & Program Details, Personnel Duties	Started Draft HR Policy Preparation.
Tuesday, 09.05.2017	-	-	-	Leave. Personal Reasons.
Wednesday, 10.05.2017	6 hours	Kudumbashree Profile Preparation	Profile Prepared	
Thursday, 11.05.2017	3 hours	Prepared Profile was verified and suggested some additions	Profile Revised	
Friday, 12.05.2017	-	-	-	General Body Meeting preparations, so asked to come on 15.05.2017

Kudumbashree

Week 3

Day & Date	Duration	Tasks Assigned	Tasks Completed	Remarks
Monday, 15.05.2017	6 hours	Competency Chart Preparation		Ongoing
Tuesday, 16.05.2017	3 hours	Competency Chart Preparation	Draft document Prepared	
Wednesday, 17.05.2017	5 hours	Competency Chart Draft document verification	Verified & Updated	Discussion with ED on going for ISO 9001:2015
Thursday, 18.05.2017	-	-	-	Permitted Leave
Friday, 19.05.2017	-	ISO guideline review	-	Work from home

Week 4

The week #4 wasn't involved with an office visit as the supervisor was on tour for the conduct of Kudumbashree Kalolsavam in Alappuzha. This week from 22nd May 2017 to 26th May 2017 involved ISO 9001:2015 requirements study from home.

Week 5

Day & Date	Duration	Tasks Assigned	Tasks Completed	Remarks
Monday, 29.05.2017	7 hours	Travel Policy Preparation	Studied the existing grades & norms	Briefed on ISO 9001:2015 requirements
Tuesday, 30.05.2017*	-	-	-	
Wednesday, 31.05.2017	5 hours	Travel Policy Preparation	Draft Policy preparation (ongoing)	
Thursday, 01.06.2017*	-	-	-	
Friday, 02.06.2017	6 hours	Travel Policy Preparation	Draft submitted for review	

Kudumbashree**Week 6**

Day & Date	Duration	Tasks Assigned	Tasks Completed	Remarks
Monday, 05.06.2017	7 hours	Travel Policy Preparation	Draft got reviewed & made few changes	
Tuesday, 06.06.2017*	-	-	-	
Wednesday, 07.06.2017	4 hours	NRO(National Resource Organisation) office Visit @Vazhuthacaud	Visited	To study the programmes & HR policy available there
Thursday, 08.05.2017*	-	-	-	
Friday, 09.05.2017	5 hours	HR Policy & Procedure Preparation		Ongoing

NOTE: ** it has been set as alternate days as the working days for internship until further notice since personnels are busy AG's office audit

Week 7

Permitted leave due to sickness

Week 8

Day & Date	Duration	Tasks Assigned	Tasks Completed	Remarks
Thursday, 22.06.2017	4 hours	Final Draft for HR Policy & Procedure Preparation	-	Ongoing
Friday, 23.06.2017	-	Final Draft for HR Policy & Procedure Preparation		Worked from home due to health issues/ Ongoing

Kudumbashree

Week 9

Day & Date	Duration	Tasks Assigned	Tasks Completed	Remarks
Monday, 26.06.2017	8 hours	Final Draft for HR Policy & Procedure Preparation	Completed	ISO 9001:2015 compliance suggestions were also prepared
Wednesday, 28.06.2017	3 hours	Presentation on the tasks assigned	Presented	The Management was satisfied with suggestions made
Friday, 30.06.2017	5 hours	Internship Report Preparation	Collected the necessary data from the website & the concerned personnels	

4.2 Contribution of the intern to the organization

Initiatives and Responsibilities Taken

The Administration wing of Kudumbashree handles various administration & HR management functions in the organisation, being a part of the division exposed me to various projects undertaken by the organisation and the existing policies for HRM for which the intern had the responsibility of preparing a new policy & procedure along with Travel Policy and insight on ISO 9001:2015 standards. It also provided the opportunity to observe the industry guide in the analysis and decision making of several HR & administrative problems faced in the day to day working of the organisation.

Task Accomplishments Made

- Prepared a new HR Policy & Procedure for Kudumbashree
- Prepared a Travel Policy for Kudumbashree
- Prepared the readiness report and suggestions for implementing ISO 9001:2015

New ideas & concepts

- Several suggestions like setting up Sexual Harassment cells and so to improve the Human Resource Management of Kudumbashree
- Work from home concept was newly introduced from the existing policy

Involvement in major assignments

The preparation of HR Policy was tasked to a eight member committee which was handed over to the intern during the period, which was successfully completed. Also, gave suggestion to go for ISO 9001:2015 Quality Management System such that the the organisation becomes system driven than personnel driven. It was a challenge to learn everything about the organisation & make suggestions for improving the current system. It gave the intern immense opportunity to learn & develop.

4.3 Learnings from the Internship

Overall knowledge gained from the internship

The internship experience has taught more than what was expected, as Kudumbashree's Administration Division intern, the duties were diverse and challenging. It provided the opportunity to understand and experience the working of a government organization and its functions. Being an organisation under the Government of Kerala and aided by Government of India for implementing projects which is of national importance. This experience brought out the intern's strengths and also identified the areas that needed to be improvised. It added more confidence to his professional approach and helped in building a strong positive attitude.

For the various duties assigned, coordination of work with other employees and the intern was required which taught the importance of working in as a team player. Working in the division gave a realization on his competencies and enhanced the level of understanding regarding human resources.

As an intern, though there was limited space to work, it provided enough opportunities to grab plentiful experiences. The best use of every opportunity given was made utilising the

abilities and knowledge to fulfill all the responsibilities, it was a golden chance to implement the academic skills gained from education into practice. Working on different important projects interacting with employees of various hierarchy and cultural backgrounds gave the opportunity to also improvise communication skills. The experience and confidence gained from the preparation of project reports through rigorous data collection and interaction with officials was unmatched with any academic experience so far received. The task also gave the opportunity to interact with some of the senior most and experienced employees in the industry as a part of data collection, which was truly rewarding experience.

The internship programme also fetched an opportunity to involve in the day to day administrative activities of the firm, assisting the industry guide in analyzing, interpreting, reporting and solving managerial and administrative problems was a totally new experience it and taught new lessons every day.

The two months of internship have been very instructive. Kudumbashree offered opportunities to learn and develop himself in many areas as their intern and also helped in gaining a lot of experience, especially in the HR & administrative areas. As the nature of the internship is not to fill a position and function like an employee but to make the best of the opportunity and gather as much as professional knowledge and experiences one can. And to his best belief, it did help to a great extent to broaden the understanding, sharpen skills and understand the practical relevance of academic knowledge.

Analysis of Achievements Vs Objectives

Objectives

The primary objective of the internship programme was to conduct an organizational analysis, gain a practical experience of work in an organizational environment and convert academically attained knowledge into practical skills. The secondary objectives included the tasks and responsibilities assigned by the industry guide during the internship programme which included data collection, policy & procedure preparation etc

Achievements

The following achievements were made during the internship:

- Conducted Mc Kinsey's 7 S Analysis and SWOT analysis of the organisation
- Coordinated and interacted with the employees and officials to have a better understanding of the organization
- Prepared HR/ Travel Policies for the Organisation
- Prepared Quality Management System compliance report

CHAPTER -5
CONCLUSION

CONCLUSION

Kudumbashree is a largest women empowerment programme in the country and became the life-line of poor women in the state of Kerala. It has got the national and international recognition as an ideal and workable model of participatory development for eradicating poverty. To conclude, women empowerment leads to economic development of the region through the Kudumbashree project. Women have started identifying their strength as a result of joining in the Kudumbashree programme. No doubt it has contributed to the socio economic development of the women folks both in rural and urban areas. All these are the bright outer face of the Kudumbashree. Despite the remarkable achievements, there are clouded and hidden deficiencies, which will work against the established goals of the mission affecting the sustainability and other serious problems in future. One of the deficiency was lack of proper human resource management policies and to work on a challenge faced by a successful project was helped significantly to get a real world feel of the industrial and organizational climate. The intern could obtain first-hand knowledge of the various activities of the organization along with its history and work environment, which helped me to understand more about the facilities and resources required for the functioning of the organisation. He was easily able to understand and study the institution, various departments and its performance at the present working conditions and its social implications for the welfare of the people of Kerala. The study about various departments and their functioning contributed to bridge the gap between the theories and practical knowledge.

It was an absolute worthwhile experience working at Kudumbashree. The friendly welcoming staff and the space they have created for a trainee/intern allowed for ample opportunities to learn and develop. This organization has a superb work culture, great minds and very high quality of work. The first hand experience the intern has gained from the institution was a milestone to the academic and professional experience. The intern thoroughly enjoyed all the challenges that came along every single day. The lessons learned will be a valuable one for the intern's future endeavours as well.

REFERENCES

- [1]. Jacob John, A Study on Kudumbashree Project, A Poverty Eradication Programme in Kerala: Performance, Impact and Lessons for other States sponsored by Planning Commission of India, 2009.
- [2]. K. Asoora., The study on the performance of Kudumbashree- A microfinance programme in Kerala, Sai Om Journal of Commerce & Management, ISSN -2347-7563 Volume 1, Issue 9 (September, 2014)
- [3]. Nidheesh K.B., Study on the changing process of Kerala women through Kudumbashree in Kerala. International NGO Journal, (4)8, 352-361 (2009)
- [4]. M.A Oommen (2007), Kudumbashree of Kerala: An Appraisal, Institute of Social Sciences, New Delhi.

WEB SITES REFERRED

<http://www.kudumbashree.org>

<http://www.en.wikipedia.org>

<http://www.cgg.gov.in>

<http://www.thekudumbashreestory.info>

MANUALS

- ★ Organisation Files, Circulars & Reports