SOCIAL RESPONSIBILITY OF DEVELOPMENT OF KASUTI WORKERS –

A CASE STUDY IDF SHG FEDERATION

Ms. Vijayashree Sirdesai (author)                      Dr. Shobana Nelasco (co-author)

ABSTRACT

In Karnataka many women are involved in designing traditional embroidery work called “Kasuthi”. Rural women in our country constitute an important work force in agriculture and other skills like Kasuthi designing which is carried over from generation to generation. NGO’s motivate the members to form SHGs they also provide the complete information, methodology, for the formation and operation of SHGs. Tripathy (2004) observed that the success of the activities taken up by self-employed person in different parts of the country had a considerable influence on poor people to join SHGs want of credit and need to augment family income topped the list of reasons for the members to enroll themselves in SHGs Corporate social responsibility involves Community/Rural Development, Education, Women Empowerment, Skill Development, Water Conservation and Health & Hygiene, etc. IDF is a NGO which is basically in financial services but helps rural SHGs entrepreneurs, including Kasuti workers and selling their products under brand called Kai Kraft.

Introduction

Corporate social responsibility involves Community/Rural Development, Education, Women Empowerment, Skill Development, Water Conservation and Health & Hygiene, etc. IDF is a NGO which is basically in financial services but helps rural SHGs entrepreneurs, including Kasuti workers and selling their products under brand called Kai Kraft.

In Karnataka many women are involved in designing traditional embroidery work called “Kasuthi”. Rural women in our country constitute an important work force in agriculture and other skills like Kasuthi designing which is carried over from generation to generation. Hence there is a necessity for capacity build up training to women who are part of SHG’s.

Fast growing populations tend toward deprivation by default. Even social factors like religion, region, language, culture etc serve as ready factors to strike in times of deprivation. Anti-poverty of welfare measures, launched by elected governments often tends to miss the targeted population. Remarkably, the women in India are not assisted much by the socio-economic developmental schemes of the country. This lead to emergence of many social and business organizations to concentrate over this area using the mechanism called self help groups.

The late Prime Minister Mrs. Indira Gandhi (1988) emphasizing the importance of women said “We can’t neglect the talent and capability of women who comprise half of our population in nation building. Women the upholder of tradition, must also be ushered for modernity”.

In a village setting women works as a house wife, food producer and dynamic community leader. She contributes to agriculture, animal husbandry, and other rural based occupations and also to family’s welfare. Women constitute 48.20 percent of the total population in India with the literacy rate of 65.38 percent (2011 census). In India 81 % of women workers are engaged in an organized sector of the economy and contribute about 75 percent of the total rural work force.

The various schemes launched at different point of time for the economic improvement and development of women is India Mahila Yojane (IMY); Development of women and children in rural areas (DWCRA); support for training and employment (STEP);
training cum employment production centers (TEPC); Mahila Samridhi Yojanne (MSY) etc. But these schemes could not elevate the standard of living of the existing suffering women population. In order to increase the productivity the rural women should be helped to acquire talent, scientific technologies and skills to change their behavior and practice. There is an absolute necessity to effect major transformation in socio-economic status of women in India.

NGO’s motivate the members to form SHGs they also provide the complete information, methodology, for the formation and operation of SHGs. Tripathy (2004) observed that the success of the activities taken up by self-employed person in different parts of the country had a considerable influence on poor people to join SHGs want of credit and need to augment family income topped the list of reasons for the members to enroll themselves in SHGs.

A considerable proportion of the rural women hoped and benefit from the training program and other non-credit program arranged by the SHGs and thereby undertake some gainful activity during their spare time.

Number of groups under Swarna Jayanithi Gram Swarozgar Yojanan (groups) in Dharwad district beneficiaries under Bhagyalakshmi scheme in Dharwad district are few scheme where Kasuthi designing can be taken by women and make them women entrepreneur, who in turn become an agent of promoting corporate social responsibilities.

One such organization is IDF SHG Federation. This is owned by member-SHG and receives entire funds of SHGs in accounts opened with it, laws are not violated for public deposits/savings, managed by Trustees and funds are in the hands of the trust. This organization is also capable of buying equity in IDF FSPL.

**Objectives of Federation:**

- To inculcate the habit of thrift among the SHG members.
- To enable the SHG members to access finance, insurance, provide insurance and other financial services for their mutual benefit.
- To conduct training programs for the ‘MEMBER SHG’s in managing their affairs.
- Training the SHG members of village towards awareness, economic development, education and empowerment progress in all respect.
- To encourage and promote service in social, educational, health and economic development with the holistic approach.
- Assist organizing the poor into Self Help Groups (SHGs).
- Build the capacity of Self Help Groups through Training & Non training interventions.
- Help organize the SHGs into clusters and Federations.
- Facilitate Federations of SHGs to organize trainings related to Livelihood, Health, and Education & Community Development.
- Assist SHG Federations mobilize thrift from the SHGs.
- Assist SHG Federations to provide Credit plus services.
- Provide Credit to SHGs.

**Functions of Federation:**

Their main function is to “Build a financially inclusive model with a social face that is commercially viable for the poor”.

- Collect savings from SHGs.
- Subscribe to Capital of IDF FSPL.
- Use savings for investment in approved investments.
- Deal with their specific set of SHGs only and will have no transactions with other institutions of Federations or SHGs.

Governance of Federation: All SHG through cluster representatives constitute the General Body. IDF appoints the Chairman Trustee IDF/IDF FSPL to provide financial and operational trustees.

**Federation Management:** Two trustees elected from Leaders and will be trained for future management, under strict standards of management.

- IDF FSPL will focus on organization of the poor at grassroots level through a process of social mobilization for poverty eradication.
- Social mobilization enables the poor build their own organizations Self-Help Groups (SHGs) in which they participate fully and directly and take decisions on all issues concerning poverty eradication.
Simultaneously, SHGs have the advantage of the assistance, be it in terms of credit or technology or market guidance etc., reaching the poor faster and more effectively.

Self-Help Groups broadly go through three stages of evolution.

Group formation (formation, development and strengthening of the groups to evolve into self-managed peoples organizations at grassroots level).

Capital formation through the revolving fund, Skill development (managerial skills for management of their organizations as well as the activity).

Taking up economic activity for income generation.

**Financing:** IDF FSPL believes in equality of opportunities. There is no discrimination on the basis of caste, creed or religion. We believe in women empowerment and almost all the loans are disbursed to women. The following are the parameters for loan disbursement: Socio-demographic characteristics, Present activities undertaken by them and proposed activities, Present income levels, Present skill levels and Group cohesiveness.

Members of SHGs are generally between the age group of 18 to 55 years. Their annual family income – Up to Rs. 60,000/- in rural areas and up to Rs.1,20,000 in urban areas.

**Illiterate or Semi-Literate:**

In rural Sector, they are involved in Farming, Animal Husbandry, Dairy, Farming, Share Croppers, and Agricultural related labor works. In urban Sector they are involved in Petty Businesses, House Hold Works.

Members of Minority community (mostly Muslims) 18-20%; SC’s around 10-15%.

**Financial assistance by IDF:**

IDF is satisfying the following financial needs of its clients: Both consumption and productive needs are taken care of Consumption Needs such as Education, Health, Clearance of Past Debts, Small Emergencies, Marriage Expenses, House Hold Assets like Gas Stoves, Festival Expenses, House Repairs – Electricity Connection etc are also financed in spite of their entrepreneurial promotion.

Productive Purposes such as Purchase of Animals, Purchase os Agricultural Inputs, Petty Business-Stock, Land on Lease, Public Small Transport Vehicles and funding Service Sectors like – Sewing Machines, Embroidery, Beauty parlor, Motor winding, Catering Services, Agarbatti Rolling are also done by this federation.

**Promotion of Kasuti Entrepreneurship by IDF :**

Kasuti is one of the traditional creative arts of the State, native parts of north Karnataka. Though it has been around for ages, it came to be known only in recent years after the Kasuti embroidery work on salwar kameez sets, sarees and other dress materials reached bigger markets like Bangalore. And while the sale of these embroidered dresses and dress materials has picked up, the condition of Kasuti workers has remained the same.

The SHG – Kasuti handicraft upliftment programme has been one of the most rapidly expanding credit programmes of recent times and the model is being included in the development activities of many state agencies as a vehicle for socio-economic development. NABARD observes that more than 400 women join the SHG movement in India every hour.

Recently, the NABARD, in association with the MGB, organized a meeting at Beerwalli village in which almost all the artisans exhibited Kasuti works done by them. Encouraged by this response, the NABARD has adopted Karnataka’s Kasuti work in Kalghatgi taluk under NPRI (National programme for rural industries) for various intentions like skill up gradation, technology up gradation and marketing, in addition to other social requirements. Further, the NABARD and MGB have planned to declare Beerwalli and other villages as ‘Kasuti Cluster’ villages. A survey is being carried out to find out more about Kasuti artisans working in this villages and chalk out a plan of action. The aim is to provide financial assistance to the cluster villages apart from helping in marketing finished goods. The bank also has plans of providing further training to the artisans through the Rudset Institute or Syndicate Institute for Rural Development or tie up with fashion technology institutes in Bangalore and other cities. The purpose of this is to upgrade technology and provide an opportunity to artisans to take up works which are demand in the market.

IDF is trying to do a lot in promoting this traditional handicrafts industry. Many other companies should come forward in promoting enterprise activities among the SHG women in this ‘traditional skills’.
Promotion of Kasogi Entrepreneurship by IDF:

Kai Krafts aims to improve the earning potential of artisans in North Karnataka and revive the crafts native to this region through concentrated marketing efforts.

The history of Kasuti embroidery goes back to the Chalukya period dating between the 6th and the 10th century. The word Kasuti comes from a combination of two words ‘kai’ (meaning hand) and ‘suti’ (meaning cotton). This form of embroidery is created typically using very bright colours and has the potential to create as many as seven hundred distinct designs! Did you know that it has a similar appearance on both sides of the cloth? That makes life simple, doesn’t it? It certainly does for me.

Traditionally a black saree with a red border from the Ilkal region of Karnataka, of course with Kasuti embroidery was given as a gift to the brides and a beautiful saree blouse called ‘Kanas’ from Ilkal was embroidered with Kasuti embroidery for a pregnant lady. This makes me think that there must be some ‘lucky’ factor associated with Kasuti. I don’t know this for a fact but then who knows? I think this point alone should convince you to get something with this needlecraft! In fact, even the domestic animals were often gifted a cloth for protection purposes with Kasuti as a reward for being loyal. That’s how important the tradition of this embroidery is… and it goes back all the way to the 17th century, where royal costumes were created using this form of needlework.

The highlight of this is the four basic stitches. ‘Ganti’, ‘Muragi’, ‘Neygi’ and ‘Menthe’ which means knot, zig zag, weave and a fenugreek seed. Typically, all four stitched are used together on a saree, using just an ordinary needle.

Kai Krafts, a project of the Karnataka based NGO, Initiatives for Development Foundation (IDF) supports artisans and crafts pertaining to North Karnataka. Through concentrated marketing efforts, Kai Krafts strives to revive North Karnataka crafts and to improve the earning potential of the skilled artisans versed in these crafts.

Our name stems from the Kannada word for “hand” or “kai” and reflects our mission to promote handmade products from North Karnataka. As a project of the NGO work closely with the artisans to fuse traditional crafts with products geared a contemporary market.

IDF Federation was the implementing agent and has been supervising the entire project to date. At Kai Krafts, we endeavor to provide customers with unique, handmade and ethical products. By linking artisan clusters with markets, Kai Krafts both ensures that the artisans are paid fair wages for their hard work and that these crafts endure.

Kai Krafts is currently marketing the products of artisans skilled in the highly technical and difficult embroidery form of Kasuti. Kasuti is comprised of the Kannada words “Kai” meaning hand and “Suti” meaning cotton thread thus translating to “handwork of cotton thread”. Like all folk arts, the designs of Kasuti are hidden in the mists of antiquity. Over 700 motifs comprise this art form that has been evolved and preserved by the women of Northern Karnataka.

IDF is mainly involved in training local women to ladies are mostly hobby is picked up to get an additional income to the family. IDF tries to involve these SHGs members to save their money in their own financial services division. They also help these women by lending loans at minimum rate of interest for their children education or to expand their own business, IDF has many cases of success where a women is leading Boutiques, tailoring and embroidery classes etc.

References:

1. Corporate Governance-The Institute of Company Secretaries Of India
2. www.IDF.Com
3. Corporate responsibility- J.P. Sharma