



IMPACT OF KUDUMBASHREE UNITS AS SELF-HELP GROUP IN SOCIO - ECONOMIC DEVELOPMENT AMONG RURAL PEOPLE

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ABSTRACT

Kudumbasree is one of the major social development activities mainly focused on the ability of women. The purpose of kudumbasree mission is to ensure that the women should be an active contributor of public assistance, and active leaders in women-involved in social development initiatives. The analysis is to find out the scope and influence of Kudumbashree's in local area development. The study reveals that there is a remarkable influence contributed by kudumbasree mission in the development of local social development. The mission provides employment opportunities to women who do not have a significant academic background and it also ensure the job security of the workers of its schemes. It is clearly evidenced that kudumbasree mission provides such a self-reliant aspect to the life of its members.

Key words: Kudumbasree, job security, social development.

INTRODUCTION

Kudumbashree is a female oriented, community-based, poverty reduction project of Government of Kerala. The mission aims at the empowerment of woman, through forming self-help groups and encouraging their entrepreneurial skill and with some 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 in social development initiatives. Kudumbashree movement was launched by the former Prime Minister A.B. Vajpayee at a function chaired by the Local Administration Minister Paloli Mohammed Kutty at Kottakkunnu in Malappuram on May 17, 1998. The mission of Kudumbashree is "to eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating organization of the poor for combining self-help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty, holistically". Kudumbashree mission mainly aimed for the development of local area development through woman empowerment. Kerala Government played a remarkable role in the development of Kudumbashree units.

The study would like to find out the scope and influence of Kudumbashree's in local area development. In kadanad Panchayath Kudumbashree units plays an important role. After the formation of Kudumbashree units, the local women become employed and they developed an excess income through small scale business.

OBJECTIVES

- To analyse the impact created by Kudumbashree units among rural people.
- To evaluate the performance of Kudumbashree units in Kadanad.
- To find out the support and encouragement from responsible authority to Kudumbashree units.
- To analyse the issues arising in unit activities.
- To suggest the ways to improve the optimum usage of Kudumbashree units in local area development.

HYPOTHESIS

H₀: The two attributes namely type of activity and earnings from Kudumbashree units are independent.

H₁: The two attributes namely type of activity and earnings from Kudumbashree units are mutually dependent.

SIGNIFICANCE OF THE STUDY

Nowadays Kudumbashree units have become more important in woman empowerment. In this situation Kudumbashree unit has played a vital role in the rural area development. In Kadanad Panchayath 125 Kudumbashree units are functioning. The women are using Kudumbashree units for the execution of their own ideas. The study will help the woman to have awareness about the functioning of Kudumbashree units and its role in the rural development.

RESEARCH METHODOLOGY

The study conducted by using primary data collected from 100 respondents selected randomly. The data were collected by using well-structured questionnaire. And also used secondary data already published by journals and websites. This is a descriptive study explaining the role and importance of kudumbasree among the lively hood common women. Tools used for analysing data are percentage, weighted average mean square and co relation analysis and testing hypothesis by using chi square analysis.

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

Data were collected only from Kudumbashree units in Kadanad Panchayath. So, the resulting trend may not project an exact view of the problem studied in all over Kerala. If the area has been changed, the raw materials and production of Kudumbashree units may also be changed. So, the performance will also be affected.

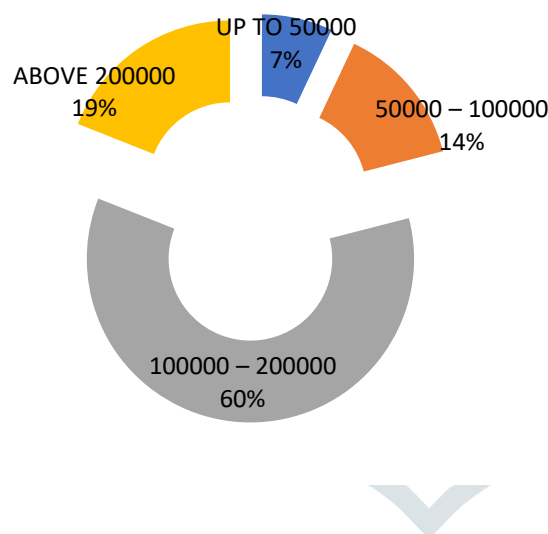
REVIEW OF RELATED LITERATURES

(kalyani & P C, 2012), explain that economic development is the basis of other developments. A concerted effort has been recognized as the goal of women's empowerment, women's empowerment leads to sustainable social development, women's economic development leads to better family life, education, nutrition, and the well-being of children 's well-being and economic independence through Kudumbashree has enhanced the social participation of its members. (Nidheesh, 2009), asks whether membership in "Kudumbashree" leads to equitable gender relations and economic development in a rural area. Research shows that the empowerment of women is the best way to end poverty. Rural women, who were considered speechless and powerless, began to identify their inner strengths, opportunities for growth and their role in shaping their destiny. The

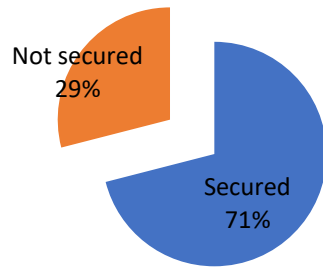
empowerment process becomes a beacon for their children, their families and the community at large. With this study we assess the impact of "Kudumbashree" activities on other institutions at lower levels (such as farmer groups) for men and women. Determining whether there is a significant change in gender equality after "the performance of Kudumbashree in government. (I & C, 2014) new paradigm for Participatory Economics (Kudumbashree Edition) was acquired from "God's own land" in Kerala. Kudumbashree comprises more than 50 percent of Kerala households and contributes significantly to the economic empowerment of the poor, especially the poor women of Kerala. The study revealed that the economic situation of women in Kavassery Panchayath has improved with increased income and savings, reduced debt and their status within and outside their family status.. (Reshmi, 2012), talked about Kudumbashree's role in reducing poverty with special reference to their marketing strategies. Data collection from both secondary and primary sources was used. Kudumbashree small businesses clearly demonstrate the importance of grassroots activities to the full participation of women in social and economic life. Although there are many pitfalls and shortcomings. These small units have been successful in reaching out to the uninitiated by providing livelihoods and financial independence

DATA ANALYSIS AND INTERPRETATION

Figure 1: INCOME GENERATED FROM KUDUMBASHREE UNITS



Out of 100 units only 07% of the Kudumbashree units are not performing well. 14% of the units are earning an income of more than Rs.50000. Even though it is not a huge profit for 10 members. it also enjoys a safe position. But in these 14 units have some bank loans. So, they need to attain high profit after a period of time. 60% of the units are performing well. They create more than 1 lakh and less than 2 lakhs. 19% of Kudumbashree units are generating an outstanding income. It means there is a positive influence of Kudumbashree in local areas.

Figure 2: JOB SECURITY WITH KUDUMBASHREE

71% of the Kudumbashree unit coordinators are said that the job contains a security as they are doing the manufacturing and sales activities. Balance 29% of the units is doing other activities. The authority has decided to reduce the number of working days to 100, so that will be affected to this 29% and they will get a negative impact. Majority of the Kudumbashree units provides a job security for its members.

Hypothesis testing

H₀: The two attributes namely type of activity and earnings from Kudumbashree units are independent.

H₁: the two attributes, type of activity and earnings from kudumbasree are mutually dependent.

Table: 1 Observed Frequencies

Type Of Activity Earnings From Units	Manufa cturing	Sales	Local Work	Social Work	Other Activity	Total
Less than 100000	08	05	03	00	05	21
More than 100000	33	11	19	02	14	79
Total	41	16	22	02	19	100

CHI-SQUARE TEST

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

Were,

O = OBSERVED FREQUENCY

E = EXPECTED FREQUENCY

TABLE:2 CHI-SQUARE TABLE

OBSERVED FREQUENCY (O)	EXPECTED FREQUENCY (E)	(O-E)	(O-E) ²	$\frac{(O - E)^2}{E}$
08	08.61	-00.61	00.3721	00.0432
08	08.40	-00.40	00.16	00.0190
05	03.99	01.01	01.0201	00.2557
33	32.39	00.61	00.3721	0.0115
11	12.64	-01.64	02.6896	00.2128
19	17.38	01.62	2.6244	00.1510
16	16.59	-00.59	0.3481	00.0210
Total				00.7142

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

$$= 00.7142$$

$$\text{Degree of freedom} = (r-1) (c-1)$$

$$= (2-1) (4-1) = 1 \times 3 = 3$$

Table value of χ^2 for degree of freedom at 5% level of significance

$$= 7.815$$

As the calculated value is less than the table value, the null hypothesis is to be accepted.

it means the type of activity of Kudumbashree unit and earnings from the activity are not associated. There is no significant relationship between earning activities conducted by kudumbasree units are not directly related with income generation. Whatever be the activity, the units can generate income. It substantially deducted as the acceptance of kudumbasree and the income generation activity of kudumbasree are well accepted among rural areas.

Table 3: ASSESSMENT OF SATISFACTION ON PERFORMANCE OF MAJOR ELEMENTS WITH KUDUMBASHREE UNITS

Particulars	Observed value	Weighted value	Observed value	Weighted value	Observed value	Weighted value	Observed value	Weighted value	Observed value	Weighted value
Support from authority	18	90	21	84	34	102	08	16	19	19
Prompt payment	20	100	26	104	30	90	05	10	19	19
Job security	10	50	40	160	21	63	10	20	19	19
Member participation	64	320	18	72	15	45	02	04	01	01
Family support	61	305	16	64	20	60	03	06	00	00

Table 4: mean value table of assessment of satisfaction

Particulars	Mean value
Support from authority	20.73
Prompt payment	21.53
Job security	20.8
Member participation	29.47
Family support	29

In this analysis, participation of unit members got highest mean value. It means, co-operation and participation of unit members contribute more satisfaction level to the members. Family support obtained for the members get approximately equal to the highest mean value. It resembles the unity and co-operation among the members how they were supported from their family. Job security and support from authority obtained least mean value. It means, these factors are the major hindrance of satisfaction of members of kudumbashree about their economic activities. They did not get enough support from government authorities and they did not get enough secure feel regarding their job.

SUGGESTIONS

- Increase the support from authority.
The support from authority for the better performance of the Kudumbashree units needs to be increased. 61% of the units are performing well. And 93% of the units are earning a profit. The help from authority increases the profit and thus will also create a better future to the woman.
- More empowerment programs.

Create a platform to increase the woman empowerment of the local women. Kudumbashree units have played an important role right now. But the performance of the members is limited only in units. Some members are not active (known from personal unstructured interviews) so create a platform to increase the performance of that members also.

- Increase the number of units.

An effort needs to be taken to increase the number of Kudumbashree units in local areas for the employment generation of the women. Only 130 units are in Pampakuda Panchayath. So, the authority and the existing members need to try to increase the number of units for the development of Kudumbashree and the local people.

- Increase awareness programs.

For the development of Kudumbashree units an increase needs to be made in the awareness programme among the local people. This will help to

- Increase the sales of the sales units.
- Create more Kudumbashree units.
- Maximum utilisation of the local resources.
- Increase the overall performance of the units.
- Motivate local people.

Kudumbasree is one of the major social development activities under the panel of self-help group mainly focused on the improvement of ability of women. The purpose of kudumbasree mission is to ensure that the women should be an active participant in public assistance, and active leaders of social development initiatives. The analysis is to find out the scope and influence of Kudumbashree's in socio – economic development among rural people. The study reveals that there is a remarkable influence contributed by kudumbasree mission in the development of local social development. The mission provides employment opportunities to women who do not have a significant academic background and it also ensure the job security of the workers of its schemes. It is clearly evidenced that kudumbasree mission provides such a self-reliant aspect to the life of its members.

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